



National Sector Results

Third Quarter 2017

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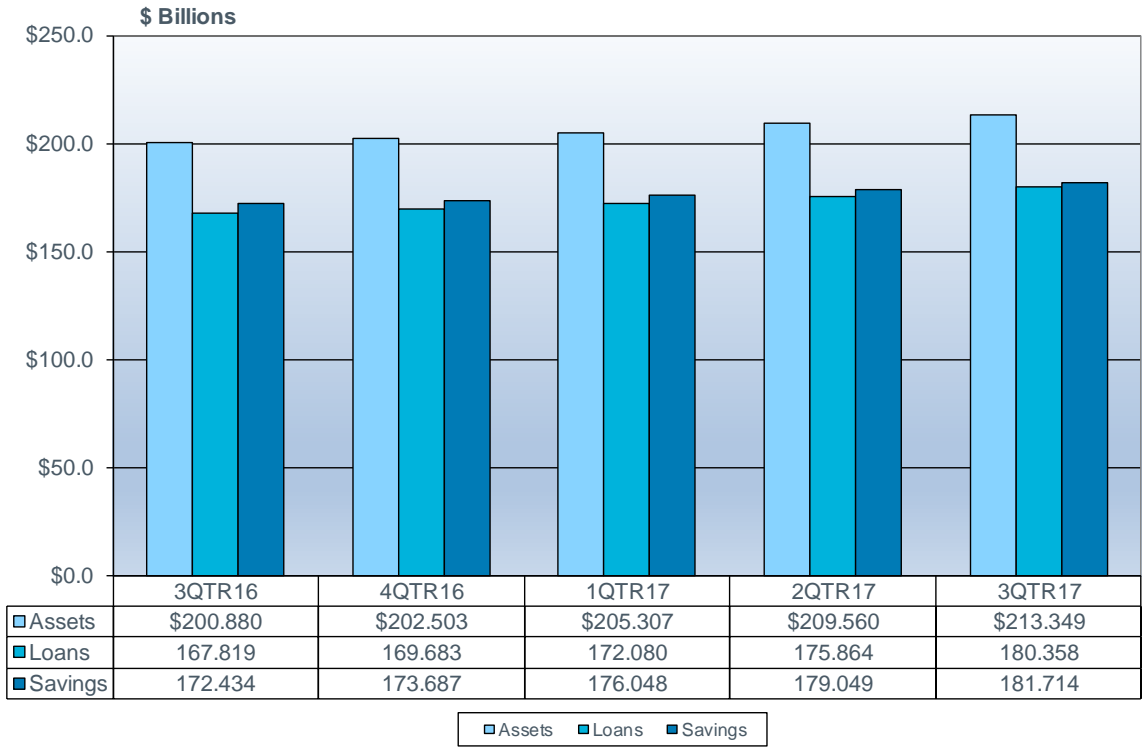
Third Quarter 2017

Solid financial gains continue to be reported by the Canadian credit union sector, with assets, savings/deposits and loans each recording healthy growth in third quarter 2017.

Total assets at Canadian Credit Union Association (CCUA) affiliated credit unions/caisses populaires rose by \$12.5 billion, or 6.2 per cent, over a one-year period to reach \$213.4 billion in the third quarter of 2017.

