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1976

# Caisses d'épargne et de crédit

1976

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# CREDIT UNIONS

# CAISSES D'ÉPARGNE ET DE CRÉDIT

## 1976

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TABLE OF CONTENTS


| | Page |
|---|---|
| Introduction | 7 |
| Local Credit Unions | 7 |
| Provincial Centrals | 9 |
| National Central | 11 |
| World Council | 12 |
| National Trends | 12 |
| Provincial Trends | 13 |
| Standardization of Statistics | 15 |
| Methodology | 15 |
| Common-size Statistics | 17 |


Chart


| | |
|---|---|
| 1. Total Assets of Local Credit Unions, by Province, 1951-1976 | 18 |
| 2. Composition of Assets, by Province, 1976 | 19 |
| 3. Composition of Liabilities and Equity, by Province, 1976 | 20 |
| 4. Composition of Revenue, by Province, 1976 | 21 |
| 5. Composition of Expenditures, by Province, 1976 | 22 |
| 6. Growth of Membership in Local Credit Unions, 1950-1976 | 23 |
| 7. Selected Financial Institutions — Growth Trend of Total Assets, 1951-1976 | 24 |
| 8. Total Assets of Selected Financial Institutions, 1976 | 25 |
| 9. Personal Savings in Selected Institutions, 1976 | 25 |
| 10. Personal Loans Outstanding by Selected Institutions, 1976 | 26 |
| 11. Mortgages Outstanding by Selected Financial Institutions, 1976 | 26 |


Table


| | |
|---|---|
| 1. Statistical Summary, 1976 | 28 |
| 2. Growth Record of Local Credit Unions, 1900-1976 | 30 |
| 3. Number of Chartered Local Credit Unions, by Province, 1976 | 32 |


TABLE DES MATIÈRES


| | Page |
|---|---|
| Introduction | 7 |
| Caisses locales d'épargne et de crédit | 7 |
| Centrales provinciales | 9 |
| La centrale nationale | 11 |
| Le conseil mondial | 12 |
| Tendances nationales | 12 |
| Tendances provinciales | 13 |
| Normalisation des statistiques | 15 |
| Méthode | 15 |
| Statistiques sous forme de pourcentage | 17 |


Graphique


| | |
|---|---|
| 1. Actif total de caisses locales d'épargne et de crédit, par province, 1951-1976 | 18 |
| 2. Composition de l'actif, par province, 1976 | 19 |
| 3. Composition du passif et de l'avoir, par province, 1976 | 20 |
| 4. Composition du revenu, par province, 1976 | 21 |
| 5. Composition des dépenses, par province, 1976 | 22 |
| 6. Croissance du nombre de sociétaires dans les caisses locales d'épargne et de crédit, 1950-1976 | 23 |
| 7. Certaines institutions financières — Le mouvement de croissance d'actif total, 1951-1976 | 24 |
| 8. Actif total de certaines institutions financières, 1976 | 25 |
| 9. Épargne personnelle dans certaines institutions, 1976 | 25 |
| 10. Créances personnelles actives dans certaines institutions, 1976 | 26 |
| 11. Hypothèques impayées par certaines institutions financières, 1976 | 26 |


Tableau


| | |
|---|---|
| 1. Résumé statistique, 1976 | 28 |
| 2. Croissance des caisses locales d'épargne et de crédit, 1900-1976 | 30 |
| 3. Nombre de caisses locales d'épargne et de crédit à charte, par province, 1976 | 32 |

TABLE OF CONTENTS — Continued


| Table | | Page |
|---|---|---|
| 4. | Local Credit Unions, Chartered Bank Branches and Trust Company Branches, by Province, 1976 ..... | 32 |
| 5. | Local Credit Unions Classified by Asset Size, 1976 ..... | 34 |
| 6. | Membership in Local Credit Unions, 1976 ..... | 34 |
| 7. | Membership Compared With Labour Force and Population, 1976 ..... | 34 |
| 8. | Balance Sheets — Locals, 1976 ..... | 36 |
| 9. | Common-size Balance Sheets — Locals, 1976 ..... | 40 |
| 10. | Revenue and Expense Statement — Locals, 1976 ..... | 44 |
| 11. | Common-size Revenue and Expense Statement — Locals, 1976 ..... | 46 |
| 12. | Undivided Surplus Statement — Locals, 1976 ..... | 48 |
| 13. | Allowance (Reserves) for Doubtful Non-mortgage Loans Statement — Locals, 1976 ..... | 48 |
| 14. | Allowance (Reserves) for Doubtful Mortgage Loans Statement — Locals, 1976 ..... | 48 |
| 15. | Assets, Liabilities, Revenue and Expenses, by Size of Locals, 1976: | |
| | Under $100,000 ..... | 50 |
| | $ 100,000-$ 249,999 ..... | 50 |
| | 250,000- 499,999 ..... | 52 |
| | 500,000- 999,999 ..... | 52 |
| | 1,000,000- 2,499,999 ..... | 54 |
| | 2,500,000- 4,999,999 ..... | 54 |
| | 5,000,000- 9,999,999 ..... | 56 |
| | 10,000,000- 24,999,999 ..... | 56 |
| | 25,000,000 and over ..... | 58 |
| 16. | Local Credit Unions, by Type of Association, 1976 ..... | 58 |
| 17. | Loans Made — Locals, 1956-1976 ..... | 60 |
| 18. | Loan Accounts — Locals, 1976 ..... | 62 |
| 19. | Purpose of Loans, 1976 ..... | 64 |
| 20. | Purpose of Loans Made as a Percentage of Total Loans, 1976 ..... | 66 |


TABLE DES MATIÈRES — suite


| Tableau | | Page |
|---|---|---|
| 4. | Caisses locales d'épargne et de crédit, succursales des banques à charte et des sociétés de fiducie, par province, 1976 ..... | 32 |
| 5. | Classement des caisses locales d'épargne et de crédit suivant l'actif, 1976 ... | 34 |
| 6. | Nombre de sociétaires des caisses locales d'épargne et de crédit, 1976 ..... | 34 |
| 7. | Nombre de sociétaires comparé à la population active et la population, 1976 | 34 |
| 8. | Bilans — Locales, 1976 ..... | 36 |
| 9. | Bilans sous forme de pourcentage — Locales, 1976 ..... | 40 |
| 10. | États des revenus et dépenses — Locales, 1976 ..... | 44 |
| 11. | États des revenus et dépenses sous forme de pourcentages — Locales, 1976 ..... | 46 |
| 12. | États des bénéfices non répartis — Locales, 1976 ..... | 48 |
| 13. | États des provisions (réserves) pour prêts sur reconnaissance de dette douteux — Locales, 1976 ..... | 48 |
| 14. | États des provisions (réserves) pour prêts hypothécaires douteux — Locales, 1976 ..... | 48 |
| 15. | Actif, passif, revenus et dépenses, suivant l'importance des locales, 1976: | |
| | Moins de $100,000 ..... | 50 |
| | $ 100,000-$ 249,999 ..... | 50 |
| | 250,000- 499,999 ..... | 52 |
| | 500,000- 999,999 ..... | 52 |
| | 1,000,000- 2,499,999 ..... | 54 |
| | 2,500,000- 4,999,999 ..... | 54 |
| | 5,000,000- 9,999,999 ..... | 56 |
| | 10,000,000- 24,999,999 ..... | 56 |
| | 25,000,000 et plus ..... | 58 |
| 16. | Caisses locales d'épargne et de crédit, par genre d'association, 1976 ..... | 58 |
| 17. | Prêts consentis — Locales, 1956-1976 .... | 60 |
| 18. | Comptes de prêts — Locales, 1976 ..... | 62 |
| 19. | But des prêts consentis, 1976 ..... | 64 |
| 20. | But des prêts consentis, en pourcentage du total des prêts, 1976 ..... | 66 |

TABLE OF CONTENTS – Concluded


| Table | Page |
|---|---|
| 21. Number of Credit Unions Offering Services, by Province, 1976 ..... | 68 |
| 22. Schedule of Interest and Dividend Rates of Local Credit Unions, by Province, 1976 ..... | 68 |
| 23. Number of Employees of Local Credit Unions, by Province, 1976 ..... | 68 |
| 24. Average Deposits and Equity, by Local Credit Union Members, by Province, 1974-1976 ..... | 70 |
| 25. Rate of Growth of Book Equity, Per Local Credit Union Member, by Province, 1974-1976 ..... | 70 |
| 26. Balance Sheets – Centrals, 1976 ... | 72 |
| 27. Common-size Balance Sheets – Centrals, 1976 ..... | 76 |
| 28. Revenue and Expense Statement – Centrals, 1976 ..... | 80 |
| 29. Common-size Revenue and Expense Statement – Centrals, 1976 ..... | 82 |
| 30. Estimated Statements of Undivided Earnings – Centrals, 1976 ..... | 84 |
| 31. Estimated Statements of Reserve Accounts – Centrals, 1976 ..... | 84 |
| Selected List of Publications Relating to Credit Unions ..... | 86 |
| Provincial Credit Union Acts ..... | 87 |
| List of Provincial Government Officials of Credit Unions ..... | 88 |
| List of Officials of Central Credit Unions ..... | 90 |


TABLE DES MATIÈRES – fin


| Tableau | Page |
|---|---|
| 21. Nombre de caisses d'épargne et de crédit assurant des services, par province, 1976 ..... | 68 |
| 22. Taux d'intérêt et de dividende des caisses locales d'épargne et de crédit, par province, 1976 ..... | 68 |
| 23. Nombre d'employés des caisses locales d'épargne et de crédit, par province, 1976 ..... | 68 |
| 24. Avoir en dépôts moyen des caisses locales, par sociétaire, par province, 1974-1976 ..... | 70 |
| 25. Taux de croissance de l'avoir comptable des caisses locales, par sociétaire, par province, 1974-1976 ..... | 70 |
| 26. Bilans – Centrales, 1976 ..... | 72 |
| 27. Bilans sous forme de pourcentages – Centrales, 1976 ..... | 76 |
| 28. États des revenus et dépenses – Centrales, 1976 ..... | 80 |
| 29. États des revenus et dépenses sous forme de pourcentages – Centrales, 1976 .... | 82 |
| 30. États estimatifs des bénéfices non répartis – Centrales, 1976 ..... | 84 |
| 31. États estimatifs des comptes de réserve – Centrales, 1976 ..... | 84 |
| Liste de publications concernant les caisses d'épargne et de crédit ..... | 86 |
| Lois provinciales des caisses d'épargne et de crédit ..... | 87 |
| Liste des responsables au gouvernement provincial pour les caisses d'épargne et de crédit ..... | 88 |
| Liste des responsables des caisses centrales d'épargne et de crédit ..... | 90 |

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# INTRODUCTION

As financial intermediaries, credit unions are considered unique. The credit union movement in Canada is based on the Rochdale cooperative principles, in essence that of self help. The organizations are designed to serve the common people and are owned and operated by these people themselves. Most are autonomous single units, although in recent years some have established branch operations. In all cases, the geographical scope of their operations are highly localized. These two aspects are in sharp contrast to banks and trust companies which operate branch systems extending in most cases from coast to coast and to some extent into the hinterlands. Those credit unions with place of employment as the common bond have a further unique advantage of payroll deductions since this service is not available to any other financial intermediaries.

The Financial Institutions Section, Statistics Canada has been publishing an annual report on Credit Unions in Canada since 1966, catalogue 61-209. Agriculture Canada had collected and published annual data during the period 1945-1965. Quarterly balance sheet data on credit unions have been published in the Statistics Canada publication, Financial Institutions, catalogue 61-006, since first quarter 1967 and the income statement since first quarter 1975.

## Local Credit Unions

Credit unions and Caisses Populaires, referred to as cooperative financial institutions or banks, are chartered under provincial legislation and are authorized to carry on credit union activities only within the respective provincial boundaries.

Each local credit union is an autonomous democratic entity, comprised of a group of individuals with a common bond, organized to provide its members with convenient savings and borrowing accommodations. As a result, there are almost as many varieties of credit unions as there are charters. To organize a cooperative bank, a few people with some acceptable by-laws simply need only apply for a provincial charter. Membership in a local is gained usually by the payment of a nominal entrance fee, usually by the purchase of at least one share and each member is entitled to only one vote.

From the humble beginning when Alphonse Desjardins, a journalist, unveiled his plan for a people's bank, the Caisse Populaire,

Les caisses d'épargne et de crédit sont des intermédiaires financiers uniques en leur genre. Au Canada, le mouvement des caisses d'épargne et de crédit s'inspire des principes coopératifs de Rochdale, qui se résument à s'aider soi-même. Les organisations sont au service du citoyen ordinaire; il est à la fois propriétaire et gérant. La plupart des caisses sont de simples unités autonomes, mais certaines commencent à établir des succursales. Dans tous les cas, l'étendue géographique de leurs opérations est très localisée. Ces deux aspects les opposent nettement aux banques et sociétés de fiducie qui exploitent des succursales éparpillées fort souvent de l'Atlantique au Pacifique et parfois même dans l'arrière-pays. Les caisses d'épargne et de crédit dont le lieu d'emploi est ce qui lie les membres offrent aussi cet avantage unique des retenues sur le salaire puisque ce service n'est assuré par aucun autre intermédiaire financier.

La Section des institutions financières de Statistique Canada publie un rapport annuel sur les Caisses d'épargne et de crédit au Canada depuis 1966, nº 61-209 au catalogue. Le ministère fédéral de l'Agriculture avait recueilli et publié des données annuelles pour la période de 1945-1965. Des données trimestrielles sur les bilans des caisses d'épargne et de crédit paraissent depuis le premier trimestre de 1967 et les données trimestrielles sur l'état des revenus et dépenses depuis le premier trimestre de 1975, dans la publication intitulée Institutions financières, nº 61-006 au catalogue de Statistique Canada.

## Caisses locales d'épargne et de crédit

Les caisses d'épargne et de crédit (dont les caisses populaires), appelées aussi institutions financières ou banques coopératives, sont constituées en vertu d'une loi provinciale et autorisées à exercer leurs activités spécifiques à l'intérieur de leur propre province.

Chaque caisse locale est une unité autonome et démocratique, formée d'individus ayant un lien en commun, qui consent à ses membres des facilités d'épargne et d'emprunt. Aussi y a-t-il presque autant de types de caisses d'épargne et de crédit qu'il y a d'actes de constitution. Mettre sur pied une banque coopérative, quelques personnes ayant élaboré des règlements acceptables n'ont tout simplement qu'à faire une demande de constitution à l'administration provinciale. On devient habituellement membre d'une caisse locale en payant une cotisation nominale, d'ordinaire sous forme de part sociale, et chaque membre n'a qu'une voix.

Ayant connu des débuts fort modestes, lorsqu'un journaliste du nom d'Alphonse Desjardins à dévoilé son projet de créer une banque du peuple,

credit unions in North America have had remarkable growth. From that December 1, 1900 meeting when 80 persons signed up as members with total deposits of $26.40 at Lévis, Québec, the credit unions in Canada today have over 7,742,412 members and total assets approaching $20 billion.

Credit unions grew rapidly in number during the 1940's and 1950's to peak at 5,000 by 1965. Since then, credit unions have tended towards mergers and branch operations, with the result that the number of charters decreased to 4,039 by the end of 1976.

Several credit unions have grown into veritable financial conglomerates, allowing the individual to do all his banking and financial business under one roof. At such local credit unions, the individual can obtain real estate brokerage services, purchase life insurance and other types of insurance, obtain advice on security investments, purchase or sell mutual fund shares, leave funds in trust, buy Canada Savings Bonds, money orders and travellers cheques and rent safety deposit boxes. Credit union managers may act as guarantors for passport purposes. Other financial services include personal chequing accounts, savings programmes such as term deposits, retirement savings plans and home ownership savings plans, loan programmes such as revolving credit, personal loans, first and second real estate mortgages, business loans and student loans. While credit unions continue actively in the personal loans area, they are rapidly expanding their mortgage lending activities.

Credit unions across Canada are highly innovative. In the west, the centrals have established the Northland Bank, which has its head office in Winnipeg. In Quebec, the Crédit Industriel Desjardins Inc. was incorporated to provide financial services to industrial and commercial enterprises. A national co-operative education institution was established in Saskatoon, Saskatchewan in October 1973, when the Co-operative College of Canada received a federal charter. The innovative and dynamic nature of the credit union in Canada is best exemplified by the Complexe Desjardins, a giant multi-million dollar project in the heart of Montréal. This complex was built in partnership with the provincial government and provides office space for government, the centrals and business; a first class hotel; restaurants from first class, right down to take-out service; shops, boutiques, groceries and department stores; family and community services; and entertainment; all of these under one enclosed roof.

la caisse populaire, les caisses d'épargne et de crédit ont pris un essor remarquable en Amérique du Nord. Depuis ce 1er décembre 1900, où 80 personnes sont devenues membres et ont déposé la somme totale de $26.40 à Lévis (Québec), les caisses d'épargne et de crédit au Canada comptent aujourd'hui plus de 7,742,412 membres et un actif total approchant 20 milliards de dollars.

Le nombre de caisses d'épargne et de crédit a augmenté rapidement au cours des années 40 et 50, atteignant un sommet de 5,000 en 1965. Or les fusions et l'établissement de succursales, ont ramené le nombre de caisses constituées à 4,039 à la fin de 1976.

Plusieurs caisses d'épargne et de crédit sont devenues de véritables conglomérats financiers offrant sous un même toit toute une gamme de services bancaires et financiers à l'intention des particuliers: on peut y effectuer des opérations immobilières, acheter de l'assurance-vie ou tout autre genre d'assurance, obtenir des conseils en matière de placements mobiliers, vendre ou acheter des actions de sociétés à capital variable (fonds mutuels), laisser des sommes en fiducie, acheter des obligations d'épargne du Canada, des mandats et des chèques de voyage et louer des coffrets de sureté. Les directeurs des caisses peuvent donner leur caution aux demandes de passeports. Les autres services financiers comprennent les comptes de chèque personnels, les programmes d'épargne tels que les dépôts à terme, les régimes d'épargne-retraite et les régimes d'épargne-logement, les programmes de prêts comme le crédit par acceptation renouvelable, les prêts personnels, les hypothèques immobilières de premier et deuxième rang, les prêts commerciaux et les prêts aux étudiants. Même si les caisses sont toujours actives dans le domaine des prêts personnels, elles développent rapidement le champ des prêts hypothécaires.

Les caisses d'épargne et de crédit innovent grandement. Dans les provinces de l'Ouest, les caisses centrales ont établi la Norbanque, qui a son siège social à Winnipeg. Au Québec, le Crédit Industriel Desjardins Inc. a été constitué en société afin de fournir des services financiers aux entreprises industrielles et commerciales. Par un acte de l'administration fédérale, le collège coopératif du Canada à Saskatoon (Saskatchewan) est devenu en octobre 1973, un établissement national d'enseignement coopératif. On ne saurait mieux décrire le caractère innovateur et dynamique des caisses d'épargne et de crédit au Canada que par le Complexe Desjardins, gigantesque construction érigée à grands frais au coeur de Montréal. Réalisé en collaboration avec l'administration provinciale, cet immeuble loge des services gouvernementaux, les caisses centrales des bureaux d'affaires, un hôtel de premier ordre, des restaurants de tous genres allant du plus chic au casse-croûte, des magasins, des boutiques, des épiceries et des grands magasins, des services pour la famille et la collectivité et des lieux de divertissement: tout cela est abrité sous un même toit.

With this rapid growth, particularly the growth towards larger institutions, has come expanded powers. The Residential Mortgage Financing Act 1973 authorizes local credit unions to purchase and sell NHA mortgages and to take deposits from and sell short-term debt obligations to the Federal Mortgage Exchange Corporation.

With the introduction of the amended Income Tax Act on January 1, 1972 credit unions became taxable in a way similar to other financial institutions. Under the Act, credit unions would be permitted to deduct interest payments, dividends on shares, and interest rebates on loans in determining income for tax purposes. It has been established that share capital in credit unions is similar to deposits in other institutions and thus any dividend payments on these shares should be treated as a deductible expense against taxable income. Under the Act, reserves allowed credit unions for tax purposes will be the same as those permitted other financial institutions.

As mentioned, Quebec was the place where credit unions were initiated on the North American continent and by 1907, the province had legislated the Quebec Cooperative Syndicates Act. The early 1930's depression, with its jarring hardships, provided a strong stimulus to the cooperative movement in this country. By that time Nova Scotia was quickly becoming the focal point of credit union development in the English speaking parts of Canada, and in 1932 it became the first province to bring in a Credit Union Act. Most provinces followed shortly thereafter and by 1944 the Saskatchewan Government established the Department of Cooperation and Cooperative Development, the first publicly sponsored credit union agency in the Commonwealth. With the full backing of this government department behind it, the credit union movement in Saskatchewan surged ahead to its present position where today it is vying with Quebec for the credit union leadership role in Canada.

Provincial Centrals

These organizations consist of centrals, regionals, leagues or federations chartered or registered under provincial legislation (Credit Union Act). These provincial centrals are established and owned by the individual autonomous credit unions in the province. Each of these provincial centrals is also independent of centrals in other provinces. The central's primary functions are to provide locals with services that they could not secure from any other source, to streamline the local's operation, and generally to extend

Cette croissance rapide, axée en particulier sur la création des grosses institutions, s'est accompagnée d'un élargissement des pouvoirs. La Loi de 1973 sur le financement des hypothèques grevant des propriétés résidentielles a autorisé les caisses locales d'épargne et de crédit à acheter ou à vendre des hypothèques consenties aux termes de la LNH et de vendre des titres de créance à court terme à la Bourse fédérale d'hypothèques et d'en accepter des dépôts.

Par suite d'une modification de la Loi de l'impôt sur le revenu, les caisses d'épargne et de crédit ont été assujetties à la Loi, le 1er janvier 1972 au même titre que les autres institutions financières. Elles pouvaient dorénavant déduire les frais d'intérêt, les dividendes sur les parts sociales et les rabais d'intérêts sur des prêts dans le calcul du revenu imposable. Le capital social des caisses d'épargne et de crédit est jugé semblable aux dépôts auprès d'autres institutions et ainsi tous les paiements de dividendes sur ce capital sont considérés comme une dépense déductible du revenu imposable. Aux termes de la Loi, les réserves pour impôt des caisses d'épargne et de crédit seront celles qu'on autorise aux autres institutions financières.

On l'a dit plus haut, le Québec fut l'endroit où les caisses d'épargne et de crédit ont vu le jour sur le continent nord-américain et en 1907, la province adoptait une Loi sur les syndicats coopératifs. La dépression des années 30, avec ses dures épreuves, a donné une forte impulsion au mouvement coopératif dans le pays. Le Nouvelle-Écosse est vite devenue le point de mire du développement des caisses d'épargne et de crédit au Canada anglais, et en 1932 elle devint la première province à instituer une Loi sur les caisses d'épargne et de crédit. La plupart des provinces emboîtèrent bientôt le pas et en 1944 le gouvernement de la Saskatchewan créait le ministère de la coopération et du développement coopératif, le premier organisme public chapeautant les caisses d'épargne et de crédit dans le Commonwealth. Grâce à l'appui entier de ce ministère, le mouvement des caisses d'épargne et de crédit de la Saskatchewan a tellement grandit qu'il rivalise aujourd'hui avec le Québec pour la direction du mouvement des caisses d'épargne et de crédit au Canada.

Centrales provinciales

Ces organismes comprennent les centrales, les régionales, les ligues ou fédérations constituées ou enrégistrées en vertu d'une loi provinciale (Loi sur les caisses d'épargne et de crédit). Ces centrales provinciales sont instituées et possédées par les caisses d'épargne et de crédit autonomes dans la province. Chacune de ces centrales provinciales est indépendante des centrales des autres provinces. Le rôle premier de la centrale est d'assurer aux caisses locales des services qu'elles ne peuvent se procurer ailleurs, de rationaliser leurs opérations et en général d'accroître leur

the local's usefulness and effectiveness to its members. This, of course, includes the investment of surplus funds and the lending of funds to its member locals. In Canada, credit unions are permitted to invest and deposit their statutory liquidity reserves and other surplus funds with their provincial central. Most of these liquidity reserves are now being placed in the centrals. To accommodate these funds, the centrals maintain a variety of demand and term deposit accounts. Funds required by the central in addition to those provided by its local members are obtained through borrowings from the banks and more recently from the national central. They act as intermediaries between locals and the chartered banks in the clearing of cheques and also administer the on-line computer service which is now being introduced in many of the provinces.

The 1973 amendment to the Federal Cooperative Credit Associations Act extended the objects and powers of a central to accept deposits, make loans, borrow, act as agent and invest its funds. It also brought the investment powers of centrals into line with those of loan, trust and insurance companies. Under section 87 of this Act, the Canada Deposit Insurance Corporation is authorized to act as a lender of last resort to a provincial central by providing emergency liquidity funds to credit unions and also by providing deposit insurance for credit union members.

While not all centrals provide the same range of services, as a group their services would include promoting desired credit union legislation, organizing credit union locals, assisting locals in the organization of their accounting and filing systems, providing officer and member education and providing coordinated leadership to credit unions and cooperatives in the planning and development of new and improved member services. They also provide such services as credit union executive services, management consultant services, insurance services and promotion and advertising services.

Various administrative and supplementary services such as investment, interest rate, cash flow and economic forecasting assistance, market research, taxation information, business loans advice, personnel recruitment and training, employee health, welfare and pension benefits, data processing, printing and stationery services, systems procedures and development, communications and public relations, legislative representations and information, and housing development programmes are available to their members. Subsidiary services such as residential and commercial real estate lending facilities are available

utilité et leur efficacité auprès de leurs membres. Elle s'occupe de placer les excédents de fonds et de consentir des prêts à ses membres, les caisses locales. Au Canada, on permet aux caisses d'épargne et de crédit de placer et de déposer leurs réserves liquides obligatoires et autres excédents auprès de leur centrale provinciale. C'est ce que font la plupart des caisses maintenant. Les centrales maintiennent à cette fin une diversité de comptes de dépôts à vue et à terme. Les besoins de fonds des caisses centrales, en sus de l'apport des membres sont satisfaits au moyen d'emprunts auprès des banques et plus récemment auprès de la caisse centrale nationale. Elles agissent à titre d'intermédiaires entre les caisses locales et les banques à charte dans la compensation des chèques et gèrent le service de télétraitement qui s'implante dans bien des provinces.

La modification apportée en 1973 à la Loi fédérale sur les associations coopératives de crédit a étendu les buts et les pouvoirs d'une centrale de manière à lui permettre d'accepter des dépôts, de consentir des prêts, d'emprunter, d'agir à titre de mandataire et d'investir ses fonds. Elle a eu aussi pour effet de rapprocher les pouvoirs d'investissement des centrales, de ceux des sociétés de prêts, de fiducie et d'assurance. L'article 87 autorise la Société d'assurance-dépôts du Canada à agir comme prêteur ultime des caisses centrales provinciales en offrant des liquidités aux caisses d'épargne et de crédit dans des cas d'urgence ou une assurance-dépôt aux membres des caisses.

Bien que toutes les centrales n'offrent pas la même gamme de services, leurs services sont axés dans l'ensemble sur l'amélioration des lois concernant les caisses d'épargne et de crédit, l'organisation de caisses locales, l'aide apportée à la mise sur pied de la comptabilité et du système de classement des caisses locales, l'éducation des officiers et des membres et la coordination, pour les caisses d'épargne et de crédit et les coopératives, de la planification et de la mise au point de services nouveaux et améliorés à l'intention des membres. Elles offrent d'autres services tels que la direction de caisses, la consultation en matière de gestion, l'assurance, la promotion et la publicité.

Les membres bénéficient également de divers services administratifs comme l'aide en matière de placement, de taux d'intérêt, de capacité d'autofinancement et de prévisions économiques, les études de marché, l'information fiscale, les conseils touchant les prêts commerciaux, le recrutement et la formation du personnel, les régimes de santé, de prévoyance et de pension des employés, le traitement des données, l'impression et la papeterie, le développement des systèmes, les communications et les relations publiques, les doléances et l'information de caractère législatif, et enfin les programmes d'habitation. Des services auxiliaires tels que les prêts pour propriétés résidentielles

through the centrals. Real estate subsidiaries will acquire, develop, lease and manage real estate and leaseholds primarily to provide housing for members of credit unions and to assist credit unions with the acquisition and development of their office premises.

In most provinces there is only one central institution but some provinces have several, each having its own local credit union membership.

## National Central

In Canada, the credit union movement has the autonomous local credit unions operating at the provincial levels. They organized their own provincial centrals which they own and control and which are chartered under provincial Credit Union Acts. To improve their ability to meet financial and other service need and to coordinate the use of resources throughout the entire credit union system, the credit unions have federated through their provincial centrals and now own and control a central organization at the national level, known as the National Association of Canadian Credit Unions (NACCU).

In 1976, NACCU and the Canadian Co-operative Credit Society (CCCS) merged and under the new structure, CCCS is to operate as the financial intermediary. The primary purpose of CCCS is to provide funds for liquidity purposes to credit unions through their provincial centrals. It also has the potential to provide financing to non-financial cooperatives, either directly or by coordinating the investment functions of cooperative trust, insurance and pension funds.

NACCU will continue to provide services at the national level, including communications within the credit union system, between credit unions and other cooperatives and with governmental and non-governmental agencies. In 1976, NACCU established an office in Ottawa to monitor federal government activities and legislation, to provide a liaison with federal officials, and to provide members with access to information respecting legislative and other developments at the federal level. The improvement of data processing services throughout the credit union system has been undertaken by a national data processing coordinator.

Other functions of NACCU include a national advertising program to promote the Canadian credit union movement, and support for international credit union development.

et commerciales sont offerts par les caisses centrales. Des filiales se chargeront d'acquérir, d'aménager, de louer et de gérer des biens immobiliers et des propriétés louées à bail dans le but principal d'aider les sociétaires des caisses d'épargne et de crédit à se loger et les caisses à acquérir et aménager des locaux.

Dans la plupart des provinces, il n'y a qu'une institution centrale, mais il peut en exister plusieurs dans certaines provinces, chacune dominant ses propres caisses locales d'épargne et de crédit.

## La centrale nationale

Au Canada, les caisses locales d'épargne et de crédit sont autonomes et leur champs d'action est la province. Elles ont institué en vertu de lois provinciales leurs propres centrales provinciales qu'elles possèdent et contrôlent. Pour mieux répondre aux besoins en services financiers et autres et coordonner l'emploi des ressources dans tout le système des caisses d'épargne et de crédit, celles-ci se sont regroupées en fédération par l'entremise de leurs caisses centrales provinciales et elles possèdent et contrôlent maintenant un organisme central au niveau national, l'Association nationale des caisses d'économie canadiennes (ANCEC).

En 1976, l'ANCEC et la Société coopérative canadienne de crédit (SCCC) se fusionnèrent et dans la nouvelle structure, SCCC est, devenue l'intermédiaire financier. Le but premier de SCCC est de fournir des liquidités aux caisses d'épargne et de crédit par l'entremise de leurs caisses centrales provinciales. Elle peut aussi assurer le financement de coopératives non financières, soit directement, soit en coordonnant les placements des caisses en fiducie, d'assurance et de retraite des coopératives.

L'ANCEC continuera d'assurer des services au niveau national, dont les communications au sein du mouvement des caisses d'épargne et de crédit, entre les caisses d'épargne et de crédit et les autres coopératives et avec les organismes des secteurs public et privé. En 1976, l'ANCEC a ouvert un bureau à Ottawa afin de suivre de près l'activité administrative et législative du gouvernement fédéral, de se tenir en contact avec les fonctionnaires fédéraux et de donner aux sociétaires des renseignements relatifs aux lois et à d'autres questions de compétence fédérale. L'amélioration du traitement des données dans le système des caisses d'épargne et de crédit a été confiée à un coordonnateur national.

L'ANCEC a également entrepris une campagne nationale afin de promouvoir le mouvement des caisses d'épargne et de crédit au Canada et donne son appui au développement international des caisses

NACCU works closely with the Canadian International Development Agency (CIDA) through matching funds to assist in the development of cooperative banks and other cooperative ventures in the underdeveloped nations abroad.

## World Council

At the pinnacle of the credit union movement is the World Council of Credit Unions (WOCCU), an international body dedicated to extension and education, which was formed in 1971 with head-quarters at Madison, Wisconsin. WOCCU has developed programs in such areas as: technical services to make credit unions more effective; technical assistance programs designed to improve the efficiency of financial resources; and educational information. Priority is given to the development and organization of credit unions for low income farmers in the rural areas of less developed countries. Under these programs credit unions in North America undertake to make foundation loans to the new cooperative banks in these underdeveloped nations and to provide the technical assistance.

Credit unions linked to the World Council of Credit Unions in 1976 had a membership of approximately 47 million people in 66 countries. The largest membership is in the United States of America with over 34 million. Canada has nearly 8 million, or one credit union member for every third person in this country – by far the heaviest penetration of any country in the world. The 43,000 credit unions tied in with WOCCU had assets of over $61 billion in 1976. Membership in all credit unions in the world amounts to nearly 96 million with total assets of $64 billion in over 90 countries.

## National Trends

The trend towards fewer but larger credit unions continued as 1976 found itself with 44 fewer credit unions than in the previous year and with 25 more inactive credit unions. On the other hand, credit unions are fast becoming larger with 781 now over $5 million in total assets which is 133 more than in the previous year, an increase of 20%. The category with the largest number of credit unions is the $1,000,000 to $2,500,000 stratus and there are nearly as many credit unions with total assets above $2,500,000 as there are below $1,000,000.

Membership in credit unions increased by 6.5% to 7,742,412 members while total assets rose for the third consecutive year (by 22.3%) to over $15.1 billion. The average

d'épargne et de crédit. Elle collabore étroitement avec l'Agence canadienne de développement international (ACDI), par une contribution financière correspondante, à la mise sur pied de banques coopératives et autres entreprises de coopération dans les pays en développement.

## Le conseil mondial

Au sommet du mouvement des caisses d'épargne et de crédit se trouve le Conseil mondial des caisses d'économie, un organisme international voué à l'expansion et à l'éducation. Fondé en 1971, il a son siège social à Madison, au Wisconsin. Le Conseil a mis au point divers programmes, dont une aide technique visant à accroître l'efficacité des caisses d'épargne et de crédit et à rationaliser l'emploi des ressources financières, ainsi que l'information de caractère éducatif. On donne la priorité à l'expansion et à l'organisation de caisses pour les agriculteurs des pays en développement. Les caisses d'épargne et de crédit de l'Amérique du Nord prêtent les capitaux de premier établissement aux nouvelles banques coopératives dans ces pays et leur offrent une aide technique.

Les caisses d'épargne et de crédit qui adhéraient au Conseil mondial des caisses d'économie en 1976 totalisaient près de 47 millions de membres répartis dans 66 pays. Les États-Unis d'Amérique comptent le plus grand nombre de membres, soit un peu plus de 34 millions. Avec près de 8 millions, le Canada est le pays où la proportion est de loin la plus forte au monde, soit un sociétaire pour trois habitants. Les 43,000 caisses d'épargne et de crédit associées au Conseil mondial des caisses d'économie possédaient un actif de plus de 61 milliards de dollars en 1976. L'ensemble des caisses d'épargne et de crédit dans le monde représente près de 96 millions de membres et un actif de 64 milliards de dollars dans plus de 90 pays.

## Tendances nationales

La tendance à la baisse du nombre et à l'accroissement de la taille des caisses d'épargne et de crédit s'est poursuivie en 1976, en effet le nombre de caisses a diminué de 44 et celui de caisses inactives a augmenté de 25. Par contre, les caisses d'épargne et de crédit grossissent rapidement car 781 d'entre elles, soit 133 de plus que l'année précédente, ont maintenant un actif global supérieur à $5 millions. C'est une augmentation de 20 %. La catégorie qui compte le plus grand nombre de caisses d'épargne et de crédit est la tranche de taille qui se situe entre $1,000,000 et $2,500,000 et il y a presque autant de caisses d'épargne et de crédit dont l'actif total est supérieur à $2,500,000 qu'il y en a sous $1,000,000.

Le nombre de membres des caisses d'épargne et de crédit a augmenté de 6.5 % pour atteindre 7,742,412 membres, tandis que l'actif global montait pour la troisième année de suite (de 22.3 %)

number of members increased by 7.7% to 1,917 per credit union and on average each member had equity and deposits amounting to $1,864 for an increase of 7.2% over the previous year.

Rate of return to members increased 0.7%, to 6.2% from 5.5% in the previous year.

Mortgage loans increased to 41.9% of total assets from 39.3% in the previous year; cash loans decreased to 28.6% of total assets from 28.8%. Investments decreased from 17.3% to 15.4% of total assets. Deposits by members increased to 75.9% of total assets from 74.5% in the previous year.

There are about two credit unions for every three branches of chartered banks and about 5.5 credit unions for every branch of trust companies. In Quebec, there are more credit unions than branches of chartered banks and trust companies combined.

## Provincial Trends

### British Columbia

Membership in credit unions increased by 11.9% to 666,437 members or to 58.4% of the labour force at the end of 1976. Total assets increased significantly to $2,042,803,000 or by 31.4%. A large portion of this increase was invested in mortgages which now accounts for 68.4% of total assets as against 67.5% in 1975.

### Alberta

Membership rose by over 12.7% to 320,382 members or to 39.1% of the labour force. Total assets rose by 33.2% to $723,737,000. Loans have increased by $150,127,000 or 34.9% to a total of $580,238,000; residential mortgages represent 37.0% of the total outstanding loans.

### Saskatchewan

Membership continued to increase in 1976, reaching 458,284 members at the end of December 1976, representing over 49.2% of the total population of the province. Assets rose substantially, up 15.6% to over $1,550.4 million, with investments showing a 29.3% increase and mortgage loans a 38.5% increase. On the liability side, the largest increase came in demand deposits which rose 63.8%

pour s'établir à $15.1 milliards. Le nombre moyen de membres s'est accru de 7.7 % jusqu'à 1,917 et en moyenne, chaque membre possédait des parts sociales et des économies totalisant $1,864 soit 7.2 % de plus que l'année précédente.

Pendant la même période, le taux de rendement pour les membres a accusé une hausse de 0.7 %, soit de 5.5 % à 6.2%.

La proportion de l'actif global constituée de prêts hypothécaires représente près de 41.9 % comparativement à près de 39.3 %, l'année précédente; les prêts en espèces ont baissé de 28.8 % de l'actif global à 28.6 %. Les placements ont baissé de 17.3 % à 15.4 % de l'actif global. Les dépôts des membres ont atteint 75.9 % de l'actif global à partir de 74.5 % un an plus tôt.

On compte environ deux caisses d'épargne et de crédit pour trois succursales bancaires et 5.5 caisses pour chaque succursale de société de fiducie. Au Québec, il y a plus de caisses d'épargne et de crédit que de succursales de banques à charte et de sociétés de fiducie réunies.

## Tendances provinciales

### Colombie-Britannique

Le nombre de sociétaires des caisses d'épargne et de crédit a augmenté de plus de 11.9 % pour s'établir à 666,437 membres, soit presque 58.4 % de la population active, à la fin de 1976. L'actif global a augmenté d'environ 31.4 % pour atteindre $2,042,803,000. Une grande partie de cette augmentation était imputable aux hypothèques au titre de l'habitation, qui représentaient 68.4 % de l'actif global comparativement à 67.5 % en 1975.

### Alberta

Le nombre de sociétaires a progressé de plus de 12.7 % pour s'établir à 320,382 membres, soit presque 39.1 % de la population active. L'actif global a augmenté d'environ 33.2 % pour s'établir à $723,737,000. Les prêts ont enregistré une augmentation de $150,127,000 ou 34.9 % pour atteindre $580,238,000. Les hypothèques au titre de l'habitation représentent 37.0 % du portefeuille des prêts.

### Saskatchewan

Le nombre de sociétaires a continué son accroissement pour s'établir à 458,284 membres à la fin de 1976, soit 49.2 % de la population de la province. Les actifs ont progressé d'environ 15.6 % pour atteindre presque $1,550.4 millions. Les placements ont augmenté de 29.3 % et les prêts hypothécaires de 38.5 %. Du côté du passif ce sont les dépôts à vue qui ont le plus augmenté, 63.8 %.

Manitoba

Membership in credit unions rose by almost 7.6% to 317,765 members or to over 70% of the labour force. Total assets increased by nearly 22.6% to almost $782.6 million. Most asset items increased with residential mortgages showing the highest dollar amount and percentage rise (nearly 38%). Deposits rose by over 22% which provided the majority of the funds used in creating additional assets.

Ontario

The number of active credit unions and Caisses Populaires in Ontario continued its downward trend to reach 1,196 as at December 31, 1976. Membership rose during 1976 over the previous year by 5.6% to 1,502,165 members, or close to 38.3% of the labour force and slightly over 18.1% of the total estimated population of Ontario. The total value of credit union assets reached $2,692,371,000 (an increase of 21.2% over 1975) accounting for 17.8% of the national total. While all asset items showed significant gains, the largest in terms of dollars, was personal cash loans for an increase of $177,954,000.

Quebec

Membership rose by 5.3% to 4,127,516 members or to 150.9% of the labour force in the province. Total assets rose 20.6% to almost $6.9 billion. Most major assets increased with residential mortgage loans rising by 22% and personal cash loans by almost 8%. Most of these increases in assets were financed by deposits which rose by almost $979 million or by 20% and share capital which rose by almost $134 million or 24%.

New Brunswick

Membership rose 8.9% to 178,671 members or close to 68.4% of the labour force. Total assets increased by nearly 29.1% to $176 million. Most of the funds went into loans, with $24.4 million going to personal loans and $11.8 million going to mortgage loans. Total loans amounted to 80% of total assets.

Nova Scotia

Membership rose by 6.6% to almost 141,343 members or to nearly 43.1% of the labour force. Total assets increased by nearly 21.1% to almost $150 million with most of the funds going into personal loans.

Manitoba

Le nombre de sociétaires des caisses d'épargne et de crédit a augmenté d'environ 7.6 % pour s'établir à 317,765 membres, soit plus de 70 % de la population active. L'actif global a progressé d'environ 22.6 % pour atteindre presque $782.6 millions. La plupart des postes de l'actif ont enregistré une augmentation; en particulier ce sont les hypothèques au titre de l'habitation qui ont le plus fortement progressé tant en valeur absolue qu'en valeur relative (près de 38 %). Les dépôts se sont accrus de plus de 22 %; cet accroissement était surtout imputable à des capitaux destinés à la création de nouveaux actifs.

Ontario

Le nombre de caisses d'épargne et de crédit actives en Ontario a continué sa baisse en 1976, diminuant jusqu'à 1,196. Le nombre de sociétaires a augmenté de 5.6 % pour s'établir à 1,502,165 membres, soit près de 38.3 % de la population active et environ 18.1 % de la population de la province. L'actif global a progressé d'environ 21.2 % pour atteindre $2,692,371,000, soit 17.8 % du total national. Bien que tous les postes de l'actif aient enregistré une augmentation, ce sont les prêts personnels sur reconnaissance de dette qui ont le plus augmenté en valeur absolue, soit une augmentation de $177,954,000.