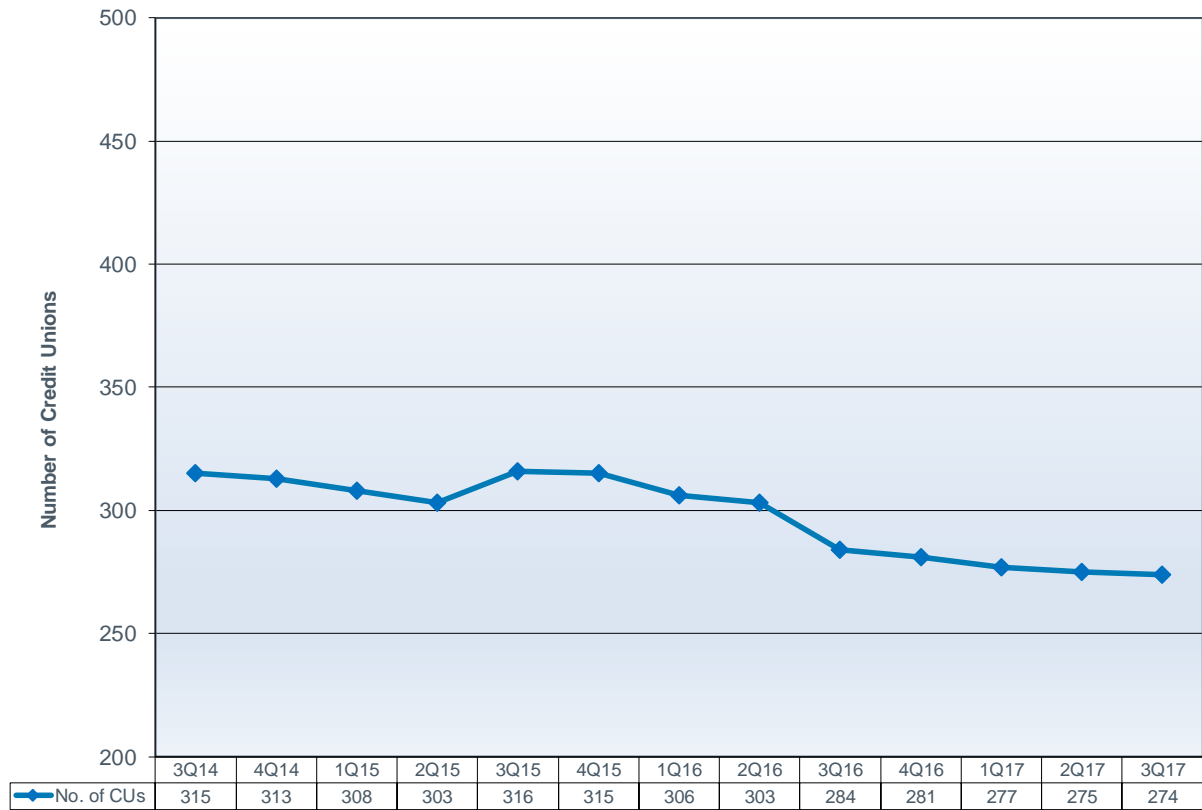
Canadians had \$181.7 billion on deposit with affiliated credit unions and caisses populaires, representing an increase of \$9.3 billion or 5.4 per cent over third quarter 2016.

Lending activity grew by 7.5 per cent. Total loans recorded a \$12.5 billion gain over the previous year, with \$180.4 billion in the portfolio at third quarter 2017.



Affiliated Credit Unions

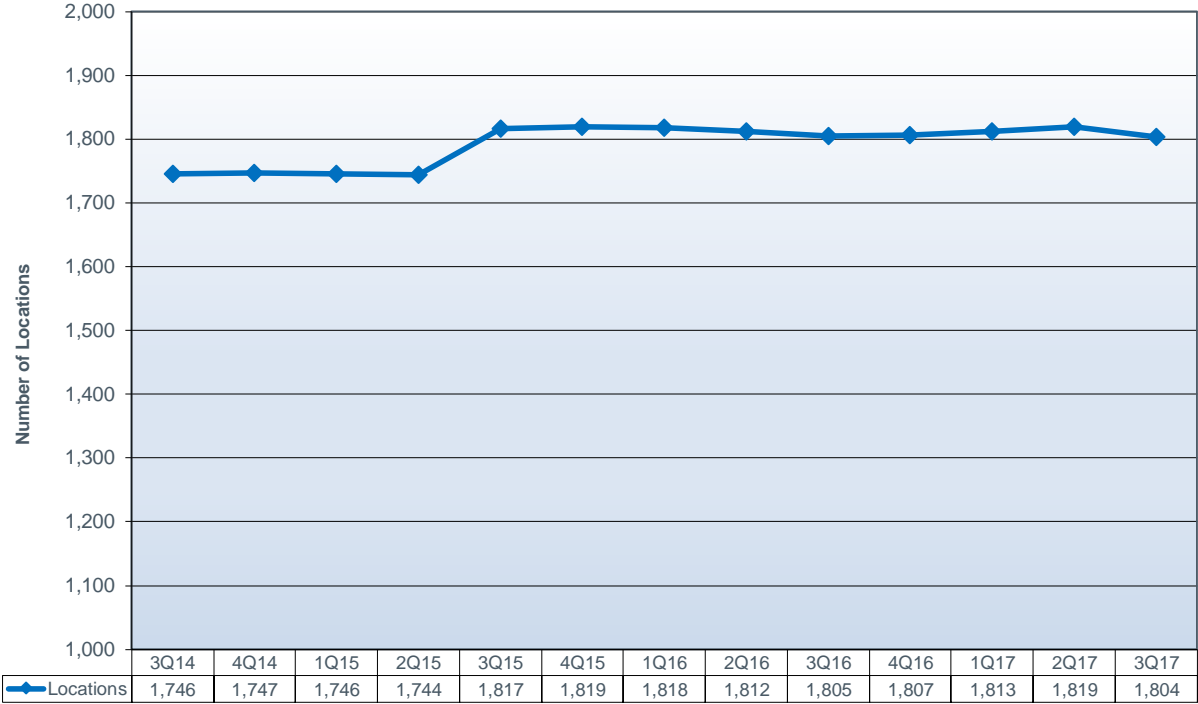
As of third quarter of 2017, there are 274 credit unions and caisses populaires in the CCUA affiliated sector.



Credit Union Locations

At the end of the third quarter of 2017, there are 1,804 locations in the credit union sector.

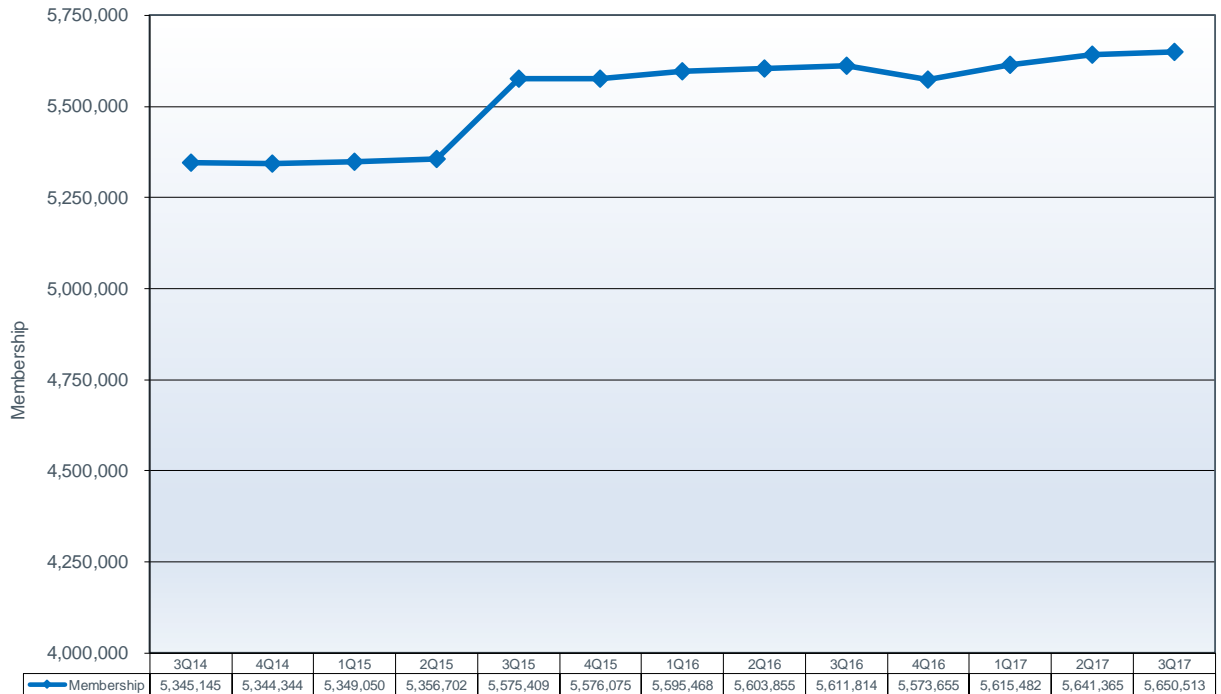
Note: The Manitoba and New Brunswick caisses joining the national trade association largely attributed to the substantial increase at third quarter 2015.