Québec

Le nombre de sociétaires a augmenté de 5.3 % pour s'établir à 4,127,516 membres, soit environ 150.9 % de la population active de la province. L'actif global a progressé de 20.6 % pour s'élever à $6.9 milliards. La plupart des postes de l'actif ont enregistré une augmentation, en particulier les hypothèques au titre de l'habitation (22 %) et les prêts personnels sur reconnaissance de dette (8 %). La plupart des augmentations des postes de l'actif ont été financés par les dépôts qui ont augmenté de presque 979 millions de dollars, soit 20 % et le capital social qui a augmenté de presque $134 millions, soit 24 %.

Nouveau-Brunswick

Le nombre de sociétaires a augmenté de 8.9 % pour atteindre 178,671 membres, soit environ 68.4 % de la population active. L'actif global a augmenté d'environ 29.1 % pour s'établir à $176 millions. La plupart des fonds ont été placés dans les prêts, dont $24.4 millions dans les prêts personnels et $11.8 millions dans les hypothèques. Le total des prêts représente 80 % de l'actif global.

Nouvelle-Écosse

Le nombre de sociétaires a augmenté d'environ 6.6 % pour atteindre 141,343 membres, soit environ 43.1 % de la population active. L'actif global a progressé d'environ 21.1 % pour s'établir à $150 millions. La plupart des capitaux ont été placés dans les prêts personnels.

Prince Edward Island

The number of members increased by 5.9% to 19,164 representing 39.9% of the labour force. Assets increased by 12.9% to $18.3 million, almost all of which represents loans to individual members.

Newfoundland

The number of members increased by 12.7% to 8,565 or about 4.7% of the labour force. Total assets increased by almost 30.8% to close to $10.3 million, of which 83% represents personal loans. The growth in assets was financed by share capital which increased 25.7% and deposits which increased 63.4%.

Standardization of Statistics

After extensive research by a national committee under the chairmanship of Mr. A. A. (Tony) Heidt covering several national and regional meetings, a standardized questionnaire was officially accepted and approved for use by all provinces at the 14th Interprovincial Conference of the National Association of Administrators of Co-operative Legislation in June 1967. Most of the provinces are now collecting data from local credit unions on the basis of this uniform accounting system, usually after some slight modifications to reflect provincial terminology and their own unique accounts. As a result, the credit union movement has a soundly based structure of statistical data which enables comparison with other financial intermediaries and with other provinces. The NAACL at its 21st annual national conference in May 1974 approved amendments to the 1967 questionnaire. As a result, an up-dated uniform questionnaire has now been introduced, which has further improved the soundness of the financial data on credit unions in Canada.

This same committee in association with the CCCS committee is currently examining the possibilities of establishing standard measures of liquidity for credit unions across Canada.

Methodology

In most provinces, the provincial department responsible for the administration of credit unions collects quarterly and annual data from credit unions chartered to do business in its province. The department then tabulates the data into provincial aggregates and submits a report for the whole province on the national standardized form to Statistics Canada.

Île-du-Prince-Édouard

Le nombre de sociétaires a augmenté d'environ 5.9 % pour s'établir à 19,164 membres, soit 39.9 % de la population active. L'actif global a progressé d'environ 12.9 % pour s'établir à $18.3 millions. Presque toute cette augmentation était constituée par des prêts aux membres.

Terre-Neuve

Le nombre de membres a augmenté de 12.7 % pour s'établir à 8,565 membres, soit environ 4.7 % de la population active. L'actif global a augmenté d'environ 30.8 % pour atteindre $10.3 millions, dont 83 % sous forme de prêts personnels. L'accroissement des actifs a été financé par l'augmentation du capital social (25.7 %) et des dépôts (63.4 %).

Normalisation des statistiques

Par suite de recherches intensives menées par un comité national, sous la présidence de M. A.A. (Tony) Heidt, et impliquant plusieurs réunions nationales et régionales, l'Association nationale des administrateurs de la législation coopérative, lors de sa 14e conférence interprovinciale en juin, a approuvé officiellement l'utilisation d'un questionnaire uniforme pour toutes les provinces. La plupart des provinces recueillent maintenant des données auprès des caisses locales d'épargne et de crédit, en se basant sur ce système comptable uniforme, auquel elles apportent habituellement de légères modifications pour tenir compte des particularités de terminologie et de comptabilité dans la province. C'est ainsi que les caisses d'épargne et de crédit se sont dotées d'une solide infrastructure statistique qui permet de faire des comparaisons avec les autres institutions financières et avec les autres provinces. Lors de sa 21e conférence annuelle nationale qui s'est tenue en mai 1974, l'ANALC a approuvé les modifications proposées au questionnaire de 1967. Le nouveau questionnaire révisé a rehaussé davantage la qualité des données financières sur les caisses d'épargne et de crédit au Canada.

Ce même comité, de concert avec le comité de la SCCC, examine les possibilités d'établir des mesures uniformes de la liquidité pour les caisses d'épargne et de crédit au Canada.

Méthode

Dans la plupart des provinces, le ministère qui surveille l'activité des caisses d'épargne et de crédit recueille des données trimestrielles et annuelles auprès des caisses autorisées à faire affaire dans la province. Il fait les totalisations et communique à Statistique Canada les résultats pour l'ensemble de la province sur la formule normalisée.

In Ontario, the Ontario Statistical Centre collects and compiles the data and then submits a quarterly report to Statistics Canada. In Quebec, the centrals collect and compile data from their respective local credit union members. Each of the centrals submits data to the Quebec Bureau of Statistics which in turn submits data to Statistics Canada. In Manitoba, the survey is conducted jointly by the Manitoba Bureau of Statistics and the Department of Co-operative Development. The Manitoba Bureau tabulates the data that is collected and then submits a quarterly return to Statistics Canada.

Statistics Canada in turn analyses the provincial returns and compares with other provincial returns and previous annual data. After resolving inconsistencies, Statistics Canada proceeds to publish the annual report for credit unions by provinces and by Canada totals. The quarterly series are compiled and published in Financial Institutions, Financial Statistics, Statistics Canada (Catalogue 61-006).

An annual return from each active credit union chartered to carry on business is mandatory in each province while quarterly data may not be mandatory. Thus, some provinces may compile quarterly data from all those credit unions that responded to the survey on time and estimate for the missing credit unions.

As a result, some discrepancies may result between the annual figures submitted in this report and data published in the quarterly publication.

Since some provinces employ distribution ratios from the last available annual data to estimate the quarterly breakdown of some category items, subsequent annual figures may differ somewhat on specific items from the quarterly figures but the subgroup totals for each category should generally agree.

Differences in fiscal year-ends also cause distortions between the annual and quarterlies as do practices for treating year-end transactions such as dividend payments, allocations to reserves, etc. Thus, allowances should be made for these differences when comparing the annual with the quarterly data.

Central credit unions are surveyed directly by Statistics Canada. Each central is fully accounted for in the data published in this report.

Prior to 1966, when Statistics Canada took over the annual credit union survey and introduced the quarterly survey, Agriculture Canada had published for a time an annual report on credit unions.

Le Centre statistique de l'Ontario recueille et compile les données et remet ensuite une déclaration trimestrielle à Statistique Canada. Au Québec, les centrales recueillent et compilent les données de chacune de leurs caisses d'épargne et de crédit. Chaque centrale communique les résultats au Bureau de la statistique du Québec qui les achemine à son tour à Statistique Canada. Au Manitoba, l'enquête est menée conjointement par le ministère du Développement coopératif et le Bureau de la statistique de Manitoba. Celui-ci compile les données recueillies et remet ensuite une déclaration trimestrielle à Statistique Canada.

Statistique Canada analyse les déclarations des provinces et les compare aux données des autres provinces et aux statistiques des années précédentes. Après avoir éliminé les incohérences, Statistique Canada entreprend la publication des chiffres annuels sur les caisses d'épargne et de crédit par province et pour le Canada. Les séries trimestrielles apparaissent dans le bulletin intitulé Institutions financières, statistique financière (nº 61-006 au catalogue de Statistique Canada).

Dans chaque province, toutes les caisses actives, autorisées à faire affaire, doivent faire une déclaration annuelle, mais les déclarations trimestrielles ne sont pas obligatoires. Certaines provinces calculent les données trimestrielles de toutes les caisses d'épargne et de crédit qui ont répondu en temps et font des estimations pour les caisses non déclarantes.

Il peut en résulter un certain manque de concordance entre les chiffres annuels publiés ici et les données des bulletins trimestriels.

Puisque certaines provinces ont tendance à employer des quotients de répartition tirés des dernières statistiques annuelles pour les ventilations trimestrielles, des écarts sont possibles entre les données annuelles et les chiffres trimestriels pour certains postes mais le total des sous-groupes doit généralement concorder.

Les différences de date de fin d'exercice financier sont une autre cause de divergence entre les données annuelles et les données trimestrielles ainsi que les procédures traitant des opérations de fin d'exercice tel que les dividendes, les réserves, etc. Par conséquent toute comparaison des chiffres annuels avec les données trimestrielles doit tenir compte de ces facteurs.

Statistique Canada fait directement enquête auprès des caisses centrales. Les données publiées ici tiennent pleinement compte de chaque centrale.

Ce n'est qu'en 1966 que Statistique Canada a pris en charge l'enquête annuelle sur les caisses d'épargne et de crédit et mis sur pied l'enquête trimestrielle; le ministère fédéral de l'Agriculture avait publié auparavant un certain nombre de rapports annuels.

## Common-size Statistics

In the common-size tables, the balance sheet uses total assets as the yardstick for measuring categories on a common basis and the operating statement uses total revenue for this purpose. These tables place all provinces on an equal weight basis which enables comparison between one province and another.

## Statistique sous forme de pourcentage

Dans les tableaux de pourcentages, le bilan se sert de l'actif total pour mesurer les diverses catégories sur une base commune, alors que l'état des revenus et des dépenses utilise le total des revenus à cette fin. Ces tableaux placent toutes les provinces sur une base de pondération égale qui permet des comparaisons entre provinces.

Chart — 1

Graphique — 1

## Total Assets of Local Credit Unions by Province, 1951-1976

## Actif total de caisses locales d'épargne et de crédit par province, 1951-1976

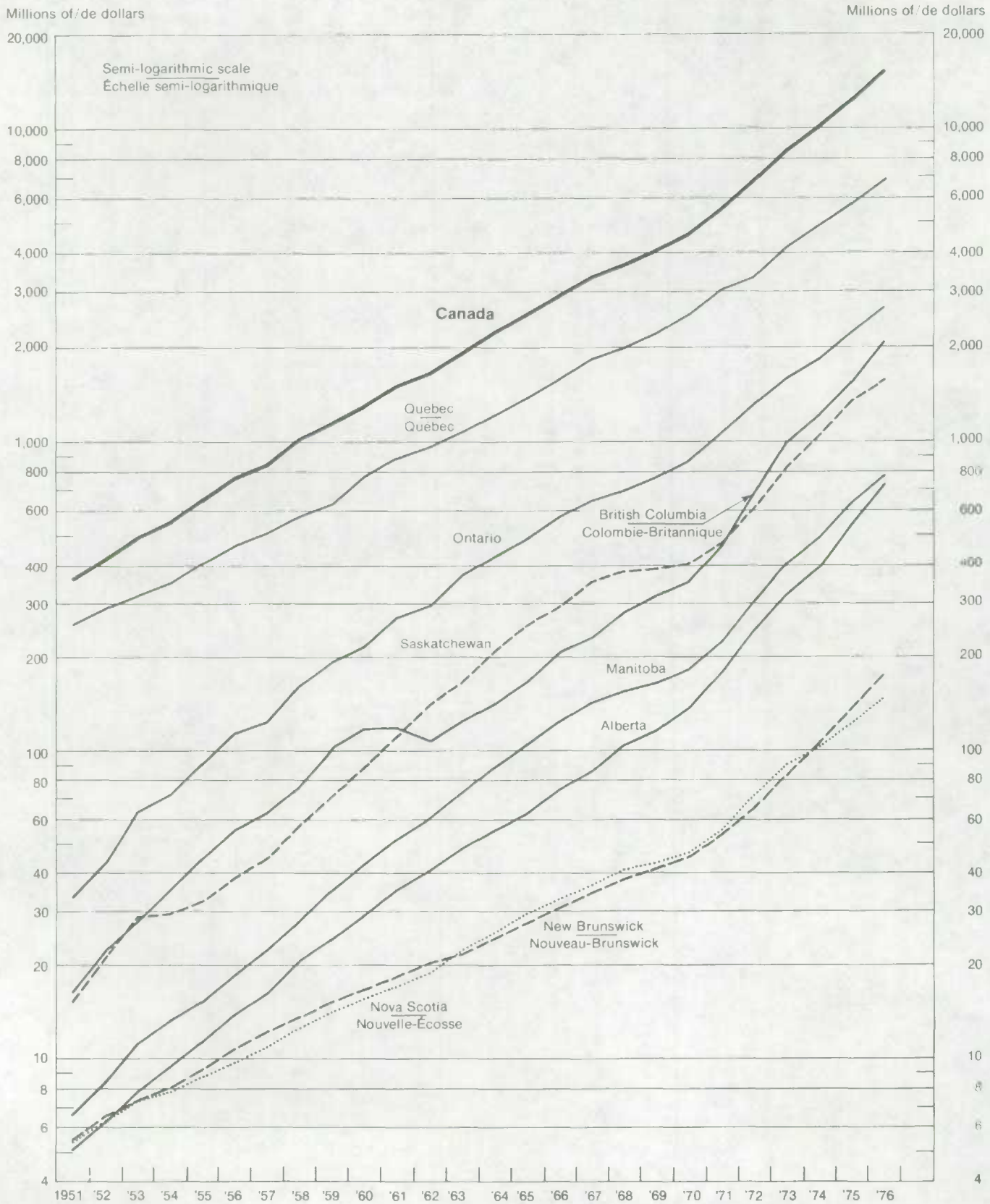


Chart — 2

## Composition of Assets by Province, 1976

Graphique — 2

## Composition de l'actif par province, 1976

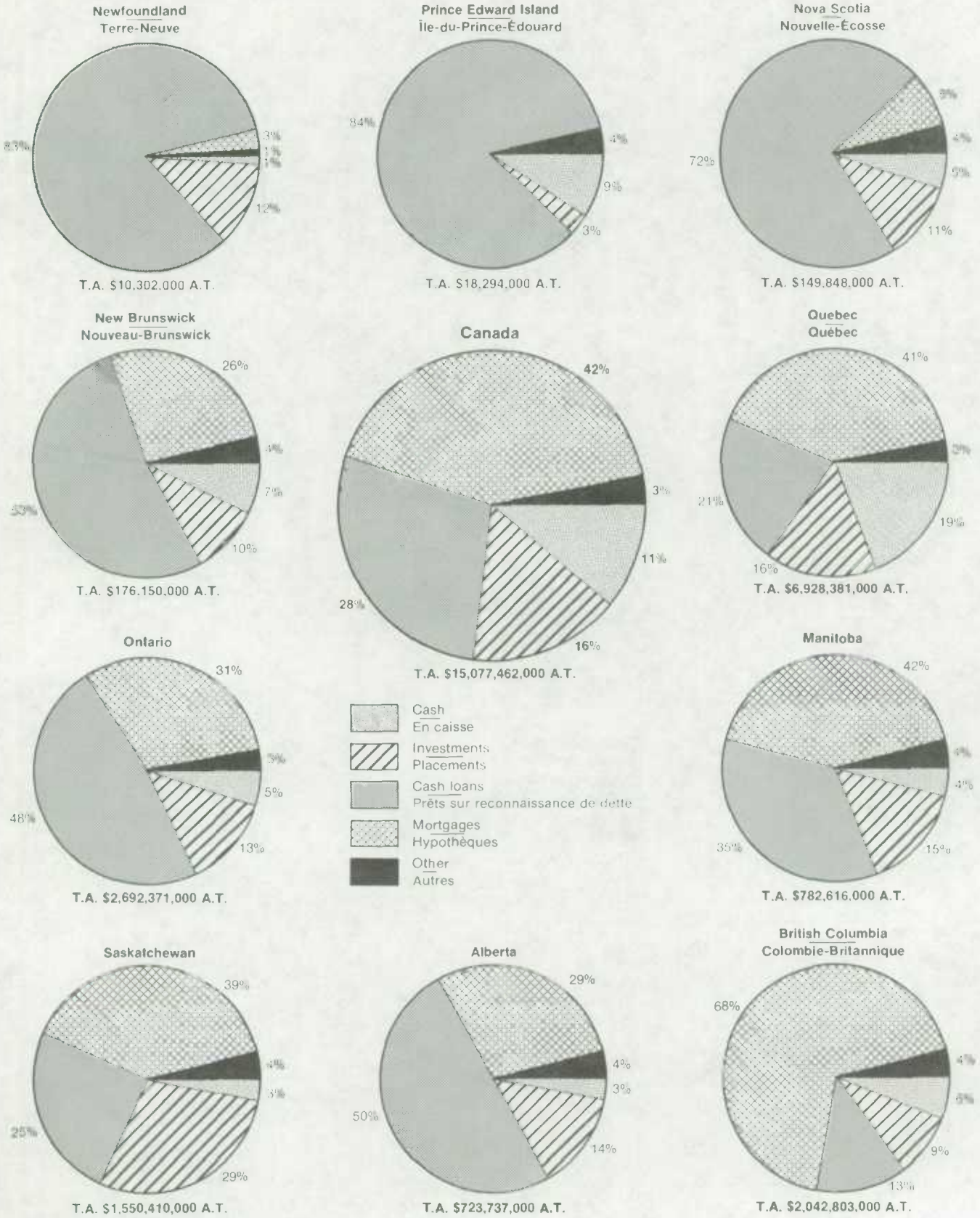


Chart — 3

## Composition of Liabilities and Equity by Province, 1976

## Composition du passif et de l'avoir par province, 1976

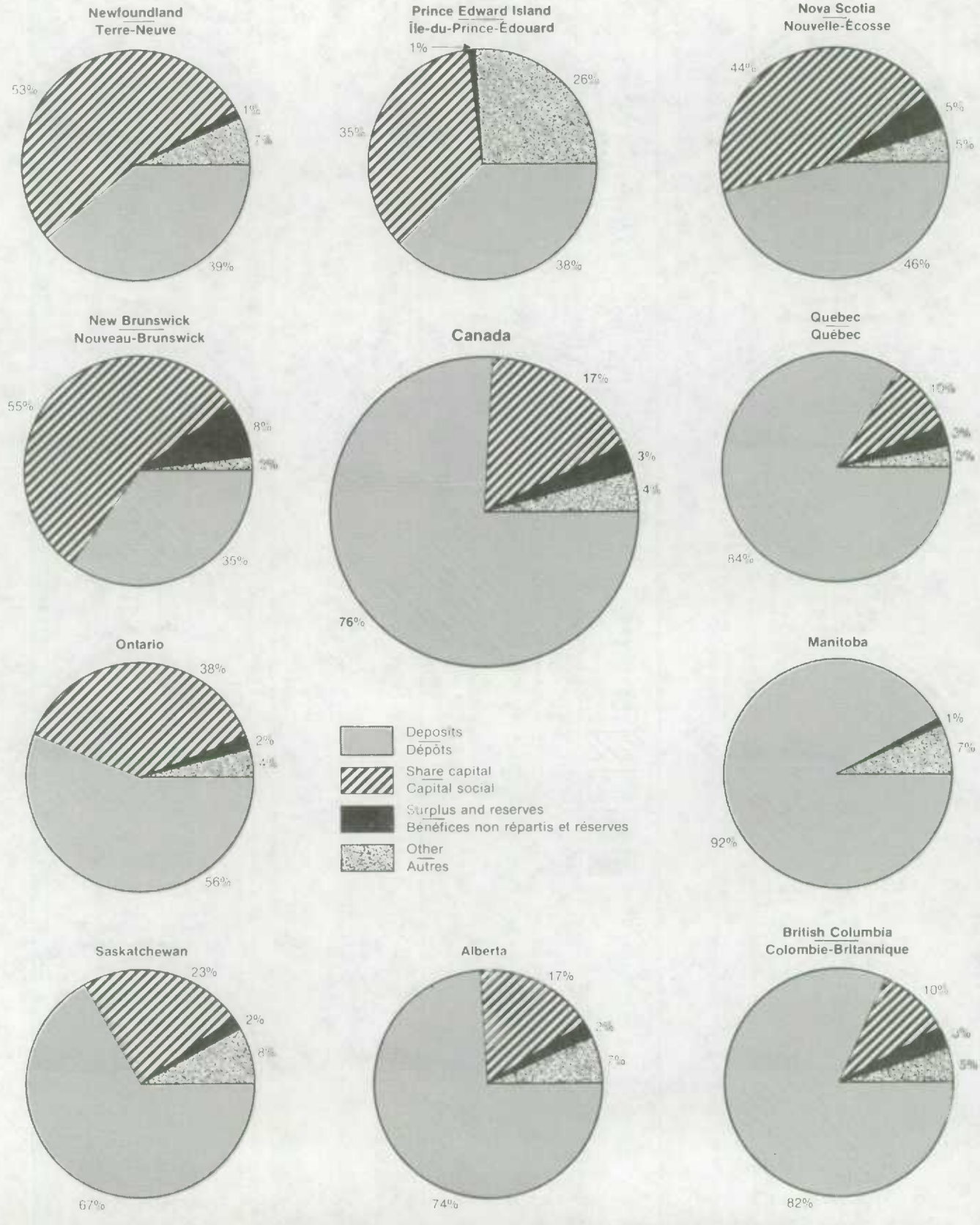


Chart — 4

## Composition of Revenue by Province, 1976

Graphique — 4

## Composition du revenu par province, 1976

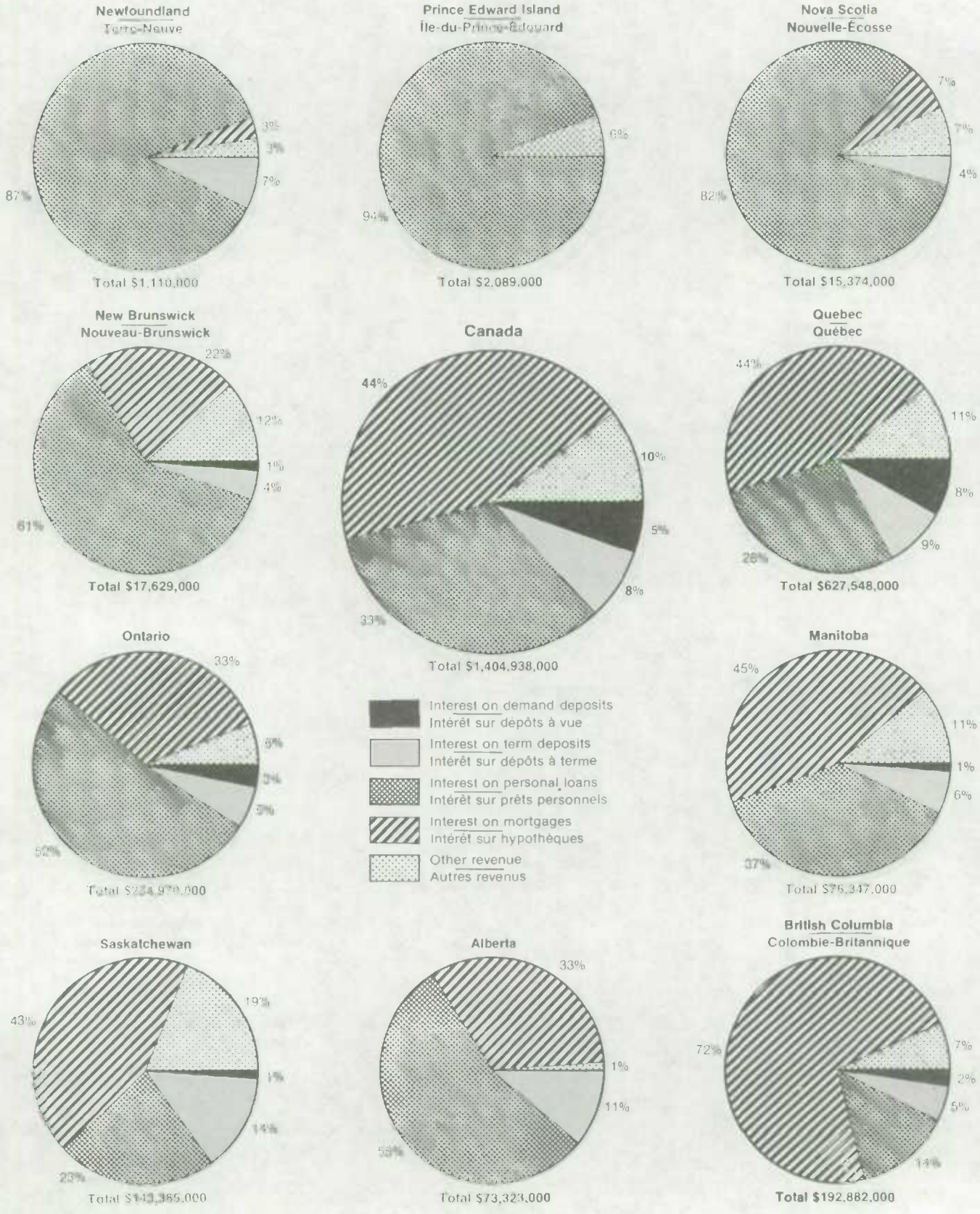


Chart — 5

Graphique — 5

## Composition of Expenditures by Province, 1976

## Composition des dépenses par province, 1976

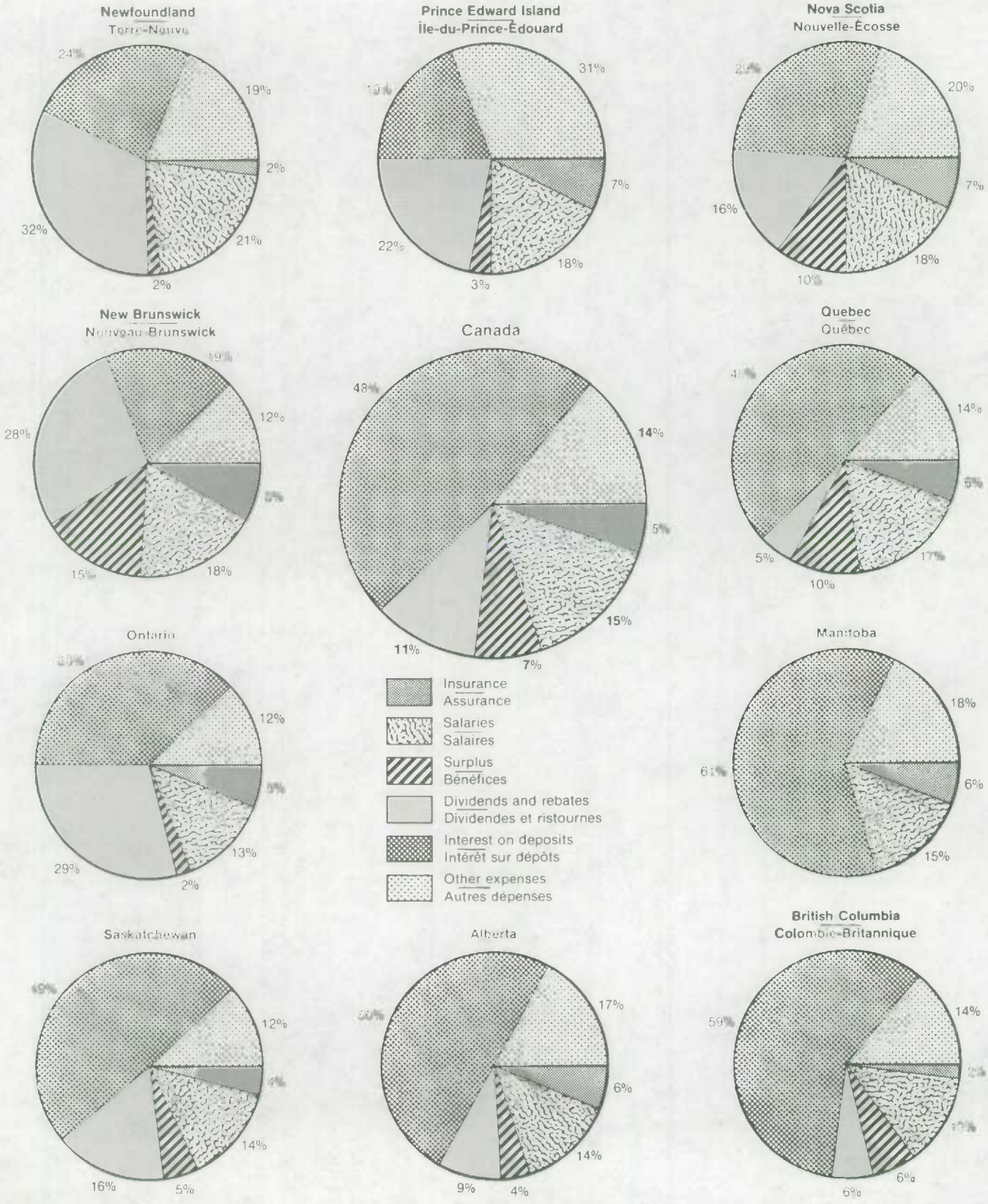


Chart — 6

**Growth of Membership in Local Credit Unions, 1950-1976**

Graphique — 6

**Croissance du nombre de sociétaires dans les caisses locales d'épargne et de crédit, 1950-1976**

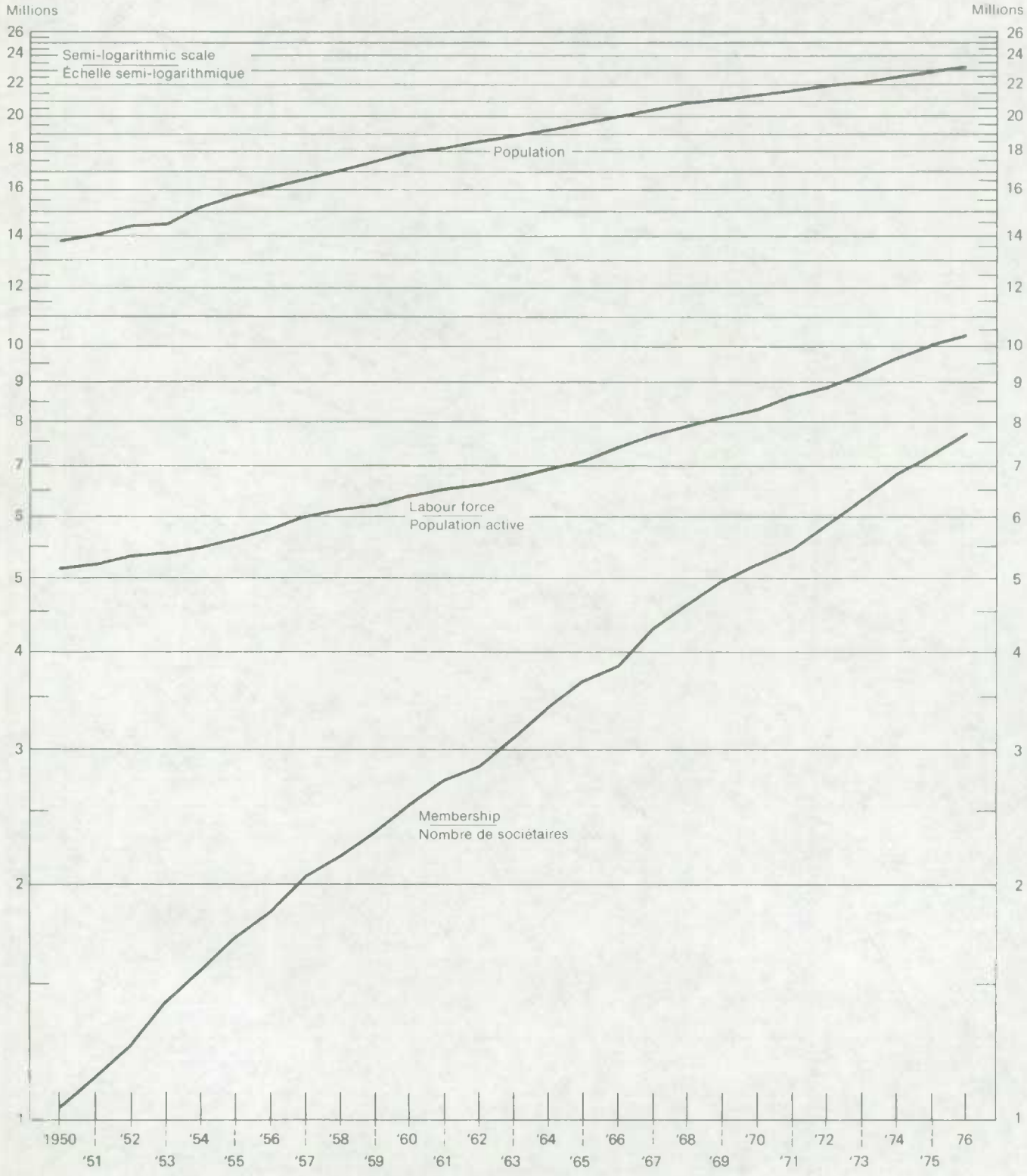
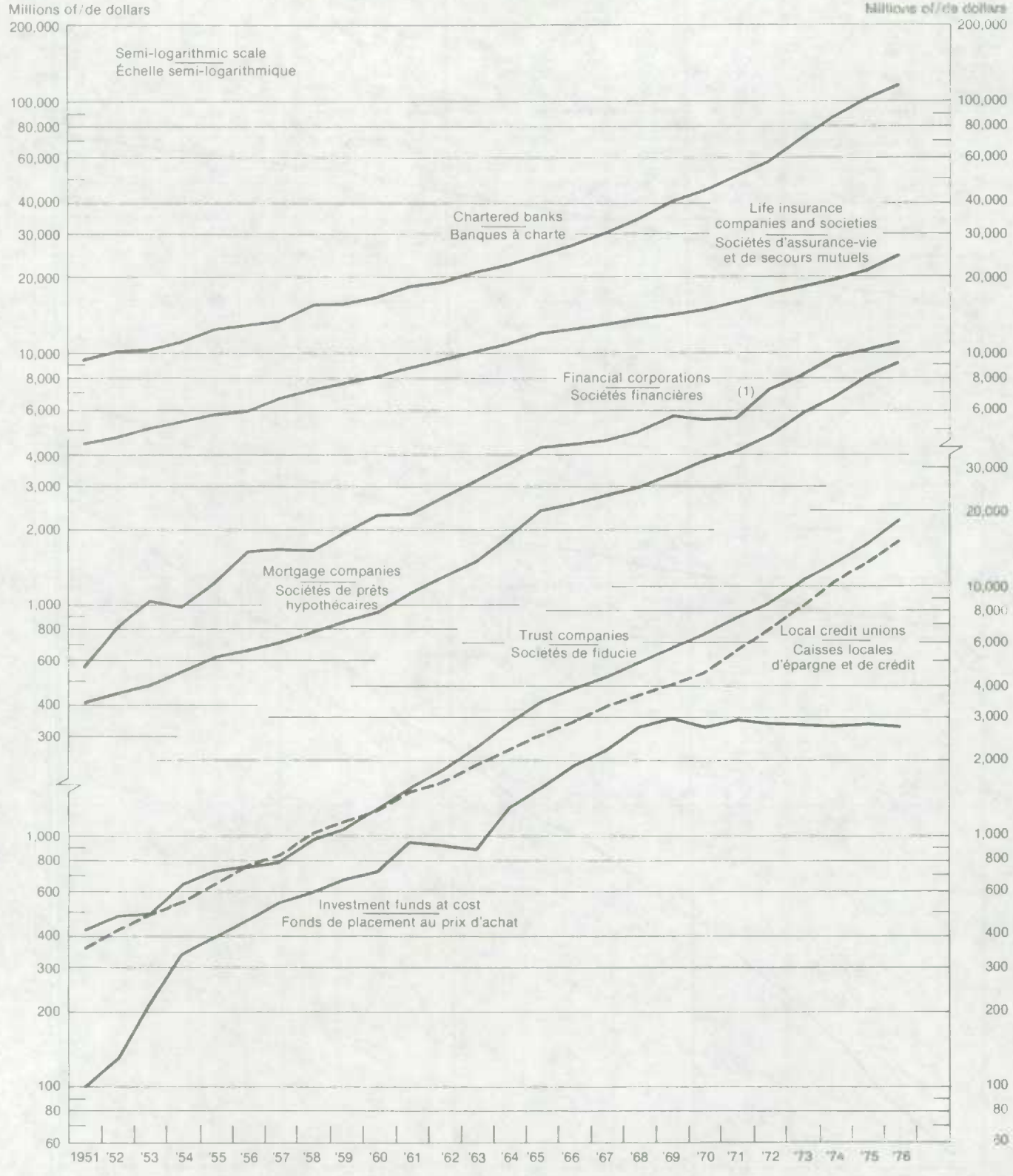


Chart — 7

Graphique — 7

## Selected Financial Institutions — Growth Trend of Total Assets, 1951-1976

## Certaines institutions financières — Le mouvement de croissance d'actif total, 1951-1976




(1) Beginning 1972, wholly-owned acceptance subsidiaires of merchandisers and manufacturers are included. — À partir de 1972, les sociétés de financement filiales à cent pour cent de grandes entreprises de distribution et d'entreprises manufacturières sont inclus.

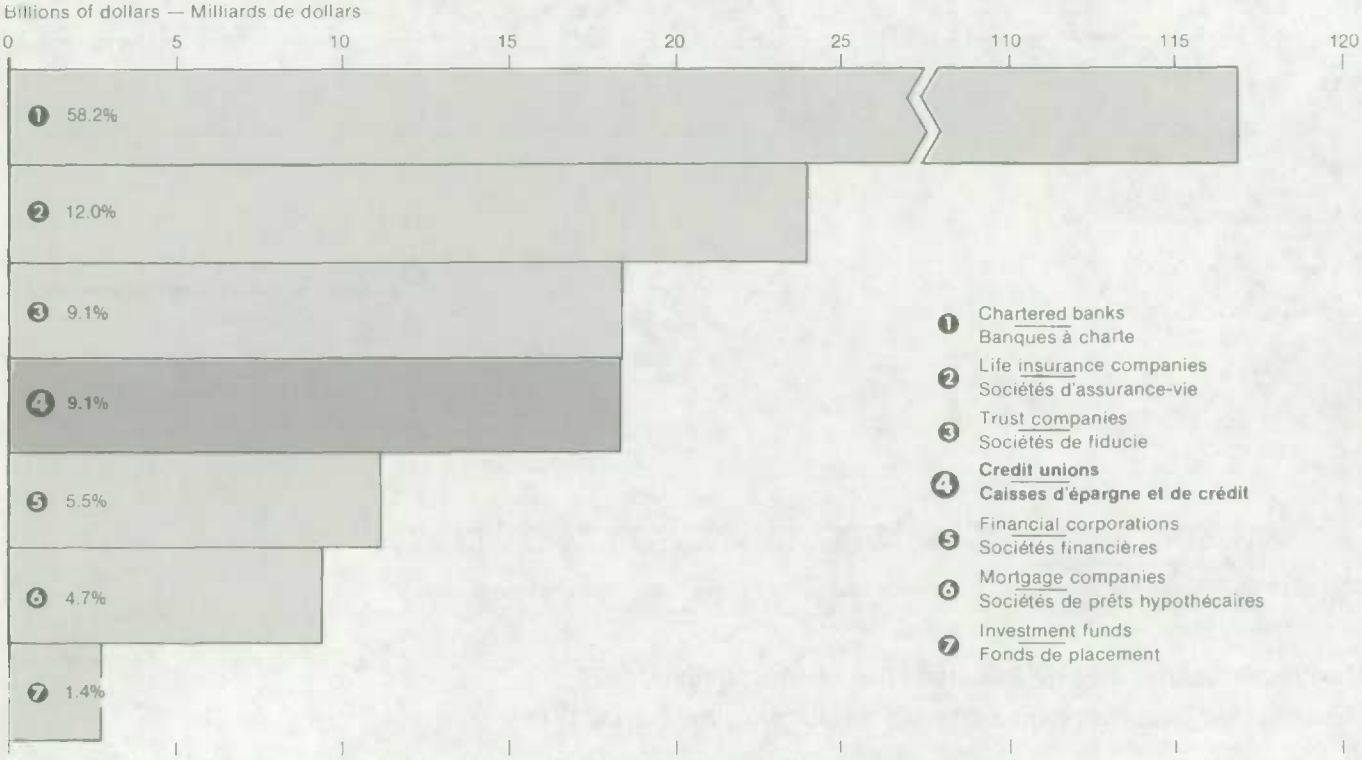
*Sources: Financial Institutions, Quarterly, Statistics Canada Catalogue No. 61-006. — Institutions financières, trimestriel, nº 61-006 au catalogue de Statistique Canada. Bank of Canada Statistical Summary.*

Chart — 8

## Total Assets of Selected Financial Institutions, 1976

Graphique — 8

## Actif total de certaines institutions financières, 1976



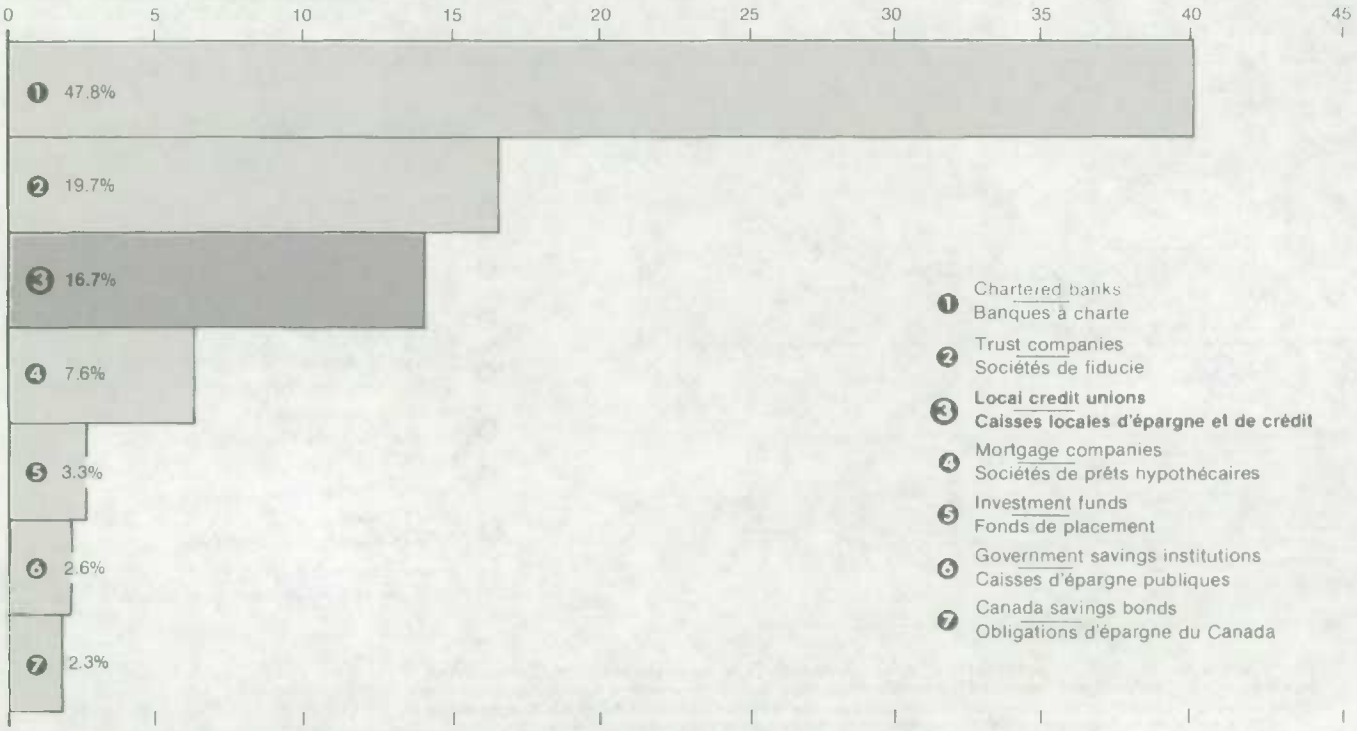

*Source: Financial Institutions, Quarterly, Catalogue No. 61-006. — Institutions financières, trimestriel, no 61-006 au catalogue.*

Chart — 9

## Personal Savings in Selected Institutions, 1976

Graphique — 9

## Épargne personnelle dans certaines institutions, 1976



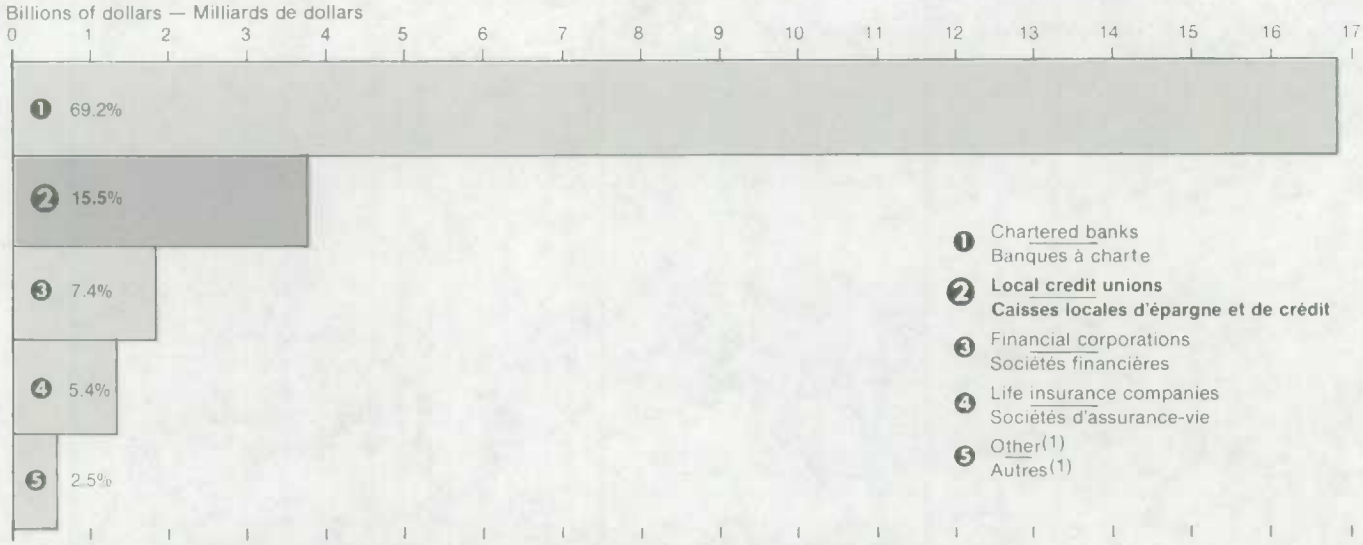

*Source: Financial Institutions, Quarterly, Catalogue No. 61-006. Bank of Canada Review. — Institutions financières, trimestriel, no 61-006 au catalogue. Revue de la Banque du Canada.*

Chart — 10

## Personal Loans Outstanding by Selected Institutions, 1976

Graphique — 10

## Créances personnelles actives dans certaines institutions, 1976




(1) Includes Quebec savings banks, Alberta Treasury Branches Deposits Fund, trust companies and mortgage companies. — Comprend les banques d'épargne du Québec, Alberta Treasury Branches Deposits Fund, sociétés de fiducie et sociétés de prêts hypothécaires.