Credit Union Membership

Over 5.65 million Canadians are members of a CCUA affiliated credit union or caisse populaire as of the third quarter of 2017.

Note: The Manitoba and New Brunswick caisses joining the national trade association largely attributed to the substantial increase at third quarter 2015.



National Sector Results is published quarterly by Canadian Credit Union Association. For editorial or general inquiries please contact:

Sandra Brizland
sbrizland@ccua.com

Canadian Credit Union Association
 151 Yonge Street, Suite 1000, Toronto, ON M5C 2W7
 Tel: (416) 232-3420 FAX: (416) 232-9196
www.ccua.com



THIRD QUARTER 2017

CREDIT UNION/CAISSE POPULAIRE SECTOR RESULTS

AFFILIATED CREDIT UNIONS & CAISSES POPULAIRES

(\$millions)						
Province	Total Savings/Deposits	Total Loans	Total Assets	Total Credit Unions	Total Locations	Total Membership
British Columbia	\$65,054	\$63,950	\$75,614	42	378	1,949,150
Alberta	\$21,156	\$21,511	\$24,980	22	198	609,295
Saskatchewan	\$19,283	\$18,076	\$22,563	46	252	476,470
Manitoba	\$27,088	\$25,481	\$29,830	32	211	663,770
Ontario	\$39,034	\$42,267	\$48,859	69	538	1,423,376
Ontario CPs	\$1,341	\$1,275	\$1,542	12	26	56,654
New Brunswick (1)	\$4,278	\$4,008	\$5,084	11	81	212,209
Nova Scotia	\$2,325	\$1,989	\$2,546	24	70	146,121
Prince Edward Island	\$1,012	\$826	\$1,103	7	14	49,600
Newfoundland & Labrador	\$1,143	\$975	\$1,228	9	36	63,868
TOTAL	\$181,715	\$180,358	\$213,350	274	1,804	5,650,513

NON-AFFILIATED CREDIT UNIONS & CAISSES POPULAIRES

Caisses Populaires

Ontario - La Federation	\$4,217	\$4,987	\$5,713	12	53	132,744
Quebec	\$120,050	\$138,028	\$166,425	281	944	4,439,704
TOTAL (All)	\$124,267	\$143,015	\$172,137	293	997	4,572,448

Credit Unions

Ontario	\$125	\$88	\$138	3	6	9,334
TOTAL	\$124,392	\$143,103	\$172,275	296	1,003	4,581,782

COMBINED CANADIAN CREDIT UNION & CAISSE POPULAIRE SECTOR RESULTS

TOTAL	\$306,108	\$323,461	\$385,625	570	2,807	10,232,295
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Above Figures do not include affiliated companies of the credit union system, such as Concentra Financial Inc., The CUMIS Group Ltd., The Co-operators Group Ltd., Credential Financial Inc., and NEI Investments.

(1) New Brunswick results include a federal credit union.



AFFILIATED CREDIT UNION / CAISSE POPULAIRE SECTOR RESULTS

As of Third Quarter 2017

(\$ Millions)

Annual Growth Rate	3QTR16	3QTR17	Growth over Third Quarter 2016
Assets	\$200,880	\$213,349	6.2%
Savings/Deposits	\$172,433	\$181,716	5.4%
Loans (Gross)	\$167,820	\$180,358	7.5%
Number of Credit Unions	284	274	-3.5%
Number of Credit Union Locations	1,805	1,804	-0.1%
Membership	5,611,814	5,650,513	0.7%

Quarterly Growth Rate	2QTR17	3QTR17	Growth over Second Quarter 2017
Assets	\$209,560	\$213,349	1.8%
Savings/Deposits	\$179,049	\$181,716	1.5%
Loans (Gross)	\$175,863	\$180,358	2.6%
Number of Credit Unions	275	274	-0.4%
Number of Credit Union Locations	1,819	1,804	-0.8%
Membership	5,641,365	5,650,513	0.2%



AFFILIATED CREDIT UNION & CAISSE POPULAIRE SECTOR RESULTS

QUARTERLY GROWTH

As of Third Quarter 2017

(\$Millions)

SAVINGS										
PROVINCE	3Q16	4Q16	1Q17	2Q17	3Q17	QUARTERLY GROWTH (1)				ANNUAL (2)
						4Q16	1Q17	2Q17	3Q17	3Q16 to 3Q17
BC	\$62,668	\$62,535	\$63,294	\$64,241	\$65,054	-0.2%	1.2%	1.5%	1.3%	3.8%
AB	20,961	20,981	20,733	20,869	21,156	0.1%	-1.2%	0.7%	1.4%	0.9%
SK	18,281	18,426	18,813	19,133	19,283	0.8%	2.1%	1.7%	0.8%	5.5%
MB (3)	25,860	26,138	26,407	26,805	27,088	1.1%	1.0%	1.5%	1.1%	4.7%
ON	35,102	36,067	37,131	38,008	39,034	2.7%	3.0%	2.4%	2.7%	11.2%
ON CPs	1,286	1,282	1,313	1,323	1,341	-0.3%	2.4%	0.8%	1.4%	4.3%
NB (4)	4,044	4,055	4,115	4,270	4,278	0.3%	1.5%	3.8%	0.2%	5.8%
NS	2,196	2,192	2,214	2,295	2,325	-0.2%	1.0%	3.7%	1.3%	5.9%
PEI	920	903	915	992	1,012	-1.8%	1.3%	8.4%	2.0%	10.0%
NL & LAB	1,116	1,108	1,113	1,113	1,143	-0.7%	0.5%	0.0%	2.7%	2.4%
TOTAL	\$172,434	\$173,687	\$176,048	\$179,049	\$181,714	0.7%	1.4%	1.7%	1.5%	5.4%

LOANS										
PROVINCE	3Q16	4Q16	1Q17	2Q17	3Q17	QUARTERLY GROWTH (1)				ANNUAL (2)
						4Q16	1Q17	2Q17	3Q17	3Q16 to 3Q17
BC	\$59,557	\$59,664	\$60,765	\$62,206	\$63,950	0.2%	1.8%	2.4%	2.8%	7.4%
AB	21,005	21,181	21,270	21,313	21,511	0.8%	0.4%	0.2%	0.9%	2.4%
SK	17,203	17,396	17,487	17,738	18,076	1.1%	0.5%	1.4%	1.9%	5.1%
MB (3)	23,804	24,061	24,322	24,893	25,481	1.1%	1.1%	2.3%	2.4%	7.0%
ON	37,663	38,695	39,464	40,797	42,267	2.7%	2.0%	3.4%	3.6%	12.2%
ON CPs	1,240	1,245	1,257	1,268	1,275	0.4%	1.0%	0.9%	0.6%	2.8%
NB (4)	3,767	3,823	3,867	3,923	4,008	1.5%	1.2%	1.4%	2.2%	6.4%
NS	1,867	1,899	1,900	1,956	1,989	1.7%	0.1%	2.9%	1.7%	6.5%
PEI	766	762	791	800	826	-0.5%	3.8%	1.1%	3.3%	7.8%
NL & LAB	947	957	957	970	975	1.1%	0.0%	1.4%	0.5%	3.0%
TOTAL	\$167,819	\$169,683	\$172,080	\$175,864	\$180,358	1.1%	1.4%	2.2%	2.6%	7.5%

ASSETS										
PROVINCE	3Q16	4Q16	1Q17	2Q17	3Q17	QUARTERLY GROWTH (1)				ANNUAL (2)
						4Q16	1Q17	2Q17	3Q17	3Q16 to 3Q17
BC	\$72,054	\$71,938	\$72,857	\$74,429	\$75,614	-0.2%	1.3%	2.2%	1.6%	4.9%
AB	24,380	24,516	24,563	24,712	24,980	0.6%	0.2%	0.6%	1.1%	2.5%
SK	21,504	21,596	22,048	22,373	22,563	0.4%	2.1%	1.5%	0.8%	4.9%
MB (3)	28,349	28,641	28,926	29,449	29,830	1.0%	1.0%	1.8%	1.3%	5.2%
ON	43,634	44,897	45,867	47,169	48,859	2.9%	2.2%	2.8%	3.6%	12.0%
ON CPs	1,482	1,479	1,512	1,521	1,542	-0.2%	2.2%	0.6%	1.4%	4.0%
NB (4)	4,862	4,845	4,908	5,100	5,084	-0.3%	1.3%	3.9%	-0.3%	4.6%
NS	2,409	2,409	2,429	2,513	2,546	0.0%	0.8%	3.5%	1.3%	5.7%
PEI	1,007	991	1,001	1,081	1,103	-1.6%	1.0%	8.0%	2.0%	9.5%
NL & LAB	1,199	1,191	1,196	1,213	1,228	-0.7%	0.4%	1.4%	1.2%	2.4%
TOTAL	\$200,880	\$202,503	\$205,307	\$209,560	\$213,349	0.8%	1.4%	2.1%	1.8%	6.2%