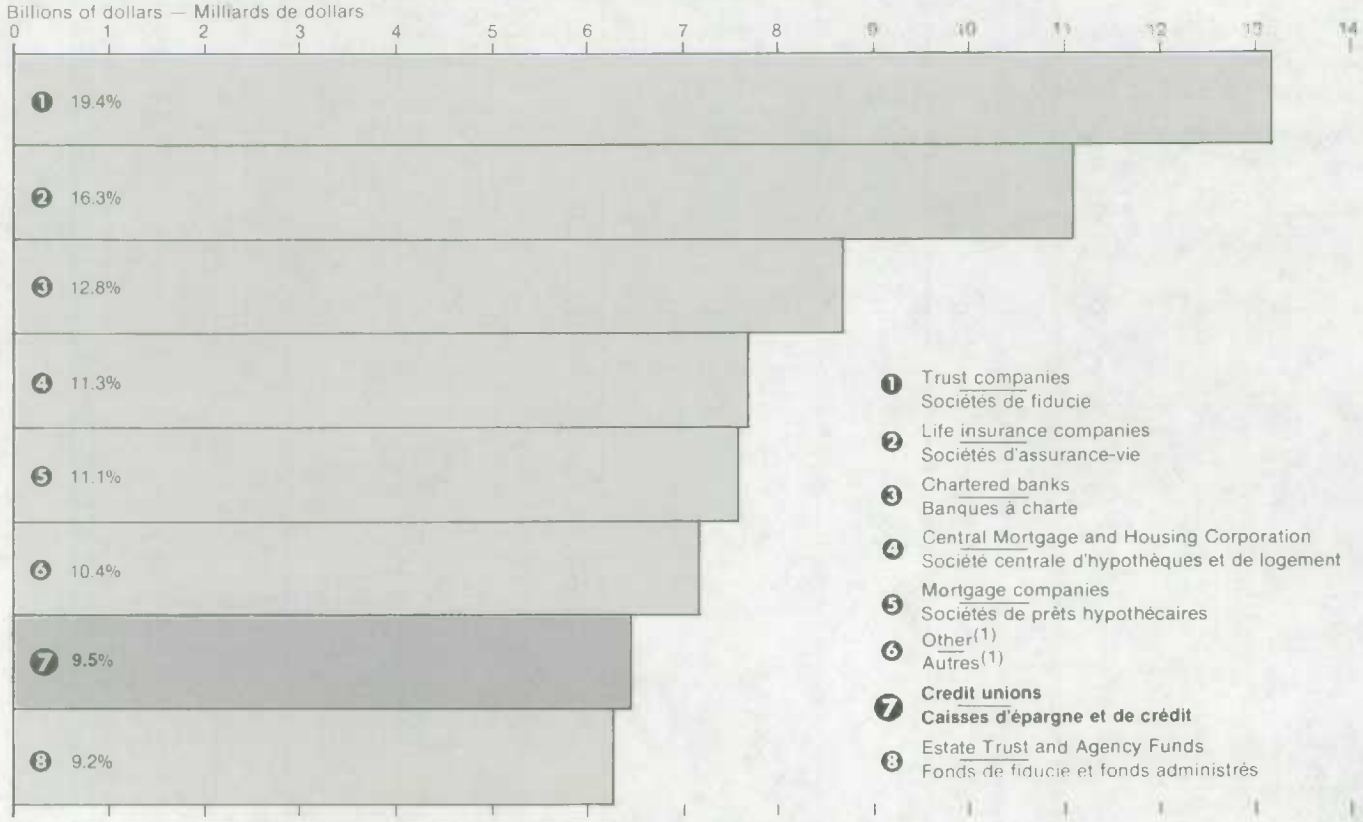
*Sources: Financial Institutions, Quarterly, Catalogue No.61-006. Bank of Canada Review. Public Accounts of the Province of Alberta, Volume 2. — Institutions financières, trimestriel, no 61-006 au catalogue. Revue de la Banque du Canada. Comptes publics de la province d'Alberta, volume 2.*

Chart — 11

## Mortgages Outstanding by Selected Financial Institutions, 1976

Graphique — 11

## Hypothèques impayées dans certaines institutions financières, 1976




(1) Includes investment funds, property and casualty insurance companies, trusteed pension plans, Quebec savings banks, financial corporations, real estate investment trusts and industrial corporations. — Comprend les fonds de placement, sociétés d'assurance-biens et risques divers, régimes de pensions en fiducie, banques d'épargne du Québec, sociétés financières, fiducies de placements immobiliers et sociétés industrielles.

*Sources: Financial Institutions, Quarterly, Catalogue No. 61-006. — Institutions financières, trimestriel, no 61-006 au catalogue.*

# STATISTICAL TABLES

# TABLEAUX STATISTIQUES

TABLE 1. Statistical Summary, 1976

| No. | | Newfoundland — Terre-Neuve | Prince Edward Island — Île-du-Prince-Édouard | Nova Scotia — Nouvelle-Écosse | New Brunswick — Nouveau-Brunswick | Québec | Ontario |
|---|---|---|---|---|---|---|---|
| 1 | Number of members | 8,565 | 19,164 | 141,343 | 178,671 | 4,127,516 | 1,502,165 |
| 2 | Average membership in credit union | 238 | 1,474 | 1,113 | 1,295 | 2,626 | 1,130 |
| 3 | Percentage change in membership from previous year. | 12.7 | 5.9 | 6.6 | 8.9 | 5.3 | 5.6 |
| | Per member: | | | | | | |
| 4 | Equity and deposits | 1,121 | 710 | 1,001 | 964 | 1,635 | 1,717 |
| 5 | Percentage change from previous year | 23.2 | 7.9 | 11.1 | 19.4 | 14.1 | 14.7 |
| 6 | Total assets | 1,202 | 955 | 1,060 | 986 | 1,679 | 1,792 |
| 7 | Percentage change from previous year | 16.0 | 6.7 | 13.6 | 18.5 | 14.6 | 14.7 |
| 8 | Total assets ($'000) | 10,302 | 18,294 | 149,848 | 176,150 | 6,928,381 | 2,692,371 |
| 9 | Percentage change from previous year | 30.8 | 12.9 | 21.1 | 29.1 | 20.6 | 21.2 |
| 10 | Loans outstanding ($'000) | 8,866 | 15,730 | 118,880 | 141,815 | 4,362,889 | 2,129,801 |
| 11 | Percentage change from previous year | 29.4 | 10.6 | 19.7 | 31.2 | 26.4 | 20.8 |
| | As a percentage of total assets: | | | | | | |
| 12 | Cash (and demand deposits) | 1.01 | 9.4 | 5.6 | 2.8 | 18.8 | 3.1 |
| 13 | Previous year | 9.5 | 9.3 | 5.6 | 5.4 | 19.4 | 4.8 |
| 14 | Investments | 12.1 | 2.8 | 11.3 | 9.8 | 15.5 | 13.0 |
| 15 | Previous year | 2.1 | 3.3 | 11.4 | 12.4 | 17.6 | 13.0 |
| 16 | Total loans | 86.0 | 86.0 | 79.3 | 80.0 | 62.6 | 78.6 |
| 17 | Previous year | 86.5 | 84.3 | 80.3 | 79.2 | 59.7 | 79.4 |
| 18 | Cash loans | 83.0 | 86.0 | 71.6 | 54.2 | 21.2 | 48.0 |
| 19 | Previous year | 83.0 | 84.3 | 73.0 | 54.8 | 21.1 | 50.0 |
| 20 | Mortgage loans | 3.0 | — | 7.8 | 26.0 | 41.4 | 31.1 |
| 21 | Previous year | 3.5 | — | 7.3 | 24.4 | 38.6 | 29.4 |
| 22 | Deposits | 39.2 | 38.3 | 45.8 | 34.8 | 84.3 | 55.7 |
| 23 | Previous year | 31.4 | 36.9 | 42.3 | 31.5 | 84.6 | 53.0 |
| 24 | Members equity | 54.0 | 36.0 | 48.6 | 62.9 | 13.1 | 37.7 |
| 25 | Previous year | 56.4 | 36.6 | 54.3 | 65.4 | 13.2 | 42.8 |
| 26 | Total revenue ($'000) | 1,110 | 2,089 | 15,374 | 17,629 | 627,548 | 254,970 |
| 27 | Percentage change from previous year | 44.3 | 15.1 | 22.3 | 45.8 | 26.8 | 27.7 |
| | As a percentage of total revenue: | | | | | | |
| 28 | Interest paid, dividends and interest rebates | 63.7 | 46.2 | 48.2 | 53.7 | 55.3 | 68.8 |
| 29 | Previous year | 58.6 | 58.4 | 52.8 | 38.4 | 58.6 | 71.6 |
| 30 | Total operating expenses including dividends and interest rebates. | 98.3 | 97.0 | 90.4 | 84.6 | 92.1 | 97.9 |
| 31 | Previous year | 99.7 | 93.9 | 90.9 | 75.8 | 96.2 | 101.2 |
| 32 | Rate of return on members' equity(1) | 6.5 | 6.9 | 4.9 | 5.5 | 5.5 | 6.3 |

(1) Rate of return is defined as: interest on deposits, dividends, interest rebates and amounts transferred to reserves divided by the sum of deposits, share capital, reserves and surplus.

TABLEAU 1. Résumé statistique, 1976

| Manitoba | Saskatchewan | Alberta | British Columbia — Colombie-Britannique | Northwest Territories — Territoires du Nord-Ouest | Canada | | N° |
|---|---|---|---|---|---|---|---|
| 317,765 | 458,284 | 320,382 | 666,437 | 2,120 | 7,742,412 | Nombre de sociétaires ..... | 1 |
| 1,655 | 1,855 | 1,563 | 3,786 | 530 | 1,917 | Nombre moyen de sociétaires des caisses d'épargne et de crédit. | 2 |
| 7.6 | 7.5 | 12.7 | 11.9 | 46.8 | 6.5 | Variation du nombre de sociétaires par rapport à l'année précédente en pourcentage. | 3 |
| | | | | | | Par sociétaire: | |
| 2,300 | 3,118 | 2,100 | 2,909 | 1,062 | 1,864 | Avoir et dépôts ..... | 4 |
| 13.3 | 7.9 | 18.6 | 17.6 | - 28.7 | 7.2 | Variation par rapport à l'année précédente en pourcentage. | 5 |
| 2,462 | 3,383 | 2,259 | 3,065 | 1,203 | 1,947 | Actif total ..... | 6 |
| 14.0 | 7.5 | 18.1 | 17.5 | - 33.4 | 14.7 | Variation par rapport à l'année précédente en pourcentage. | 7 |
| 782,616 | 1,550,410 | 723,737 | 2,042,803 | 2,550 | 15,077,462 | Actif total ($'000) ..... | 8 |
| 22.6 | 15.6 | 33.2 | 31.4 | - 2.3 | 22.3 | Variation par rapport à l'année précédente en pourcentage. | 9 |
| 514,402 | 992,787 | 580,238 | 1,655,751 | 2,311 | 10,623,470 | Prêts non remboursés ($'000) ..... | 10 |
| 27.6 | 25.6 | 34.9 | 29.0 | 3.3 | 26.0 | Variation par rapport à l'année précédente en pourcentage. | 11 |
| | | | | | | En pourcentages du total de l'actif: | |
| 3.3 | 2.5 | 2.7 | 6.2 | 2.6 | 11.1 | Encaisse (et dépôts à vue) ..... | 12 |
| 4.2 | 2.7 | 3.4 | 4.1 | 11.6 | 11.2 | Année précédente ..... | 13 |
| 14.7 | 29.3 | 14.0 | 9.4 | 16.4 | 15.4 | Placements ..... | 14 |
| 16.9 | 34.4 | 14.1 | 9.8 | 2.4 | 17.3 | Année précédente ..... | 15 |
| 78.5 | 64.0 | 80.2 | 81.1 | 90.6 | 70.5 | Total des prêts ..... | 16 |
| 74.7 | 58.9 | 79.2 | 82.6 | 85.7 | 68.0 | Année précédente ..... | 17 |
| 36.1 | 25.5 | 50.5 | 12.6 | 90.6 | 28.6 | Prêts en espèce ..... | 18 |
| 36.3 | 23.5 | 51.4 | 15.1 | 85.7 | 28.8 | Année précédente ..... | 19 |
| 42.4 | 38.5 | 29.7 | 68.4 | — | 41.9 | Prêts hypothécaires ..... | 20 |
| 38.4 | 35.4 | 27.8 | 67.5 | — | 39.3 | Année précédente ..... | 21 |
| 92.5 | 66.5 | 73.9 | 82.1 | 108.2 | 75.9 | Dépôts ..... | 22 |
| 92.6 | 63.8 | 69.3 | 78.6 | 78.9 | 74.5 | Année précédente ..... | 23 |
| 0.8 | 25.6 | 19.1 | 12.8 | - 19.9 | 19.8 | Avoir des sociétaires ..... | 24 |
| 1.3 | 28.0 | 23.3 | 18.8 | 3.5 | 21.4 | Année précédente ..... | 25 |
| 76,347 | 143,385 | 73,323 | 192,882 | 281 | 1,404,938 | Total des revenus ($'000) ..... | 26 |
| 33.4 | 26.6 | 50.1 | 33.9 | 121.3 | 32.3 | Variation par rapport à l'année précédente en pourcentage. | 27 |
| | | | | | | En pourcentages du total des revenus: | |
| 63.5 | 68.1 | 64.8 | 67.9 | 65.5 | 59.9 | Intérêts versés, dividendes et ristournes ..... | 28 |
| 64.7 | 67.7 | 57.4 | 64.2 | 59.1 | 62.5 | Année précédente ..... | 29 |
| 101.9 | 94.4 | 96.0 | 93.1 | 314.9 | 94.2 | Total des dépenses d'exploitation y compris les dividendes et les ristournes. | 30 |
| 98.2 | 93.6 | 97.7 | 91.8 | 113.4 | 95.9 | Année précédente ..... | 31 |
| 6.8 | 7.0 | 6.7 | 6.9 | 7.3 | 6.2 | Taux de rendement de l'avoir des sociétaires(1) | 32 |

(1) Le taux de rendement de l'avoir des sociétaires est le résultat de l'opération suivante: intérêt sur dépôts, dividendes, ristournes et virements aux réserves divisés par la somme des dépôts, du capital social, des réserves et du surplus.

TABLE 2. Growth Record of Local Credit Unions,(1) 1900-1976

| No. | Year(2) — Année(2) | Chartered — Caisses à charte | Number of branches — Nombre de succursales | Total credit unions chartered plus branches — Total caisses à charte et succursales | Members — Sociétaires | Average membership for credit unions chartered — Nombre moyen par caisse à charte | Average membership for credit unions chartered plus branches — Nombre moyen par caisse et succursale | Percentage change in membership — Variation proportionnelle du nombre de sociétaires | Labour force — Population active |
|---|---|---|---|---|---|---|---|---|---|
| | | number — nombre | | | | | | per cent — pourcentage | thousands — milliers |
| 1 | 1900 | 1 | – | 1 | 80 | 80 | 80 | -- | 1,694 |
| 2 | 1905 | 3 | – | 3 | 550(3) | 183 | 183 | 587.5 | 2,156 |
| 3 | 1910 | 31 | – | 31 | 3,780(3) | 122 | 122 | 587.3 | 2,587 |
| 4 | 1915 | 140 | – | 140 | 17,216(3) | 123 | 123 | 355.5 | 2,889 |
| 5 | 1920 | 200 | – | 200 | 31,752 | 159 | 159 | 84.4 | 3,112 |
| 6 | 1925 | 209 | – | 209 | 33,279 | 159 | 159 | 4.8 | 3,467 |
| 7 | 1930 | 266 | – | 266 | 45,767 | 172 | 172 | 37.5 | 3,823 |
| 8 | 1935 | 364 | – | 364 | 52,045 | 143 | 143 | 13.7 | 4,158 |
| 9 | 1940 | 1,167 | – | 1,167 | 201,137 | 172 | 172 | 286.5 | 4,587 |
| 10 | 1945 | 2,219 | .. | .. | 590,794 | 266 | .. | 193.7 | 4,827 |
| 11 | 1950 | 2,965 | .. | .. | 1,036,175 | 349 | .. | 75.4 | 5,163 |
| 12 | 1951 | 3,121 | .. | .. | 1,137,931 | 365 | .. | 9.8 | 5,223 |
| 13 | 1952 | 3,333 | .. | .. | 1,260,435 | 378 | .. | 10.8 | 5,324 |
| 14 | 1953 | 3,606 | .. | .. | 1,434,270 | 398 | .. | 13.8 | 5,327 |
| 15 | 1954 | 3,920 | .. | .. | 1,560,714 | 398 | .. | 8.8 | 5,493 |
| 16 | 1955 | 4,100 | .. | .. | 1,731,328 | 422 | .. | 10.9 | 5,710 |
| 17 | 1956 | 4,258 | .. | .. | 1,870,277 | 439 | .. | 8.0 | 5,782 |
| 18 | 1957 | 4,349 | .. | .. | 2,059,835 | 474 | .. | 10.1 | 6,008 |
| 19 | 1958 | 4,485 | .. | .. | 2,187,494 | 488 | .. | 6.2 | 6,137 |
| 20 | 1959 | 4,570 | .. | .. | 2,360,047 | 516 | .. | 7.9 | 6,242 |
| 21 | 1960 | 4,608 | .. | .. | 2,553,951 | 554 | .. | 8.2 | 6,411 |
| 22 | 1961 | 4,682 | .. | .. | 2,740,251 | 585 | .. | 7.3 | 6,521 |
| 23 | 1962 | 4,767 | .. | .. | 2,879,179 | 604 | .. | 5.1 | 6,615 |
| 24 | 1963 | 4,809 | .. | .. | 3,123,735 | 650 | .. | 8.5 | 6,748 |
| 25 | 1964 | 4,870 | .. | .. | 3,418,033 | 702 | .. | 9.4 | 6,933 |
| 26 | 1965 | 4,939 | 116 | 5,055 | 3,677,291 | 745 | 727 | 7.6 | 7,141 |
| 27 | 1966 | 4,934 | 133 | 5,067 | 3,859,677 | 782 | 762 | 5.0 | 7,420 |
| 28 | 1967 | 4,911 | 154 | 5,065 | 4,308,439 | 877 | 851 | 11.6 | 7,694 |
| 29 | 1968 | 4,861 | 175 | 5,036 | 4,632,382 | 953 | 920 | 7.5 | 7,919 |
| 30 | 1969 | 4,769 | 196 | 4,965 | 4,968,802 | 1,042 | 1,001 | 7.3 | 8,162 |
| 31 | 1970 | 4,595 | 229 | 4,824 | 5,203,402 | 1,132 | 1,079 | 4.7 | 8,374 |
| 32 | 1971 | 4,444 | 270 | 4,714 | 5,454,292 | 1,227 | 1,157 | 4.8 | 8,631 |
| 33 | 1972 | 4,350 | 316 | 4,666 | 5,843,820 | 1,343 | 1,252 | 7.7 | 8,891 |
| 34 | 1973 | 4,256 | 363 | 4,618 | 6,382,054 | 1,500 | 1,382 | 9.2 | 9,279 |
| 35 | 1974 | 4,194 | 455 | 4,647 | 6,805,493 | 1,623 | 1,464 | 6.6 | 9,662 |
| 36 | 1975 | 4,083[r] | 586[r] | 4,669[r] | 7,268,552 | 1,780[r] | 1,557[r] | 6.8 | 10,015 |
| 37 | 1976 | 4,020 | 631 | 4,651 | 7,742,413 | 1,927 | 1,658 | 6.5 | 10,324 |

(1) Statistics from 1946 to 1966 taken from Department of Agriculture, Credit Unions in Canada, 1965.
(2) 1920-1925 – Quebec only.
1930 – Quebec and Ontario only.
1935 – Quebec, Ontario and Nova Scotia only.
1940 – Excludes Newfoundland and Northwest Territories.
1967 – Includes all provinces and Territories.
(3) Estimated figures.

TABLEAU 2. Croissance des caisses locales d'épargne et de crédit(1), 1900-1976

| Membership as a percentage of labour force<br>–<br>Proportion des sociétaires par rapport à la population active | Population | Membership as a percentage of population<br>–<br>Proportion des sociétaires par rapport à la population | Assets<br>–<br>Actif | Average assets per member<br>–<br>Actif moyen par sociétaire | Increase in total assets<br>–<br>Augmentation proportionnelle de l'actif total | Average assets per credit union<br>–<br>Actif moyen par caisse | Increase in average assets per credit union<br>–<br>Augmentation proportionnelle de l'actif par caisse | N° |
|---|---|---|---|---|---|---|---|---|
| per cent<br>–<br>pourcentage | thousands<br>–<br>milliers | per cent<br>–<br>pourcentage | dollars | | per cent<br>–<br>pourcentage | dollars | per cent<br>–<br>pourcentage | |
| -- | 5,301 | -- | .. | .. | .. | .. | .. | 1 |
| -- | 6,002 | 0.1 | .. | .. | .. | .. | .. | 2 |
| 0.2 | 6,988 | 0.5 | .. | .. | .. | .. | .. | 3 |
| 0.6 | 7,891 | 2.2 | .. | .. | .. | .. | .. | 4 |
| 1.0 | 8,556 | 3.7 | 6,000,000 | 189 | .. | 53,097 | .. | 5 |
| 0.9 | 9,294 | 3.6 | 8,000,000 | 240 | 33.3 | 65,574 | - 23.5 | 6 |
| 1.2 | 10,208 | 4.5 | 11,000,000 | 240 | 37.5 | 61,453 | - 6.3 | 7 |
| 1.3 | 10,845 | 4.8 | 10,000,000 | 192 | 9.1 | 36,101 | - 41.3 | 8 |
| 4.6 | 11,381 | 1.8 | 25,000,000 | 124 | 150.0 | 21,422 | - 40.7 | 9 |
| 12.2 | 12,072 | 4.9 | 146,000,000 | 247 | 484.0 | 65,795 | 207.1 | 10 |
| 20.1 | 13,712 | 7.5 | 312,000,000 | 301 | 113.7 | 105,228 | 59.9 | 11 |
| 21.8 | 14,009 | 8.1 | 359,000,000 | 315 | 15.1 | 115,027 | 9.3 | 12 |
| 23.7 | 14,459 | 8.7 | 424,000,000 | 336 | 18.1 | 127,213 | 10.6 | 13 |
| 26.6 | 14,845 | 9.7 | 489,000,000 | 341 | 15.3 | 135,607 | 6.6 | 14 |
| 28.4 | 15,287 | 10.3 | 552,000,000 | 354 | 12.9 | 140,816 | 3.8 | 15 |
| 30.8 | 15,698 | 11.1 | 653,000,000 | 377 | 18.3 | 159,268 | 13.1 | 16 |
| 32.2 | 16,081 | 11.6 | 761,000,000 | 407 | 16.5 | 178,722 | 12.2 | 17 |
| 34.2 | 16,610 | 12.4 | 846,000,000 | 411 | 11.2 | 194,527 | 8.8 | 18 |
| 35.6 | 17,080 | 12.8 | 1,009,000,000 | 461 | 19.3 | 224,972 | 15.7 | 19 |
| 37.8 | 17,483 | 13.4 | 1,158,000,000 | 491 | 14.8 | 253,392 | 12.6 | 20 |
| 39.8 | 17,870 | 14.2 | 1,299,000,000 | 509 | 12.2 | 281,901 | 11.3 | 21 |
| 42.0 | 18,238 | 15.0 | 1,509,000,000 | 551 | 16.2 | 322,298 | 14.3 | 22 |
| 43.5 | 18,583 | 15.3 | 1,674,000,000 | 581 | 10.9 | 351,164 | 9.0 | 23 |
| 46.2 | 18,931 | 16.6 | 1,920,000,000 | 615 | 14.7 | 399,251 | 13.7 | 24 |
| 49.3 | 19,290 | 17.7 | 2,213,000,000 | 647 | 15.3 | 454,415 | 13.8 | 25 |
| 51.5 | 19,644 | 18.7 | 2,542,000,000 | 691 | 14.9 | 514,679 | 13.3 | 26 |
| 52.0 | 20,015 | 19.3 | 2,926,000,000 | 758 | 15.1 | 593,028 | 15.2 | 27 |
| 56.0 | 20,378 | 21.1 | 3,367,000,000 | 781 | 15.1 | 685,604 | 15.6 | 28 |
| 58.4 | 20,701 | 22.3 | 3,699,000,000 | 799 | 9.9 | 760,955 | 11.0 | 29 |
| 60.9 | 21,001 | 23.6 | 4,064,000,000 | 818 | 9.9 | 852,170 | 12.0 | 30 |
| 62.1 | 21,297 | 24.4 | 4,591,000,000 | 882 | 13.0 | 999,129 | 17.3 | 31 |
| 63.1 | 21,569 | 25.2 | 5,589,991,000 | 1,025 | 21.8 | 1,257,874 | 25.9 | 32 |
| 65.7 | 21,821 | 26.8 | 6,761,224,000 | 1,157 | 21.0 | 1,554,304 | 23.6 | 33 |
| 68.8 | 22,095 | 28.8 | 8,465,786,000 | 1,326 | 25.2 | 1,989,141 | 28.0 | 34 |
| 70.4 | 22,446 | 30.3 | 10,026,255,000 | 1,473 | 18.4 | 2,390,619 | 20.2 | 35 |
| 72.6 | 22,800 | 31.9 | 12,331,379,000 | 1,697 | 23.0 | 3,020,176[r] | 26.3[r] | 36 |
| 75.0 | 23,180 | 33.4 | 15,077,462,000 | 1,947 | 22.3 | 3,732,969 | 23.6 | 37 |

(1) La statistique de 1946 à 1966 est tirée de Les caisses populaires au Canada, 1965, publication du ministère de l'Agriculture.
(2) 1900-1925 - Le Québec seulement.
1930 - Le Québec et l'Ontario seulement.
1935 - Le Québec, l'Ontario et la Nouvelle-Écosse seulement.
1940 - Non compris Terre-Neuve et les Territoires du Nord-Ouest.
1967 - Ensemble des provinces et les territoires.
(3) Chiffres estimés.

TABLE 3. Number of Chartered Local Credit Unions, by Province, 1976

| No. | | Newfoundland — Terre-Neuve | Prince Edward Island — Île-du-Prince-Édouard | Nova Scotia — Nouvelle-Écosse | New Brunswick — Nouveau-Brunswick | Québec | Ontario |
|---|---|---|---|---|---|---|---|
| | | number — nombre | | | | | |
| | Number of credit unions | | | | | | |
| 1 | Reporting | 14 | 13 | 127 | 138 | 1,572 | 980 |
| 2 | Not reporting | 7 | — | — | — | — | 216 |
| 3 | Inactive | 15 | — | — | — | — | 133 |
| 4 | Total chartered | 36 | 13 | 127 | 138 | 1,572 | 1,329 |
| 5 | Credit unions chartered beginning of year. | 43 | 13 | 126 | 145 | 1,576 | 1,340 |
| 6 | Add: Charters issued during fiscal year | 1 | — | 3 | — | 2 | 10 |
| 7 | Deduct: Charters cancelled during fiscal year. | 8 | — | 2 | 7 | 6 | 21 |
| 8 | Credit unions chartered end of year | 36 | 13 | 127 | 138 | 1,572 | 1,329 |
| 9 | Change from previous year | − 7 | — | + 1 | − 7 | − 4 | − 11 |

TABLE 4. Local Credit Unions, Chartered Bank Branches and Trust Company Branches, by Province, 1976

| No. | Institution | Newfoundland — Terre-Neuve | Prince Edward Island — Île-du-Prince-Édouard | Nova Scotia — Nouvelle-Écosse | New Brunswick — Nouveau-Brunswick | Québec | Ontario |
|---|---|---|---|---|---|---|---|
| | | number — nombre | | | | | |
| | Local credit unions: | | | | | | |
| 1 | Chartered | 36 | 13 | 127 | 138 | 1,572 | 1,329 |
| 2 | Branches | 1 | — | 8 | — | 214 | 96 |
| 3 | Total | 37 | 13 | 135 | 138 | 1,786 | 1,425 |
| 4 | Chartered banks(1) | 134 | 32 | 231 | 168 | 1,569 | 2,811 |
| 5 | Trust companies(2) | 9 | 9 | 36 | 23 | 115 | 344 |

(1) Bank Directory of Canada, Houstons Standard Publications Ltd., Toronto, March, 1977.
(2) Directory of Canadian Trust Companies, The Trust Companies Association of Canada, February, 1977.

TABLEAU 3. Nombre de caisses locales d'épargne et de crédit à charte, par province, 1976

| Manitoba | Saskat-chewan | Alberta | British Columbia — Colombie-Britannique | Northwest Territories — Territoires du Nord-Ouest | Canada | | N° |
|---|---|---|---|---|---|---|---|
| number — nombre | | | | | | | |
| | | | | | | Nombre des caisses d'épargne et de crédit | |
| 191 | 245 | 191 | 175 | 4 | 3,650 | Déclarantes | 1 |
| 1 | – | 1 | 1 | – | 226 | Non déclarantes | 2 |
| – | 2 | 13 | – | – | 163 | Inactives | 3 |
| 192 | 247 | 205 | 176 | 4 | 4,039 | Total des caisses à charte | 4 |
| 192 | 249 | 212 | 183 | 4 | 4,083[r] | Caisses à charte au début de l'année | 5 |
| – | – | 2 | – | – | 18 | Ajouter: Chartes émises en 1976 | 6 |
| – | 2 | 9 | 7 | – | 62 | Déduire: Chartes annulées en 1976 | 7 |
| 192 | 247 | 205 | 176 | 4 | 4,039 | Caisses à charte à la fin de l'année | 8 |
| – | – 2 | – 7 | – 7 | – | – 44 | Changement par rapport à 1974 | 9 |

TABLEAU 4. Caisses locales d'épargne et de crédit, succursales des banques à charte et des sociétés de fiducie, par province, 1976

| Manitoba | Saskat-chewan | Alberta | British Columbia — Colombie-Britannique | Northwest Territories — Territoires du Nord-Ouest | Yukon | Canada | Institution | N° |
|---|---|---|---|---|---|---|---|---|
| number — nombre | | | | | | | | |
| | | | | | | | Caisses locales d'épargne et de crédit: | |
| 192 | 247 | 205 | 176 | 4 | – | 4,039 | Caisses à charte | 1 |
| 49 | 90 | 75 | 98 | – | – | 631 | Succursales | 2 |
| 241 | 337 | 280 | 274 | 4 | – | 4,670 | Total | 3 |
| 346 | 363 | 654 | 844 | 22 | 15 | 7,189 | Banques à charte(1) | 4 |
| 29 | 25 | 81 | 76 | – | – | 847 | Sociétés de fiducie(2) | 5 |

(1) Bank Directory of Canada, Houstons Standard Publications Ltd., Toronto, mars 1977.
(2) Directory of Canadian Trust Companies, The Trust Companies Association of Canada, février 1977.

TABLE 5. Local Credit Unions Classified by Asset Size, 1976

| No. | | Newfoundland — Terre-Neuve | Prince Edward Island — Île-du-Prince-Édouard | Nova Scotia — Nouvelle-Écosse | New Brunswick — Nouveau-Brunswick | Québec | Ontario |
|---|---|---|---|---|---|---|---|
| | | number — nombre | | | | | |
| | Amount of total assets: | | | | | | |
| 1 | Under $100,000 ..... | 28 | 1 | 36 | 20 | 12 | 333 |
| 2 | $ 100,000-$ 249,999 ..... | 3 | 2 | 25 | 15 | 81 | 253 |
| 3 | 250,000- 499,999 ..... | 1 | 1 | 20 | 17 | 142 | 207 |
| 4 | 500,000- 999,999 ..... | 2 | 2 | 17 | 33 | 212 | 168 |
| 5 | 1,000,000- 2,499,999 ..... | 1 | 4 | 19 | 35 | 376 | 167 |
| 6 | 2,500,000- 4,999,999 ..... | — | 3 | 5 | 14 | 309 | 79 |
| 7 | 5,000,000- 9,999,999 ..... | 1 | — | 2 | 4 | 230 | 67 |
| 8 | 10,000,000- 24,999,999 ..... | — | — | 2 | — | 183 | 38 |
| 9 | 25,000,000 and over ..... | — | — | 1 | — | 25 | 17 |
| 10 | Total ..... | 36 | 13 | 127 | 138 | 1,570 | 1,329 |

TABLE 6. Membership in Local Credit Unions, 1976

| No. | | Newfoundland — Terre-Neuve | Prince Edward Island — Île-du-Prince-Édouard | Nova Scotia — Nouvelle-Écosse | New Brunswick — Nouveau-Brunswick | Québec | Ontario |
|---|---|---|---|---|---|---|---|
| | | number — nombre | | | | | |
| 1 | Number of members beginning of year. | 7,601 | 18,095 | 132,595 | 164,005 | 3,931,476 | 1,421,947 |
| 2 | Increase in members during the year. | 964 | 1,069 | 8,748 | 14,666 | 206,110 | 80,318 |
| 3 | Number of members at end of year | 8,565 | 19,164 | 141,343 | 178,671 | 4,127,516 | 1,502,165 |
| 4 | Average membership in credit unions. | 238 | 1,474 | 1,113 | 1,295 | 2,626 | 1,130 |
| 5 | Percentage change in membership over previous year. | 12.7 | 5.9 | 6.6 | 8.9 | 5.3 | 5.6 |

TABLE 7. Membership Compared With Labour Force and Population, 1976

| No. | | Newfoundland — Terre-Neuve | Prince Edward Island — Île-du-Prince-Édouard | Nova Scotia — Nouvelle-Écosse | New Brunswick — Nouveau-Brunswick | Québec | Ontario |
|---|---|---|---|---|---|---|---|
| | | number — nombre | | | | | |
| 1 | Local credit union members ..... | 8,565 | 19,164 | 141,343 | 178,671 | 4,127,516 | 1,502,165 |
| 2 | Labour force — December 1976 ... | 181,000 | 48,000 | 328,000 | 261,000 | 2,734,000 | 3,925,000 |
| 3 | Members as a percentage of labour force. | 4.7 | 39.9 | 43.1 | 68.4 | 150.9 | 38.3 |
| 4 | Population ..... | 561,000 | 120,000 | 834,000 | 683,000 | 6,266,000 | 8,330,000 |
| 5 | Members as percentage of population. | 1.5 | 16.0 | 16.9 | 26.2 | 65.9 | 18.1 |

TABLEAU 5. Classement des caisses locales d'épargne et de crédit suivant l'actif, 1976

| Manitoba | Saskatchewan | Alberta | British Columbia — Colombie-Britannique | Northwest Territories — Territoires du Nord-Ouest | Canada | | N° |
|---|---|---|---|---|---|---|---|
| number — nombre | | | | | | | |
| | | | | | | Montant de l'actif total: | |
| 16 | 8 | 49 | 10 | 2 | 515 | Moins de $100,000 ..... | 1 |
| 25 | 5 | 37 | 20 | — | 466 | $ 100,000-$ 249,999 ..... | 2 |
| 13 | 14 | 19 | 7 | — | 441 | 250,000- 499,999 ..... | 3 |
| 19 | 19 | 18 | 19 | 1 | 510 | 500,000- 999,999 ..... | 4 |
| 45 | 63 | 22 | 33 | 1 | 766 | 1,000,000- 2,499,999 ..... | 5 |
| 35 | 71 | 21 | 21 | — | 558 | 2,500,000- 4,999,999 ..... | 6 |
| 20 | 35 | 23 | 20 | — | 402 | 5,000,000- 9,999,999 ..... | 7 |
| 15 | 20 | 9 | 25 | — | 292 | 10,000,000- 24,999,999 ..... | 8 |
| 4 | 12 | 7 | 21 | — | 87 | 25,000,000 et plus ..... | 9 |
| 192 | 247 | 205 | 176 | 4 | 4,037 | Total ..... | 10 |

TABLEAU 6. Nombre de sociétaires des caisses locales d'épargne et de crédit, 1976

| Manitoba | Saskatchewan | Alberta | British Columbia — Colombie-Britannique | Northwest Territories — Territoires du Nord-Ouest | Canada | | N° |
|---|---|---|---|---|---|---|---|
| number — nombre | | | | | | | |
| 295,357 | 426,279 | 284,279 | 595,644 | 1,444 | 7,268,552 | Nombre de sociétaires au début de l'année | 1 |
| 22,408 | 32,005 | 36,103 | 70,793 | 676 | 473,860 | Augmentation du nombre de sociétaires ... | 2 |
| 317,765 | 458,284 | 320,382 | 666,437 | 2,120 | 7,742,412 | Nombre de sociétaires à la fin de l'année | 3 |
| 1,655 | 1,855 | 1,563 | 3,786 | 530 | 1,917 | Nombre moyen de sociétaires des caisses d'épargne et de crédit. | 4 |
| 7.6 | 7.5 | 12.7 | 11.9 | 46.8 | 6.5 | Variation du nombre de sociétaires par rapport à l'année précédente en pourcentage. | 5 |

TABLEAU 7. Nombre de sociétaires comparé à la population active et la population, 1976

| Manitoba | Saskatchewan | Alberta | British Columbia — Colombie-Britannique | Northwest Territories — Territoires du Nord-Ouest | Canada | | N° |
|---|---|---|---|---|---|---|---|
| number — nombre | | | | | | | |
| 317,765 | 458,284 | 320,382 | 666,437 | 2,120 | 7,742,412 | Sociétaires des caisses locales d'épargne et de crédit. | 1 |
| 450,000 | 408,000 | 820,000 | 1,141,000 | 28,000 | 10,324,000 | Population active — Décembre 1976 ..... | 2 |
| 70.0 | 112.3 | 39.1 | 58.4 | 7.6 | 75.0 | Proportion des sociétaires par rapport à la population active. | 3 |
| 1,027,000 | 931,000 | 1,878,000 | 2,485,000 | 65,000 | 23,180,000 | Population ..... | 4 |
| 31.0 | 49.2 | 17.1 | 27.0 | 3.3 | 33.4 | Proportion des sociétaires par rapport à la population. | 5 |

TABLE 8. Balance Sheets – Locals, 1976

| No. | | Newfoundland – Terre-Neuve | Prince Edward Island – Île-du-Prince-Édouard | Nova Scotia – Nouvelle-Écosse | New Brunswick – Nouveau-Brunswick | Québec | Ontario |
|---|---|---|---|---|---|---|---|
| | | thousands of dollars – milliers de dollars | | | | | |
| | Assets | | | | | | |
| 1 | Cash and demand deposits: | | | | | | |
| a | On hand | 63 | 323 | 2,814 | 4,976 | 131,077 | 20,115 |
| b | Demand deposits: | | | | | | |
| i | Centrals, leagues, federations | 5 | 1,400 | 4,697 | 5,381 | 1,162,841 | 51,845 |
| ii | Chartered banks | 35 | – | 630 | 1,126 | 6,325 | 29,413 |
| iii | Trust and mortgage companies | – | – | – | – | – | 25,946 |
| iv | Other financial institutions | – | – | 206 | 274 | – | 9,000 |
| c | Items in transit | 1 | – | – | – | – | – |
| 2 | Investments: | | | | | | |
| a | Term deposits: | | | | | | |
| i | Centrals, leagues, federations | 33 | – | 7,334 | 12,172 | 505,494 | 113,730 |
| ii | Chartered banks | 991 | – | – | 1,019 | 4,260 | – |
| iii | Trust and mortgage companies | 57 | – | 2,622 | 332 | – | – |
| iv | Other financial institutions | – | – | 1,580 | 1,255 | 620 | – |
| b | Commercial paper and sales finance companies' notes. | – | – | – | – | 155 | – |
| c | Bonds and debentures: | | | | | | |
| i | Government of Canada | 3 | 9 | 149 | 410 | 9,298 | 7,276 |
| ii | Provincial | 5 | – | – | 570 | 131,159 | 42,485 |
| iii | Municipal, including school district debentures | – | – | 501 | 647 | 297,894 | 60,356 |
| iv | Corporation | 135 | – | – | – | 57,864 | – |
| v | Other institutions | 1 | – | – | 713 | 29,298 | 3,880 |
| d | Shares held: | | | | | | |
| i | Centrals, leagues, federations | 11 | 523 | 1,737 | 88 | 14,732 | 35,814 |
| ii | Other institutions | 12 | 2 | 387 | – | 15,115 | – |
| e | Other investments | – | – | 2,653 | – | 9,937 | 25,839 |
| 3 | Loans: | | | | | | |
| a | Non-mortgage: | | | | | | |
| i | Personal | 8,554 | 15,730 | 106,496 | 94,110 | 1,296,606 | 1,268,097 |
| ii | Farm | – | – | 17 | 354 | 89,421 | 7,935 |
| iii | Commercial, industrial and co-operative enterprises. | – | – | – | 603 | 58,124 | 5,204 |
| iv | Estate/endowment | – | – | – | – | – | 1,158 |
| v | Other | – | – | 737 | 462 | 46,201 | 10,420 |
| | Total non-mortgage loans | 8,554 | 15,730 | 107,250 | 95,529 | 1,490,352 | 1,292,814 |
| | Less: | | | | | | |
| vi | Allowance for doubtful loans | 49 | 322 | – | 993 | 20,034 | 12,593 |
| b | Mortgage: | | | | | | |
| i | Residential: | | | | | | |
| A | National Housing Act | – | – | – | – | 2,873 | – |
| B | Conventional | 312 | – | 11,107 | 43,946 | 2,504,852 | 808,188 |
| ii | Farm | – | – | 8 | 521 | 20,108 | 12,221 |
| iii | Commercial, industrial and co-operative enterprises. | – | – | 515 | 831 | 338,959 | 6,418 |
| iv | Other | – | – | – | 988 | 5,745 | 10,160 |
| | Total mortgage loans | 312 | – | 11,630 | 46,286 | 2,872,537 | 836,987 |
| | Less: | | | | | | |
| v | Allowance for doubtful loans | – | – | – | – | 4,276 | – |
| 4 | Accrued interest on loans and investments | 29 | 150 | – | 700 | 49,208 | 13,132 |
| 5 | Fixed assets: | | | | | | |
| a | Land | 29 | 35 | 427 | 668 | 21,205 | 9,455 |
| b | Buildings | 7 | 222 | 1,776 | 2,032 | 93,634 | 27,176 |
| c | Equipment and furniture | 67 | 130 | 1,172 | 847 | 29,829 | 9,337 |
| 8 | Stabilization fund deposits | – | 77 | – | 1,484 | – | 16,578 |
| 9 | Other assets | 1 | 15 | 2,283 | 634 | 19,857 | 14,394 |
| 10 | Total assets | 10,302 | 18,294 | 149,848 | 176,150 | 6,928,381 | 2,692,371 |

TABLEAU 8. Bilans - Locales, 1976

| Manitoba | Saskatchewan | Alberta | British Columbia — Colombie-Britannique | Northwest Territories — Territoires du Nord-Ouest | Canada | | N° |
|---|---|---|---|---|---|---|---|
| thousands of dollars — milliers de dollars | | | | | | | |
| | | | | | | Actif | |
| | | | | | | Encaisse et dépôts à vue: | 1 |
| 9,418 | 14,885 | 6,511 | 17,176 | 46 | 207,404 | En caisse | a |
| | | | | | | Dépôts à vue: | b |
| 14,136 | 12,205 | 10,134 | 101,249 | 10 | 1,363,903 | Centrales, ligues, fédérations | i |
| 1,560 | 3,567 | 1,092 | 7,578 | 11 | 51,337 | Banques à charte | ii |
| – | – | – | – | – | 25,946 | Sociétés de fiducie et de prêts hypothécaires | iii |
| 1,137 | 1,068 | 1,872 | – | – | 13,557 | Autres institutions financières | iv |
| – | 6,335 | – | – | – | 6,336 | Postes en transit | c |
| | | | | | | Placements: | 2 |
| | | | | | | Dépôts à terme: | a |
| 61,855 | 258,906 | 81,276 | 120,546 | 305 | 1,161,651 | Centrales, ligues, fédérations | i |
| – | – | – | 13,966 | – | 20,236 | Banques à charte | ii |
| 19,986 | 86,838 | 9,633 | – | 10 | 119,478 | Sociétés de fiducie et de prêts hypothécaires | iii |
| – | – | – | – | – | 3,455 | Autres institutions financières | iv |
| – | – | – | – | – | 155 | Papiers d'affaires et effets des sociétés de finsncement des ventes. | b |
| | | | | | | Obligations garanties ou non: | c |
| 930 | 3,971 | 585 | 3,453 | – | 26,084 | Gouvernement du Canada | i |
| 4,311 | 19,557 | 720 | 4,948 | – | 203,755 | Des provinces | ii |
| [illegible] | [illegible] | [illegible] | [illegible] | – | 395,883 | Des municipalités, y compris les obligations non garanties des commissions scolaires. | iii |
| – | – | – | 9,315 | – | 67,314 | Sociétés | iv |
| – | – | – | 466 | – | 34,358 | Autres institutions | v |
| | | | | | | Actions détenues: | d |
| 21,473 | 27,131 | [illegible] | 32,106 | 104 | 142,405 | Centrales, ligues, fédérations | i |
| – | 11,263 | – | 416 | – | 27,195 | Autres institutions | ii |
| – | 20,848 | – | 4,288 | – | 122,765 | Autres placements | e |
| | | | | | | Prêts: | 3 |
| | | | | | | Non-hypothécaires: | a |
| 175,094 | 196,499 | 365,550 | 239,169 | 2,311 | 3,768,216 | Personnels | i |
| 32,813 | 135,328 | – | 3,690 | – | 269,558 | Agricoles | ii |
| 68,559 | 30,880 | – | 7,253 | – | 170,623 | Entreprises commerciales, industrielles et coopératives. | iii |
| – | 1,960 | – | 3,574 | – | 6,692 | Successions ou dotations | iv |
| 6,250 | 31,187 | – | 4,755 | – | 100,012 | Autres | v |
| 282,716 | 395,854 | 365,550 | 258,441 | 2,311 | 4,315,101 | Total des prêts non-hypothécaires | |
| | | | | | | Moins: | |
| 6,142 | – | 4,217 | 2,982 | 463 | 47,795 | Provisions pour prêts douteux | vi |
| | | | | | | Hypothécaires: | b |
| | | | | | | Constructions résidentielles: | i |
| – | – | – | 7,063 | – | 9,936 | Loi nationale sur l'habitation | A |
| 219,166 | 310,238 | 214,688 | 1,277,526 | – | 5,390,023 | Conventionnels | B |
| 34,729 | 160,361 | – | 19,077 | – | 247,025 | Fermes | ii |
| 62,421 | 60,872 | – | 88,068 | – | 558,084 | Entreprises commerciales, industrielles et coopératives. | iii |
| 15,370 | 65,462 | – | 5,576 | – | 103,301 | Autres | iv |
| 331,686 | 596,933 | 214,688 | 1,397,310 | – | 6,308,369 | Total des prêts hypothécaires | |
| | | | | | | Moins: | |
| – | – | 2,318 | 3,293 | – | 9,887 | Provisions pour prêts douteux | v |
| 8,251 | 39,118 | 7,425 | 20,462 | – | 138,475 | Intérêt accumulé sur prêts et placements | 4 |
| | | | | | | Immobilisations: | 5 |
| [illegible] | 2,323 | 3,360 | 7,556 | 15 | 47,056 | Terrains | a |
| [illegible] | 16,069 | 10,289 | 19,843 | 168 | 181,179 | Bâtiments | b |
| [illegible] | 4,147 | 3,883 | 5,697 | 23 | 63,947 | Matériel et mobilier | c |
| – | – | 2,297 | 15,563 | – | 35,999 | Dépôts du fonds de stabilisation | 8 |
| [illegible] | 2,950 | 1,776 | 5,665 | 10 | 51,801 | Autres éléments d'actif | 9 |
| [illegible] | 1,550,410 | 723,737 | 2,042,803 | 2,550 | 15,077,462 | Total de l'actif | 10 |

TABLE 8. Balance Sheets – Locals, 1976 – Concluded

| No. | | Newfoundland – Terre-Neuve | Prince Edward Island – Île-du-Prince-Édouard | Nova Scotia – Nouvelle-Écosse | New Brunswick – Nouveau-Brunswick | Québec | Ontario |
|---|---|---|---|---|---|---|---|
| | | thousands of dollars – milliers de dollars | | | | | |
| | Liabilities | | | | | | |
| 11 | Deposits: | | | | | | |
| a | Demand: | | | | | | |
| i | Chequing | 293 | 1,437 | 10,749 | 12,721 | 2,415,097 | 137,036 |
| ii | Non-chequing | 98 | 3,477 | 44,700 | 8,064 | 1,279,100 | 819,199 |
| b | Term deposits | 3,649 | 2,097 | 13,252 | 40,550 | 2,146,042 | 543,501 |
| 12 | Loans payable: | | | | | | |
| a | Centrals, leagues, federations | 78 | 4,130 | 6,612 | 2,439 | 38,166 | 58,274 |
| b | Chartered banks | 532 | – | 4 | 521 | 1,127 | 1,984 |
| c | Other loans | 8 | – | 51 | 167 | 1,092 | 7,797 |
| 13 | Accounts payable: | | | | | | |
| a | Interest | 9 | 66 | – | – | 59,198 | 11,450 |
| b | Dividends | 25 | 382 | – | – | – | 354 |
| c | Provisions for additional interest and rebates | – | 76 | – | – | – | – |
| d | Income tax | – | – | – | – | 6,965 | 314 |
| e | Other | 10 | – | 1,600 | – | 4,124 | 6,450 |
| 19 | Other liabilities | 36 | 42 | 78 | 840 | 68,855 | 25,696 |
| | Members' equities | | | | | | |
| 20 | Share capital: | | | | | | |
| a | Ordinary shares | 5,418 | 6,381 | 65,387 | 98,149 | 700,359 | 1,022,979 |
| b | Estate/endowment shares | – | – | – | – | – | 2,735 |
| c | Other shares | – | – | – | – | – | 887 |
| 21 | Reserves | 129 | 158 | 3,478 | 6,425 | 208,256 | 41,608 |
| 22 | Undivided surplus | 17 | 48 | 3,937 | 6,274 | – | 43,107 |
| 30 | Total liabilities and members' equities | 10,302 | 18,294 | 149,848 | 176,150 | 6,928,381 | 2,693,371 |

TABLEAU 8. Bilans – Locales, 1976 – fin

| Manitoba | Saskatchewan | Alberta | British Columbia – Colombie-Britannique | Northwest Territories – Territoires du Nord-Ouest | Canada | | N° |
|---|---|---|---|---|---|---|---|
| thousands of dollars – milliers de dollars | | | | | | | |
| | | | | | | Passif | |
| | | | | | | Dépôts: | 11 |
| | | | | | | Dépôts à vue: | a |
| 123,595 | 169,609 | 68,475 | 177,850 | 582 | 3,117,444 | Comptes-chèques | i |
| 445,048 | 298,899 | – | 509,461 | 750 | 3,408,796 | Autres | ii |
| 155,491 | 563,157 | 466,225 | 989,541 | 1,427 | 4,924,932 | Dépôts à terme | b |
| | | | | | | Emprunts à payer: | 12 |
| 38,126 | 62,959 | 34,762 | 38,658 | 58 | 284,262 | Centrales, ligues, fédérations | a |
| 824 | 184 | 965 | 209 | 181 | 6,331 | Banques à charte | b |
| 623 | 2,043 | 268 | 20,482 | – | 32,531 | Autres emprunts | c |
| | | | | | | Comptes à payer: | 13 |
| 5,075 | 27,556 | 13,622 | 28,864 | 25 | 145,865 | Intérêt | a |
| – | 20,248 | – | 1,687 | – | 22,696 | Dividendes | b |
| – | 2,135 | – | 888 | – | 3,099 | Provisions pour intérêt et ristournes additionnels | c |
| 106 | 724 | 353 | 3,694 | – | 12,156 | Impôt sur le revenu | d |
| 6,003 | 5,062 | 1,053 | 9,349 | 35 | 33,686 | Autres | e |
| 1,145 | 645 | – | – | – | 97,337 | Autres éléments du passif | 19 |
| | | | | | | Avoir des sociétaires | |
| | | | | | | Capital social: | 20 |
| 1,578 | 357,538 | 122,696 | 194,104 | 112 | 2,574,701 | Parts ordinaires | a |
| – | 888 | 85 | 9,415 | – | 13,123 | Parts sociales en successions ou dotations | b |
| – | – | – | – | – | 887 | Autres parts | c |
| 4,839 | 35,719 | 5,897 | 30,963 | – | 337,572 | Réserves | 21 |
| 263 | 3,044 | 9,336 | 27,638 | – 620 | 62,044 | Bénéfices non répartis | 22 |
| 782,618 | 1,550,410 | 723,737 | 2,042,803 | 2,550 | 15,077,462 | Total du passif et avoir des sociétsires | 30 |

TABLE 9. Common-size Balance Sheets - Locals, 1970

| No. | | Newfoundland — Terre-Neuve | Prince Edward Island — Île-du-Prince-Édouard | Nova Scotia — Nouvelle-Écosse | New Brunswick — Nouveau-Brunswick | Québec | Ontario |
|---|---|---|---|---|---|---|---|
| | | per cent - pourcentage | | | | | |
| | Assets | | | | | | |
| 1 | Cash and demand deposits: | | | | | | |
| a | On hand | 0.61 | 1.77 | 1.88 | 2.82 | 1.89 | 0.75 |
| b | Demand deposits: | | | | | | |
| i | Centrals, leagues, federations | 0.05 | 7.65 | 3.13 | 3.05 | 16.78 | 1.93 |
| ii | Chartered banks | 0.34 | - | 0.42 | 0.64 | 0.09 | 1.09 |
| iii | Trust and mortgage companies | - | - | - | - | - | 0.96 |
| iv | Other financial institutions | - | - | 0.14 | 0.16 | - | 0.33 |
| c | Items in transit | 0.01 | - | - | - | - | - |
| 2 | Investments: | | | | | | |
| a | Term deposits: | | | | | | |
| i | Centrals, leagues, federations | 0.32 | - | 4.89 | 6.91 | 7.30 | 4.22 |
| ii | Chartered banks | 9.62 | - | - | 0.58 | 0.06 | - |
| iii | Trust and mortgage companies | 0.55 | - | 1.75 | 0.19 | - | - |
| iv | Other financial institutions | - | - | 1.05 | 0.71 | 0.01 | - |
| b | Commercial paper and sales finance companies' notes | - | - | - | - | .. | - |
| c | Bonds and debencures: | | | | | | |
| i | Government of Canada | 0.03 | 0.05 | 0.10 | 0.23 | 0.13 | 0.27 |
| ii | Provincial | 0.05 | - | - | 0.32 | 1.89 | 1.58 |
| iii | Municipal, including school district debentures | - | - | 0.33 | 0.37 | 4.30 | 2.24 |
| iv | Corporation | 1.31 | - | - | - | 0.8[illegible] | - |
| v | Other institutions | 0.01 | - | - | 0.40 | 0.4[illegible] | 0.14 |
| d | Shares held: | | | | | | |
| i | Centrals, leagues, federations | 0.11 | 2.86 | 1.16 | 0.05 | 0.[illegible] | 1.33 |
| ii | Other institutions | 0.12 | 0.01 | 0.26 | - | 0.2[illegible] | - |
| e | Other investments | - | - | 1.77 | - | 0.14 | 3.16 |
| 3 | Loans: | | | | | | |
| a | Non-mortgage: | | | | | | |
| i | Personal | 83.03 | 85.90 | 71.08 | 53.44 | 18.71 | 47.10 |
| ii | Farm | - | - | 0.01 | 0.20 | 1.29 | 0.30 |
| iii | Commercial, industrial and co-operative enterprises | - | - | - | 0.34 | 0.84 | 0.19 |
| iv | Estate/endowment | - | - | - | - | - | 0.04 |
| v | Other | - | - | 0.49 | 0.26 | 0.67 | 0.39 |
| | Total non-mortgage loans | 83.03 | 85.90 | 71.58 | 54.24 | 21.51 | 48.02 |
| | Less: | | | | | | |
| vi | Allowance for doubtful loans | 0.48 | 1.76 | - | 0.56 | 0.29 | 0.47 |
| b | Mortgage: | | | | | | |
| i | Residential: | | | | | | |
| A | National Housing Act | - | - | - | - | 0.04 | - |
| B | Conventional | 3.03 | - | 7.42 | 24.95 | 36.16 | 30.02 |
| ii | Farm | - | - | 0.01 | 0.30 | 0.29 | 0.45 |
| iii | Commercial, industrial and co-operative enterprises | - | - | 0.34 | 0.47 | 4.89 | 0.24 |
| iv | Other | - | - | - | 0.56 | 0.08 | 0.38 |
| | Total mortgage loans | 3.03 | - | 7.77 | 26.28 | 41.46 | 31.09 |
| | Less: | | | | | | |
| v | Allowance for doubtful loans | - | - | - | - | 0.06 | - |
| 4 | Accrued interest on loans and investments | 0.28 | 0.82 | - | 0.40 | 0.71 | 0.49 |
| 5 | Fixed assets: | | | | | | |
| a | Land | 0.28 | 0.19 | 0.28 | 0.38 | 0.31 | 0.3[illegible] |
| b | Buildings | 0.07 | 1.21 | 1.19 | 1.15 | 1.35 | 1.0[illegible] |
| c | Equipment and furniture | 0.65 | 0.71 | 0.78 | 0.48 | 0.43 | 0.3[illegible] |
| 8 | Stabilization fund deposits | - | 0.42 | - | 0.84 | - | 0.6[illegible] |
| 9 | Other assecs | 0.01 | 0.08 | 1.52 | 0.36 | 0.29 | 0.5[illegible] |
| 10 | Total assets | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |

TABLEAU 9. Bilans sous forme de pourcentage - Locales, 1976

| Manitoba | Saskatchewan | Alberta | British Columbia — Colombie-Britannique | Northwest Territories — Territoires du Nord-Ouest | Canada | | N° |
|---|---|---|---|---|---|---|---|
| per cent — pourcentage | | | | | | | |
| | | | | | | Actif | |
| | | | | | | Encaisse et dépôts à vue: | 1 |
| 1.20 | 0.96 | 0.90 | 0.84 | 1.80 | 1.38 | En caisse | a |
| | | | | | | Dépôts à vue: | b |
| 1.81 | 0.79 | 1.40 | 4.96 | 0.39 | 9.05 | Centrales, ligues, fédérations | i |
| 0.20 | 0.23 | 0.15 | 0.37 | 0.43 | 0.34 | Banques à charte | ii |
| – | – | – | – | – | 0.17 | Sociétés de fiducie et de prêts hypothécaires | iii |
| 0.15 | 0.07 | 0.26 | – | – | 0.09 | Autres institutions financières | iv |
| – | 0.41 | – | – | – | 0.04 | Postes en transit | c |
| | | | | | | Placements: | 2 |
| | | | | | | Dépôts à terme: | a |
| 7.90 | 16.70 | 11.23 | 5.90 | 11.96 | 7.70 | Centrales, ligues, fédérations | i |
| – | – | – | 0.68 | – | 0.13 | Banques à charte | ii |
| 2.55 | 5.60 | 1.33 | – | 0.39 | 0.79 | Sociétés de fiducie et de prêts hypothécaires | iii |
| – | – | – | – | – | 0.02 | Autres institutions financières | iv |
| – | – | – | – | – | -- | Papiers d'affaires et effets des sociétés de financement des ventes. | b |
| | | | | | | Obligations garanties ou non: | c |
| 0.12 | 0.26 | 0.08 | 0.17 | – | 0.17 | Gouvernement du Canada | i |
| 0.55 | 1.26 | 0.10 | 0.24 | – | 1.35 | Des provinces | ii |
| 0.83 | 1.71 | 0.07 | 0.15 | – | 2.63 | Des municipalités, y compris les obligations non garanties des commissions scolaires. | iii |
| – | – | – | 0.46 | – | 0.45 | Sociétés | iv |
| – | – | – | 0.02 | – | 0.23 | Autres institutions | v |
| | | | | | | Actions détenues: | d |
| 2.74 | 1.73 | 1.20 | 1.57 | 4.08 | 0.94 | Centrales, ligues, fédérations | i |
| – | 0.73 | – | 0.02 | – | 0.18 | Autres institutions | ii |
| – | 1.34 | – | 0.21 | – | 0.81 | Autres placements | e |
| | | | | | | Prêts: | 3 |
| | | | | | | Non-hypothécaires: | a |
| 22.38 | 12.67 | 50.50 | 11.71 | 90.64 | 24.99 | Personnels | i |
| 4.19 | 8.73 | – | 0.18 | – | 1.79 | Agricoles | ii |
| 8.76 | 1.99 | – | 0.36 | – | 1.13 | Entreprises commerciales, industrielles et coopératives. | iii |
| – | 0.13 | – | 0.17 | – | 0.04 | Successions ou dotations | iv |
| 0.80 | 2.01 | – | 0.23 | – | 0.66 | Autres | v |
| 36.13 | 25.53 | 50.50 | 12.65 | 90.64 | 28.62 | Total des prêts non-hypothécaires | |
| | | | | | | Moins: | |
| 0.78 | – | 0.58 | 0.15 | 18.16 | 0.32 | Provisions pour prêts douteux | vi |
| | | | | | | Hypothécaires: | b |
| | | | | | | Constructions résidentielles: | i |
| – | – | – | 0.35 | – | 0.07 | Loi nationale sur l'habitation | A |
| 28.01 | 20.00 | 29.66 | 62.55 | – | 35.75 | Conventionnels | B |
| 4.44 | 10.34 | – | 0.93 | – | 1.64 | Fermes | ii |
| 7.98 | 3.93 | – | 4.31 | – | 3.70 | Entreprises commerciales, industrielles et coopératives. | iii |
| 1.96 | 4.22 | – | 0.27 | – | 0.68 | Autres | iv |
| 42.39 | 38.49 | 29.66 | 68.41 | – | 41.84 | Total des prêts hypothécaires | |
| | | | | | | Moins: | |
| – | – | 0.32 | 0.16 | – | 0.07 | Provisions pour prêts douteux | v |
| 1.05 | 2.52 | 1.03 | 1.00 | – | 0.92 | Intérêt accumulé sur prêts et placements | 4 |
| | | | | | | Immobilisations: | 5 |
| 0.25 | 0.15 | 0.46 | 0.37 | 0.59 | 0.31 | Terrains | a |
| 1.27 | 1.04 | 1.42 | 0.97 | 6.59 | 1.20 | Bâtiments | b |
| 1.13 | 0.27 | 0.54 | 0.28 | 0.90 | 0.46 | Matériel et mobilier | c |
| – | – | 0.32 | 0.76 | – | 0.24 | Dépôts du fonds de stabilisation | 8 |
| 0.51 | 0.19 | 0.25 | 0.28 | 0.39 | 0.34 | Autres éléments d'actif | 9 |
| 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | Total de l'actif | 10 |

TABLE 9. Common-size Balance Sheets – Locals, 1976 – Concluded

| No. | | Newfoundland – Terre-Neuve | Prince Edward Island – Île-du-Prince-Édouard | Nova Scotia – Nouvelle-Écosse | New Brunswick – Nouveau-Brunswick | Québec | Ontario |
|---|---|---|---|---|---|---|---|
| | | per cent – pourcentage | | | | | |
| | Liabilities | | | | | | |
| 11 | Deposits: | | | | | | |
| a | Demand: | | | | | | |
| i | Chequing | 2.84 | 7.86 | 7.17 | 7.22 | 34.86 | 5.09 |
| ii | Non-chequing | 0.95 | 19.01 | 29.83 | 4.58 | 18.46 | 30.43 |
| b | Term deposits | 35.42 | 11.46 | 8.84 | 23.02 | 30.97 | 20.19 |
| 12 | Loans payable: | | | | | | |
| a | Centrals, leagues, federations | 0.76 | 22.58 | 4.41 | 1.38 | 0.55 | 2.16 |
| b | Chartered banks | 5.16 | – | – | 0.30 | 0.02 | 0.07 |
| c | Other loans | 0.08 | – | 0.33 | 0.09 | 0.02 | 0.29 |
| 13 | Accounts payable: | | | | | | |
| a | Interest | 0.09 | 0.36 | – | – | 0.85 | 0.43 |
| b | Dividends | 0.24 | 2.09 | – | – | – | 0.01 |
| c | Provisions for additional interest and rebates | – | 0.42 | – | – | – | – |
| d | Income tax | – | – | – | – | 0.10 | 0.01 |
| e | Other | 0.10 | – | 1.07 | – | 0.06 | 0.25 |
| 19 | Other liabilities | 0.35 | 0.23 | 0.05 | 0.48 | 0.99 | 0.95 |
| | Members' equities | | | | | | |
| 20 | Share capital: | | | | | | |
| a | Ordinary shares | 52.59 | 34.87 | 43.65 | 55.72 | 10.11 | 38.00 |
| b | Estate/endowment shares | – | – | – | – | – | 0.10 |
| c | Other shares | – | – | – | – | – | 0.03 |
| 21 | Reserves | 1.25 | 0.86 | 2.32 | 3.65 | 3.01 | 1.55 |
| 22 | Undivided surplus | 0.17 | 0.26 | 2.63 | 3.56 | – | 0.43 |
| 30 | Total liabilities and members' equities | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |

TABLEAU 9. Bilans sous forme de pourcentage — Locales, 1976 — fin

| Manitoba | Saskatchewan | Alberta | British Columbia — Colombie-Britannique | Northwest Territories — Territoires du Nord-Ouest | Canada | | N° |
|---|---|---|---|---|---|---|---|
| per cent — pourcentage | | | | | | | |
| | | | | | | Passif | |
| | | | | | | Dépôts: | 11 |
| | | | | | | Dépôts à vue: | a |
| 15.79 | 10.94 | 9.46 | 8.71 | 22.82 | 20.68 | Comptes-chèques | i |
| 56.87 | 19.28 | – | 24.94 | 29.41 | 22.61 | Autres | ii |
| 19.87 | 36.31 | 64.43 | 48.45 | 55.97 | 32.66 | Dépôts à terme | b |
| | | | | | | Emprunts à payer: | 12 |
| 4.87 | 4.06 | 4.80 | 1.89 | 2.27 | 1.89 | Centrales, ligues, fédérations | a |
| 0.00 | 0.01 | 0.13 | 0.01 | 7.10 | 0.04 | Banques à charte | b |
| 0.08 | 0.13 | 0.04 | 1.00 | – | 0.22 | Autres emprunts | c |
| | | | | | | Comptes à payer: | 13 |
| 0.65 | 1.78 | 1.88 | 1.41 | 0.98 | 0.97 | Intérêt | a |
| – | 1.31 | – | 0.08 | – | 0.15 | Dividendes | b |
| – | 0.14 | – | 0.04 | – | 0.02 | Provisions pour intérêt et ristournes additionnels | c |
| 0.01 | 0.05 | 0.05 | 0.18 | – | 0.08 | Impôt sur le revenu | d |
| 0.77 | 0.33 | 0.15 | 0.46 | 1.37 | 0.22 | Autres | e |
| 0.15 | 0.04 | – | – | – | 0.65 | Autres éléments du passif | 19 |
| | | | | | | Avoir des sociétaires | |
| | | | | | | Capital social: | 20 |
| 0.20 | 23.06 | 16.95 | 9.50 | 4.39 | 17.08 | Parts ordinaires | a |
| – | 0.06 | 0.01 | 0.46 | – | 0.09 | Parts sociales en successions ou dotations | b |
| – | – | – | – | – | -- | Autres parts | c |
| 0.63 | 2.30 | 0.81 | 1.52 | – | 2.24 | Réserves | 21 |
| 0.03 | 0.20 | 1.29 | 1.35 | – 24.31 | 0.40 | Bénéfices non répartis | 22 |
| 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | Total du passif et avoir des actionnaires | 30 |

TABLE 10. Revenue and Expense Statements — Locals, 1976

| No. | | Newfoundland — Terre-Neuve | Prince Edward Island — Île-du-Prince-Édouard | Nova Scotia — Nouvelle-Écosse | New Brunswick — Nouveau-Brunswick | Québec | Ontario |
|---|---|---|---|---|---|---|---|
| | | thousands of dollars — milliers de dollars | | | | | |
| | Revenue | | | | | | |
| 31 | Interest earned: | | | | | | |
| a | Demand deposits | 1 | – | 45 | 138 | 50,683 | 7,137 |
| b | Term deposits | 83 | – | 630 | 698 | 55,616 | 15,678 |
| c | Personal and other non-mortgage loans | 967 | 1,959 | 12,581 | 10,863 | 172,722 | 132,814 |
| d | Mortgages | 30 | – | 1,002 | 3,860 | 277,912 | 83,878 |
| e | Other interest earned | 10 | – | 564 | 483 | 40,172 | 5,041 |
| 32 | Dividends received: | | | | | | |
| a | Centrals, leagues, federations | 1 | 55 | 122 | 8 | – | 3,271 |
| b | Other dividends received | 6 | – | – | – | 2 | – |
| 33 | Service charges and commissions | – | 30 | 155 | 218 | 27,825 | 1,225 |
| 39 | Other | 12 | 45 | 275 | 1,361 | 2,616 | 5,926 |
| 40 | Total revenue | 1,110 | 2,089 | 15,374 | 17,629 | 627,548 | 254,970 |
| | Expenses | | | | | | |
| 41 | Interest on deposits: | | | | | | |
| a | Demand deposits: | | | | | | |
| i | Chequing | – | – | 375 | 260 | 72,257 | 3,872 |
| ii | Non-chequing | 3 | 209 | 2,874 | 414 | 76,530 | 44,230 |
| b | Term deposits | 262 | 180 | 1,195 | 2,105 | 167,369 | 48,572 |
| c | Rebate of interest (patronage refunds) | 31 | 80 | 172 | 155 | 25,002 | 8,391 |
| d | Additional interest on savings deposits | – | – | – | 479 | – | – |
| 42 | Interest on loans: | | | | | | |
| a | Centrals, leagues, federations | 5 | 378 | 420 | 284 | 2,630 | 4,821 |
| b | Other | 84 | – | – | 37 | 104 | 889 |
| 43 | Insurance: | | | | | | |
| a | Loan protection | 21 | 127 | 715 | 817 | 25,954 | 10,511 |
| b | Life savings | 2 | – | 268 | 487 | 6,735 | 2,151 |
| c | Fire | 1 | 5 | 27 | 22 | 506 | 737 |
| d | Burglary, fidelity | 1 | 8 | 57 | 105 | 4,577 | 1,544 |
| e | Stabilization fund assessment | – | – | – | – | – | – |
| f | Other | 2 | 2 | – | 51 | 1,045 | – |
| 44 | Dues and fees: | | | | | | |
| a | Dues to centrals, leagues and federations | – | 22 | 156 | 371 | 13,411 | 706 |
| b | Audit, inspection and filing fees: | | | | | | |
| i | External audit | 7 | – | 47 | – | 410 | 956 |
| ii | Government supervision and inspection | – | – | – | 17 | – | – |
| c | Service and clearing charges | 5 | 17 | 179 | 157 | – | 1,120 |
| d | Legal and registration fees | 2 | 7 | 45 | 31 | 7,507 | 288 |
| 45 | Personnel expenses: | | | | | | |
| a | Salaries, honoraria, etc. | 213 | 352 | 2,580 | 2,783 | 93,755 | 29,480 |
| b | Staff benefits | 12 | 21 | 220 | 241 | 9,978 | 2,388 |
| c | Directors' and other official remuneration | – | – | – | 35 | 1,985 | 2,005 |
| d | Travel | 14 | 6 | 44 | 74 | 2,044 | 609 |
| 46 | Occupancy: | | | | | | |
| a | Rent: | | | | | | |
| i | Building rental | 4 | 8 | 101 | 140 | 2,393 | 482 |
| ii | Equipment rental | 3 | – | – | – | – | 586 |
| b | Depreciation: | | | | | | |
| i | Buildings | 1 | 9 | 80 | 30 | 3,692 | 922 |
| ii | Equipment | 17 | 17 | 92 | 37 | 4,861 | 1,010 |
| c | Repairs and maintenance | 4 | 7 | 72 | 75 | 9,990 | 1,182 |
| d | Property and business taxes, licenses | 1 | 5 | 95 | 132 | 2,967 | 950 |
| e | Heat, power and water | 2 | 11 | 63 | 87 | 2,446 | 575 |
| 47 | General expenses: | | | | | | |
| a | Stationery and supplies, including postage | 18 | 25 | 245 | 239 | 7,017 | 3,470 |
| b | Telephone and telegram | 11 | 8 | 71 | 70 | 1,813 | 587 |
| c | Promotional expenses | 1 | 1 | 124 | 221 | 5,097 | 2,035 |
| 48 | Provision for doubtful loans | 31 | 113 | – | 116 | 3,686 | 2,048 |
| 49 | Other expenses | 11 | 23 | 1,208 | 99 | 16,318 | 7,604 |
| 50 | Total expenses | 769 | 1,641 | 11,525 | 10,171 | 572,079 | 184,861 |
| 51 | Income before provision for income taxes | 341 | 448 | 3,849 | 7,458 | 55,469 | 70,109 |
| 52 | Provision for income taxes | – | – | – | – | 7,609 | 317 |
| 60 | Net income for the year | 341 | 448 | 3,849 | 7,458 | 47,860 | 69,792 |
| | Less: | | | | | | |
| 61 | Dividends | 322 | 385 | 2,377 | 4,741 | 5,844 | 64,638 |
| 62 | Income retained during the year | 19 | 63 | 1,472 | 2,717 | 42,016 | 5,154 |

(1) Estimated figures.

TABLEAU 10. États des revenus et dépenses - Locales, 1976

| Manitoba | Saskatchewan | Alberta | British Columbia — Colombie-Britannique | Northwest Territories — Territoires du Nord-Ouest | Canada | | Nº |
|---|---|---|---|---|---|---|---|
| thousands of dollars - milliers de dollars | | | | | | | |
| | | | | | | **Revenus** | |
| | | | | | | Intérêt gagné sur: | 31 |
| 924 | 750 | – | 4,343 | – | 64,021 | Dépôts à vue | a |
| 4,258 | 20,120 | 8,229 | 9,185 | 7 | 114,504 | Dépôts à terme | b |
| 28,625 | 33,458 | 40,399 | 26,930 | 235 | 461,553 | Prêts personnels et autres prêts non-hypothécaires | c |
| 34,486 | 61,345 | 23,708 | 139,378 | – | 625,599 | Hypothécaires | d |
| 3,437 | 20,153 | 600 | 3,689 | 14 | 74,163 | Autre intérêt gagné | e |
| | | | | | | Dividendes reçus: | 32 |
| 1,779 | 2,920 | 387 | 2,481 | 4 | 11,028 | Centrales, ligues, fédérations | a |
| – | 1,720 | – | 711 | – | 2,439 | Autres dividendes reçus | b |
| 813 | 2,290 | – | 3,100 | 2 | 35,658 | Frais d'administration et commissions | 33 |
| 2,025 | 629 | – | 3,065 | 19 | 15,973 | Autres | 39 |
| 76,347 | 143,385 | 73,323 | 192,882 | 281 | 1,404,938 | Total des revenus | 40 |
| | | | | | | **Dépenses** | |
| | | | | | | Intérêts sur dépôts: | 41 |
| | | | | | | Dépôts à vue: | a |
| 2,965 | 5,272 | 600 | 5,700 | – | 91,301 | Comptes-chèques | i |
| 31,232 | 22,819 | – | 30,264 | 66 | 208,641 | Autres | ii |
| 12,775 | 41,620 | 35,894 | 77,167 | 99 | 387,238 | Dépôts à terme | b |
| 298 | 2,135 | 616 | 1,524 | – | 38,404 | Ristournes | c |
| – | – | 500 | 106 | – | 1,085 | Intérêt additionnel sur les dépôts d'épargne | d |
| | | | | | | Intérêt sur emprunts: | 42 |
| 3,986 | 5,377 | 3,824 | 5,126 | 4 | 26,955 | Centrales, ligues, fédérations | a |
| 403 | 200 | 139 | 1,108 | 15 | 2,979 | Autres | b |
| | | | | | | Assurances: | 43 |
| 1,992 | 2,735 | 1,500 | 2,440 | 10 | 46,862 | Assurance-vie sur prêts | a |
| 811 | 1,345 | 736 | 1,300 | – | 13,835 | Assurance-vie sur épargne | b |
| 73 | 113 | 500 | 102 | – | 2,086 | Incendie | c |
| 155 | 219 | 450 | 296 | – | 7,412 | Vol, fidélité du personnel | d |
| 1,311 | 1,711 | 900 | 81 | 7 | 4,015 | Répartition du fonds de stabilisation | e |
| – | – | – | 109 | – | 1,209 | Autres | f |
| | | | | | | Cotisations et honoraires: | 44 |
| 222 | 581 | 197 | 383 | 22 | 16,071 | Cotisations aux centrales, ligues et fédérations | a |
| | | | | | | Honoraires pour vérification, inspection et classement: | b |
| 233 | 684 | 300 | 784 | 3 | 3,424 | Vérification externe | i |
| 81 | – | 75 | 128 | – | 301 | Surveillance et inspection du gouvernement | ii |
| 951 | 969 | 150 | 1,739 | 8 | 5,295 | Frais de compensation et d'administration | c |
| 207 | 125 | 100 | 340 | 2 | 8,654 | Honoraires juridiques et droits d'inscription | d |
| | | | | | | Dépenses du personnel: | 45 |
| 9,802 | 18,195 | 9,077 | 21,300 | 117 | 187,654 | Appointements, honoraires, etc. | a |
| 809 | 1,860 | 900 | 1,913 | 10 | 18,352 | Avantages sociaux | b |
| 462 | 566 | 80 | 548 | – | 5,681 | Rémunération et dépenses des cadres | c |
| 161 | 70 | 500 | 393 | 2 | 3,917 | Déplacements | d |
| | | | | | | Habitation: | 46 |
| | | | | | | Loyer: | a |
| 454 | 373 | 1,800 | 1,547 | 37 | 7,339 | Loyer des bâtiments | i |
| – | – | 75 | 483 | – | 1,147 | Loyer du matériel | ii |
| | | | | | | Amortissement: | b |
| 300 | 570 | 463 | 616 | 9 | 6,692 | Bâtiments | i |
| 634 | 732 | 678 | 1,049 | – | 9,127 | Matériel | ii |
| 441 | 825 | 400 | 346 | 5 | 13,347 | Réparations et entretien | c |
| 523 | 563 | 500 | 796 | 1 | 6,533 | Taxes foncières et d'affaires, permis | d |
| 301 | 371 | 600 | 422 | 12 | 4,890 | Chauffage, énergie électrique et eau | e |
| | | | | | | Dépenses générales: | 47 |
| 978 | 1,373 | 1,400 | 2,105 | 20 | 16,890 | Papeterie et fournitures, y compris les frais de poste | a |
| 203 | 666 | 200 | 685 | – | 4,314 | Téléphone et télégrammes | b |
| 437 | 984 | 150 | 1,726 | 5 | 10,781 | Dépenses de promotion | c |
| 2,302 | – | 1,250 | 2,100 | 428 | 10,824 | Provision pour prêts douteux | 48 |
| 1,099 | 2,066 | – | 5,007 | 3 | 34,688 | Autres dépenses | 49 |
| 76,606 | 115,119 | 64,554 | 169,733 | 885 | 1,207,943 | Total des dépenses | 50 |
| - 259 | 28,266 | 8,769 | 23,149 | - 604 | 196,995 | Bénéfice avant impôts sur le revenu | 51 |
| – | 729 | – | 1,223 | – | 9,878 | Provision pour impôts sur le revenu | 52 |
| - 259 | 27,537 | 8,769 | 21,926 | - 604 | 187,117 | Bénéfice net pour l'année | 60 |
| | | | | | | Moins: | |
| 1,200 | 20,248 | 5,830 | 9,900 | – | 115,475 | Dividendes | 61 |
| - 1,459 | 7,289 | 2,939 | 12,026 | - 604 | 71,642 | Excédent annuel non affecté | 62 |

(1) Données estimées.