(1) Quarterly growth rates compared growth rates with that of previous quarter.

(2) Annual growth rates compare 3Q17 with 3Q16

(3) Manitoba data includes caisse populaire results.

(4) New Brunswick results include a federal credit union.



AFFILIATED CREDIT UNION & CAISSE POPULAIRE SECTOR RESULTS

QUARTERLY GROWTH

As of Third Quarter 2017

TOTAL CREDIT UNIONS/CAISSES POPULAIRES										
PROVINCE	3Q16	4Q16	1Q17	2Q17	3Q17	QUARTERLY GROWTH (1)				ANNUAL (2)
						4Q16	1Q17	2Q17	3Q17	3Q16 to 3Q17
BC	42	42	42	42	42	0.0%	0.0%	0.0%	0.0%	0.0%
AB	24	23	22	22	22	-4.2%	-4.3%	0.0%	0.0%	-8.3%
SK	46	46	46	46	46	0.0%	0.0%	0.0%	0.0%	0.0%
MB (3)	35	35	34	32	32	0.0%	-2.9%	-5.9%	0.0%	-8.6%
ON	72	71	70	70	69	-1.4%	-1.4%	0.0%	-1.4%	-4.2%
ON CPs	12	12	12	12	12	0.0%	0.0%	0.0%	0.0%	0.0%
NB (4)	11	11	11	11	11	0.0%	0.0%	0.0%	0.0%	0.0%
NS	26	25	24	24	24	-3.8%	-4.0%	0.0%	0.0%	-7.7%
PEI	7	7	7	7	7	0.0%	0.0%	0.0%	0.0%	0.0%
NL & LAB	9	9	9	9	9	0.0%	0.0%	0.0%	0.0%	0.0%
TOTAL	284	281	277	275	274	-1.1%	-1.4%	-0.7%	-0.4%	-3.5%

TOTAL LOCATIONS										
PROVINCE	3Q16	4Q16	1Q17	2Q17	3Q17	QUARTERLY GROWTH (1)				ANNUAL (2)
						4Q16	1Q17	2Q17	3Q17	3Q16 to 3Q17
BC	375	374	378	378	378	-0.3%	1.1%	0.0%	0.0%	0.8%
AB	200	199	199	199	198	-0.5%	0.0%	0.0%	-0.5%	-1.0%
SK	265	265	263	263	252	0.0%	-0.8%	0.0%	-4.2%	-4.9%
MB (3)	213	213	214	214	211	0.0%	0.5%	0.0%	-1.4%	-0.9%
ON	524	529	532	538	538	1.0%	0.6%	1.1%	0.0%	2.7%
ON CPs	26	26	26	26	26	0.0%	0.0%	0.0%	0.0%	0.0%
NB (4)	81	81	81	81	81	0.0%	0.0%	0.0%	0.0%	0.0%
NS	71	70	70	70	70	-1.4%	0.0%	0.0%	0.0%	-1.4%
PEI	14	14	14	14	14	0.0%	0.0%	0.0%	0.0%	0.0%
NL & LAB	36	36	36	36	36	0.0%	0.0%	0.0%	0.0%	0.0%
TOTAL	1,805	1,807	1,813	1,819	1,804	0.1%	0.3%	0.3%	-0.8%	-0.1%