TABLE 11. Common-size Revenue and Expense Statements – Locals, 1976

| No. | | Newfoundland – Terre-Neuve | Prince Edward Island – Île-du-Prince-Édouard | Nova Scotia – Nouvelle-Écosse | New Brunswick – Nouveau-Brunswick | Québec | Ontario |
|---|---|---|---|---|---|---|---|
| | | per cent – pourcentage | | | | | |
| | Revenue | | | | | | |
| 31 | Interest earned: | | | | | | |
| a | Demand deposits | 0.09 | – | 0.29 | 0.78 | 8.07 | 2.79 |
| b | Term deposits | 7.48 | – | 4.10 | 3.96 | 8.86 | 6.14 |
| c | Personal and other non-mortgage loans | 87.12 | 93.78 | 81.83 | 61.61 | 27.52 | 52.09 |
| d | Mortgages | 2.70 | – | 6.52 | 21.90 | 44.28 | 32.90 |
| e | Other interest earned | 0.90 | – | 3.67 | 2.74 | 6.40 | – |
| 32 | Dividends received: | | | | | | |
| a | Centrals, leagues, federations | 0.09 | 2.63 | 0.79 | 0.05 | – | 1.28 |
| b | Other dividends received | 0.54 | – | – | – | – | – |
| 33 | Service charges and commissions | – | 1.44 | 1.01 | 1.24 | 4.43 | 0.48 |
| 39 | Other | 1.08 | 2.15 | 1.79 | 7.72 | 0.44 | 2.32 |
| 40 | Total revenue | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| | Expenses | | | | | | |
| 41 | Interest on deposits: | | | | | | |
| a | Demand deposits: | | | | | | |
| i | Chequing | – | – | 2.44 | 1.47 | 11.51 | 1.52 |
| ii | Non-chequing | 0.27 | 10.00 | 18.69 | 2.35 | 12.19 | 17.34 |
| b | Term deposits | 23.61 | 8.62 | 7.77 | 11.94 | 26.67 | 19.05 |
| c | Rebate of interest (patronage refunds) | 2.79 | 3.83 | 1.12 | 0.88 | 3.98 | 3.29 |
| d | Additional interest on savings deposits | – | – | – | 2.72 | – | – |
| 42 | Interest on loans: | | | | | | |
| a | Centrals, leagues, federations | 0.45 | 18.09 | 2.73 | 1.61 | 0.42 | 1.22 |
| b | Other | 7.57 | – | – | 0.21 | 0.01 | 0.35 |
| 43 | Insurance: | | | | | | |
| a | Loan protection | 1.89 | 6.08 | 4.65 | 4.63 | 4.14 | 4.14 |
| b | Life savings | 0.18 | – | 1.74 | 2.76 | 1.07 | 0.84 |
| c | Fire | 0.09 | 0.24 | 0.18 | 0.12 | 0.08 | 0.29 |
| d | Burglary, fidelity | 0.09 | 0.38 | 0.37 | 0.60 | 0.73 | 0.21 |
| e | Stabilization fund assessment | – | – | – | – | – | – |
| f | Other | 0.18 | 0.10 | – | 0.29 | 0.17 | – |
| 44 | Dues and fees: | | | | | | |
| a | Dues to centrals, leagues and federations | – | 1.05 | 1.01 | 2.10 | 2.14 | 0.27 |
| b | Audit, inspection and filing fees: | | | | | | |
| i | External audit | 0.63 | – | 0.31 | – | 0.07 | 0.37 |
| ii | Government supervision and inspection | – | – | – | 0.10 | – | – |
| c | Service and clearing charges | 0.45 | 0.81 | 1.16 | 0.89 | – | 0.44 |
| d | Legal and registration fees | 0.18 | 0.34 | 0.29 | 0.18 | 1.20 | 0.11 |
| 45 | Personnel expenses: | | | | | | |
| a | Salaries, honoraria, etc. | 19.19 | 16.85 | 16.78 | 15.79 | 14.94 | 11.56 |
| b | Staff benefits | 1.08 | 1.01 | 1.43 | 1.37 | 1.59 | 0.94 |
| c | Directors' and other official remuneration | – | – | – | 0.20 | 0.32 | 0.79 |
| d | Travel | 1.26 | 0.29 | 0.29 | 0.42 | 0.33 | 0.24 |
| 46 | Occupancy: | | | | | | |
| a | Rent: | | | | | | |
| i | Building rental | 0.36 | 0.38 | 0.66 | 0.79 | 0.38 | 0.20 |
| ii | Equipment rental | 0.27 | – | – | – | – | 0.23 |
| b | Depreciation: | | | | | | |
| i | Building | 0.09 | 0.43 | 0.52 | 0.17 | 0.59 | 0.36 |
| ii | Equipment | 1.53 | 0.81 | 0.60 | 0.21 | 0.77 | 0.40 |
| c | Repairs and maintenance | 0.36 | 0.34 | 0.47 | 0.43 | 1.59 | 0.46 |
| d | Property and business taxes, licenses | 0.09 | 0.24 | 0.62 | 0.75 | 0.47 | 0.37 |
| e | Heat, power and water | 0.18 | 0.53 | 0.41 | 0.49 | 0.39 | 0.23 |
| 47 | General expenses: | | | | | | |
| a | Stationery and supplies, including postage | 1.62 | 1.20 | 1.59 | 1.36 | 1.12 | 1.36 |
| b | Telephone and telegram | 0.99 | 0.38 | 0.46 | 0.40 | 0.29 | 0.23 |
| c | Promotional expenses | 0.09 | 0.05 | 0.81 | 1.25 | 0.81 | 0.80 |
| 48 | Provision for doubtful loans | 2.79 | 5.41 | – | 0.66 | 0.59 | 0.80 |
| 49 | Other expenses | 0.99 | 1.10 | 7.86 | 0.56 | 2.60 | 2.98 |
| 50 | Total expenses | 69.27 | 78.56 | 74.96 | 57.70 | 91.16 | 72.50 |
| 51 | Income before provision for income taxes | 30.73 | 21.44 | 25.04 | 42.30 | 8.84 | 27.50 |
| 52 | Provision for income taxes | – | – | – | – | 1.21 | 0.12 |
| 60 | Net income for the year | 30.73 | 21.44 | 25.04 | 42.30 | 7.63 | 27.38 |
| | Less: | | | | | | |
| 61 | Dividends | 29.01 | 18.43 | 15.46 | 26.89 | 0.93 | 25.35 |
| 62 | Income retained during the year | 1.72 | 3.01 | 9.58 | 15.41 | 6.70 | 2.03 |

(1) Dollar average.

TABLEAU 11. États des revenus et dépenses sous forme de pourcentage - Locales, 1976

| Manitoba | Saskatchewan | Alberta | British Columbia - Colombie-Britannique | Northwest Territories - Territoires du Nord-Ouest | Canada(1) | | N° |
|---|---|---|---|---|---|---|---|
| per cent - pourcentage | | | | | | | |
| | | | | | | Revenus | |
| | | | | | | Intérêt gagné sur: | 31 |
| 1.21 | 0.52 | - | 2.25 | - | 4.56 | Dépôts à vue | a |
| 5.58 | 14.03 | 11.22 | 4.76 | 2.49 | 8.15 | Dépôts à terme | b |
| 37.49 | 23.33 | 55.10 | 13.96 | 83.64 | 32.85 | Prêts personnels et autres prêts non-hypothécaires | c |
| 45.18 | 42.78 | 32.33 | 72.26 | - | 44.53 | Hypothécaires | d |
| 4.50 | 14.06 | 0.82 | 1.91 | 4.98 | 5.28 | Autre intérêt gagné | e |
| | | | | | | Dividendes reçus: | 32 |
| 2.33 | 2.04 | 0.53 | 1.29 | 1.42 | 0.78 | Centrales, ligues, fédérations | a |
| - | 1.20 | - | 0.37 | - | 0.17 | Autres dividendes reçus | b |
| 1.06 | 1.60 | - | 1.61 | 0.71 | 2.54 | Frais d'administration et commissions | 33 |
| 2.65 | 0.44 | - | 1.59 | 6.76 | 1.14 | Autres | 39 |
| 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | Total des revenus | 40 |
| | | | | | | Dépenses | |
| | | | | | | Intérêt sur dépôts: | 41 |
| | | | | | | Dépôts à vue: | a |
| 3.88 | 3.68 | 0.82 | 2.96 | - | 6.50 | Comptes-chèques | i |
| 40.90 | 15.91 | - | 15.69 | 23.49 | 14.85 | Autres | ii |
| 16.73 | 29.02 | 48.96 | 40.02 | 35.23 | 27.56 | Dépôts à terme | b |
| 0.39 | 1.49 | 0.84 | 0.79 | - | 2.73 | Ristournes | c |
| - | - | 0.68 | 0.05 | - | 0.08 | Intérêt additionnel sur les dépôts d'épargne | d |
| | | | | | | Intérêt sur emprunts: | 42 |
| 3.32 | 3.75 | 5.22 | 2.66 | 1.42 | 1.92 | Centrales, ligues, fédérations | a |
| 0.51 | 0.14 | 0.19 | 0.57 | 5.34 | 0.21 | Autres | b |
| | | | | | | Assurances: | 43 |
| 2.61 | 1.91 | 2.05 | 1.27 | 3.56 | 3.34 | Assurance-vie sur prêts | a |
| 1.06 | 0.94 | 1.00 | 0.67 | - | 0.98 | Assurance-vie sur épargne | b |
| 0.10 | 0.08 | 0.68 | 0.05 | - | 0.15 | Incendie | c |
| 0.20 | 0.15 | 0.61 | 0.15 | - | 0.53 | Vol, fidélité du personnel | d |
| 1.71 | 1.19 | 1.23 | 0.04 | 2.49 | 0.29 | Répartition du fonds de stabilisation | e |
| - | - | - | 0.06 | - | 0.09 | Autres | f |
| | | | | | | Cotisations et honoraires: | 44 |
| 0.29 | 0.41 | 0.27 | 0.20 | 7.83 | 1.14 | Cotisations aux centrales, ligues et fédérations | a |
| | | | | | | Honoraires pour vérification, inspection et classement: | b |
| 0.31 | 0.48 | 0.41 | 0.41 | 1.07 | 0.24 | Vérification externe | i |
| 0.11 | - | 0.10 | 0.07 | - | 0.02 | Surveillance et inspection du gouvernement | ii |
| 1.25 | 0.68 | 0.20 | 0.90 | 2.85 | 0.38 | Frais de compensation et d'administration | c |
| 0.27 | 0.09 | 0.14 | 0.18 | 0.71 | 0.62 | Honoraires juridiques et droits d'inscription | d |
| | | | | | | Dépenses du personnel: | 45 |
| 12.84 | 12.69 | 12.39 | 11.04 | 41.64 | 13.36 | Appointements, honoraires, etc. | a |
| 1.06 | 1.30 | 1.23 | 0.99 | 3.56 | 1.31 | Avantages sociaux | b |
| 0.61 | 0.39 | 0.11 | 0.28 | - | 0.40 | Rémunération et dépenses des cadres | c |
| 0.21 | 0.05 | 0.68 | 0.20 | 0.71 | 0.28 | Déplacements | d |
| | | | | | | Habitation: | 46 |
| | | | | | | Loyer: | a |
| 0.59 | 0.26 | 2.45 | 0.80 | 13.17 | 0.52 | Loyer des bâtiments | i |
| - | - | 0.10 | 0.25 | - | 0.08 | Loyer du matériel | ii |
| | | | | | | Amortissement: | b |
| 0.39 | 0.40 | 0.63 | 0.32 | 3.20 | 0.47 | Bâtiments | i |
| 0.83 | 0.51 | 0.92 | 0.54 | - | 0.65 | Matériel | ii |
| 0.58 | 0.58 | 0.55 | 0.18 | 1.78 | 0.95 | Réparations et entretien | c |
| 0.69 | 0.39 | 0.68 | 0.41 | 0.36 | 0.47 | Taxes foncières et d'affaires, permis | d |
| 0.39 | 0.26 | 0.82 | 0.22 | 4.27 | 0.35 | Chauffage, énergie électrique et eau | e |
| | | | | | | Dépenses générales: | 47 |
| 1.28 | 0.96 | 1.91 | 1.09 | 7.12 | 1.20 | Papeterie et fournitures, y compris les frais de poste | a |
| 0.27 | 0.46 | 0.27 | 0.36 | - | 0.31 | Téléphone et télégrammes | b |
| 0.57 | 0.69 | 0.20 | 0.89 | 1.78 | 0.77 | Dépenses de promotion | c |
| 3.02 | - | 1.70 | 1.09 | 152.30 | 0.78 | Provision pour prêts douteux | 48 |
| 1.44 | 1.44 | - | 2.60 | 1.07 | 2.47 | Autres dépenses | 49 |
| 100.34 | 80.30 | 88.04 | 88.00 | 314.95 | 85.98 | Total des dépenses | 50 |
| - 0.34 | 19.70 | 11.96 | 12.00 | - 214.95 | 14.02 | Bénéfice avant impôts sur le revenu | 51 |
| - | 0.51 | - | 0.63 | - | 0.70 | Provision pour impôts sur le revenu | 52 |
| - 0.34 | 19.19 | 11.96 | 11.37 | - 214.95 | 13.32 | Bénéfice net pour l'année | 60 |
| | | | | | | Moins: | |
| 2.57 | 14.11 | 7.95 | 5.13 | - | 8.22 | Dividendes | 61 |
| - 2.91 | 5.08 | 4.01 | 6.24 | - 214.95 | 5.10 | Excédent annuel non affecté | 62 |

(1) Moyenne du dollar.

TABLE 12. Undivided Surplus Statement – Locals, 1976

| No. | | Newfoundland – Terre-Neuve | Prince Edward Island – Île-du-Prince-Édouard | Nova Scotia – Nouvelle-Écosse | New Brunswick – Nouveau-Brunswick | Québec | Ontario |
|---|---|---|---|---|---|---|---|
| | | thousands of dollars – milliers de dollars | | | | | |
| 101 | Balance of undivided surplus at beginning of the year | 13 | 81 | 3,377 | 6,030 | 3,527 | 11,034 |
| | Add: | | | | | | |
| 102 | Net income (loss) from operations for the year | 341 | 448 | 3,849 | 7,458 | 47,860 | 69,792 |
| 103 | Profit (loss) or sale or maturity of bonds and other investments. | – | – | – | – | – 8 | – |
| 104 | Other additions | 4 | 1 | – | – | 493 | – |
| | Deduct: | | | | | | |
| 105 | Appropriations to reserves | 6 | 91 | 820 | 1,313 | 23,061 | 3,287 |
| 106 | Dividends on shares | 322 | 385 | 2,377 | 4,741 | 5,844 | 64,628 |
| 107 | Other deductions | 13 | 6 | 92 | 1,160 | 22,967 | 804 |
| 110 | Balance of undivided surplus at end of the year | 17 | 48 | 3,937 | 6,274 | – | 12,107 |

TABLE 13. Allowance (Reserves) for Doubtful Non-mortgage Loans Statement – Locals, 1976

| No. | | Newfoundland – Terre-Neuve | Prince Edward Island – Île-du-Prince-Édouard | Nova Scotia – Nouvelle-Écosse | New Brunswick – Nouveau-Brunswick | Québec | Ontario |
|---|---|---|---|---|---|---|---|
| | | thousands of dollars – milliers de dollars | | | | | |
| 131 | Balance at beginning of the year | 20 | 264 | – | 808 | 16,830 | 12,427 |
| | Add: | | | | | | |
| 133 | Provisions made during the year | 31 | 113 | – | 116 | 3,204(1) | 2,048 |
| 134 | Loans recovered during the year | – | 17 | – | 283 | – | 1,418 |
| | Deduct: | | | | | | |
| 136 | Loans written off during the year | – | 96 | – | 214 | – | 3,300 |
| 139 | Other adjustments | 2 | – 24 | – | – | – | – |
| 140 | Amount of accumulated allowances (reserves) at end of the current year. | 49 | 322 | – | 993 | 20,034 | 12,593 |

(1) Estimated figures.

TABLE 14. Allowance (Reserves) for Doubtful Mortgage Loans Statement – Locals, 1976

| No. | | Newfoundland – Terre-Neuve | Prince Edward Island – Île-du-Prince-Édouard | Nova Scotia – Nouvelle-Écosse | New Brunswick – Nouveau-Brunswick | Québec | Ontario |
|---|---|---|---|---|---|---|---|
| | | thousands of dollars – milliers de dollars | | | | | |
| 131 | Balance at beginning of the year | – | – | – | – | 3,794 | – |
| | Add: | | | | | | |
| 133 | Provisions made during the year | – | – | – | – | 482(1) | – |
| 134 | Loans recovered during the year | – | – | – | – | – | – |
| | Deduct: | | | | | | |
| 136 | Loans written off during the year | – | – | – | – | – | – |
| 139 | Other adjustments | – | – | – | – | – | – |
| 140 | Amount of accumulated allowances (reserves) at end of the current year. | – | – | – | – | 4,276 | – |

(1) Estimated figures.

TABLEAU 12. États des bénéfices non répartis - Locales, 1976

| Manitoba | Saskatchewan | Alberta | British Columbia - Colombie-Britannique | Northwest Territories - Territoires du Nord-Ouest | Canada | | N° |
|---|---|---|---|---|---|---|---|
| thousands of dollars - milliers de dollars | | | | | | | |
| - | 2,933 | 8,186 | 24,803 | - 9 | 59,975 | Solde des bénéfices non répartis au début de l'année ..... | 101 |
| | | | | | | Ajouter: | |
| - 259 | 27,537 | 8,769 | 21,926 | - 604 | 187,117 | Bénéfice net (ou perte) des opérations pour l'année ..... | 102 |
| 70 | - | - | 2 | - | 64 | Bénéfice (ou perte) provenant de la vente ou de l'échéance d'obligations ou d'autres placements. | 103 |
| - | 554 | - | 1,290 | - | 2,342 | Autres additions ..... | 104 |
| | | | | | | Déduire: | |
| 1,353 | 7,550 | 1,552 | 8,559 | - | 47,592 | Affectations aux réserves ..... | 105 |
| 1,200 | 20,248 | 5,830 | 9,900 | - | 115,475 | Dividendes sur parts sociales ..... | 106 |
| - 3,005 | 182 | 237 | 1,924 | 7 | 24,387 | Autres déductions ..... | 107 |
| 263 | 3,044 | 9,336 | 27,638 | - 620 | 62,044 | Solde des bénéfices non répartis à la fin de l'année ... | 110 |

TABLEAU 13. États des provisions (réserves) pour prêts sur reconnaissance de dette douteux - Locales, 1976

| Manitoba | Saskatchewan | Alberta | British Columbia - Colombie-Britannique | Northwest Territories - Territoires du Nord-Ouest | Canada | | N° |
|---|---|---|---|---|---|---|---|
| thousands of dollars - milliers de dollars | | | | | | | |
| 4,607 | - | 3,715 | 950 | 35 | 39,656 | Solde au début de l'année ..... | 131 |
| | | | | | | Ajouter: | |
| 2,302 | - | 800 | 500 | 428 | 9,542 | Provisions faites durant l'année ..... | 133 |
| - | - | 4 | 150 | - | 1,872 | Prêts recouvrés durant l'année ..... | 134 |
| | | | | | | Déduire: | |
| - | - | 302 | 330 | - | 4,242 | Prêts radiés durant l'année ..... | 136 |
| 767 | - | - | - 2,023 | - | - 1,279 | Autres ajustements ..... | 139 |
| 6,142 | - | 4,217 | 3,293 | 463 | 48,106 | Montant des provisions (réserves) à la fin de l'année observée. | 140 |

(1) Nombres estimés.

TABLEAU 14. États des provisions (réserves) pour prêts hypothécaires douteux - Locales, 1976

| Manitoba | Saskatchewan | Alberta | British Columbia - Colombie-Britannique | Northwest Territories - Territoires du Nord-Ouest | Canada | | N° |
|---|---|---|---|---|---|---|---|
| thousands of dollars - milliers de dollars | | | | | | | |
| - | - | 2,010 | 4,325 | - | 10,129 | Solde au début de l'année ..... | 131 |
| | | | | | | Ajouter: | |
| - | - | 450 | 1,600 | - | 2,532 | Provisions faites durant l'année ..... | 133 |
| - | - | 1 | 150 | - | 151 | Prêts recouvrés durant l'année ..... | 134 |
| | | | | | | Déduire: | |
| - | - | 143 | 450 | - | 593 | Prêts radiés durant l'année ..... | 136 |
| - | - | - | 2,643 | - | 2,643 | Autres ajustements ..... | 139 |
| - | - | 2,318 | 2,982 | - | 9,576 | Montant des provisions (réserves) à la fin de l'année observée. | 140 |

(1) Nombres estimés.

TABLE 15. Assets, Liabilities, Revenue and Expenses, by Size of Locals, 1976

| No. | | Newfoundland — Terre-Neuve | Prince Edward Island — Île-du-Prince-Édouard | Nova Scotia — Nouvelle-Écosse | New Brunswick — Nouveau-Brunswick | Québec | Ontario |
|---|---|---|---|---|---|---|---|
| | | Under $100,000 | | | | | |
| 1 | Number of credit unions | 13 | 1 | 36 | 20 | 12 | 333 |
| | | thousands of dollars — milliers de dollars | | | | | |
| | Assets: | | | | | | |
| 2 | Cash and demand deposits | 32 | 7 | 194 | 141 | .. | 1,540 |
| 3 | Investments | 20 | – | 332 | 286 | .. | 1,553 |
| 4 | Personal and other cash loans | 110 | 83 | 1,046 | 666 | .. | 8,421 |
| 5 | Mortgages | – | – | 44 | 6 | .. | 30 |
| 6 | Other assets | 6 | 1 | 37 | 120 | .. | 229 |
| 7 | Total | 168 | 91 | 1,653 | 1,218 | .. | 11,773 |
| | Liabilities: | | | | | | |
| 8 | Deposits | 1 | 33 | 120 | 9 | .. | 775 |
| 9 | Other liabilities | 5 | 21 | 30 | 48 | .. | 395 |
| 10 | Share capital | 151 | 36 | 1,336 | 1,000 | .. | 10,041 |
| 11 | Reserves | 8 | 1 | 88 | 110 | .. | 469 |
| 12 | Surplus | 3 | – | 79 | 51 | .. | 93 |
| 13 | Total | 168 | 91 | 1,653 | 1,218 | .. | 11,773 |
| | Revenue: | | | | | | |
| 14 | Loan interest | 7 | 7 | 115 | 95 | .. | 893 |
| 15 | Interest on investments | 2 | – | 25 | 21 | .. | 161 |
| 16 | Other | -- | – | 10 | 25 | .. | 59 |
| 17 | Total | 9 | 7 | 150 | 141 | .. | 1,113 |
| | Expenses: | | | | | | |
| 18 | Insurance | 1 | 1 | 20 | 15 | .. | 135 |
| 19 | Interest on deposits | – | 2 | 5 | 9 | .. | 43 |
| 20 | Interest rebates for the year | – | – | 27 | 2 | .. | 86 |
| 21 | Personnel expenses | 1 | 1 | 18 | 13 | .. | 108 |
| 22 | Other expenses | 3 | 2 | 30 | 8 | .. | 269 |
| 23 | Total | 5 | 6 | 100 | 47 | .. | 555 |
| 24 | Net income | 4 | 1 | 50 | 94 | .. | 558 |
| 25 | Dividends on shares | 1 | 1 | 56 | 59 | .. | 579 |
| 26 | Undivided surplus | 3 | – | – 6 | 35 | .. | – 21 |
| | | $100,000-$249,999 | | | | | |
| 27 | Number of credit unions | 3 | 2 | 25 | 15 | 81 | 253 |
| | | thousands of dollars — milliers de dollars | | | | | |
| | Assets: | | | | | | |
| 28 | Cash and demand deposits | 4 | 49 | 305 | 193 | .. | 4,059 |
| 29 | Investments | 34 | – | 604 | 278 | .. | 4,117 |
| 30 | Personal and other loans | 511 | 184 | 2,702 | 1,599 | .. | 31,488 |
| 31 | Mortgages | 2 | – | 194 | 103 | .. | 731 |
| 32 | Other assets | -- | 5 | 73 | 227 | .. | 866 |
| 33 | Total | 551 | 238 | 3,878 | 2,400 | .. | 41,261 |
| | Liabilities: | | | | | | |
| 34 | Deposits | 59 | 58 | 204 | 108 | .. | 2,260 |
| 35 | Other liabilities | 82 | 53 | 49 | 518 | .. | 852 |
| 36 | Share capital | 400 | 124 | 3,239 | 1,464 | .. | 36,722 |
| 37 | Reserves | 10 | 1 | 179 | 164 | .. | 1,259 |
| 38 | Surplus | -- | 2 | 209 | 146 | .. | 168 |
| 39 | Total | 551 | 238 | 3,878 | 2,400 | .. | 41,261 |
| | Revenue: | | | | | | |
| 40 | Loan interest | 52 | 26 | 320 | 207 | .. | 3,822 |
| 41 | Interest on investments | 3 | – | 39 | 27 | .. | 254 |
| 42 | Other | -- | – | 15 | 27 | .. | 151 |
| 43 | Total | 55 | 26 | 374 | 261 | .. | 4,497 |
| | Expenses: | | | | | | |
| 44 | Insurance | 4 | 3 | 43 | 29 | .. | 522 |
| 45 | Interest on deposits | 5 | 7 | 3 | 23 | .. | 180 |
| 46 | Interest rebates for the year | 3 | 2 | 16 | 6 | .. | 340 |
| 47 | Personnel expenses | 6 | 3 | 65 | 31 | .. | 501 |
| 48 | Other expenses | 6 | 2 | 65 | 17 | .. | 231 |
| 49 | Total | 24 | 17 | 192 | 106 | .. | 1,854 |
| 50 | Net income | 31 | 9 | 182 | 155 | .. | 2,443 |
| 51 | Dividends on shares | 29 | 8 | 123 | 84 | .. | 1,218 |
| 52 | Undivided surplus | 2 | 1 | 59 | 71 | .. | 225 |

TABLEAU 15. Actif, passif, revenus et dépenses, suivant l'importance des locales, 1976

| Manitoba | Saskatchewan | Alberta | British Columbia — Colombie-Britannique | Northwest Territories — Territoires du Nord-Ouest | Canada | | N° |
|---|---|---|---|---|---|---|---|
| | | | Moins de $100,000 | | | | |
| 15 | 6 | 49 | 9 | 2 | 496 | Nombre de caisses d'épargne et de crédit | 1 |
| | | | thousands of dollars — milliers de dollars | | | | |
| | | | | | | Actif: | |
| 23 | 9 | 190 | 96 | 34 | .. | Encaisse et dépôts à vue | 2 |
| 104 | 98 | 362 | 41 | 16 | .. | Placements | 3 |
| 448 | 203 | 864 | 198 | 77 | .. | Prêts personnels et autres prêts sur reconnaissance de dette. | 4 |
| 5 | 6 | 507 | 97 | — | .. | Hypothèques | 5 |
| 122 | 8 | 16 | 12 | 4 | .. | Autres éléments d'actif | 6 |
| 702 | 324 | 1,939 | 444 | 131 | .. | Total | 7 |
| | | | | | | Passif: | |
| 634 | 4 | 121 | 47 | 121 | .. | Dépôts | 8 |
| 46 | 26 | 181 | 12 | 3 | .. | Autres éléments du passif | 9 |
| 2 | 270 | 1,592 | 341 | 22 | .. | Capital social | 10 |
| 20 | 23 | 20 | 24 | — | .. | Réserves | 11 |
| — | 1 | 25 | 20 | — 15 | .. | Bénéfices | 12 |
| 702 | 324 | 1,939 | 444 | 131 | .. | Total | 13 |
| | | | | | | Revenus: | |
| 63 | 19 | 168 | 33 | 7 | .. | Intérêt sur prêts | 14 |
| 9 | 8 | 29 | 5 | — | .. | Intérêt sur placements | 15 |
| 5 | 10 | 2 | 3 | — | .. | Autres | 16 |
| 78 | 37 | 199 | 41 | 7 | .. | Total | 17 |
| | | | | | | Dépenses: | |
| 4 | 4 | 10 | 5 | 1 | .. | Assurance | 18 |
| 47 | — | 47 | 1 | 6 | .. | Intérêt sur dépôts | 19 |
| — | — | 10 | 1 | — | .. | Ristournes pour l'année | 20 |
| 13 | 14 | 37 | 7 | 4 | .. | Dépenses du personnel | 21 |
| 10 | 12 | 13 | 12 | 8 | .. | Autres dépenses | 22 |
| 73 | 30 | 117 | 26 | 19 | .. | Total | 23 |
| 5 | 7 | 82 | 15 | — 12 | .. | Bénéfice net | 24 |
| — | 13 | 74 | 13 | — | .. | Dividendes sur parts sociales | 25 |
| 5 | — 6 | 8 | 2 | — 12 | .. | Bénéfices non répartis | 26 |
| | | | $10D,000-$249,999 | | | | |
| 25 | 5 | 37 | 20 | — | 466 | Nombre de caisses d'épargne et de crédit | 27 |
| | | | thousands of dollars — milliers de dollars | | | | |
| | | | | | | Actif: | |
| 131 | 97 | 377 | 323 | — | .. | Encaisse et dépôts à vue | 28 |
| 575 | 49 | 1,424 | 504 | — | .. | Placements | 29 |
| 1,845 | 676 | 2,878 | 1,927 | — | .. | Prêts personnels et autres prêts sur reconnaissance de dette. | 30 |
| 784 | 50 | 1,689 | 540 | — | .. | Hypothèques | 31 |
| 603 | 7 | 72 | 118 | — | .. | Autres éléments d'actif | 32 |
| 3,938 | 879 | 6,440 | 3,412 | — | .. | Total | 33 |
| | | | | | | Passif: | |
| 3,633 | 99 | 793 | 269 | — | .. | Dépôts | 34 |
| 259 | 40 | 500 | 124 | — | .. | Autres éléments du passif | 35 |
| 8 | 702 | 5,006 | 2,695 | — | .. | Capital social | 36 |
| 38 | 34 | 58 | 135 | — | .. | Réserves | 37 |
| — | 4 | 83 | 189 | — | .. | Bénéfices | 38 |
| 3,938 | 879 | 6,440 | 3,412 | — | .. | Total | 39 |
| | | | | | | Revenus: | |
| 309 | 81 | 558 | 284 | — | .. | Intérêt sur prêts | 40 |
| 41 | 9 | 114 | 39 | — | .. | Intérêt sur placements | 41 |
| 26 | 3 | 4 | 13 | — | .. | Autres | 42 |
| 376 | 93 | 676 | 336 | — | .. | Total | 43 |
| | | | | | | Dépenses: | |
| 21 | 11 | 33 | 40 | — | .. | Assurance | 44 |
| 230 | 8 | 69 | 18 | — | .. | Intérêt sur dépôts | 45 |
| 1 | — | 19 | 3 | — | .. | Ristournes pour l'année | 46 |
| 55 | 22 | 110 | 47 | — | .. | Dépenses du personnel | 47 |
| 57 | 8 | 138 | 63 | — | .. | Autres dépenses | 48 |
| 364 | 49 | 369 | 171 | — | .. | Total | 49 |
| 12 | 44 | 307 | 165 | — | .. | Bénéfice net | 50 |
| — | 38 | 260 | 97 | — | .. | Dividendes sur parts sociales | 51 |
| 12 | 6 | 47 | 68 | — | .. | Bénéfices non répartis | 52 |

TABLE 15. Assets, Liabilities, Revenue and Expenses, by Size of Locals, 1976 — Continued

| No. | | Newfoundland — Terre-Neuve | Prince Edward Island — Île-du-Prince-Édouard | Nova Scotia — Nouvelle-Écosse | New Brunswick — Nouveau-Brunswick | Québec | Ontario |
|---|---|---|---|---|---|---|---|
| | | $250,000–$499,999 | | | | | |
| 1 | Number of credit unions | 1 | 1 | 20 | 17 | 142 | 207 |
| | | thousands of dollars — milliers de dollars | | | | | |
| | Assets: | | | | | | |
| 2 | Cash and demand deposits | — | 121 | 451 | 416 | .. | 6,351 |
| 3 | Investments | — | 1 | 635 | 672 | .. | 7,225 |
| 4 | Personal and other cash loans | 344 | 227 | 5,334 | 3,731 | .. | 53,790 |
| 5 | Mortgages | — | — | 454 | 1,285 | .. | 4,673 |
| 6 | Other assets | — | 14 | 187 | 15 | .. | 1,675 |
| 7 | Total | 344 | 363 | 7,061 | 6,120 | .. | 73,714 |
| | Liabilities: | | | | | | |
| 8 | Deposits | — | 94 | 889 | 785 | .. | 10,840 |
| 9 | Other liabilities | 4 | 132 | 248 | 523 | .. | 2,004 |
| 10 | Share capital | 337 | 132 | 5,405 | 4,059 | .. | 58,802 |
| 11 | Reserves | 3 | 3 | 209 | 402 | | 1,745 |
| 12 | Surplus | — | 2 | 310 | 351 | .. | 323 |
| 13 | Total | 344 | 363 | 7,061 | 6,120 | .. | 73,714 |
| | Revenue: | | | | | | |
| 14 | Loan interest | 40 | 33 | 634 | 562 | .. | 6,878 |
| 15 | Interest on investments | — | — | 47 | 85 | .. | 764 |
| 16 | Other | — | 1 | 30 | 26 | .. | 309 |
| 17 | Total | 40 | 34 | 711 | 673 | .. | 7,951 |
| | Expenses: | | | | | | |
| 18 | Insurance | 3 | 3 | 77 | 79 | .. | 858 |
| 19 | Interest on deposits | — | 4 | 33 | 37 | .. | 675 |
| 20 | Interest rebates for the year | 7 | 1 | 19 | 7 | .. | 559 |
| 21 | Personnel expenses | 3 | 4 | 152 | 146 | .. | 836 |
| 22 | Other expenses | 3 | 15 | 135 | 20 | .. | 1,535 |
| 23 | Total | 16 | 27 | 416 | 289 | .. | 3,963 |
| 24 | Net income | 24 | 7 | 295 | 384 | .. | 4,048 |
| 25 | Dividends on shares | 24 | 6 | 199 | 287 | .. | 3,618 |
| 26 | Undivided surplus | — | 1 | 96 | 97 | .. | 430 |
| | | $500,000–$999,999 | | | | | |
| 27 | Number of credit unions | 2 | 2 | 17 | 33 | 212 | 168 |
| | | thousands of dollars — milliers de dollars | | | | | |
| | Assets: | | | | | | |
| 28 | Cash and demand deposits | 49 | 213 | 797 | 1,644 | .. | 7,469 |
| 29 | Investments | 53 | 50 | 771 | 2,009 | .. | 11,087 |
| 30 | Personal and other cash loans | 1,307 | 1,103 | 9,508 | 14,145 | .. | 88,209 |
| 31 | Mortgages | — | — | 271 | 5,323 | .. | 9,087 |
| 32 | Other assets | 34 | 39 | 365 | 1,394 | .. | 3,499 |
| 33 | Total | 1,443 | 1,405 | 11,702 | 24,515 | .. | 119,351 |
| | Liabilities: | | | | | | |
| 34 | Deposits | 115 | 323 | 2,152 | 6,293 | .. | 27,343 |
| 35 | Other liabilities | 155 | 482 | 1,026 | 200 | .. | 4,200 |
| 36 | Share capital | 1,078 | 589 | 7,833 | 15,398 | .. | 84,972 |
| 37 | Reserves | 82 | 7 | 236 | 1,433 | .. | 2,580 |
| 38 | Surplus | 13 | 4 | 455 | 1,191 | .. | 256 |
| 39 | Total | 1,443 | 1,405 | 11,702 | 24,515 | .. | 119,351 |
| | Revenue: | | | | | | |
| 40 | Loan interest | 136 | 137 | 1,073 | 2,412 | .. | 10,703 |
| 41 | Interest on investments | 5 | — | 50 | 182 | .. | 872 |
| 42 | Other | 9 | 8 | 50 | 18 | .. | 391 |
| 43 | Total | 150 | 145 | 1,173 | 2,612 | .. | 11,966 |
| | Expenses: | | | | | | |
| 44 | Insurance | 7 | 12 | 118 | 317 | .. | 1,267 |
| 45 | Interest on deposits | — | 10 | 66 | 531 | .. | 1,275 |
| 46 | Interest rebates for the year | 3 | 2 | 11 | 17 | .. | 526 |
| 47 | Personnel expenses | 44 | 34 | 292 | 513 | .. | 1,931 |
| 48 | Other expenses | 19 | 63 | 284 | 126 | .. | 1,914 |
| 49 | Total | 73 | 121 | 771 | 1,504 | .. | 6,383 |
| 50 | Net income | 77 | 24 | 402 | 1,108 | .. | 5,583 |
| 51 | Dividends on shares | 74 | 21 | 284 | 609 | .. | 4,625 |
| 52 | Undivided surplus | 3 | 3 | 118 | 499 | .. | 958 |

TABLEAU 15. Actif, passif, revenus et dépenses, suivant l'importance des locales, 1976 – suite

| Manitoba | Saskatchewan | Alberta | British Columbia – Colombie-Britannique | Northwest Territories – Territoires du Nord-Ouest | Canada | | Nº |
|---|---|---|---|---|---|---|---|
| | | | $250,000-$499,999 | | | | |
| 13 | 14 | 19 | 7 | – | 441 | Nombre de caisses d'épargne et de crédit | 1 |
| | | | thousands of dollars – milliers de dollars | | | | |
| | | | | | | Actif: | |
| 163 | 289 | 291 | 255 | – | .. | Encaisse et dépôts à vue | 2 |
| 713 | 1,365 | 1,103 | 192 | – | .. | Placement | 3 |
| 2,715 | 2,299 | 3,499 | 1,359 | – | .. | Prêts personnels et autres prêts sur reconnaissance de dette. | 4 |
| 1,368 | 872 | 2,054 | 676 | – | .. | Hypothèques | 5 |
| 227 | 69 | 100 | 53 | – | .. | Autres éléments d'actif | 6 |
| 5,186 | 4,894 | 7,047 | 2,535 | – | .. | Total | 7 |
| | | | | | | Passif: | |
| 4,857 | 1,658 | 1,247 | 759 | – | .. | Dépôts | 8 |
| 287 | 262 | 521 | 69 | – | .. | Autres éléments du passif | 9 |
| 10 | 2,816 | 5,132 | 1,535 | – | .. | Capital social | 10 |
| 32 | 145 | 56 | 67 | – | .. | Réserves | 11 |
| – | 13 | 91 | 105 | – | .. | Bénéfices | 12 |
| 5,186 | 4,894 | 7,047 | 2,535 | – | .. | Total | 13 |
| | | | | | | Revenus: | |
| 417 | 280 | 612 | 202 | – | .. | Intérêt sur prêts | 14 |
| 57 | 119 | 88 | 15 | – | .. | Intérêt sur placements | 15 |
| 34 | 10 | 6 | 14 | – | .. | Autres | 16 |
| 508 | 409 | 706 | 231 | – | .. | Total | 17 |
| | | | | | | Dépenses: | |
| 35 | 42 | 40 | 23 | – | .. | Assurance | 18 |
| 376 | 60 | 104 | 22 | – | .. | Intérêt sur dépôts | 19 |
| 2 | 14 | 27 | 5 | – | .. | Ristournes pour l'année | 20 |
| 99 | 67 | 171 | 55 | – | .. | Dépenses du personnel | 21 |
| 108 | 43 | 41 | 33 | – | .. | Autres dépenses | 22 |
| 614 | 226 | 383 | 138 | – | .. | Total | 23 |
| – 105 | 183 | 323 | 93 | – | .. | Bénéfice net | 24 |
| – | 170 | 295 | 85 | – | .. | Dividendes sur parts sociales | 25 |
| – 105 | 13 | 28 | 8 | – | .. | Bénéfices non répartis | 26 |
| | | | $500,000-$999,999 | | | | |
| 19 | 19 | 18 | 19 | 1 | 510 | Nombre de caisses d'épargne et de crédit | 27 |
| | | | thousands of dollars – milliers de dollars | | | | |
| | | | | | | Actif: | |
| 470 | 703 | 587 | 1,272 | 1 | .. | Encaisses et dépôts à vue | 28 |
| 2,059 | 5,244 | 2,375 | 1,265 | 103 | .. | Placement | 29 |
| 7,117 | 5,321 | 6,360 | 3,775 | 550 | .. | Prêts personnels et autres prêts sur reconnaissance de dette. | 30 |
| 3,320 | 2,813 | 3,734 | 5,564 | – | .. | Hypothèques | 31 |
| 1,046 | 517 | 29 | 489 | 106 | .. | Autres éléments d'actif | 32 |
| 14,012 | 14,598 | 13,085 | 12,365 | 760 | .. | Total | 33 |
| | | | | | | Passif: | |
| 13,232 | 7,952 | 3,938 | 5,308 | 709 | .. | Dépôts | 34 |
| 663 | 903 | 701 | 1,021 | 110 | .. | Autres éléments du passif | 35 |
| 28 | 5,371 | 8,169 | 5,449 | 23 | .. | Capital social | 36 |
| 89 | 317 | 107 | 232 | – | .. | Réserves | 37 |
| – | 55 | 169 | 355 | – 82 | .. | Bénéfices | 38 |
| 14,012 | 14,598 | 13,085 | 12,365 | 760 | .. | Total | 39 |
| | | | | | | Revenus: | |
| 1,086 | 758 | 1,135 | 974 | 57 | .. | Intérêt sur prêts | 40 |
| 148 | 466 | 190 | 131 | 2 | .. | Intérêt sur placements | 41 |
| 79 | 74 | 10 | 44 | 2 | .. | Autres | 42 |
| 1,313 | 1,298 | 1,335 | 1,149 | 61 | .. | Total | 43 |
| | | | | | | Dépenses: | |
| 100 | 95 | 74 | 80 | 5 | .. | Assurance | 44 |
| 954 | 399 | 310 | 281 | 33 | .. | Intérêt sur dépôts | 45 |
| 6 | 52 | 49 | 21 | – | .. | Ristournes pour l'année | 46 |
| 228 | 251 | 244 | 248 | 34 | .. | Dépenses du personnel | 47 |
| 268 | 158 | 128 | 218 | 63 | .. | Autres dépenses | 48 |
| 1,356 | 955 | 805 | 848 | 135 | .. | Total | 49 |
| – 243 | 343 | 530 | 301 | – 74 | .. | Bénéfice net | 50 |
| – | 279 | 420 | 279 | – | .. | Dividendes sur parts sociales | 51 |
| – 243 | 64 | 110 | 22 | – 74 | .. | Bénéfices non répartis | 52 |

TABLE 15. Assets, Liabilities, Revenue and Expenses, by Size of Locals, 1976 – Continued

| No. | | New found-land – Terre-Neuve | Prince Edward Island – Île-du-Prince-Édouard | Nova Scotia – Nouvelle-Écosse | New Brunswick – Nouveau-Brunswick | Québec | Ontario |
|---|---|---|---|---|---|---|---|
| | | | | $1,000,000–$2,499,999 | | | |
| 1 | Number of credit unions | 1 | 4 | 19 | 35 | 376 | 167 |
| | | | | thousands of dollars – milliers de dollars | | | |
| | Assets: | | | | | | |
| 2 | Cash and demand deposits | 1 | 685 | 2,053 | 4,661 | .. | 16,910 |
| 3 | Investments | 138 | 144 | 2,530 | 7,793 | .. | 28,124 |
| 4 | Personal and other loans | 674 | 6,174 | 20,494 | 32,144 | .. | 173,466 |
| 5 | Mortgages | 310 | – | 1,788 | 15,194 | .. | 41,166 |
| 6 | Other assets | 4 | 151 | 943 | 990 | .. | 7,964 |
| 7 | Total | 1,127 | 7,154 | 27,808 | 61,502 | .. | 267,630 |
| | Liabilities: | | | | | | |
| 8 | Deposits | 399 | 3,083 | 5,781 | 20,505 | .. | 99,197 |
| 9 | Other liabilities | 135 | 1,335 | 2,169 | 1,237 | .. | 9,298 |
| 10 | Share capital | 567 | 2,652 | 17,959 | 34,599 | .. | 153,866 |
| 11 | Reserves | 25 | 59 | 784 | 2,310 | .. | 4,185 |
| 12 | Surplus | 1 | 25 | 1,115 | 2,851 | .. | 1,084 |
| 13 | Total | 1,127 | 7,154 | 27,808 | 61,502 | .. | 267,630 |
| | Revenue: | | | | | | |
| 14 | Loan interest | 90 | 790 | 2,545 | 4,673 | .. | 22,656 |
| 15 | Interest on investments | 15 | – | 207 | 520 | .. | 2,036 |
| 16 | Other | – | 47 | 121 | 449 | .. | 1,190 |
| 17 | Total | 105 | 837 | 2,873 | 5,642 | .. | 25,882 |
| | Expenses: | | | | | | |
| 18 | Insurance | 5 | 53 | 240 | 494 | .. | 2,325 |
| 19 | Interest on deposits | 18 | 163 | 199 | 741 | .. | 5,056 |
| 20 | Interest rebates for the year | 18 | 29 | 15 | 68 | .. | 90[illegible] |
| 21 | Personnel expenses | 10 | 145 | 676 | 1,061 | .. | 4,3[illegible] |
| 22 | Other expenses | 11 | 233 | 678 | 791 | .. | 3,5[illegible] |
| 23 | Total | 62 | 623 | 1,808 | 3,155 | .. | 15,3[illegible] |
| 24 | Net income | 43 | 214 | 1,065 | 2,487 | .. | 10,5[illegible] |
| 25 | Dividends on shares | 31 | 184 | 638 | 1,769 | .. | 9,2[illegible] |
| 26 | Undivided surplus | 12 | 30 | 427 | 718 | .. | 1,2[illegible] |
| | | | | $2,500,000–$4,999,999 | | | |
| 27 | Number of credit unions | – | 3 | 5 | 14 | 309 | 79 |
| | | | | thousands of dollars – milliers de dollars | | | |
| | Assets: | | | | | | |
| 28 | Cash and demand deposits | – | 648 | 1,309 | 2,781 | .. | 15,641 |
| 29 | Investments | – | 339 | 1,946 | 4,555 | .. | 20,171 |
| 30 | Personal and other cash loans | – | 7,637 | 13,692 | 27,811 | .. | 150,828 |
| 31 | Mortgages | – | – | 403 | 15,539 | .. | 67,865 |
| 32 | Other assets | – | 419 | 387 | 2,263 | .. | 12,687 |
| 33 | Total | – | 9,043 | 17,737 | 52,949 | .. | 277,192 |
| | Liabilities: | | | | | | |
| 34 | Deposits | – | 3,420 | 8,295 | 20,911 | .. | 144,739 |
| 35 | Other liabilities | – | 2,673 | 996 | 302 | .. | 14,120 |
| 36 | Share capital | – | 2,848 | 7,664 | 28,981 | .. | 113,556 |
| 37 | Reserves | – | 87 | 415 | 1,671 | .. | 3,540 |
| 38 | Surplus | – | 15 | 367 | 1,084 | .. | 1,237 |
| 39 | Total | – | 9,043 | 17,737 | 52,949 | .. | 277,192 |
| | Revenue: | | | | | | |
| 40 | Loan interest | – | 966 | 1,577 | 4,348 | .. | 20,970 |
| 41 | Interest on investments | – | – | 138 | 317 | .. | 1,952 |
| 42 | Other | – | 74 | 69 | 646 | .. | 1,199 |
| 43 | Total | – | 1,040 | 1,784 | 5,311 | .. | 24,121 |
| | Expenses: | | | | | | |
| 44 | Insurance | – | 70 | 158 | 396 | .. | 1,809 |
| 45 | Interest on deposits | – | 203 | 471 | 1,127 | .. | 7,922 |
| 46 | Interest rebates for the year | – | 46 | 29 | 34 | .. | 787 |
| 47 | Personnel expenses | – | 192 | 414 | 915 | .. | 3,967 |
| 48 | Other expenses | – | 336 | 385 | 739 | .. | 4,0[illegible] |
| 49 | Total | – | 847 | 1,457 | 3,211 | .. | 17,7[illegible] |
| 50 | Net income | – | 193 | 327 | 2,100 | .. | 6,4[illegible] |
| 51 | Dividends on shares | – | 165 | 278 | 1,414 | .. | 6,3[illegible] |
| 52 | Undivided surplus | – | 28 | 49 | 686 | .. | 1[illegible] |

TABLEAU 15. Actif, passif, revenus et dépenses, suivant l'importance des locales, 1976 – suite

| Manitoba | Saskatchewan | Alberta | British Columbia – Colombie-Britannique | Northwest Territories – Territoires du Nord-Ouest | Canada | | Nº |
|---|---|---|---|---|---|---|---|
| | | | $1,000,000-$2,499,999 | | | | |
| 45 | 63 | 22 | 33 | 1 | 766 | Nombre de caisses d'épargne et de crédit | 1 |
| | | | thousands of dollars – milliers de dollars | | | | |
| | | | | | | Actif: | |
| 2,630 | 3,186 | 1,393 | 3,957 | 32 | .. | Encaisse et dépôts à vue | 2 |
| 9,529 | 33,229 | 5,662 | 3,661 | 300 | .. | Placements | 3 |
| 31,536 | 35,751 | 14,705 | 12,028 | 1,221 | .. | Prêts personnels et autres prêts sur reconnaissance de dette. | 4 |
| 32,224 | 32,368 | 8,635 | 28,828 | – | .. | Hypothèques | 5 |
| 2,512 | 5,303 | 1,063 | 2,165 | 106 | .. | Autres éléments d'actif | 6 |
| 78,431 | 109,837 | 31,458 | 50,639 | 1,659 | .. | Total | 7 |
| | | | | | | Passif: | |
| 73,356 | 64,881 | 15,135 | 29,768 | 1,929 | .. | Dépôts | 8 |
| 4,437 | 9,285 | 1,778 | 2,948 | 186 | .. | Autres éléments du passif | 9 |
| 158 | 32,661 | 13,866 | 15,564 | 67 | .. | Capital social | 10 |
| 480 | 2,747 | 272 | 1,017 | – | .. | Réserves | 11 |
| – | 263 | 407 | 1,342 | – 253 | .. | Bénéfices | 12 |
| 78,431 | 109,837 | 31,458 | 50,639 | 1,659 | .. | Total | 13 |
| | | | | | | Revenus: | |
| 6,134 | 6,374 | 2,728 | 4,449 | 171 | .. | Intérêt sur prêts | 14 |
| 838 | 3,320 | 453 | 341 | 19 | .. | Intérêt sur placements | 15 |
| 447 | 609 | 12 | 234 | 23 | .. | Autres | 16 |
| 7,419 | 10,303 | 3,193 | 5,024 | 213 | .. | Total | 17 |
| | | | | | | Dépenses: | |
| 437 | 566 | 170 | 284 | 11 | .. | Assurance | 18 |
| 4,725 | 3,778 | 1,160 | 1,762 | 126 | .. | Intérêt sur dépôts | 19 |
| 30 | 128 | 79 | 61 | – | .. | Ristournes pour l'année | 20 |
| 1,130 | 1,735 | 839 | 996 | 89 | .. | Dépenses du personnel | 21 |
| 1,384 | 1,495 | 31 | 875 | 505 | .. | Autres dépenses | 22 |
| 7,706 | 7,702 | 2,279 | 3,978 | 731 | .. | Total | 23 |
| – 287 | 2,601 | 914 | 1,046 | – 518 | .. | Bénéfice net | 24 |
| – | 2,075 | 721 | 679 | – | .. | Dividendes sur parts sociales | 25 |
| – 287 | 526 | 193 | 367 | – 518 | .. | Bénéfices non répartis | 26 |
| | | | $2,500,000-$4,999,999 | | | | |
| 35 | 71 | 21 | 21 | | 544 | Nombre de caisses d'épargne et de crédit | 27 |
| | | | thousands of dollars – milliers de dollars | | | | |
| | | | | | | Actif: | |
| 4,189 | 6,012 | 2,577 | 5,350 | – | .. | Encaisse et dépôts à vue | 28 |
| 18,365 | 86,639 | 11,010 | 6,444 | – | .. | Placements | 29 |
| 45,676 | 69,112 | 32,596 | 15,406 | – | .. | Prêts personnels et autres prêts sur reconnaissance de dette. | 30 |
| 47,799 | 80,396 | 19,171 | 46,852 | – | .. | Hypothèques | 31 |
| 8,894 | 11,320 | 3,681 | 3,363 | – | .. | Autres éléments d'actif | 32 |
| 124,923 | 253,479 | 69,035 | 77,415 | – | .. | Total | 33 |
| | | | | | | Passif: | |
| 116,239 | 160,753 | 42,045 | 51,167 | – | .. | Dépôts | 34 |
| 7,652 | 23,082 | 7,964 | 4,104 | – | .. | Autres éléments du passif | 35 |
| 251 | 62,965 | 17,179 | 19,079 | – | .. | Capital social | 36 |
| 781 | 5,948 | 596 | 1,213 | – | .. | Réserves | 37 |
| – | 731 | 891 | 1,852 | – | .. | Bénéfices | 38 |
| 124,923 | 253,479 | 69,035 | 77,415 | – | .. | Total | 39 |
| | | | | | | Revenus: | |
| 9,991 | 13,827 | 6,038 | 6,087 | – | .. | Intérêt sur prêts | 40 |
| 1,365 | 7,997 | 915 | 574 | – | .. | Intérêt sur placements | 41 |
| 731 | 1,277 | 17 | 816 | – | .. | Autres | 42 |
| 12,087 | 23,101 | 6,970 | 7,477 | – | .. | Total | 43 |
| | | | | | | Dépenses: | |
| 692 | 1,124 | 377 | 327 | – | .. | Assurance | 44 |
| 7,473 | 10,411 | 3,017 | 2,949 | – | .. | Intérêt sur dépôts | 45 |
| 47 | 340 | 89 | 142 | – | .. | Ristournes pour l'année | 46 |
| 1,778 | 3,308 | 1,184 | 1,285 | – | .. | Dépenses du personnel | 47 |
| 2,195 | 2,834 | 753 | 1,366 | – | .. | Autres dépenses | 48 |
| 12,185 | 18,017 | 5,420 | 6,069 | – | .. | Total | 49 |
| – 98 | 5,084 | 1,550 | 1,408 | – | .. | Bénéfice net | 50 |
| – | 3,893 | 970 | 646 | – | .. | Dividendes sur parts sociales | 51 |
| – 98 | 1,191 | 580 | 762 | – | .. | Bénéfices non répartis | 52 |

TABLE 15. Assets, Liabilities, Revenue and Expenses, by Size of Locals, 1976 — Continued

| No. | | Newfoundland — Terre-Neuve | Prince Edward Island — Île-du-Prince-Édouard | Nova Scotia — Nouvelle-Écosse | New Brunswick — Nouveau-Brunswick | Québec | Ontario |
|---|---|---|---|---|---|---|---|
| | | $5,000,000-$9,999,999 | | | | | |
| 1 | Number of credit unions | 1 | – | 2 | 4 | 230 | 67 |
| | | thousands of dollars — milliers de dollars | | | | | |
| | Assets: | | | | | | |
| 2 | Cash and demand deposits | 18 | – | 626 | 1,921 | .. | 23,634 |
| 3 | Investments | 1,003 | – | 2,794 | 1,613 | .. | 54,043 |
| 4 | Personal and other cash loans | 15,559 | – | 10,228 | 1,440 | .. | 219,779 |
| 5 | Mortgages | – | – | 1,782 | 8,116 | .. | 164,897 |
| 6 | Other assets | 89 | – | 500 | 1,355 | .. | 18,930 |
| 7 | Total | 6,669 | – | 15,930 | 27,446 | .. | 481,283 |
| | Liabilities: | | | | | | |
| 8 | Deposits | 3,466 | – | 3,895 | 12,724 | .. | 291,869 |
| 9 | Other liabilities | 317 | – | 200 | 1,139 | .. | 23,510 |
| 10 | Share capital | 2,885 | – | 10,549 | 12,648 | .. | 156,769 |
| 11 | Reserves | 1 | – | 492 | 335 | .. | 7,053 |
| 12 | Surplus | – | – | 794 | 600 | .. | 2,082 |
| 13 | Total | 6,669 | – | 15,930 | 27,446 | .. | 481,283 |
| | Revenue: | | | | | | |
| 14 | Loan interest | 672 | – | 1,361 | 2,426 | .. | 40,718 |
| 15 | Interest on investments | 76 | – | 198 | 167 | .. | 4,313 |
| 16 | Other | 3 | – | 70 | 396 | .. | 2,111 |
| 17 | Total | 751 | – | 1,629 | 2,989 | .. | 47,142 |
| | Expenses: | | | | | | |
| 18 | Insurance | 7 | – | 128 | 152 | .. | 2,710 |
| 19 | Interest on deposits | 242 | – | 196 | 790 | .. | 18,710 |
| 20 | Interest rebates for the year | – | – | 17 | 21 | .. | 723 |
| 21 | Personnel expenses | 175 | – | 301 | 454 | .. | 7,340 |
| 22 | Other expenses | 165 | – | 210 | 442 | .. | 7,355 |
| 23 | Total | 589 | – | 852 | 1,859 | .. | 36,113 |
| 24 | Net income | 162 | – | 777 | 1,130 | .. | 11,027 |
| 25 | Dividends on shares | 163 | – | 379 | 519 | .. | 8,687 |
| 26 | Undivided surplus | – 1 | – | 398 | 611 | .. | 2,340 |
| | | $10,000,000-$24,999,999 | | | | | |
| 27 | Number of credit unions | – | – | 2 | – | 183 | 38 |
| | | thousands of dollars — milliers de dollars | | | | | |
| | Assets: | | | | | | |
| 28 | Cash and demand deposits | – | – | 1,073 | – | .. | 30,264 |
| 29 | Investments | – | – | 2,048 | – | .. | 72,244 |
| 30 | Personal and other cash loans | – | – | 23,378 | – | .. | 256,280 |
| 31 | Mortgages | – | – | 2,694 | – | .. | 191,593 |
| 32 | Other assets | – | – | 1,936 | – | .. | 19,175 |
| 33 | Total | – | – | 31,129 | – | .. | 569,556 |
| | Liabilities: | | | | | | |
| 34 | Deposits | – | – | 18,467 | – | .. | 350,616 |
| 35 | Other liabilities | – | – | 2,661 | – | .. | 32,003 |
| 36 | Share capital | – | – | 8,945 | – | .. | 176,879 |
| 37 | Reserves | – | – | 569 | – | .. | 7,743 |
| 38 | Surplus | – | – | 487 | – | .. | 2,315 |
| 39 | Total | – | – | 31,129 | – | .. | 569,556 |
| | Revenue: | | | | | | |
| 40 | Loan interest | – | – | 3,096 | – | .. | 41,759 |
| 41 | Interest on investments | – | – | 205 | – | .. | 5,063 |
| 42 | Other | – | – | 112 | – | .. | 1,949 |
| 43 | Total | – | – | 3,413 | – | .. | 48,591 |
| | Expenses: | | | | | | |
| 44 | Insurance | – | – | 153 | – | .. | 2,389 |
| 45 | Interest on deposits | – | – | 1,379 | – | .. | 20,606 |
| 46 | Interest rebates for the year | – | – | 23 | – | .. | 1,558 |
| 47 | Personnel expenses | – | – | 474 | – | .. | 6,234 |
| 48 | Other expenses | – | – | 731 | – | .. | 7,918 |
| 49 | Total | – | – | 2,760 | – | .. | 37,145 |
| 50 | Net income | – | – | 653 | – | .. | 11,446 |
| 51 | Dividends on shares | – | – | 323 | – | .. | 13,568 |
| 52 | Undivided surplus | – | – | 330 | – | .. | – 2,122 |

TABLEAU 15. Actif, passif, revenus et dépenses, suivant l'importance des locales, 1976 – suite

| Manitoba | Saskatchewan | Alberta | British Columbia — Colombie-Britannique | Northwest Territories — Territoires du Nord-Ouest | Canada | | N° |
|---|---|---|---|---|---|---|---|
| | | | $5,000,000–$9,999,999 | | | | |
| 20 | 35 | 23 | 20 | – | 402 | Nombre de caisses d'épargne et de crédit | 1 |
| | | | thousands of dollars – milliers de dollars | | | | |
| | | | | | | Actif: | |
| 4,673 | 5,507 | 6,287 | 10,212 | – | .. | Encaisse et dépôts à vue | 2 |
| 20,481 | 84,361 | 23,099 | 10,866 | – | .. | Placements | 3 |
| 52,033 | 69,913 | 79,792 | 29,905 | – | .. | Prêts personnels et autres prêts sur reconnaissance de dette. | 4 |
| 53,856 | 73,613 | 46,883 | 85,236 | – | .. | Hypothèques | 5 |
| 8,285 | 11,027 | 6,283 | 6,589 | – | .. | Autres éléments d'actif | 6 |
| 139,328 | 444,421 | 162,344 | 142,808 | – | .. | Total | 7 |
| | | | | | | Passif: | |
| 130.162 | 157,692 | 111,274 | 97,266 | – | .. | Dépôts | 8 |
| 8,007 | 25,063 | 11,215 | 7,217 | – | .. | Autres éléments du passif | 9 |
| 280 | 55,477 | 36,418 | 32,050 | – | .. | Capital social | 10 |
| 879 | 5,720 | 1,341 | 2,751 | – | .. | Réserves | 11 |
| – | 469 | 2,096 | 3,524 | – | .. | Bénéfices | 12 |
| 139,328 | 244,421 | 162,344 | 142,808 | – | .. | Total | 13 |
| | | | | | | Revenus: | |
| 11,278 | 13,698 | 14,436 | 12,857 | – | .. | Intérêt sur prêts | 14 |
| 1,540 | 7,677 | 1,948 | 1,093 | – | .. | Intérêt sur placements | 15 |
| 829 | 1,208 | 79 | 640 | – | .. | Autres | 16 |
| 13,647 | 22,583 | 16,463 | 14,590 | – | .. | Total | 17 |
| | | | | | | Dépenses: | |
| 790 | 972 | 923 | 605 | – | .. | Assurance | 18 |
| 8,540 | 10,799 | 7,956 | 6,007 | – | .. | Intérêt sur dépôts | 19 |
| 54 | 357 | 160 | 220 | – | .. | Ristournes pour l'année | 20 |
| 2,042 | 3,098 | 2,584 | 2,434 | – | .. | Dépenses du personnel | 21 |
| 2,499 | 3,031 | 2,616 | 2,805 | – | .. | Autres dépenses | 22 |
| 13,925 | 18,257 | 14,239 | 12,071 | – | .. | Total | 23 |
| – 278 | 4,326 | 2,224 | 2,519 | – | .. | Bénéfice net | 24 |
| – | 3,317 | 1,344 | 1,610 | – | .. | Dividendes sur parts sociales | 25 |
| – 278 | 1,009 | 880 | 909 | – | .. | Bénéfices non répartis | 26 |
| | | | $10,000,000–$24,999,999 | | | | |
| 15 | 20 | 9 | 25 | – | 292 | Nombre de caisses d'épargne et de crédit | 27 |
| | | | thousands of dollars – milliers de dollars | | | | |
| | | | | | | Actif: | |
| 7,781 | 9,151 | 4,182 | 25,212 | – | .. | Encaisse et dépôts à vue | 28 |
| 32,106 | 82,832 | 18,663 | 37,747 | – | .. | Placements | 29 |
| 86,893 | 74,164 | 66,240 | 65,217 | – | .. | Prêts personnels et autres prêts sur reconnaissance de dette. | 30 |
| 99,047 | 109,252 | 38,940 | 270,601 | – | .. | Hypothèques | 31 |
| 6,102 | 13,804 | 5,064 | 18,871 | – | .. | Autres éléments d'actif | 32 |
| 231,929 | 289,203 | 133,089 | 417,648 | – | .. | Total | 33 |
| | | | | | | Passif: | |
| 213,253 | 193,068 | 103,618 | 327,710 | – | .. | Dépôts | 34 |
| 16,649 | 20,226 | 9,702 | 23,013 | – | .. | Autres éléments du passif | 35 |
| 467 | 68,657 | 16,963 | 54,014 | – | .. | Capital social | 36 |
| 1,460 | 6,776 | 1,087 | 6,184 | – | .. | Réserves | 37 |
| 100 | 476 | 1,719 | 6,727 | – | .. | Bénéfices | 38 |
| 231,929 | 289,203 | 133,089 | 417,648 | – | .. | Total | 39 |
| | | | | | | Revenus: | |
| 19,117 | 17,606 | 11,798 | 34,238 | – | .. | Intérêt sur prêts | 40 |
| 2,612 | 7,847 | 1,593 | 3,017 | – | .. | Intérêt sur placements | 41 |
| 1,400 | 1,436 | 48 | 1,430 | – | .. | Autres | 42 |
| 23,129 | 26,889 | 13,439 | 38,685 | – | .. | Total | 43 |
| | | | | | | Dépenses: | |
| 1,294 | 1,091 | 766 | 1,114 | – | .. | Assurance | 44 |
| 13,979 | 13,256 | 7,361 | 21,047 | – | .. | Intérêt sur dépôts | 45 |
| 89 | 554 | 82 | 146 | – | .. | Ristournes pour l'année | 46 |
| 3,343 | 3,425 | 2,002 | 5,335 | – | .. | Dépenses du personnel | 47 |
| 3,094 | 2,885 | 1,675 | 5,953 | – | .. | Autres dépenses | 48 |
| 22,799 | 21,211 | 11,886 | 33,595 | – | .. | Total | 49 |
| 330 | 5,678 | 1,553 | 5,090 | – | .. | Bénéfice net | 50 |
| – | 3,953 | 913 | 2,412 | – | .. | Dividendes sur parts sociales | 51 |
| 330 | 1,724 | 640 | 2,678 | – | .. | Bénéfices non répartis | 52 |

TABLE 15. Assets, Liabilities, Revenue and Expenses, by Size of Locals, 1976 – Concluded

| No. | | New found-land – Terre-Neuve | Prince Edward Island – Île-du-Prince-Édouard | Nova Scotia – Nouvelle-Écosse | New Brunswick – Nouveau-Brunswick | Québec | Ontario |
|---|---|---|---|---|---|---|---|
| | | $25,000,000 and over | | | | | |
| 1 | Number of credit unions | – | – | 1 | – | 25 | 17 |
| | | thousands of dollars – milliers de dollars | | | | | |
| | Assets: | | | | | | |
| 2 | Cash and demand deposits | – | – | 1,539 | – | .. | 30,451 |
| 3 | Investments | – | – | 5,303 | – | .. | 140,018 |
| 4 | Personal and other cash loans | – | – | 20,868 | – | .. | 297,960 |
| 5 | Mortgages | – | – | 4,000 | – | .. | 356,945 |
| 6 | Other assets | – | – | 1,240 | – | .. | 25,237 |
| 7 | Total | – | – | 32,950 | – | .. | 850,611 |
| | Liabilities: | | | | | | |
| 8 | Deposits | – | – | 28,898 | – | .. | 572,097 |
| 9 | Other liabilities | – | – | 966 | – | .. | 25,937 |
| 10 | Share capital | – | – | 2,457 | – | .. | 236,787 |
| 11 | Reserves | – | – | 506 | – | .. | 11,241 |
| 12 | Surplus | – | – | 123 | – | .. | 4,549 |
| 13 | Total | – | – | 32,950 | – | .. | 850,611 |
| | Revenue: | | | | | | |
| 14 | Loan interest | – | – | 2,862 | – | .. | 68,470 |
| 15 | Interest on investments | – | – | 330 | – | .. | 12,172 |
| 16 | Other | – | – | 75 | – | .. | 3,065 |
| 17 | Total | – | – | 3,267 | – | .. | 83,707 |
| | Expenses: | | | | | | |
| 18 | Insurance | – | – | 129 | – | .. | 2,969 |
| 19 | Interest on deposits | – | – | 2,092 | – | .. | 42,209 |
| 20 | Interest rebates for the year | – | – | 15 | – | .. | 2,902 |
| 21 | Personnel expenses | – | – | 452 | – | .. | 9,195 |
| 22 | Other expenses | – | – | 481 | – | .. | 11,606 |
| 23 | Total | – | – | 3,169 | – | .. | 65,980 |
| 24 | Net income | – | – | 98 | – | .. | 17,727 |
| 25 | Dividends on shares | – | – | 97 | – | .. | 15,750 |
| 26 | Undivided surplus | – | – | 1 | – | .. | 1,977 |

TABLE 16. Local Credit Unions, by Type of Association, 1976

| No. | Type | New found-land – Terre-Neuve | Prince Edward Island – Île-du-Prince-Édouard | Nova Scotia – Nouvelle-Écosse | New Brunswick – Nouveau-Brunswick | Québec | Ontario(1) |
|---|---|---|---|---|---|---|---|
| | | number – nombre | | | | | |
| | Residential: | | | | | | |
| 1 | Rural | 20 | 3 | 52 | 78 | .. | 120 |
| 2 | Urban | 3 | – | 40 | 20 | .. | 76 |
| 3 | Other | 2 | 10 | – | – | .. | 79 |
| 4 | Total | 25 | 13 | 92 | 98 | .. | 275 |
| | Occupational: | | | | | | |
| 5 | Employer | 8 | – | 30 | 25 | .. | 547 |
| 6 | Profession | 2 | – | – | 4 | .. | 26 |
| 7 | Trade union | 1 | – | – | 1 | .. | 17 |
| 8 | Other | – | – | – | – | .. | 131 |
| 9 | Total | 11 | – | 30 | 30 | .. | 721 |
| | Associational: | | | | | | |
| 10 | Racial | – | – | – | – | .. | 53 |
| 11 | Religious | – | – | 5 | 7 | .. | 122 |
| 12 | Fraternal | – | – | – | – | .. | – |
| 13 | Co-operative | – | – | – | 3 | .. | 11 |
| 14 | Other | – | – | – | – | .. | 13 |
| 15 | Total | – | – | 5 | 10 | .. | 24 |
| 16 | Grand total | 36 | 13 | 127 | 138 | .. | 1,19 |

(1) Excludes inactive credit unions.

TABLEAU 15. Actif, passif, revenus et dépenses, suivant l'importance des locales, 1976 — fin

| Manitoba | Saskatchewan | Alberta | British Columbia — Colombie-Britannique | Northwest Territories — Territoires du Nord-Ouest | Canada | | N° |
|---|---|---|---|---|---|---|---|
| | | | $25,000,000 et plus | | | | |
| 4 | 12 | 7 | 21 | — | 87 | Nombre de caisses d'épargne et de crédit | 1 |
| | | | thousands of dollars — milliers de dollars | | | | |
| | | | | | | Actif: | |
| 6,191 | 13,106 | 4,285 | 79,326 | — | .. | Encaisse et dépôts à vue | 2 |
| 27,135 | 161,139 | 39,995 | 131,818 | — | .. | Placements | 3 |
| 48,311 | 138,415 | 154,399 | 125,644 | — | .. | Prêts personnels et autres prêts sur reconnaissance de dette. | 4 |
| 93,283 | 297,563 | 90,757 | 955,623 | — | .. | Hypothèques | 5 |
| 9,247 | 22,552 | 9,864 | 43,126 | — | .. | Autres éléments d'actif | 6 |
| 184,167 | 632,775 | 299,300 | 1,335,537 | — | .. | Total | 7 |
| | | | | | | Passif: | |
| 168,768 | 445,558 | 256,169 | 1,164,558 | — | .. | Dépôts | 8 |
| 13,702 | 42,669 | 18,460 | 65,323 | — | .. | Autres éléments du passif | 9 |
| 374 | 129,507 | 18,456 | 72,792 | — | .. | Capital social | 10 |
| 1,160 | 14,009 | 2,360 | 19,340 | — | .. | Réserves | 11 |
| 163 | 1,032 | 3,855 | 13,524 | — | .. | Bénéfices | 12 |
| 184,167 | 632,775 | 299,300 | 1,335,537 | — | .. | Total | 13 |
| | | | | | | Revenus: | |
| 14,716 | 42,160 | 26,634 | 107,184 | — | .. | Intérêts sur prêts | 14 |
| 2,008 | 13,580 | 3,499 | 12,002 | — | .. | Intérêts sur placements | 15 |
| 1,066 | 2,932 | 209 | 6,163 | — | .. | Autres | 16 |
| 17,790 | 58,672 | 30,342 | 125,349 | — | .. | Total | 17 |
| | | | | | | Dépenses: | |
| 974 | 2,105 | 1,693 | 1,850 | — | .. | Assurance | 18 |
| 10,648 | 31,000 | 16,970 | 81,150 | — | .. | Intérêts sur dépôts | 19 |
| 69 | 690 | 101 | 925 | — | .. | Ristournes pour l'année | 20 |
| 3,556 | 8,772 | 3,386 | 13,747 | — | .. | Dépenses du personnel | 21 |
| 3,[illegible] | 6,834 | 6,906 | 16,388 | — | .. | Autres dépenses | 22 |
| 17,387 | 49,401 | 29,056 | 114,060 | — | .. | Total | 23 |
| 403 | 9,271 | 1,286 | 11,289 | — | .. | Bénéfice net | 24 |
| — | 6,509 | 833 | 4,079 | — | .. | Dividendes sur parts sociales | 25 |
| 403 | 2,762 | 453 | 7,210 | — | .. | Bénéfices non répartis | 26 |

TABLEAU 16. Caisses locales d'épargne et de crédit, par genre d'association, 1976

| Manitoba | Saskatchewan | Alberta | British Columbia — Colombie-Britannique | Northwest Territories — Territoires du Nord-Ouest | Canada | Genre | N° |
|---|---|---|---|---|---|---|---|
| | | | number — nombre | | | | |
| | | | | | | Lieu de résidence: | |
| — | 198 | 80 | .. | — | .. | Rural | 1 |
| 111 | 13 | 29 | .. | 3 | .. | Urbain | 2 |
| — | — | — | .. | — | .. | Autre | 3 |
| 111 | 211 | 109 | .. | 3 | .. | Total | 4 |
| | | | | | | Profession: | |
| 72 | 22 | 72 | .. | — | .. | Employeur | 5 |
| — | 2 | — | .. | 1 | .. | Profession | 6 |
| — | — | — | .. | — | .. | Syndicat | 7 |
| — | — | — | .. | — | .. | Autres | 8 |
| 72 | 24 | 72 | .. | 1 | .. | Total | 9 |
| | | | | | | Association: | |
| — | 5 | 5 | .. | — | .. | Ethnique | 10 |
| 8 | 5 | 5 | .. | — | .. | Religieuse | 11 |
| — | — | 6 | .. | — | .. | Mutuelle | 12 |
| — | — | — | .. | — | .. | Coopérative | 13 |
| — | — | — | .. | — | .. | Autres | 14 |
| 8 | 10 | 16 | .. | — | .. | Total | 15 |
| 191 | 245 | 197 | .. | 4 | .. | Total général | 16 |

(1) Caisses d'épargne et de crédit inopérantes sont exclues.

TABLE 17. Loans Made – Locals, 1956-1976(1)

| No. | Year – Année | Newfoundland – Terre-Neuve | | Prince Edward Island – Île-du-Prince-Édouard | |
|---|---|---|---|---|---|
| | | Thousands of dollars – Milliers de dollars | Annual % change – Changement de % annuel | Thousands of dollars – Milliers de dollars | Annual % change – Changement de % annuel |
| 1 | 1956 | 200 | 0.0 | 700 | – 12.5 |
| 2 | 1957 | 300 | 50.0 | 300 | – 57.1 |
| 3 | 1958 | 300 | 0.0 | 800 | 166.7 |
| 4 | 1959 | 300 | 0.0 | 900 | 12.5 |
| 5 | 1960 | 300 | 0.0 | 1,000 | 11.1 |
| 6 | 1961 | 400 | 33.3 | 800 | – 20.0 |
| 7 | 1962 | 400 | 0.0 | 800 | 0.0 |
| 8 | 1963 | 470 | 17.5 | 1,100 | 37.5 |
| 9 | 1964 | 518 | 10.2 | 1,400 | 27.3 |
| 10 | 1965 | 710 | 37.1 | 1,700 | 21.4 |
| 11 | 1966 | 815 | 14.8 | 1,729 | 1.9 |
| 12 | 1967 | 846 | 3.8 | 2,263 | 30.9 |
| 13 | 1968 | 1,069 | 26.4 | 2,680 | 15.6 |
| 14 | 1969 | 1,267 | 18.5 | 2,272 | – 15.2 |
| 15 | 1970 | 1,573 | 24.1 | 5,004 | 120.2 |
| 16 | 1971 | 1,906 | 21.2 | 4,106 | – 18.0 |
| 17 | 1972 | 2,414 | 26.7 | 5,524 | 34.5 |
| 18 | 1973 | 3,587 | 48.6 | 8,293 | 50.1 |
| 19 | 1974 | 3,797 | 5.9 | 8,023 | – 3.3 |
| 20 | 1975 | 5,374 | 41.5 | 9,289 | 15.8 |
| 21 | 1976 | 6,951 | 29.3 | 11,130 | 19.8 |

| No. | Year – Année | Nova Scotia – Nouvelle-Écosse | | New Brunswick – Nouveau-Brunswick | |
|---|---|---|---|---|---|
| | | Thousands of dollars – Milliers de dollars | Annual % change – Changement de % annuel | Thousands of dollars – Milliers de dollars | Annual % change – Changement de % annuel |
| 22 | 1956 | 6,100 | 10.9 | 5,700 | 16.3 |
| 23 | 1957 | 6,900 | 13.1 | 6,500 | 14.0 |
| 24 | 1958 | 8,900 | 29.0 | 6,200 | – 4.6 |
| 25 | 1959 | 10,200 | 14.6 | 7,200 | 16.1 |
| 26 | 1960 | 10,900 | 6.9 | 7,600 | 5.6 |
| 27 | 1961 | 11,400 | 4.6 | 8,100 | 6.6 |
| 28 | 1962 | 12,900 | 13.2 | 9,100 | 12.3 |
| 29 | 1963 | 20,000 | 55.2 | 9,300 | 2.2 |
| 30 | 1964 | 21,700 | 8.5 | 10,500 | 12.9 |
| 31 | 1965 | 25,293 | 16.6 | 11,800 | 12.4 |
| 32 | 1966 | 26,607 | 5.2 | 13,636 | 15.6 |
| 33 | 1967 | 28,552 | 7.3 | 14,759 | 8.2 |
| 34 | 1968 | .. | .. | 16,551 | 12.1 |
| 35 | 1969 | .. | .. | 17,510 | 5.8 |
| 36 | 1970 | 36,282 | .. | 18,345 | 4.8 |
| 37 | 1971 | .. | .. | 23,823 | 29.9 |
| 38 | 1972 | .. | .. | 33,616 | 41.1 |
| 39 | 1973 | 65,376 | .. | 49,249 | 46.5 |
| 40 | 1974 | 64,807 | – 0.9 | 62,544 | 27.0 |
| 41 | 1975 | 75,086 | 15.9 | 80,842 | 29.3 |
| 42 | 1976 | 90,950 | 21.1 | 111,497 | 37.9 |

(1) Statistics prior to 1966 taken from Department of Agriculture, Credit Unions in Canada, 1965.

TABLEAU 17. Prêts consentis — Locales, 1956-1976(1)

| Québec | | Ontario | | Manitoba | | Saskatchewan | | |
|---|---|---|---|---|---|---|---|---|
| Thousands of dollars — Milliers de dollars | Annual % change — Changement de % annuel | Thousands of dollars — Milliers de dollars | Annual % change — Changement de % annuel | Thousands of dollars — Milliers de dollars | Annual % change — Changement de % annuel | Thousands of dollars — Milliers de dollars | Annual % change — Changement de % annuel | N° |
| 133,300 | 18.4 | 81,700 | 15.2 | 13,900 | 27.5 | 17,800 | 14.1 | 1 |
| 135,000 | 1.3 | 99,100 | 21.3 | 16,200 | 16.5 | 20,700 | 16.3 | 2 |
| 151,300 | 12.1 | 116,500 | 17.6 | 20,400 | 25.9 | 25,700 | 24.2 | 3 |
| 166,600 | 10.1 | 141,300 | 21.3 | 26,200 | 28.4 | 37,600 | 46.3 | 4 |
| 149,600 | - 10.0 | 154,500 | 9.3 | 30,000 | 14.5 | 43,600 | 16.0 | 5 |
| 217,800 | 45.6 | 165,800 | 7.3 | 34,700 | 15.7 | 51,300 | 17.7 | 6 |
| 252,600 | 16.0 | 204,200 | 23.2 | 39,600 | 14.1 | 67,900 | 32.4 | 7 |
| 295,100 | 16.8 | 218,400 | 7.0 | 49,800 | 25.8 | 84,500 | 24.4 | 8 |
| 345,300 | 17.0 | 270,800 | 24.0 | 58,800 | 18.1 | 102,900 | 21.8 | 9 |
| 418,200 | 21.1 | 298,200 | 10.1 | 65,672 | 11.7 | 129,066 | 25.4 | 10 |
| 466,108 | 11.5 | 327,900 | 9.9 | 75,433 | 14.9 | 131,071 | 1.6 | 11 |
| 499,032 | 7.1 | 309,784 | - 5.8 | 84,270 | 11.7 | 166,249 | 26.8 | 12 |
| 572,508 | 14.7 | 374,107 | 20.8 | 91,685 | 8.8 | 168,862 | 1.6 | 13 |
| 571,361 | 3.3 | 404,098 | 8.0 | 98,930 | 7.9 | 148,169 | - 12.3 | 14 |
| 686,582 | 16.1 | 550,505 | 36.2 | 98,896 | 0.0 | 146,876 | - 0.9 | 15 |
| 1,043,934 | 52.2 | 692,453 | 25.8 | 117,048 | 18.3 | 193,161 | 31.5 | 16 |
| 992,556 | - 4.9 | 907,245 | 31.0 | 156,280 | 33.5 | 244,917 | 26.8 | 17 |
| 1,370,389 | 38.1 | 883,067 | - 2.7 | 188,886 | 20.9 | 358,732 | 46.5 | 18 |
| 1,638,569 | 19.6 | 827,913 | - 6.2 | 252,643 | 33.8 | 438,823 | 22.3 | 19 |
| 1,770,199 | 8.0 | 1,123,854 | 35.7 | 317,159 | 25.5 | 569,490 | 32.1 | 20 |
| 2,498,623 | 41.1 | 1,303,437 | 16.0 | 372,084 | 17.3 | 667,767 | 17.3 | 21 |

| Alberta | | British Columbia — Colombie-Britannique | | Northwest Territories — Territoires du Nord-Ouest | | Canada | | |
|---|---|---|---|---|---|---|---|---|
| Thousands of dollars — Milliers de dollars | Annual % change — Changement de % annuel | Thousands of dollars — Milliers de dollars | Annual % change — Changement de % annuel | Thousands of dollars — Milliers de dollars | Annual % change — Changement de % annuel | Thousands of dollars — Milliers de dollars | Annual % change — Changement de % annuel | |
| 10,600 | 20.5 | 39,700 | 33.2 | - | - | 309,700 | 19.1 | 22 |
| 11,700 | 10.4 | 48,100 | 21.2 | - | - | 344,800 | 11.3 | 23 |
| 14,800 | 26.5 | 46,200 | - 4.0 | - | - | 391,100 | 13.4 | 24 |
| 17,700 | 20.0 | 64,700 | 40.0 | - | - | 472,700 | 20.9 | 25 |
| 20,000 | 13.6 | 63,600 | - 1.7 | - | - | 481,200 | 1.8 | 26 |
| 23,900 | 18.9 | 64,500 | 1.4 | - | - | 578,700 | 20.3 | 27 |
| 32,200 | 34.7 | 56,600 | - 12.2 | - | - | 676,300 | 16.9 | 28 |
| 30,390 | - 5.9 | 62,900 | 11.1 | - | - | 771,960 | 14.1 | 29 |
| 34,801 | 14.5 | 71,900 | 14.3 | - | - | 918,619 | 19.0 | 30 |
| 38,610 | 10.9 | 88,900 | 23.6 | - | - | 1,078,151 | 17.4 | 31 |
| 42,907 | 11.1 | 140,335 | 57.9 | - | - | 1,226,541 | 13.8 | 32 |
| 53,540 | 24.8 | 163,750 | 16.7 | - | - | 1,323,045 | 7.9 | 33 |
| 63,410 | 18.4 | 190,679 | 16.4 | 30 | - | .. | .. | 34 |
| 63,223 | - 0.3 | 164,917 | - 13.5 | .. | .. | .. | .. | 35 |
| 75,338 | 19.2 | 161,930 | - 1.8 | .. | .. | .. | .. | 36 |
| 109,982 | 46.0 | 276,292 | 70.6 | .. | .. | .. | .. | 37 |
| 151,617 | 37.9 | 423,554 | 53.3 | .. | .. | .. | .. | 38 |
| 194,856 | 28.5 | 643,332 | 51.9 | .. | .. | .. | .. | 39 |
| 223,144 | 14.5 | .. | .. | .. | .. | .. | .. | 40 |
| 357,732 | 60.3 | .. | .. | .. | .. | .. | .. | 41 |
| 454,972 | 27.2 | 970,322 | .. | 74 | .. | 6,487,807 | .. | 42 |

(1) La statistique antérieure à 1966 est tirée de Les Caisses Populaires au Canada, 1965, publication du ministère de l'Agriculture.