TOTAL MEMBERS										
PROVINCE	3Q16	4Q16	1Q17	2Q17	3Q17	QUARTERLY GROWTH (1)				ANNUAL (2)
						4Q16	1Q17	2Q17	3Q17	3Q16 to 3Q17
BC	1,944,207	1,909,300	1,931,668	1,945,647	1,949,150	-1.8%	1.2%	0.7%	0.2%	0.3%
AB	616,589	616,000	615,333	616,180	609,295	-0.1%	-0.1%	0.1%	-1.1%	-1.2%
SK	473,284	474,126	474,309	475,220	476,470	0.2%	0.0%	0.2%	0.3%	0.7%
MB (3)	649,516	643,891	646,141	661,199	663,770	-0.9%	0.3%	2.3%	0.4%	2.2%
ON	1,404,172	1,408,881	1,416,926	1,412,891	1,423,376	0.3%	0.6%	-0.3%	0.7%	1.4%
ON CPs	57,701	57,488	57,037	56,782	56,654	-0.4%	-0.8%	-0.4%	-0.2%	-1.8%
NB (4)	214,630	213,094	214,067	213,073	212,209	-0.7%	0.5%	-0.5%	-0.4%	-1.1%
NS	147,544	146,988	146,988	146,988	146,121	-0.4%	0.0%	0.0%	-0.6%	-1.0%
PEI	50,248	50,248	49,652	49,652	49,600	0.0%	-1.2%	0.0%	-0.1%	-1.3%
NL & LAB	53,923	53,639	63,361	63,733	63,868	-0.5%	18.1%	0.6%	0.2%	18.4%
TOTAL	5,611,814	5,573,655	5,615,482	5,641,365	5,650,513	-0.7%	0.8%	0.5%	0.2%	0.7%

(1) Quarterly growth rates compared growth rates with that of previous quarter.

(2) Annual growth rates compare 3Q17 with 3Q16

(3) Manitoba data includes caisse populaire results.

(4) New Brunswick results include a federal credit union.



NON-AFFILIATED CREDIT UNION & CAISSE POPULAIRE SECTOR RESULTS

QUARTERLY GROWTH

As of Third Quarter 2017

(\$ Millions)

SAVINGS

PROVINCE	3Q16	4Q16	1Q17	2Q17	3Q17	QUARTERLY GROWTH (1)				ANNUAL (2) 3Q16 to 3Q17
						4Q16	1Q17	2Q17	3Q17	
Caisses Populaires										
ON-La Federation	\$3,880	\$3,899	\$4,040	\$4,087	\$4,217	0.5%	3.6%	1.2%	3.2%	8.7%
QB	114,808	114,771	116,566	120,216	120,050	0.0%	1.6%	3.1%	-0.1%	4.6%
TOTAL	\$118,688	\$118,670	\$120,606	\$124,303	\$124,267	0.0%	1.6%	3.1%	0.0%	4.7%
Credit Unions										
ON	\$162	\$127	\$126	\$125	\$125	-21.6%	-0.8%	-0.8%	0.0%	-22.8%
TOTAL	\$118,850	\$118,797	\$120,732	\$124,428	\$124,392	0.0%	1.6%	3.1%	0.0%	4.7%

LOANS

PROVINCE	3Q16	4Q16	1Q17	2Q17	3Q17	QUARTERLY GROWTH (1)				ANNUAL (2) 3Q16 to 3Q17
						4Q16	1Q17	2Q17	3Q17	
Caisses Populaires										
ON-La Federation	\$4,640	\$4,670	\$4,759	\$4,873	\$4,987	0.6%	1.9%	2.4%	2.3%	7.5%
QB	132,011	133,086	133,876	136,066	138,028	0.8%	0.6%	1.6%	1.4%	4.6%
TOTAL	\$136,651	\$137,756	\$138,635	\$140,939	\$143,015	0.8%	0.6%	1.7%	1.5%	4.7%
Credit Unions										
ON	\$102	\$88	\$87	\$87	\$88	-13.7%	-1.1%	0.0%	1.1%	-13.7%
TOTAL	\$136,753	\$137,844	\$138,722	\$141,026	\$143,103	0.8%	0.6%	1.7%	1.5%	4.6%