TABLE 18. Loan Accounts - Locals, 1976

| No. | | Newfoundland – Terre-Neuve | Prince Edward Island – Île-du-Prince-Édouard | Nova Scotia – Nouvelle-Écosse | New Brunswick – Nouveau-Brunswick | Québec | Ontario |
|---|---|---|---|---|---|---|---|
| | | thousands of dollars – milliers de dollars | | | | | |
| | Statement of non-mortgage loan accounts | | | | | | |
| 1 | Balance of loans outstanding at beginning of the year ..... | 6,560 | 13,926 | 90,249 | 74,800 | 1,231,220 | 1,110,076 |
| | Add: | | | | | | |
| 2 | Advances on new loans made during the year ..... | 6,827 | 11,130 | 84,176 | 94,433 | 1,473,299 | 963,217 |
| | Deduct: | | | | | | |
| 3 | Repayments received during the year ..... | 4,817 | 9,326 | 67,715 | 73,704 | 1,214,167 | 780,479 |
| 4 | Other adjustments ..... | 16 | – | – 540 | – | – | – |
| 5 | Balance of outstanding loans at end of the current year | 8,554 | 15,730 | 107,250 | 95,529 | 1,490,352 | 1,292,814 |
| | Statement of mortgage loan accounts | | | | | | |
| 6 | Balance of loans outstanding at beginning of the year ..... | 277 | – | 9,031 | 33,302 | 2,221,671 | 653,714 |
| | Add: | | | | | | |
| 7 | Advances on new loans made during the year ..... | 124 | – | 6,774 | 17,064 | 1,025,324 | 340,220 |
| | Deduct: | | | | | | |
| 8 | Repayments received during the year ..... | 89 | – | 4,911 | 4,080 | 374,458 | 156,947 |
| 9 | Other adjustments ..... | – | – | – 736 | – | – | – |
| 10 | Balance of outstanding loans at end of current year ..... | 312 | – | 11,630 | 46,286 | 2,872,537 | 836,987 |
| | Total loans (non-mortgage and mortgage) | | | | | | |
| 11 | Balance of loans outstanding at beginning of the year ..... | 6,837 | 13,926 | 99,280 | 108,102 | 3,452,891 | 1,763,790 |
| 12 | Advances on new loans made during the year ..... | 6,951 | 11,130 | 90,950 | 111,497 | 2,498,623 | 1,303,437 |
| | Deduct: | | | | | | |
| 13 | Repayments received during the year ..... | 4,906 | 9,326 | 72,626 | 77,784 | 1,588,625 | 937,426 |
| 14 | Adjustments ..... | 16 | – | – 1,276 | – | – | – |
| 15 | Balance of outstanding loans at end of current year ..... | 8,866 | 15,730 | 118,880 | 141,815 | 4,362,889 | 2,129,801 |
| 16 | Number of loans over 90 days in arrears ..... | 67 | .. | .. | 1,394 | – | 20,045 |
| | | dollars | | | | | |
| | Average size of loan made: | | | | | | |
| 17 | Non-mortgage ..... | 1,781 | 1,237 | 1,220 | 2,333 | .. | 1,922 |
| 18 | Mortgage ..... | 4,960 | – | 3,941 | 2,076 | .. | 17,659 |
| 19 | Total ..... | 6,741 | 1,237 | 5,161 | 4,409 | .. | 19,581 |
| | Number of loans made during the year: | | | | | | |
| 20 | Non-mortgage ..... | 3,834 | 8,999 | 68,998 | 40,473 | .. | 501,265 |
| 21 | Mortgage ..... | 25 | – | 1,719 | 8,219 | .. | 19,266 |
| 22 | Total (cash and mortgage) ..... | 3,859 | 8,999 | 70,717 | 48,692 | .. | 520,531 |
| | | per cent – pourcentage | | | | | |
| | Selected ratios: | | | | | | |
| 23 | Allowance for doubtful loans, reserves and undivided surplus, to loans outstanding. | 2.20 | 3.36 | 6.24 | 9.65 | 5.33 | 3.03 |
| 24 | Shares and deposits to loans outstanding ..... | 106.68 | 85.14 | 112.79 | 112.46 | 149.91 | 118.70 |
| 25 | Total ..... | 108.88 | 88.50 | 119.03 | 122.11 | 155.24 | 121.73 |
| | Loans outstanding to total assets: | | | | | | |
| 26 | Non-mortgage ..... | 83.03 | 85.98 | 71.57 | 54.23 | 21.51 | 48.01 |
| 27 | Mortgage ..... | 3.02 | – | 7.76 | 26.28 | 41.46 | 31.09 |
| 28 | Total ..... | 86.06 | 85.98 | 79.33 | 80.51 | 62.97 | 79.11 |
| 29 | Per cent loans written off to loans outstanding ..... | – | 0.61 | – | 0.15 | – | 0.15 |

TABLEAU 18. Comptes de prêts – Locales, 1976

| Manitoba | Saskatchewan | Alberta | British Columbia – Colombie-Britannique | Northwest Territories – Territoires du Nord-Ouest | Canada | | Nº |
|---|---|---|---|---|---|---|---|
| thousands of dollars – milliers de dollars | | | | | | | |
| | | | | | | État des comptes de prêts sur reconnaissance de dette | |
| 231,927 | 315,659 | 279,142 | 234,677 | 2,238 | 3,590,474[r] | Solde des prêts en cours au début de l'année | 1 |
| | | | | | | Ajouter: | |
| 219,179 | 381,820 | 282,680 | 229,056 | 74 | 3,745,891 | Avances sur nouveaux prêts consentis durant l'année | 2 |
| | | | | | | Déduire: | |
| 168,390 | 301,625 | 196,272 | 203,875 | – | 3,020,370 | Remboursements reçus durant l'année | 3 |
| – | – | – | 1,417 | – | 893 | Autres ajustements | 4 |
| 282,716 | 395,854 | 365,550 | 258,441 | 2,312 | 4,315,102 | Solde des prêts en cours à la fin de l'année observée | 5 |
| | | | | | | État des comptes de prêts hypothécaires | |
| 249,546 | 475,066 | 150,969 | 1,048,433 | – | 4,842,009 | Solde des prêts en cours au début de l'année | 6 |
| | | | | | | Ajouter: | |
| 152,905 | 285,947 | 172,292 | 741,266 | – | 2,741,916 | Avances sur nouveaux prêts consentis durant l'année | 7 |
| | | | | | | Déduire: | |
| 70,765 | 164,080 | 108,573 | 392,339 | – | 1,276,242 | Remboursements reçus durant l'année | 8 |
| – | – | – | 50 | – | – 686 | Autres ajustements | 9 |
| 331,686 | 596,933 | 214,688 | 1,397,310 | – | 6,308,369 | Solde des prêts en cours à la fin de l'année observée | 10 |
| | | | | | | Total des prêts (sur reconnaissance de dette et hypothèques) | |
| 481,473 | 790,725 | 430,111 | 1,283,110 | 2,238 | 8,432,483[r] | Solde des prêts en cours au début de l'année | 11 |
| 372,084 | 667,767 | 454,972 | 970,322 | 74 | 6,487,807 | Avances sur nouveaux prêts consentis durant l'année | 12 |
| | | | | | | Déduire: | |
| 239,155 | 465,705 | 304,845 | 596,214 | – | 4,296,612 | Remboursements reçus durant l'année | 13 |
| – | – | – | 1,467 | – | 207 | Ajustements | 14 |
| 614,402 | 992,787 | 580,238 | 1,655,751 | 2,312 | 10,623,471 | Solde des prêts en cours à la fin de l'année observée | 15 |
| .. | 7,247 | 2,357 | .. | 154 | .. | Nombre des arriérés de plus de 90 jours | 16 |
| dollars | | | | | | | |
| | | | | | | Valeur moyenne des prêts consentis: | |
| 2,882 | 2,777 | 2,064 | .. | .. | .. | Prêts sur reconnaissance de dette | 17 |
| 14,244 | 12,618 | 11,630 | .. | .. | .. | Prêts hypothécaires | 18 |
| 17,126 | 15,395 | 13,694 | .. | .. | .. | Total | 19 |
| | | | | | | Nombres de prêts consentis au cours de l'année: | |
| 76,051 | 137,463 | 136,991 | .. | .. | .. | Prêts sur reconnaissance de dette | 20 |
| 10,727 | 22,659 | 14,814 | .. | .. | .. | Prêts hypothécaires | 21 |
| 86,778 | 160,122 | 151,805 | .. | .. | .. | Total des prêts (sur reconnaissance de dette et hypothèques). | 22 |
| per cent – pourcentage | | | | | | | |
| | | | | | | Certains rapports: | |
| 1.85 | 3.90 | 3.75 | 3.92 | – | 4.30 | Provisions pour prêts douteux, réserves et bénéfices non répartis au prêts en cours. | 23 |
| 118.12 | 140.02 | 133.31 | 113.57 | 124.18 | 132.16 | Actions et dépôts au prêts en cours | 24 |
| 119.97 | 143.92 | 137.06 | 117.49 | 124.18 | 136.46 | Total | 25 |
| | | | | | | Prêts en cours à l'actif total: | |
| 36.12 | 25.53 | 50.51 | 12.65 | 90.67 | 28.62 | Prêts sur reconnaissance de dette | 26 |
| 42.38 | 38.50 | 29.66 | 68.40 | – | 41.84 | Prêts hypothécaires | 27 |
| 78.50 | 64.03 | 80.17 | 81.05 | 90.67 | 70.46 | Total | 28 |
| – | – | 0.08 | 0.05 | – | 0.04 | Pourcentage des prêts radiés par rapport aux prêts en cours | 29 |

TABLE 19. Purpose of Loans, 1976

| No. | | Consolidation of debt — Consolidation de dettes | Automobile purchases — Achats d'automobile | Investments — Placements | Education — Éducation | Medical and dental — Soins médicaux et dentaires | Holidays — Vacances | Taxes — Impôts et taxes |
|---|---|---|---|---|---|---|---|---|
| | | thousands of dollars — milliers de dollars | | | | | | |
| | Newfoundland: | | | | | | | |
| 1 | Cash loans | 873 | 2,482 | 104 | 73 | 18 | 295 | 27 |
| 2 | Mortgage loans | – | – | – | – | – | – | – |
| 3 | Total | 873 | 2,482 | 104 | 73 | 18 | 295 | 27 |
| | Prince Edward Island: | | | | | | | |
| 4 | Cash loans | 1,570 | 3,906 | 250 | 42 | 23 | 185 | 31 |
| 5 | Mortgage loans | – | – | – | – | – | – | – |
| 6 | Total | 1,570 | 3,906 | 250 | 42 | 23 | 185 | 31 |
| | Nova Scotia: | | | | | | | |
| 7 | Cash loans | 19,028 | 25,841 | 693 | 622 | 304 | 2,230 | 877 |
| 8 | Mortgage loans | 151 | 760 | 43 | – | – | 6 | 6 |
| 9 | Total | 19,179 | 26,601 | 736 | 622 | 304 | 2,236 | 883 |
| | New Brunswick: | | | | | | | |
| 10 | Cash loans | 16,974 | 31,602 | 1,060 | 634 | 172 | 1,248 | 1,432 |
| 11 | Mortgage loans | 1,055 | 176 | – | – | – | – | – |
| 12 | Total | 18,029 | 31,778 | 1,060 | 634 | 172 | 1,248 | 1,432 |
| | Québec: | | | | | | | |
| 13 | Cash loans | 276,938 | 462,839 | 21,680 | 36,322 | 4,378 | 50,169 | [illegible] |
| 14 | Mortgage loans | 30,771 | 4,675 | 1,632 | – | – | – | – |
| 15 | Total | 307,709 | 467,514 | 23,312 | 36,322 | 4,378 | 50,169 | [illegible] |
| | Ontario: | | | | | | | |
| 16 | Cash loans | 130,200 | 308,398 | 34,723 | 5,708 | 3,919 | 44,891 | [illegible] |
| 17 | Mortgage loans | 28,386 | 1,402 | 2,495 | 26 | 1 | 10 | 99 |
| 18 | Total | 158,586 | 309,800 | 37,218 | 5,734 | 3,920 | 44,901 | 7,269 |
| | Manitoba: | | | | | | | |
| 19 | Cash loans | 29,144 | 56,028 | 10,784 | 1,440 | 314 | 3,510 | 1,211 |
| 20 | Mortgage loans | 6,920 | 1,337 | 1,301 | 63 | 1 | 9 | 237 |
| 21 | Total | 36,064 | 57,365 | 12,085 | 1,503 | 315 | 3,519 | 1,448 |
| | Saskatchewan: | | | | | | | |
| 22 | Cash loans | 42,511 | 84,745 | 13,344 | 3,386 | 252 | 3,339 | 2,602 |
| 23 | Mortgage loans | 22,030 | 3,069 | 1,829 | 205 | 43 | 129 | 491 |
| 24 | Total | 64,541 | 87,814 | 15,173 | 3,591 | 295 | 3,468 | 3,093 |
| | Alberta: | | | | | | | |
| 25 | Cash loans | 62,661 | 73,360 | 16,468 | 4,946 | 1,008 | 5,985 | 2,866 |
| 26 | Mortgage loans | – | – | – | – | – | – | – |
| 27 | Total | 62,661 | 73,360 | 16,468 | 4,946 | 1,008 | 5,985 | 2,866 |
| | British Columbia: | | | | | | | |
| 28 | Cash loans | .. | .. | .. | .. | .. | .. | .. |
| 29 | Mortgage loans | .. | .. | .. | .. | .. | .. | .. |
| 30 | Total | .. | .. | .. | .. | .. | .. | .. |
| | Northwest Territories: | | | | | | | |
| 31 | Cash loans | .. | .. | .. | .. | .. | .. | .. |
| 32 | Mortgage loans | .. | .. | .. | .. | .. | .. | .. |
| 33 | Total | .. | .. | .. | .. | .. | .. | .. |
| | Canada (for reporting provinces only): | | | | | | | |
| 34 | Cash loans | 579,899 | 1,049,201 | 99,106 | 53,173 | 10,388 | 111,852 | [illegible] |
| 35 | Mortgage loans | 89,313 | 11,419 | 7,300 | 294 | 45 | 154 | [illegible] |
| 36 | Total | 669,212 | 1,060,620 | 106,506 | 53,467 | 10,433 | 112,006 | [illegible] |

TABLEAU 19. But des prêts consentis, 1976

| Home repairs — Réparations de maison | Real estate — Immeuble | Equipment — Matériel | Operating expenses — Dépenses d'exploitation | Other — Autres | Total | Estate or endowment — Dotations ou successions | | No |
|---|---|---|---|---|---|---|---|---|
| thousands of dollars – milliers de dollars | | | | | | | | |
| | | | | | | | Terre-Neuve: | |
| 519 | 1,032 | 686 | 136 | 582 | 6,827 | – | Prêts sur reconnaissance de dette | 1 |
| 5 | 115 | – | – | 4 | 124 | – | Prêts hypothécaires | 2 |
| 524 | 1,147 | 686 | 136 | 586 | 6,951 | – | Total | 3 |
| | | | | | | | Île-du-Prince-Édouard: | |
| 857 | 1,675 | 914 | 1,055 | 622 | 11,130 | – | Prêts sur reconnaissance de dette | 4 |
| – | – | – | – | – | – | – | Prêts hypothécaires | 5 |
| 857 | 1,675 | 914 | 1,055 | 622 | 11,130 | – | Total | 6 |
| | | | | | | | Nouvelle-Écosse: | |
| 8,268 | 6,572 | 4,884 | 2,965 | 11,892 | 84,176 | – | Prêts sur reconnaissance de dette | 7 |
| 616 | 5,164 | 4 | 10 | 14 | 6,774 | – | Prêts hypothécaires | 8 |
| 8,884 | 11,736 | 4,888 | 2,975 | 11,906 | 90,950 | – | Total | 9 |
| | | | | | | | Nouveau-Brunswick: | |
| 9,573 | 10,517 | 7,687 | 4,568 | 8,966 | 94,433 | – | Prêts sur reconnaissance de dette | 10 |
| 1,652 | 13,549 | 1 | 631 | – | 17,064 | – | Prêts hypothécaires | 11 |
| 11,225 | 24,066 | 7,688 | 5,199 | 8,966 | 111,497 | – | Total | 12 |
| | | | | | | | Québec: | |
| 168,519 | – | 189,589 | 228,163 | 17,323 | 1,473,299 | – | Prêts sur reconnaissance de dette | 13 |
| 10,756 | 970,736 | – | 6,754 | – | 1,025,324 | – | Prêts hypothécaires | 14 |
| 179,275 | 970,736 | 189,589 | 234,917 | 17,323 | 2,498,623 | – | Total | 15 |
| | | | | | | | Ontario: | |
| 111,185 | 119,818 | 57,651 | 51,137 | 88,255 | 963,055 | 162 | Prêts sur reconnaissance de dette | 16 |
| 5,915 | 288,705 | 1,345 | 7,201 | 4,635 | 340,220 | – | Prêts hypothécaires | 17 |
| 117,100 | 408,523 | 58,996 | 58,338 | 92,890 | 1,303,275 | 162 | Total | 18 |
| | | | | | | | Manitoba: | |
| 13,836 | 24,369 | 35,852 | 30,241 | 12,450 | 219,179 | – | Prêts sur reconnaissance de dette | 19 |
| 2,362 | 129,864 | 3,604 | 4,419 | 2,679 | 152,796 | 109 | Prêts hypothécaires | 20 |
| 16,198 | 154,233 | 39,456 | 34,660 | 15,129 | 371,975 | 109 | Total | 21 |
| | | | | | | | Saskatchewan: | |
| 9,138 | 43,459 | 85,965 | 80,149 | 12,899 | 381,789 | 31 | Prêts sur reconnaissance de dette | 22 |
| 6,176 | 218,959 | 13,334 | 18,095 | 1,560 | 285,920 | 27 | Prêts hypothécaires | 23 |
| 15,314 | 262,418 | 99,299 | 98,244 | 14,459 | 667,709 | 58 | Total | 24 |
| | | | | | | | Alberta: | |
| 23,204 | – | 23,993 | 36,471 | 31,718 | 282,680 | – | Prêts sur reconnaissance de dette | 25 |
| – | 172,292 | – | – | – | 172,292 | – | Prêts hypothécaires | 26 |
| 23,204 | 172,292 | 23,993 | 36,471 | 31,718 | 454,972 | – | Total | 27 |
| | | | | | | | Colombie-Britannique: | |
| .. | .. | .. | .. | .. | 229,056 | .. | Prêts sur reconnaissance de dette | 28 |
| .. | .. | .. | .. | .. | 741,266 | .. | Prêts hypothécaires | 29 |
| .. | .. | .. | .. | .. | 970,322 | .. | Total | 30 |
| | | | | | | | Territoires du Nord-Ouest: | |
| .. | .. | .. | .. | .. | 74 | .. | Prêts sur reconnaissance de dette | 31 |
| .. | .. | .. | .. | .. | – | .. | Prêts hypothécaires | 32 |
| .. | .. | .. | .. | .. | 74 | .. | Total | 33 |
| | | | | | | | Canada (provinces déclarantes seulement): | |
| 345,099 | 207,442 | 407,221 | 434,885 | 184,707 | 3,516,568 | 193 | Prêts sur reconnaissance de dette | 34 |
| 27,482 | 1,799,384 | 18,288 | 37,110 | 8,892 | 2,000,514 | 136 | Prêts hypothécaires | 35 |
| 372,581 | 2,006,826 | 425,509 | 471,995 | 193,599 | 5,517,082 | 329 | Total | 36 |

TABLE 20. Purpose of Loans Made as a Percentage of Total Loans, 1976

| No. | | Consolidation of debt — Consolidation de dettes | Automobile purchases — Achats d'automobile | Investments — Placements | Education — Éducation | Medical and dental — Soins médicaux et dentaires | Holidays — Vacances | Taxes — Impôts et taxes |
|---|---|---|---|---|---|---|---|---|
| | | per cent – pourcentage | | | | | | |
| | Newfoundland: | | | | | | | |
| 1 | Cash loans | 12.56 | 35.70 | 1.50 | 1.05 | 0.26 | 4.24 | 0.39 |
| 2 | Mortgage loans | – | – | – | – | – | – | – |
| 3 | Total | 12.56 | 35.70 | 1.50 | 1.05 | 0.26 | 4.24 | 0.39 |
| | Prince Edward Island: | | | | | | | |
| 4 | Cash loans | 14.11 | 35.08 | 2.25 | 0.38 | 0.21 | 1.66 | 0.28 |
| 5 | Mortgage loans | – | – | – | – | – | – | – |
| 6 | Total | 14.11 | 35.08 | 2.25 | 0.38 | 0.21 | 1.66 | 0.28 |
| | Nova Scotia: | | | | | | | |
| 7 | Cash loans | 20.92 | 28.40 | 0.76 | 0.68 | 0.33 | 2.45 | 0.96 |
| 8 | Mortgage loans | 0.17 | 0.84 | 0.05 | – | – | 0.01 | 0.01 |
| 9 | Total | 21.09 | 29.24 | 0.81 | 0.68 | 0.33 | 2.46 | 0.97 |
| | New Brunswick: | | | | | | | |
| 10 | Cash loans | 15.22 | 28.35 | 0.95 | 0.57 | 0.15 | 1.12 | 1.28 |
| 11 | Mortgage loans | 0.95 | 0.16 | – | – | – | – | – |
| 12 | Total | 16.17 | 28.51 | 0.95 | 0.57 | 0.15 | 1.12 | 1.28 |
| | Quebec: | | | | | | | |
| 13 | Cash loans | 11.08 | 18.52 | 0.87 | 1.45 | 0.18 | 2.01 | 0.70 |
| 14 | Mortgage loans | 1.23 | 0.19 | 0.06 | – | – | – | – |
| 15 | Total | 12.31 | 18.71 | 0.93 | 1.45 | 0.18 | 2.01 | 0.70 |
| | Ontario: | | | | | | | |
| 16 | Cash loans | 9.99 | 23.66 | 2.66 | 0.44 | 0.30 | 3.44 | 0.53 |
| 17 | Mortgage loans | 2.18 | 0.11 | 0.19 | .. | .. | .. | .. |
| 18 | Total | 12.17 | 23.77 | 2.85 | 0.44 | 0.30 | 3.44 | 0.55 |
| | Manitoba: | | | | | | | |
| 19 | Cash loans | 7.83 | 15.06 | 2.90 | 0.39 | 0.08 | 0.94 | 0.33 |
| 20 | Mortgage loans | 1.86 | 0.36 | 0.35 | 0.02 | -- | -- | 0.06 |
| 21 | Total | 9.69 | 15.42 | 3.25 | 0.41 | 0.08 | 0.94 | 0.39 |
| | Saskatchewan: | | | | | | | |
| 22 | Cash loans | 6.37 | 12.69 | 2.00 | 0.51 | 0.04 | 0.50 | 0.39 |
| 23 | Mortgage loans | 3.30 | 0.46 | 0.27 | 0.03 | 0.01 | 0.02 | 0.07 |
| 24 | Total | 9.67 | 13.15 | 2.27 | 0.54 | 0.05 | 0.52 | 0.46 |
| | Alberta: | | | | | | | |
| 25 | Cash loans | 13.77 | 16.12 | 3.62 | 1.09 | 0.22 | 1.32 | 0.63 |
| 26 | Mortgage loans | – | – | – | – | – | – | – |
| 27 | Total | 13.77 | 16.12 | 3.62 | 1.09 | 0.22 | 1.32 | 0.63 |
| | British Columbia: | | | | | | | |
| 28 | Cash loans | .. | .. | .. | .. | .. | .. | .. |
| 29 | Mortgage loans | .. | .. | .. | .. | .. | .. | .. |
| 30 | Total | .. | .. | .. | .. | .. | .. | .. |
| | Northwest Territories: | | | | | | | |
| 31 | Cash loans | .. | .. | .. | .. | .. | .. | .. |
| 32 | Mortgage loans | .. | .. | .. | .. | .. | .. | .. |
| 33 | Total | .. | .. | .. | .. | .. | .. | .. |
| | Canada (for reporting provinces only): | | | | | | | |
| 34 | Non-mortgage loans | 10.51 | 19.01 | 1.80 | 0.96 | 0.19 | 2.03 | 0.81 |
| 35 | Mortgage loans | 1.62 | 0.21 | 0.13 | 0.01 | – | – | 0.01 |
| 36 | Total | 12.13 | 19.22 | 1.93 | 0.97 | 0.19 | 2.03 | 0.82 |

TABLEAU 20. But des prêts consentis, en pourcentage du total des prêts, 1976

| Home repairs — Réparations de maison | Real estate — Immeuble | Equipment — Matériel | Operating expenses — Dépenses d'exploitation | Other — Autres | Total | Estate or endowment — Dotations ou successions | | N° |
|---|---|---|---|---|---|---|---|---|
| per cent — pourcentage | | | | | | | | |
| | | | | | | | Terre-Neuve: | |
| 7.47 | 14.85 | 9.87 | 1.96 | 8.37 | 98.22 | — | Prêts sur reconnaissance de dette | 1 |
| 0.07 | 1.65 | — | — | 0.06 | 1.78 | — | Prêts hypothécaires | 2 |
| 7.54 | 16.50 | 9.87 | 1.96 | 8.43 | 100.00 | — | Total | 3 |
| | | | | | | | Île-du-Prince-Édouard: | |
| 7.70 | 15.05 | 8.21 | 9.48 | 5.59 | 100.00 | — | Prêts sur reconnaissance de detta | 4 |
| — | — | — | — | — | — | — | Prêts hypothécaires | 5 |
| 7.70 | 15.05 | 8.21 | 9.48 | 5.59 | 100.00 | — | Total | 6 |
| | | | | | | | Nouvelle-Écosse: | |
| 9.09 | 7.23 | 5.37 | 3.26 | 13.08 | 92.53 | — | Prêts sur reconnaissance de dette | 7 |
| 0.68 | 5.68 | -- | 0.01 | 0.02 | 7.47 | — | Prêts hypothécaires | 8 |
| 9.77 | 12.91 | 5.37 | 3.27 | 13.10 | 100.00 | — | Total | 9 |
| | | | | | | | Nouveau-Brunswick: | |
| 8.59 | 9.43 | 6.89 | 4.10 | 8.04 | 84.69 | — | Prêts sur reconnaissance de dette | 10 |
| 1.48 | 12.15 | — | 0.57 | — | 15.31 | — | Prêts hypothécaires | 11 |
| 10.07 | 21.58 | 6.89 | 4.67 | 8.04 | 100.00 | — | Total | 12 |
| | | | | | | | Québec: | |
| 6.74 | — | 7.59 | 9.13 | 0.61 | 58.88 | — | Prêts sur reconnaissance de dette | 13 |
| 0.52 | 38.85 | — | 0.27 | — | 41.12 | — | Prêts hypothécaires | 14 |
| 7.26 | 38.85 | 7.59 | 9.40 | 0.61 | 100.00 | — | Total | 15 |
| | | | | | | | Ontario: | |
| 8.53 | 9.20 | 4.43 | 3.92 | 6.77 | 73.89 | 0.01 | Prêts sur reconnaissance de dette | 16 |
| 0.46 | 22.15 | 0.10 | 0.56 | 0.36 | 26.11 | — | Prêts hypothécaires | 17 |
| 8.99 | 31.35 | 4.53 | 4.48 | 7.13 | 100.00 | 0.01 | Total | 18 |
| | | | | | | | Manitoba: | |
| 3.72 | 6.55 | 9.64 | 8.13 | 3.35 | 58.92 | — | Prêts sur reconnaissance de dette | 19 |
| 0.63 | 34.92 | 0.97 | 1.19 | 0.72 | 41.08 | 0.03 | Prêts hypothécaires | 20 |
| 4.35 | 41.47 | 10.61 | 9.32 | 4.07 | 100.00 | 0.03 | Total | 21 |
| | | | | | | | Saskatchewan: | |
| 1.37 | 6.51 | 12.87 | 12.00 | 1.93 | 57.18 | -- | Prêts sur reconnaissance de dette | 22 |
| 0.92 | 32.80 | 2.00 | 2.71 | 0.23 | 42.82 | -- | Prêts hypothécaires | 23 |
| 2.29 | 39.31 | 14.87 | 14.71 | 2.16 | 100.00 | 0.01 | Total | 24 |
| | | | | | | | Alberta: | |
| 5.10 | — | 5.27 | 8.02 | 6.97 | 62.13 | — | Prêts sur reconnaissance de dette | 25 |
| — | 37.87 | — | — | — | 37.87 | — | Prêts hypothécaires | 26 |
| 5.10 | 37.87 | 5.27 | 8.02 | 6.97 | 100.00 | — | Total | 27 |
| | | | | | | | Colombie-Britannique: | |
| .. | .. | .. | .. | .. | 23.61 | .. | Prêts sur reconnaissance de dette | 28 |
| .. | .. | .. | .. | .. | 76.39 | .. | Prêts hypothécaires | 29 |
| .. | .. | .. | .. | .. | 100.00 | .. | Total | 30 |
| | | | | | | | Territoires du Nord-Ouest: | |
| .. | .. | .. | .. | .. | .. | .. | Prêts sur reconnaissance de dette | 31 |
| .. | .. | .. | .. | .. | .. | .. | Prêts hypothécaires | 32 |
| .. | .. | .. | .. | .. | .. | .. | Total | 33 |
| | | | | | | | Canada (provinces déclarantes seulement): | |
| 6.25 | 3.76 | 7.38 | 7.88 | 3.35 | 63.74 | -- | Prêts sur reconnaisance de dette | 34 |
| 0.50 | 32.61 | 0.33 | 0.67 | 0.16 | 36.26 | -- | Prêts hypothécsires | 35 |
| 6.75 | 36.37 | 7.71 | 8.55 | 3.51 | 100.00 | 0.01 | Total | 36 |

TABLE 21. Number of Credit Unions Offering Services, by Province, 1976

| No. | | Newfoundland — Terre-Neuve | Prince Edward Island — Île-du-Prince-Édouard | Nova Scotia — Nouvelle-Écosse | New Brunswick — Nouveau-Brunswick | Québec | Ontario |
|---|---|---|---|---|---|---|---|
| 1 | Chequing accounts (negotiable orders) | 1 | 11 | 60 | 89 | .. | 252 |
| 2 | Safety deposit boxes | 1 | 2 | 18 | – | .. | 113 |
| 3 | Vault storage | – | 3 | 21 | – | .. | 89 |
| 4 | Money orders | 1 | 7 | 43 | – | .. | 168 |
| 5 | Travel cheques | 1 | 3 | 16 | – | .. | 214 |
| 6 | Commission agent | – | 5 | 17 | – | .. | 101 |
| 7 | Other | – | – | 20 | – | .. | – |

TABLE 22. Schedule of Interest and Dividend Rates of Local Credit Unions, by Province, 1976

| No. | | Newfoundland — Terre-Neuve | Prince Edward Island — Île-du-Prince-Édouard | Nova Scotia — Nouvelle-Écosse | New Brunswick — Nouveau-Brunswick | Québec | Ontario |
|---|---|---|---|---|---|---|---|
| | | per cent — pourcentage | | | | | |
| | Interest rates paid on deposits: | | | | | | |
| | Ordinary, demand, or savings deposit: | | | | | | |
| 1 | Chequing | – | 6.0- 9.5 | – | 5.0- 9.5 | .. | 7.41 |
| 2 | Non-chequing | 7.25- 8.0 | 8.25- 9.5 | 2.0- 9.5 | 7.5- 9.5 | .. | |
| 3 | Term deposits | 3.0-11.0 | 5.0- 7.5 | 2.0-10.0 | 6.0-10.25 | .. | 9.06 |
| 4 | Other forms of deposits | 7.25-10.0 | 3.0-10.0 | 2.0-11.0 | – | .. | – |
| | Interest rates charged on: | | | | | | |
| 5 | First mortgage loans | 9.0-12.0 | – | 6.0-13.5 | 6.5-15.0 | .. | 11.18 |
| 6 | Other collateral loans | – | – | 6.0-15.0 | | | – |
| 7 | Unsecured or personal loans | 6.0-13.5 | 12.0-15.0 | 6.0-15.0 | | | 12.21 |
| 8 | Other loans including second mortgages | – | – | 7.0-15.0 | | | 12.33 |
| 9 | Rate of dividends paid on shares | 2.0- 9.0 | 6.0 | 0- 9.5 | 5.0- 9.0 | .. | 7.50 |
| 10 | Interest rebates (patronage refunds) on loans | 4.0-18.5 | .. | 5.0-25.0 | 6.0- 7.0 | .. | 10.64 |
| 11 | Additional interest paid on savings deposits | 3.0- 5.0 | .. | 2.0-11.0 | 15.0-25.6 | .. | – |

TABLE 23. Number of Employees of Active Local Credit Unions, by Province, 1976

| No. | | Newfoundland — Terre-Neuve | Prince Edward Island — Île-du-Prince-Édouard | Nova Scotia — Nouvelle-Écosse | New Brunswick — Nouveau-Brunswick | Québec | Ontario |
|---|---|---|---|---|---|---|---|
| | | number — nombre | | | | | |
| 1 | Full-time (salaried) | 20 | 48 | 266 | 267 | 9,756 | 2,684 |
| 2 | Part-time (salaried) | 6 | 5 | 127 | 134 | 2,094 | 1,313 |
| 3 | Voluntary | 5 | – | 260 | 131 | 1,221 | 1,503 |
| 4 | Total | 31 | 53 | 653 | 532 | 13,071 | 5,500 |
| | Average number of employees per credit union: | | | | | | |
| 5 | Full-time (salaried) | 1.43 | 3.69 | 2.09 | 1.93 | 6.21 | 2.[illegible] |
| 6 | Part-time (salaried) | 0.42 | 0.38 | 1.00 | 0.97 | 1.33 | 1.[illegible] |
| 7 | Voluntary | 0.36 | – | 2.05 | 0.95 | 0.77 | 1.[illegible] |
| 8 | Total | 2.21 | 4.07 | 5.14 | 3.85 | 8.33 | 4.[illegible] |

TABLEAU 21. Nombre de caisses d'épargne et de crédit assurant des services, par province, 1976

| Manitoba | Saskatchewan | Alberta | British Columbia — Colombie-Britannique | Northwest Territories — Territoires du Nord-Ouest | Canada | | N° |
|---|---|---|---|---|---|---|---|
| 131 | 211 | 77 | .. | 2 | .. | Compte-chèques (mandats négotiables) | 1 |
| 101 | 195 | 57 | .. | 1 | .. | Coffrets de sûreté | 2 |
| 86 | 164 | 40 | .. | 2 | .. | Chambre forte | 3 |
| 91 | 163 | 69 | .. | 4 | .. | Mandats | 4 |
| 116 | 199 | 71 | .. | 2 | .. | Chèques de voyage | 5 |
| – | 188 | 40 | .. | 2 | .. | Agent à commission | 6 |
| – | 96 | 42 | .. | – | .. | Autres | 7 |

TABLEAU 22. Taux d'intérêt et de dividende des caisses locales d'épargne et de crédit, par province, 1976

| Manitoba | Saskatchewan | Alberta | British Columbia — Colombie-Britannique | Northwest Territories — Territoires du Nord-Ouest | | N° |
|---|---|---|---|---|---|---|
| per cent — pourcentage | | | | | | |
| | | | | | Taux d'intérêt versé sur dépôts: | |
| 0- 8.0 | 1.0- 8.0 | 0- 4.0 | 3.5 | – | Ordinaires, à vue ou dépôts d'épargne: | |
| 5.0-10.0 | | 5.0- 8.5 | 7.0 | 7.0 | Comptes-chèques | 1 |
| 6.0-10.0 | 7.0-10.0 | 7.0-11.0 | 8.0 | 8.0- 9.0 | Autres | 2 |
| – | 6.0-10.0 | 5.0-10.0 | 8.5 | – | Dépôts à terme | 3 |
| | | | | | Autres genres de dépôts | 4 |
| | | | | | Taux d'intérêt demandés sur: | |
| 9.0-14.0 | 8.0-15.0 | 8.0-13.5 | 10.5 | 12.0-14.0 | Prêts en première hypothèque | 5 |
| – | | 8.0-15.0 | 12.0 | | Autres prêts sur nantissement | 6 |
| 9.0-14.0 | | 8.0-15.0 | 12.5 | | Prêts non garantis ou personnels | 7 |
| – | | 9.0-15.0 | 12.5 | | Autres prêts, y compris les prêts en deuxième hypothèque | 8 |
| .. | 3.0- 8.0 | 0-10.0 | 5.0 | – | Taux des dividendes d'actions | 9 |
| .. | 7.0- 2.0 | 0-25.0 | .. | – | Taux des ristournes sur prêts | 10 |
| .. | – | – | .. | – | Intérêt additionnel versé sur les dépôts d'épargne | 11 |

TABLEAU 23. Nombre d'employés des caisses locales d'épargne et de crédit, par province, 1976

| Manitoba | Saskatchewan | Alberta | British Columbia — Colombie-Britannique | Northwest Territories — Territoires du Nord-Ouest | Canada | | N° |
|---|---|---|---|---|---|---|---|
| number — nombre | | | | | | | |
| 758 | .. | 969 | 1,926 | 12 | .. | Plein temps (appointé) | 1 |
| 210 | .. | 208 | 360 | 1 | .. | Temps partiel (appointé) | 2 |
| – | .. | – | 92 | – | .. | Bénévole | 3 |
| 1,168 | .. | 1,177 | 2,378 | 13 | .. | Total | 4 |
| | | | | | | Moyenne des employés par caisse d'épargne et de crédit: | |
| 3.97 | .. | 5.07 | 11.01 | 3.00 | .. | Plein temps (appointé) | 5 |
| 1.10 | .. | 1.09 | 2.06 | 0.25 | .. | Temps partiel (appointé) | 6 |
| – | .. | – | 0.53 | – | .. | Bénévole | 7 |
| 5.07 | .. | 6.16 | 13.60 | 3.25 | .. | Total | 8 |

TABLE 24. Average Deposits and Equity, by Local Credit Union Members, by Province, 1974-1976

| No. | | Share capital — Capital social | | | Deposits — Dépôts | | | Reserves and undivided surplus — Réserves et bénéfices non répartis | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | 1974 | 1975 | 1976 | 1974 | 1975 | 1976 | 1974 | 1975 | 1976 |
| | | dollars | | | | | | | | |
| 1 | Newfoundland | 520 | 566 | 633 | 236 | 325 | 472 | 22 | 18 | 17 |
| 2 | Prince Edward Island | 309 | 317 | 333 | 278 | 330 | 366 | 6 | 10 | 11 |
| 3 | Nova Scotia | 415 | 448 | 463 | 293 | 394 | 486 | 47 | 58 | 45 |
| 4 | New Brunswick | 464 | 490 | 549 | 199 | 263 | 343 | 41 | 54 | 71 |
| 5 | Quebec | 129 | 144 | 170 | 1,099 | 1,240 | 1,415 | 47 | 49 | 50 |
| 6 | Ontario | 589 | 633 | 683 | 683 | 828 | 996 | 35 | 36 | 34 |
| 7 | Manitoba | 5 | 5 | 5 | 1,612 | 2,003 | 2,279 | 28 | 23 | 16 |
| 8 | Saskatchewan | 752 | 805 | 782 | 1,609 | 2,009 | 2,251 | 65 | 75 | 85 |
| 9 | Alberta | 411 | 399 | 383 | 1,013 | 1,324 | 1,668 | 72 | 46 | 48 |
| 10 | British Columbia | 351 | 339 | 305 | 1,624 | 2,051 | 2,516 | 68 | 84 | 88 |
| 11 | Northwest Territories | 73 | 70 | 52 | 1,048 | 1,427 | 1,301 | 8 | – 6 | – 6 |
| 12 | Canada | 339 | 313 | 334 | 1,069 | 1,364 | 1,479 | 47 | 50 | 52 |

TABLE 25. Rate of Growth of Book Equity, Per Local Credit Union Member, by Province, 1974-1976

| No. | | Share capital — Capital social | | | Deposits — Dépôts | | | Reserves and undivided surplus — Réserves et bénéfices non répartis | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | 1974 | 1975 | 1976 | 1974 | 1975 | 1976 | 1974 | 1975 | 1976 |
| | | per cent – pourcentage | | | | | | | | |
| 1 | Newfoundland | 6.8 | 8.8 | 11.8 | 120.6 | 37.7 | 45.2 | – 18.5 | – 18.2 | – 5.6 |
| 2 | Prince Edward Island | 8.8 | 2.6 | 5.0 | 17.8 | 18.7 | 10.9 | – 70.0 | 66.7 | 10.0 |
| 3 | Nova Scotia | 2.2 | 8.0 | 3.3 | 16.0 | 34.5 | 23.4 | – 4.1 | 23.4 | – 22.4 |
| 4 | New Brunswick | 8.7 | 5.6 | 2.0 | 46.3 | 32.2 | 30.4 | – 6.8 | 31.7 | 31.5 |
| 5 | Quebec | 9.3 | 11.6 | 18.0 | 9.4 | 12.8 | 14.1 | 2.2 | 4.3 | 2.0 |
| 6 | Ontario | – 1.0 | 7.5 | 7.9 | 19.6 | 21.1 | 20.3 | – 14.6 | 2.9 | – 5.6 |
| 7 | Manitoba | – | – | – | 10.3 | 24.3 | 13.8 | – 3.4 | – 17.9 | – 30.1 |
| 8 | Saskatchewan | – 3.6 | 13.0 | – 2.9 | 28.1 | 24.9 | 12.0 | 16.1 | 15.4 | 13.3 |
| 9 | Alberta | – 5.5 | – 2.9 | – 4.1 | 28.1 | 29.7 | 26.0 | 1.4 | – 36.1 | 4.3 |
| 10 | British Columbia | – 0.8 | – 3.4 | – 10.1 | 29.6 | 26.3 | 22.7 | – 5.6 | 23.5 | 4.8 |
| 11 | Northwest Territories | .. | – 4.1 | – 25.8 | .. | 36.2 | – 8.9 | .. | – 17.5 | – |
| 12 | Canada | 17.3 | – 7.7 | 6.7 | 14.6 | 31.2 | 17.0 | – 2.1 | 4.3 | 4.0 |

TABLEAU 24. Avoir et dépôts moyens des caisses locales, par sociétaire, par province, 1974-1976

| Total equity and deposits — Total de l'avoir et des dépôts | | | Total assets — Total de l'actif | | | | |
|---|---|---|---|---|---|---|---|
| 1974 | 1975 | 1976 | 1974 | 1975 | 1976 | | N° |
| dollars | | | | | | | |
| 778 | 909 | 1,121 | 821 | 1,036 | 1,203 | Terre-Neuve | 1 |
| 593 | 657 | 710 | 822 | 895 | 1,007 | Île-du-Prince-Édouard | 2 |
| 755 | 900 | 1,001 | 799 | 933 | 1,060 | Nouvelle-Écosse | 3 |
| 704 | 807 | 964 | 737 | 832 | 986 | Nouveau-Brunswick | 4 |
| 1,275 | 1,433 | 1,635 | 1,307 | 1,465 | 1,678 | Québec | 5 |
| 1,307 | 1,497 | 1,714 | 1,354 | 1,562 | 1,789 | Ontario | 6 |
| 1,645 | 2,031 | 2,300 | 1,806 | 2,161 | 2,463 | Manitoba | 7 |
| 2,426 | 2,889 | 3,118 | 2,609 | 3,147 | 3,383 | Saskatchewan | 8 |
| 1,496 | 1,769 | 2,100 | 1,598 | 1,912 | 2,259 | Alberta | 9 |
| 2,043 | 2,474 | 2,909 | 2,233 | 2,609 | 3,065 | Colombie-Britannique | 10 |
| 1,129 | 1,491 | 1,062 | 1,236 | 1,807 | 1,203 | Territoires du Nord-Ouest | 11 |
| 1,455 | 1,627 | 1,865 | 1,473 | 1,696 | 1,947 | Canada | 12 |