ASSETS

PROVINCE	3Q16	4Q16	1Q17	2Q17	3Q17	QUARTERLY GROWTH (1)				ANNUAL (2) 3Q16 to 3Q17
						4Q16	1Q17	2Q17	3Q17	
Caisses Populaires										
ON-La Federation	\$5,300	\$5,336	\$5,463	\$5,585	\$5,713	0.7%	2.4%	2.2%	2.3%	7.8%
QB	157,787	159,106	160,658	164,141	166,425	0.8%	1.0%	2.2%	1.4%	5.5%
TOTAL	\$163,087	\$164,442	\$166,121	\$169,726	\$172,138	0.8%	1.0%	2.2%	1.4%	5.5%
Credit Unions										
ON	\$179	\$140	\$139	\$138	\$138	-21.8%	-0.7%	-0.7%	0.0%	-22.9%
TOTAL	\$163,266	\$164,582	\$166,260	\$169,864	\$172,276	0.8%	1.0%	2.2%	1.4%	5.5%

(1) Quarterly growth rates compared growth rates with that of previous quarter.

(2) Annual growth rates compare 3Q17 with 3Q16



NON-AFFILIATED CREDIT UNION & CAISSE POPULAIRE SECTOR RESULTS

QUARTERLY GROWTH

As of Third Quarter 2017

TOTAL CAISSES POPULAIRES										
PROVINCE	3Q16	4Q16	1Q17	2Q17	3Q17	QUARTERLY GROWTH (1)				ANNUAL (2) 3Q16 to 3Q17
						4Q16	1Q17	2Q17	3Q17	
Caisses Populaires										
ON-La Federation	13	13	12	12	12	0.0%	-7.7%	0.0%	0.0%	-7.7%
QB	300	300	281	281	281	0.0%	-6.3%	0.0%	0.0%	-6.3%
TOTAL	313	313	293	293	293	0.0%	-6.4%	0.0%	0.0%	-6.4%
Credit Unions										
ON	4	3	3	3	3	-25.0%	0.0%	0.0%	0.0%	-25.0%
TOTAL	317	316	296	296	296	-0.3%	-6.3%	0.0%	0.0%	-6.6%

TOTAL LOCATIONS										
PROVINCE	3Q16	4Q16	1Q17	2Q17	3Q17	QUARTERLY GROWTH (1)				ANNUAL (2) 3Q16 to 3Q17
						4Q16	1Q17	2Q17	3Q17	
Caisses Populaires										
ON-La Federation	55	50	50	51	53	-9.1%	0.0%	2.0%	3.9%	-3.6%
QB	995	985	973	961	944	-1.0%	-1.2%	-1.2%	-1.8%	-5.1%
TOTAL	1,050	1,035	1,023	1,012	997	-1.4%	-1.2%	-1.1%	-1.5%	-5.0%
Credit Unions										
ON	9	6	6	6	6	-33.3%	0.0%	0.0%	0.0%	-33.3%
TOTAL	1,059	1,041	1,029	1,018	1,003	-1.7%	-1.2%	-1.1%	-1.5%	-5.3%

TOTAL MEMBERS										
PROVINCE	3Q16	4Q16	1Q17	2Q17	3Q17	QUARTERLY GROWTH (1)				ANNUAL (2) 3Q16 to 3Q17
						4Q16	1Q17	2Q17	3Q17	
Caisses Populaires										
ON-La Federation	135,163	134,359	134,142	132,823	132,744	-0.6%	-0.2%	-1.0%	-0.1%	-1.8%
QB	4,422,003	4,422,369	4,414,434	4,422,345	4,439,704	0.0%	-0.2%	0.2%	0.4%	0.4%
TOTAL	4,557,166	4,556,728	4,548,576	4,555,168	4,572,448	0.0%	-0.2%	0.1%	0.4%	0.3%
Credit Unions										
ON	15,095	9,701	9,625	9,449	9,334	-35.7%	-0.8%	-1.8%	-1.2%	-38.2%
TOTAL	4,572,261	4,566,429	4,558,201	4,564,617	4,581,782	-0.1%	-0.2%	0.1%	0.4%	0.2%

(1) Quarterly growth rates compared growth rates with that of previous quarter.

(2) Annual growth rates compare 3Q17 with 3Q16