TABLEAU 25. Taux de croissance de l'avoir comptable des caisses locales, par sociétaire, par province, 1974-1976

| Total equity and deposits — Total de l'avoir et des dépôts | | | Total assets — Total de l'actif | | | | |
|---|---|---|---|---|---|---|---|
| 1974 | 1975 | 1976 | 1974 | 1975 | 1976 | | N° |
| per cent — pourcentage | | | | | | | |
| 25.3 | 17.0 | 23.3 | 13.7 | 26.2 | 16.1 | Terre-Neuve | 1 |
| 9.8 | 11.0 | 8.1 | 6.3 | 8.9 | 12.5 | Île-du-Prince-Édouard | 2 |
| 5.9 | 19.5 | 11.2 | 6.8 | 16.8 | 13.6 | Nouvelle-Écosse | 3 |
| 16.0 | 14.5 | 19.5 | 14.8 | 12.9 | 18.5 | Nouveau-Brunswick | 4 |
| 9.0 | 12.5 | 14.1 | 9.3 | 12.1 | 14.5 | Québec | 5 |
| 8.2 | 14.1 | 14.5 | 4.6 | 15.4 | 14.5 | Ontario | 6 |
| 10.0 | 23.4 | 13.2 | 12.9 | 19.7 | 14.0 | Manitoba | 7 |
| 16.0 | 19.0 | 7.9 | 19.5 | 20.6 | 7.5 | Saskatchewan | 8 |
| 15.4 | 18.2 | 18.7 | 15.4 | 19.6 | 18.1 | Alberta | 9 |
| 21.7 | 21.1 | 17.6 | 24.5 | 16.8 | 17.5 | Colombie-Britannique | 10 |
| .. | 32.0 | − 28.8 | .. | 46.2 | − 33.4 | Territoires du Nord-Ouest | 11 |
| 10.9 | 15.6 | 14.6 | 11.1 | 15.1 | 14.8 | Canada | 12 |

TABLE 26. Balance Sheets - Centrals, 1976

| No. | | Newfoundland — Terre-Neuve | Prince Edward Island — Île-du-Prince-Édouard | Nova Scotia — Nouvelle-Écosse | New Brunswick — Nouveau-Brunswick | Québec | Ontario |
|---|---|---|---|---|---|---|---|
| | | thousands of dollars - milliers de dollars | | | | | |
| | Assets | | | | | | |
| 1 | Cash and demand deposits: | | | | | | |
| a | On hand | 74 | 26 | 736 | – | 49,664 | – |
| b | Demand deposits: | | | | | | |
| i | Local credit unions | – | – | – | – | 1 | 544 |
| ii | Chartered banks | 29 | 280 | – | 4,242 | 120,157 | 6,810 |
| iii | Trust and mortgage companies | – | – | 50 | – | 10 | – |
| iv | Other institutions in Canada | – | – | 300 | – | 43,554 | – |
| v | Other institutions outside Canada | – | – | – | – | – | – |
| c | Items in transit | – | – | – | – | – | – |
| 2 | Investments: | | | | | | |
| a | Term and fixed deposits: | | | | | | |
| i | Local credit unions | – | – | – | – | 539 | 202 |
| ii | Chartered banks | 100 | – | – | – | 156,434 | 24,030 |
| iii | Trust and mortgage companies | – | – | 50 | 887 | 27,156 | 10,000 |
| iv | Other financial institutions | 15 | – | 399 | 562 | 12,086 | 8,000 |
| b | Commercial paper and bankers' acceptances | – | – | – | – | 3,596 | 26,000 |
| c | Sales finance companies' notes | – | – | – | – | – | – |
| d | Bonds and debentures: | | | | | | |
| i | Canada Treasury bills | – | – | – | 3 | 33,740 | 365 |
| ii | Canada bonds | – | – | 685 | – | 92,738 | 1,606 |
| iii | Provincial bills and notes | – | – | – | – | – | – |
| iv | Provincial bonds | 6 | – | 221 | 109 | 304,239 | 51,564 |
| v | Municipal | 4 | – | 444 | 1,750 | 534,699 | [illegible] |
| vi | Corporation | – | – | 220 | 343 | 73,919 | [illegible] |
| vii | Other institutions | – | – | – | 285 | 49,241 | [illegible] |
| e | Shares held: | | | | | | |
| i | Local credit unions | – | – | – | – | 11 | – |
| ii | Other: | | | | | | |
| A | Preferred shares | – | 5 | 367 | – | 105 | [illegible] |
| B | Common shares | – | – | 322 | – | 961 | [illegible] |
| f | Investment in subsidiaries: | | | | | | |
| i | Shares | – | – | 623 | – | 68,500 | [illegible] |
| ii | Advances | – | – | – | – | 26,100 | 7,575 |
| g | Investments outside Canada | – | – | – | – | – | – |
| h | Other investments | – | – | – | – | 18,533 | 3 |
| 3 | Loans: | | | | | | |
| a | Non-mortgage: | | | | | | |
| i | Local credit unions | 52 | 3,950 | 6,434 | 2,447 | 71,524 | 61,286 |
| ii | Centrals, leagues, federations | – | – | – | – | – | – |
| iii | Commercial, industrial and co-operative enterprises | 506 | 893 | 1,404 | – | 26,346 | 520 |
| iv | Trust companies | – | – | – | – | – | – |
| v | Other | 932 | – | – | – | 89,209 | 3,477 |
| | Less: | | | | | | |
| vi | Allowances for doubtful loans | 31 | – | 144 | – | 126 | – |
| b | Mortgage: | | | | | | |
| i | Residential: | | | | | | |
| A | National Housing Act | – | – | – | – | – | – |
| B | Conventional | 148 | 1,435 | – | 9,297 | 12,465 | 6,746 |
| ii | Local credit unions | – | – | – | – | 662 | 711 |
| iii | Commercial, industrial and co-operative enterprises | 6 | – | 1,147 | 2,165 | 10,540 | – |
| iv | Other | – | – | 1,034 | – | 941 | – |
| | Less: | | | | | | |
| v | Allowances for doubtful loans | – | – | – | – | – | – |
| 4 | Accounts receivable, accruals and prepaid expenses | 8 | 7 | 236 | 343 | 34,630 | 4,933 |
| 5 | Inventory of supplies | 2 | – | 14 | 35 | 245 | 81 |
| 6 | Fixed assets: | | | | | | |
| a | Land | – | 1 | 300 | 6 | 672 | 274 |
| b | Buildings - Net | – | 30 | 1,215 | 112 | 8,727 | 1,063 |
| c | Equipment and furniture - Net | 6 | 13 | 126 | 137 | 2,482 | 930 |
| 9 | Other assets | – | – | – | – | 11,160 | 900 |
| 10 | Total assets | 1,857 | 6,640 | 16,183 | 22,723 | 1,885,460 | 258,583 |

(1) Includes Northwest Territories.

TABLEAU 26. Bilans - Centrales, 1976

| Manitoba | Saskatchewan | Alberta | British Columbia — Colombie-Britannique | Canadian Co-operative Credit Society — Société coopérative canadienne de crédit | Canada(1) | | N° |
|---|---|---|---|---|---|---|---|
| thousands of dollars — milliers de dollars | | | | | | | |
| | | | | | | Actif | |
| | | | | | | Encaisse et dépôt à vue: | 1 |
| 1,377 | 812 | 353 | – | 59 | 53,130 | En caisse | a |
| | | | | | | Dépôts à vue: | b |
| – | – | – | 1,178 | – | 1,723 | Caisses locales | i |
| 4,564 | – | 8,950 | 44,500 | – | 189,532 | Banques à charte | ii |
| – | – | – | – | – | 60 | Sociétés de fiducie et de prêts hypothécaires | iii |
| – | – | – | – | – | 43,854 | Autres dépôts à vue au Canada | iv |
| – | – | – | – | – | – | Autres dépôts à vue à l'étranger | v |
| – | – | 203 | 636 | – | 839 | Postes en transit | c |
| | | | | | | Placements: | 2 |
| | | | | | | Dépôts stables et à terme: | a |
| – | 1,444 | – | – | – | 2,185 | Caisses locales | i |
| 3,000 | – | – | – | 6,000 | 189,564 | Banques à charte | ii |
| – | – | – | – | – | 38,093 | Sociétés de fiducie et de prêts hypothécaires | iii |
| 3,000 | – | – | – | – | 24,153 | Autres institutions financières | iv |
| 1,467 | 82,176 | – | 196,109 | 6,305 | 337,456 | Papiers d'affaires | b |
| – | – | – | – | – | – | Effets des sociétés de financement des ventes | c |
| | | | | | | Obligations garanties ou non: | d |
| – | – | – | – | – | 34,108 | Bons du Trésor du Canada | i |
| 1,636 | 6,411 | 1,645 | 50 | 14,213 | 118,984 | Obligations garanties du gouvernement du Canada | ii |
| – | – | – | – | – | – | Bons et effets des administrations provinciales | iii |
| 5,558 | 61,209 | 5,449 | 15,176 | 1,686 | 445,217 | Obligations garanties des provinces | iv |
| 2,736 | 304 | – | – | – | 563,849 | Des municipalités et commissions scolaires | v |
| 5,713 | – | 9,722 | 2,377 | 1,350 | 102,450 | Sociétés | vi |
| 101 | – | 3,887 | – | – | 54,592 | Autres institutions | vii |
| | | | | | | Actions détenues: | e |
| – | – | – | – | – | 11 | Caisses locales | i |
| | | | | | | Autres institutions: | ii |
| 614 | – | 301 | 550 | – | 2,330 | Actions privilégiées | A |
| 4,584 | 12,355 | 2,675 | 5,700 | 267 | 32,776 | Actions ordinaires | B |
| | | | | | | Placement dans les filiales et sociétés affiliées: | f |
| 307 | 500 | 521 | 250 | – | 71,528 | Actions | i |
| 16,040 | – | – | 15,513 | – | 59,228 | Avances | ii |
| – | – | – | – | – | – | Placements hors du Canada | g |
| – | 11,917 | 980 | – | 569 | 32,002 | Autres placements | h |
| | | | | | | Prêts: | 3 |
| | | | | | | Non-hypothécaires: | a |
| 42,296 | 87,606 | 34,445 | 44,088 | – | 354,404 | Caisses locales | i |
| – | – | – | – | 22,900 | 22,900 | Centrales, ligues, fédérations | ii |
| 9,558 | 39,121 | 5,732 | 8,940 | 400 | 93,420 | Entreprises commerciales, industrielles et coopératives. | iii |
| – | – | – | – | – | – | Sociétés de fiducie | iv |
| 1,635 | – | – | 14,415 | – | 109,668 | Autres | v |
| | | | | | | Moins: | |
| – | – | 50 | – | – | 351 | Provisions pour prêts douteux | vi |
| | | | | | | Hypothécaires: | b |
| | | | | | | Constructions résidentielles: | i |
| 15,060 | – | – | – | – | 15,060 | Loi nationale sur l'habitation | A |
| 107 | – | – | – | – | 30,198 | Conventionnelle | B |
| – | – | – | – | – | 1,373 | Caisses locales | ii |
| 5,671 | 78,080 | – | 6,565 | – | 104,174 | Entreprises commerciales, industrielles et coopératives. | iii |
| – | – | 371 | – | – | 2,346 | Autres | iv |
| | | | | | | Moins: | |
| – | – | – | – | – | – | Provisions pour prêts douteux | v |
| 1,234 | 5,791 | 901 | 5,719 | 563 | 54,366 | Effets à recevoir, intérêts courus et frais payés d'avance. | 4 |
| – | 161 | 74 | – | – | 612 | Stock - Fourniture | 5 |
| | | | | | | Immobilisations: | 6 |
| 26 | – | 403 | 1,327 | – | 3,009 | Terrains | a |
| – | – | 553 | 711 | – | 12,417 | Bâtiments - Net | b |
| 173 | 498 | 330 | 75 | – | 4,832 | Matériel et mobilier - Net | c |
| 32 | 63 | 156 | 817 | – | 13,128 | Autres éléments d'actif | 9 |
| 120,529 | 388,448 | 99,404 | 364,696 | 54,312 | 3,219,220 | Total de l'actif | 10 |

(1) Territoires du Nord-Ouest sont inclus.

TABLE 26. Balance Sheets - Centrals, 1976 - Concluded

| No. | | Newfoundland – Terre-Neuve | Prince Edward Island – Île-du-Prince-Édouard | Nova Scotia – Nouvelle-Écosse | New Brunswick – Nouveau-Brunswick | Québec | Ontario |
|---|---|---|---|---|---|---|---|
| | | thousands of dollars – milliers de dollars | | | | | |
| | Liabilities | | | | | | |
| 11 | Deposits: | | | | | | |
| a | Demand deposits: | | | | | | |
| i | Local credit unions | 12 | 1,089 | 2,702 | 6,888 | 1,183,533 | 42,192 |
| ii | Government accounts | – | – | – | – | – | – |
| iii | Other | 214 | 394 | – | – | 23,147 | – |
| b | Term deposits: | | | | | | |
| i | Local credit unions: | | | | | | |
| A | Less than one year | 14 | – | 3,840 | 2,212 | 144,800 | 138,703 |
| B | One year or more | 18 | 971 | 3,168 | 11,465 | 441,289 | 37,400 |
| ii | Other | 236 | – | – | 760 | 9,384 | – |
| c | Mortgage certificates | – | – | – | – | – | – |
| 12 | Accounts payable: | | | | | | |
| a | Accrued interest | 25 | 22 | 51 | 60 | 6,160 | 2,377 |
| b | Outstanding cheques | – | – | – | – | 445 | – |
| c | Dividends | – | – | – | – | – | – |
| d | Income taxes | – | – | – | 23 | 32 | – |
| e | Other | 2 | – | 10 | 51 | 12,008 | 1,183 |
| 13 | Notes and loans payable: | | | | | | |
| a | Local credit unions | – | – | – | – | – | 43 |
| b | Chartered banks | 147 | 3,541 | 1,521 | – | 1,895 | 1,970 |
| c | Other | 1,017 | – | 2,788 | – | 10,549 | – |
| 19 | Other liabilities | – | – | – | 3 | 328 | 509 |
| | Equity | | | | | | |
| 20 | Share capital: | | | | | | |
| a | Local credit unions | 16 | 552 | 1,743 | – | 23,068 | 32,213 |
| b | Other members | 238 | – | 101 | – | 7 | – |
| 21 | Reserves | – | 32 | 142 | 381 | 21,316 | 1,881 |
| 22 | Undivided earnings | – 82 | 39 | 117 | 880 | 7,252 | 132 |
| 23 | Total liabilities and equity | 1,857 | 6,640 | 16,183 | 22,723 | 1,885,460 | 258,343 |

(1) Includes Northwest Territories.

TABLEAU 26. Bilans – Centrales, 1976 – fin

| Manitoba | Saskatchewan | Alberta | British Columbia – Colombie-Britannique | Canadian Co-operative Credit Society – Société coopérative canadienne de crédit | Canada(1) | | N° |
|---|---|---|---|---|---|---|---|
| thousands of dollars – milliers de dollars | | | | | | | |
| | | | | | | Passif | |
| | | | | | | Dépôts: | 11 |
| | | | | | | Dépôts à vue: | a |
| 17,910 | 11,384 | 14,786 | 37,735 | – | 1,318,255 | Caisses locales | i |
| 20 | – | – | 6,000 | – | 6,020 | Comptes des gouvernements | ii |
| – | – | – | 5,686 | 30,300 | 59,741 | Autres | iii |
| | | | | | | Dépôts à terme: | b |
| | | | | | | Caisses locales: | i |
| 25,099 | 149,827 | 4,270 | 79,200 | – | 548,065 | Terme initial de moins d'un an | A |
| 19,490 | 138,252 | 67,141 | 83,570 | – | 802,764 | Terme initial de plus d'un an | B |
| 2,900 | – | – | 85,384 | 3,000 | 101,664 | Autres dépôts à terme | ii |
| 25,969 | – | – | – | – | 25,969 | Certificats hypothécaires | c |
| | | | | | | Effets à payer: | 12 |
| 38 | 13,825 | 2,591 | 7,915 | 180 | 33,444 | Intérêt | a |
| 1,832 | – | – | – | – | 2,324 | Chèques en circulation | b |
| – | – | – | – | – | – | Provisions pour dividendes | c |
| 2 | 400 | – | 393 | – | 850 | Impôt sur le revenu | d |
| 186 | 327 | 187 | 378 | – | 14,336 | Autres effets à payer | e |
| | | | | | | Billets et emprunts à payer: | 13 |
| – | 1,444 | – | – | – | 1,487 | Caisses locales | a |
| 1,335 | 7,170 | – | 373 | – | 17,952 | Banques à charte | b |
| – | 30,650 | – | – | – | 45,004 | Autres emprunts | c |
| – | 172 | – | 20,000 | – | 21,033 | Autres éléments de passif | 19 |
| | | | | | | Avoir propre | |
| | | | | | | Capital-actions: | 20 |
| 21,458 | 26,248 | 9,437 | 32,784 | – | 147,830 | Caisses locales | a |
| 1,560 | – | – | 1,683 | 19,856 | 23,445 | Autres actionnaires | b |
| 2,730 | 8,749 | 992 | – | 370 | 36,533 | Réserves | 21 |
| – | – | – | 3,595 | 606 | 12,504 | Bénéfices non répartis | 22 |
| 120,529 | 388,448 | 99,404 | 364,696 | 54,312 | 3,219,220 | Total du passif et de l'avoir propre | 23 |

(1) Territoires du Nord-Ouest sont inclus.

TABLE 27. Common-size Balance Sheets – Centrals, 1976

| No. | | Newfoundland – Terre-Neuve | Prince Edward Island – Île-du-Prince-Édouard | Nova Scotia – Nouvelle-Écosse | New Brunswick – Nouveau-Brunswick | Québec | Ontario | Manitoba |
|---|---|---|---|---|---|---|---|---|
| | | per cent – pourcentage | | | | | | |
| | Assets | | | | | | | |
| 1 | Cash and demand deposits: | | | | | | | |
| a | On hand | 3.98 | 0.39 | 4.55 | – | 2.63 | – | 1.14 |
| b | Demand deposits: | | | | | | | |
| i | Local credit unions | – | – | – | – | – | 0.21 | – |
| ii | Chartered banks | 1.56 | 4.22 | – | – | 6.38 | 2.63 | 3.79 |
| iii | Trust and mortgage companies | – | – | 0.31 | 18.67 | 2.31 | – | – |
| iv | Other institutions in Canada | – | – | 1.85 | – | – | – | – |
| v | Other institutions outside Canada | – | – | – | – | – | – | – |
| c | Items in transit | – | – | – | – | – | – | – |
| d | Total | 5.55 | 4.61 | 6.71 | 18.67 | 11.32 | 2.84 | 4.93 |
| 2 | Investments: | | | | | | | |
| a | Term and fixed deposits: | | | | | | | |
| i | Local credit unions | – | – | – | – | 0.03 | 0.08 | – |
| ii | Chartered banks | 5.39 | – | – | – | 8.30 | 9.29 | 2.48 |
| iii | Trust and mortgage companies | – | – | 0.31 | 3.90 | 1.44 | 3.87 | – |
| iv | Other financial institutions | 0.81 | – | 2.47 | 2.47 | 0.64 | 3.09 | 2.48 |
| b | Commercial paper and bankers' acceptances | – | – | – | – | 0.19 | 10.06 | 1.22 |
| c | Sales finance companies' notes | – | – | – | – | – | – | – |
| d | Bonds and debentures: | | | | | | | |
| i | Canada Treasury bills | – | – | – | 0.01 | 1.79 | 0.14 | – |
| ii | Canada bonds | – | – | 4.23 | – | 4.92 | 0.62 | 1.38 |
| iii | Provincial bills and notes | – | – | – | – | – | – | – |
| iv | Provincial bonds | 0.32 | – | 1.37 | 0.48 | 16.14 | 19.94 | 4.61 |
| v | Municipal | 0.22 | – | 2.74 | 7.71 | 28.37 | 9.23 | 2.30 |
| vi | Corporation | – | – | 1.36 | 1.51 | 3.92 | 3.41 | 4.74 |
| vii | Other institutions | – | – | – | 1.25 | 2.61 | 0.42 | 0.08 |
| e | Shares held: | | | | | | | |
| i | Local credit unions | – | – | – | – | – | – | – |
| ii | Other: | | | | | | | |
| A | Preferred shares | – | 0.07 | 2.26 | – | – | 0.15 | 0.31 |
| B | Common shares | – | – | 1.99 | – | 0.05 | 2.28 | 3.80 |
| f | Investment in subsidiaries: | | | | | | | |
| i | Shares | – | – | 3.85 | – | 3.63 | 0.32 | 0.25 |
| ii | Advances | – | – | – | – | 1.38 | 2.93 | 8.38 |
| g | Investments outside Canada | – | – | – | – | – | – | – |
| h | Other investments | – | – | – | – | 0.98 | – | – |
| i | Total | 6.73 | 0.07 | 20.58 | 17.33 | 74.39 | 65.83 | 32.19 |
| 3 | Loans: | | | | | | | |
| a | Non-mortgage: | | | | | | | |
| i | Local credit unions | 2.80 | 59.49 | 39.76 | 10.77 | 3.79 | 23.70 | 35.09 |
| ii | Centrals, leagues, federations | – | – | – | – | – | – | – |
| iii | Commercial, industrial and co-operative enterprises. | 27.25 | 13.45 | 8.67 | – | 1.40 | 0.20 | 7.93 |
| iv | Trust companies | – | – | – | – | – | – | – |
| v | Other | 50.19 | – | – | – | 4.73 | 1.35 | 1.36 |
| b | Total | 80.23 | 72.94 | 48.43 | 10.77 | 9.92 | 25.25 | 44.38 |
| c | Mortgage: | | | | | | | |
| i | Residential: | | | | | | | |
| A | National Housing Act | – | – | – | – | – | – | 12.50 |
| B | Conventional | 7.97 | 21.61 | – | 40.91 | 0.66 | 2.61 | 0.08 |
| ii | Local credit unions | – | – | – | – | 0.04 | 0.28 | – |
| iii | Commercial, industrial and co-operative enterprises. | 0.32 | – | 7.09 | 9.53 | 0.56 | – | 4.71 |
| iv | Other | – | – | 6.39 | – | 0.04 | – | – |
| d | Total | 8.29 | 21.61 | 13.48 | 50.44 | 1.30 | 2.89 | 17.29 |
| e | Total loans | 88.52 | 94.55 | 61.91 | 61.21 | 11.22 | 28.14 | 61.67 |
| | Less: | | | | | | | |
| f | Allowances for doubtful loans | 1.67 | – | 0.89 | – | 0.01 | – | – |
| 4 | Accounts receivable, accruals and prepaid expenses. | 0.43 | 0.11 | 1.46 | 1.52 | 1.84 | 1.91 | 1.02 |
| 5 | Inventory of supplies | 0.11 | – | 0.08 | 0.15 | 0.02 | 0.03 | – |
| 6 | Fixed assets: | | | | | | | |
| a | Land | – | 0.02 | 1.85 | 0.03 | 0.04 | 0.11 | 0.02 |
| b | Buildings – Net | – | 0.45 | 7.51 | 0.49 | 0.46 | 0.41 | – |
| c | Equipment and furniture – Net | 0.32 | 0.19 | 0.79 | 0.60 | 0.13 | 0.38 | 0.15 |
| d | Total | 0.32 | 0.66 | 10.15 | 1.12 | 0.63 | 0.90 | 0.17 |
| 9 | Other assets | – | – | – | – | 0.59 | 0.35 | 0.02 |
| 10 | Total assets | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |

TABLEAU 27. Bilans sous forme de pourcentages – Centrales, 1976

| Saskatchewan | Alberta | British Columbia – Colombie-Britannique | Canadian Co-operative Credit Society – Société coopérative canadienne de crédit | Canada: Dollar average – Moyenne du dollar | Canada: Average of provincial ratios – Moyenne provinciale | | No |
|---|---|---|---|---|---|---|---|
| per cent – pourcentage | | | | | | | |
| | | | | | | Actif | |
| | | | | | | En caisse et dépôts à vue: | 1 |
| 0.20 | 0.36 | – | 0.11 | 1.65 | 1.21 | En caisse | a |
| | | | | | | Dépôts à vue: | b |
| – | – | 0.32 | – | 0.05 | 0.05 | Caisses locales | i |
| – | 9.00 | 12.20 | – | 5.89 | 3.61 | Banques à charte | ii |
| – | – | – | – | 0.01 | 1.94 | Sociétés de fiducie et de prêts hypothécaires | iii |
| – | – | – | – | 1.36 | 0.17 | Autres dépôts à vue au Canada | iv |
| – | – | – | – | – | – | Autres dépôts à vue à l'étranger | v |
| – | 0.20 | 0.17 | – | 0.02 | 0.03 | Postes en transit | c |
| 0.20 | 9.56 | 12.69 | 0.11 | 8.98 | 7.01 | Total | d |
| | | | | | | Placements: | 2 |
| | | | | | | Dépôts stables et à terme: | a |
| 0.37 | – | – | – | 0.06 | 0.05 | Caisses locales | i |
| – | – | – | 11.05 | 5.89 | 3.32 | Banques à charte | ii |
| – | – | – | – | 1.18 | 0.87 | Sociétés de fiducie et de prêts hypothécaires | iii |
| – | – | – | – | 0.75 | 1.08 | Autres institutions financières | iv |
| 21.16 | 21.93 | 53.77 | 11.61 | 10.48 | 10.90 | Papiers d'affaires | b |
| – | – | – | – | – | – | Effets des sociétés du financement des ventes | c |
| | | | | | | Obligations garanties ou non: | d |
| – | – | – | – | 1.06 | 0.18 | Bons du Trésor du Canada | i |
| 1.65 | 1.65 | 0.01 | 26.17 | 3.70 | 3.69 | Obligations garanties du gouvernement du Canada | ii |
| – | – | – | – | – | – | Bons et effets des administrations provinciales | iii |
| 15.76 | 5.48 | 4.16 | 3.10 | 13.84 | 6.49 | Obligations garanties des provinces | iv |
| 0.07 | – | – | – | 17.52 | 4.60 | Des municipalités et commissions scolaires | v |
| – | 9.78 | 0.65 | 2.49 | 3.18 | 2.53 | Sociétés | vi |
| – | 3.92 | – | – | 1.69 | 0.75 | Autres institutions | vii |
| | | | | | | Actions détenues: | e |
| – | – | – | – | – | – | Caisses locales | i |
| | | | | | | Autres institutions: | ii |
| – | 0.30 | 0.15 | – | 0.07 | 0.31 | Actions privilégiées | A |
| 3.18 | 2.69 | 1.56 | 0.49 | 1.02 | 1.46 | Actions ordinaires | B |
| | | | | | | Placement dans les filiales et sociétés affiliées: | f |
| 0.12 | 0.53 | 0.07 | – | 2.22 | 0.80 | Actions | i |
| – | – | 4.26 | – | 1.84 | 1.54 | Avances | ii |
| – | – | – | – | – | – | Placements hors du Canada | g |
| 3.08 | 0.98 | – | 1.05 | 1.00 | 0.55 | Autres placements | h |
| 45.39 | 47.26 | 64.63 | 55.95 | 65.50 | 39.12 | Total | i |
| | | | | | | Prêts: | 3 |
| | | | | | | Non-hypothécaires: | a |
| 22.55 | 34.66 | 12.09 | – | 11.01 | 22.24 | Caisses locales | i |
| – | – | – | 42.16 | 0.71 | 3.83 | Centrales, ligues, fédérations | ii |
| 10.07 | 5.76 | 2.45 | 0.74 | 2.90 | 7.09 | Entreprises commerciales, industrielles et coopératives | iii |
| – | – | – | – | – | – | Sociétés de fiducie | iv |
| – | – | 3.95 | – | 3.41 | 5.60 | Autres | v |
| 32.62 | 40.42 | 18.49 | 42.90 | 18.03 | 38.76 | Total | b |
| | | | | | | Hypothécaires: | c |
| | | | | | | Constructions résidentielles: | i |
| – | – | – | – | 0.47 | 1.14 | Loi nationale sur l'habitation | A |
| – | – | – | – | 0.94 | 6.71 | Conventionnels | B |
| – | – | – | – | 0.04 | 0.03 | Caisses locales | ii |
| 20.10 | – | 1.80 | – | 3.23 | 4.01 | Entreprises commerciales, industrielles et coopératives | iii |
| – | 0.37 | – | – | 0.07 | 0.62 | Autres | iv |
| 20.10 | 0.37 | 1.80 | – | 4.75 | 12.51 | Total | d |
| 52.72 | 40.79 | 20.29 | 42.90 | 22.77 | 51.27 | Total des prêts | e |
| | | | | | | Moins: | |
| – | 0.05 | – | – | 0.01 | 0.24 | Provisions pour prêts douteux | f |
| 1.50 | 0.90 | 1.58 | 1.04 | 1.69 | 1.21 | Effets à recevoir, intérêts courus et frais payés d'avance | 4 |
| 0.04 | 0.07 | – | – | 0.03 | 0.05 | Stock – Fourniture | 5 |
| | | | | | | Immobilisations: | 6 |
| – | 0.41 | 0.36 | – | 0.09 | 0.26 | Terrains | a |
| – | 0.56 | 0.19 | – | 0.38 | 0.92 | Bâtiments – Net | b |
| 0.12 | 0.33 | 0.02 | – | 0.15 | 0.27 | Matériel et mobilier – Net | c |
| 0.12 | 1.30 | 0.57 | – | 0.62 | 1.45 | Total | d |
| 0.03 | 0.17 | 0.24 | – | 0.42 | 0.13 | Autres éléments d'actif | 9 |
| 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | Actif total | 10 |

TABLE 27. Common-size Balance Sheets – Centrals, 1976 – Concluded

| No. | | Newfoundland – Terre-Neuve | Prince Edward Island – Île-du-Prince-Édouard | Nova Scotia – Nouvelle-Écosse | New Brunswick – Nouveau-Brunswick | Québec | Ontario | Manitoba |
|---|---|---|---|---|---|---|---|---|
| | | per cent – pourcentage | | | | | | |
| | Liabilities | | | | | | | |
| 11 | Deposits: | | | | | | | |
| a | Demand deposits: | | | | | | | |
| i | Local credit unions | 0.65 | 16.41 | 16.70 | 30.32 | 62.78 | 16.32 | 14.86 |
| ii | Government accounts | – | – | – | – | – | – | 0.02 |
| iii | Other | 11.53 | 5.93 | – | – | 1.22 | – | – |
| b | Term deposits: | | | | | | | |
| i | Local credit unions: | | | | | | | |
| A | Less than one year | 0.75 | – | 23.73 | 9.73 | 7.68 | 53.65 | 20.82 |
| B | One year or more | 0.96 | 14.62 | 19.57 | 50.46 | 23.40 | 14.47 | 16.17 |
| ii | Other | 12.71 | – | – | 3.34 | 0.50 | – | 2.40 |
| c | Mortgage certificates | – | – | – | – | – | – | 21.55 |
| d | Total | 26.60 | 36.96 | 60.00 | 93.85 | 95.58 | 84.44 | 75.82 |
| 12 | Accounts payable: | | | | | | | |
| a | Accrued interest | 1.35 | 0.33 | 0.32 | 0.27 | 0.34 | 0.[illegible] | [illegible] |
| b | Outstanding cheques | – | – | – | – | 0.02 | – | [illegible] |
| c | Dividends | – | – | – | – | – | – | – |
| d | Income taxes | – | – | – | 0.10 | – | – | – |
| e | Other | 0.11 | – | 0.06 | 0.22 | 0.64 | 0.46 | 0.15 |
| f | Total | 1.45 | 0.33 | 0.38 | 0.59 | 1.00 | 1.38 | 1.70 |
| 13 | Notes and loans payable: | | | | | | | |
| a | Local credit unions | – | – | – | – | – | 0.02 | – |
| b | Chartered banks | 7.92 | 53.33 | 9.40 | – | 0.10 | 0.76 | 1.12 |
| c | Other | 54.76 | – | 17.23 | – | 0.56 | – | – |
| d | Total | 62.68 | 53.33 | 26.63 | – | 0.66 | 0.78 | 1.12 |
| 17 | Other liabilities | – | – | – | 0.01 | 0.02 | 0.20 | – |
| 19 | Total liabilities | 90.74 | 90.62 | 87.01 | 94.45 | 97.26 | 86.80 | 78.64 |
| | Equity | | | | | | | |
| 20 | Share capital: | | | | | | | |
| a | Local credit unions | 0.86 | 8.31 | 10.77 | – | 1.22 | 12.46 | 17.80 |
| b | Other members | 12.82 | – | 0.62 | – | – | – | 1.29 |
| c | Total | 13.68 | 8.31 | 11.39 | – | 1.22 | 12.46 | 19.09 |
| 21 | Reserves | – | 0.48 | 0.88 | 1.68 | 1.13 | 0.[illegible] | [illegible] |
| 22 | Undivided earnings | – 4.41 | 0.59 | 0.72 | 3.87 | 0.39 | 0.[illegible] | – |
| 23 | Total liabilities and equity | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |

TABLEAU 27. Bilans sous forme de pourcentages - Centrales, 1976 - fin

| Saskatchewan | Alberta | British Columbia — Colombie-Britannique | Canadian Co-operative Credit Society — Société coopérative canadienne de crédit | Canada: Dollar average — Moyenne du dollar | Canada: Average of provincial ratios — Moyenne provinciale | | N° |
|---|---|---|---|---|---|---|---|
| per cent — pourcentage | | | | | | | |
| | | | | | | Passif | |
| | | | | | | Dépôts: | 11 |
| | | | | | | Dépôts à vue: | a |
| 2.93 | 14.87 | 10.35 | – | 40.95 | 16.93 | Caisses locales | i |
| – | – | 1.65 | – | 0.19 | 0.15 | Comptes des gouvernements | ii |
| – | – | 1.57 | 55.79 | 1.86 | 6.91 | Autres | iii |
| | | | | | | Dépôts à terme: | b |
| | | | | | | Caisses locales: | i |
| 38.57 | 4.30 | 21.71 | – | 17.02 | 16.45 | Terme initial de moins d'un an | A |
| 35.59 | 67.54 | 22.91 | – | 24.94 | 24.16 | Terme initial de plus d'un an | B |
| – | – | 23.41 | 5.52 | 3.16 | 4.35 | Autres dépôts à terme | ii |
| – | – | – | – | 0.81 | 1.96 | Certificats hypothécaires | c |
| 77.09 | 86.71 | 81.60 | 61.31 | 88.93 | 70.91 | Total | d |
| | | | | | | Effets à payer: | 12 |
| 3.34 | 2.61 | 2.17 | 0.33 | 1.04 | 1.41 | Intérêt | a |
| – | – | – | – | 0.07 | 0.14 | Chèques en circulation | b |
| – | – | – | – | – | – | Provisions pour dividendes | c |
| 0.12 | – | 0.11 | – | 0.03 | 0.03 | Impôt sur le revenu | d |
| 0.08 | 0.18 | 0.10 | – | 0.44 | 0.18 | Autres effets à payer | e |
| 3.75 | 2.79 | 2.38 | 0.33 | 1.58 | 1.46 | Total | f |
| | | | | | | Billets et emprunts à payer: | 13 |
| 0.37 | – | – | – | 0.04 | 0.04 | Caisses locales | a |
| 1.85 | – | 0.10 | – | 0.56 | 6.78 | Banques à charte | b |
| 7.89 | – | – | – | 1.40 | 8.04 | Autres emprunts | c |
| 10.11 | – | 0.10 | – | 2.00 | 14.14 | Total | d |
| 0.04 | – | 5.48 | – | 0.65 | 0.52 | Autres éléments de passif | 17 |
| 90.99 | 89.50 | 89.66 | 61.64 | 93.16 | 87.03 | Total, passif | 19 |
| | | | | | | Avoir propre | |
| | | | | | | Capital-actions: | 20 |
| 6.76 | 9.50 | 8.89 | – | 4.59 | 6.96 | Caisses locales | a |
| – | – | 0.46 | 36.56 | 0.73 | 4.70 | Autres actionnaires | b |
| 6.76 | 9.50 | 9.35 | 36.56 | 5.32 | 11.66 | Total | c |
| 2.33 | 1.00 | – | 0.68 | 1.13 | 1.01 | Réserves | 21 |
| – | – | 0.99 | 1.12 | 0.39 | 0.30 | Bénéfices non répartis | 22 |
| 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | Total du passif et de l'avoir propre | 23 |

TABLE 28. Revenue and Expense Statement – Centrals, 1976

| No. | | Newfoundland – Terre-Neuve | Prince Edward Island – Île-du-Prince-Édouard | Nova Scotia – Nouvelle-Écosse | New Brunswick – Nouveau-Brunswick | Québec | Ontario |
|---|---|---|---|---|---|---|---|
| | | thousands of dollars – milliers de dollars | | | | | |
| | Revenues | | | | | | |
| 31 | Dues and fees | – | – | 196 | 266 | 8,127 | 1,675 |
| 32 | Interest earned: | | | | | | |
| a | Demand deposits | – | – | 21 | 238 | 3,061 | 126 |
| b | Term deposits | 11 | – | 12 | 226 | 11,255 | 1,358 |
| c | Non-mortgage loans | 172 | 425 | 423 | 184 | 14,658 | 5,871 |
| d | Mortgage loans | 18 | 145 | 369 | 1,027 | 2,528 | 964 |
| e | Other investments | – | – | 215 | 221 | 95,899 | 9,105 |
| f | Other interest earned | – | – | 85 | – | 1,439 | – |
| 33 | Dividends received | – | – | 53 | – | 1,665 | 474 |
| 34 | Computer charges, data processing and management fees | – | – | – | – | 4 | 1,290 |
| 35 | Rents | – | 10 | 261 | – | 181 | – |
| 36 | Commissions and discounts | – | – | – | 16 | 2,302 | – |
| 37 | Other revenue | 12 | – | 267 | 68 | 3,224 | 1,413 |
| 40 | Total revenue | 213 | 580 | 1,902 | 2,246 | 144,343 | 22,276 |
| | Expenses | | | | | | |
| 41 | Interest on deposits: | | | | | | |
| a | Demand deposits | 8 | 33 | 389 | [illegible] | 31,575 | 1,062 |
| b | Term deposits | 14 | 70 | 234 | [illegible] | [illegible] | [illegible] |
| c | Rebate of interest | – | – | – | 69 | 4,514 | – |
| 42 | Interest on loans: | | | | | | |
| a | Local credit unions | – | – | – | 118 | – | 6 |
| b | Chartered banks | 19 | 365 | 142 | 36 | 230 | 230 |
| c | Other | 78 | – | 144 | 1 | 603 | 47 |
| 43 | Insurance | 9 | 1 | 5 | 71 | 166 | 32 |
| 44 | Dues | – | – | 23 | 4 | 3,170 | 213 |
| 45 | Personnel expenses: | | | | | | |
| a | Salaries, honoraria, etc. | 36 | 26 | 305 | 216 | 15,366 | 2,782 |
| b | Staff benefits | 3 | 2 | 46 | 25 | 2,008 | 422 |
| c | Directors' and other official remuneration and expenses | – | – | 7 | 65 | 417 | 115 |
| d | Travel | 1 | – | 15 | 35 | 1,296 | 352 |
| 46 | Legal and other professional service | 1 | – | 9 | 4 | 565 | 121 |
| 47 | Occupancy: | | | | | | |
| a | Rent: | | | | | | |
| i | Building rental | 4 | – | 49 | 4 | 303 | 208 |
| ii | Equipment rental | – | – | 2 | – | 487 | 150 |
| b | Depreciation: | | | | | | |
| i | Buildings | – | 2 | 26 | 7 | 495 | 33 |
| ii | Equipment | 2 | 2 | 11 | 35 | 370 | 271 |
| c | Repairs and maintenance | – | 4 | 15 | 18 | 470 | 159 |
| d | Property and business taxes | 1 | 2 | 96 | 6 | 293 | 4 |
| e | Heat, power and water | 2 | – | 44 | 4 | 185 | 3 |
| 48 | General expenses: | | | | | | |
| a | Stationery and supplies | 3 | – | 25 | 39 | 927 | 846 |
| b | Telephone and telegraph | 1 | – | 11 | 12 | 400 | 40 |
| c | Computer expenses | – | – | – | 1 | 259 | 5 |
| d | Promotional expenses | 1 | – | 36 | 76 | 1,426 | 2 |
| 49 | Provision for doubtful loans | – | – | 25 | – | – 17 | – |
| 50 | Other expenses | 9 | 4 | 126 | 19 | 1,656 | 1,097 |
| 51 | Total expenses | 192 | 511 | 1,785 | 1,973 | 139,990 | 20,235 |
| 52 | Net income before income taxes | 21 | 69 | 117 | 273 | 4,353 | 2,041 |
| 53 | Provision for income tax | – | – | – | 38 | 57 | [illegible] |
| 60 | Net income | 21 | 69 | 117 | 235 | 4,296 | 2,036 |

(1) Includes Northwest Territories.

TABLEAU 28. États des revenus et des dépenses – Centrales, 1976

| Manitoba | Saskatchewan | Alberta | British Columbia – Colombie-Britannique | Canadian Co-operative Credit Society – Société coopérative canadienne de crédit | Canada(1) | | N° |
|---|---|---|---|---|---|---|---|
| thousands of dollars – milliers de dollars | | | | | | | |
| | | | | | | Revenus | |
| 256 | 584 | 227 | – | – | 11,331 | Cotisations de membre, d'affiliation, d'entrée | 31 |
| | | | | | | Intérêt gagné sur: | 32 |
| 490 | – | 131 | 3,205 | – | 7,272 | Dépôts à vue | a |
| 905 | – | – | 1,000 | 420 | 15,193 | Dépôts à terme | b |
| 5,718 | 15,126 | 4,060 | 6,696 | – | 53,413 | Prêts non-hypothécaires | c |
| 1,236 | – | 22 | 1,174 | – | 7,406 | Prêts hypothécaires | d |
| 1,714 | 20,490 | 3,415 | 15,275 | 1,417 | 147,751 | Autres placements | e |
| – | – | – | – | – | 1,524 | Autres intérêts gagnés | f |
| 201 | – | – | – | – | 2,393 | Dividendes reçus | 33 |
| 625 | 1,419 | 1,041 | – | – | 4,380 | Frais imputés à l'ordinateur et l'informatique et frais de gestion | 34 |
| 7 | – | 47 | – | – | 506 | Loyers | 35 |
| 160 | 348 | 813 | – | – | 3,639 | Commissions et escomptes gagnés | 36 |
| 1,280 | 2,660 | 1,095 | 1,201 | – | 11,241 | Autres | 37 |
| 12,592 | 40,627 | 10,851 | 28,551 | 1,837 | 266,049 | Total des revenus | 40 |
| | | | | | | Dépenses | |
| | | | | | | Intérêt sur dépôts: | 41 |
| 583 | – | 440 | 2,996 | 730 | 58,067 | Dépôts à vue | a |
| 6,278 | 29,756 | 5,467 | 18,626 | 285 | 126,461 | Dépôts à terme | b |
| 12 | – | – | – | – | 4,595 | Ristournes | c |
| | | | | | | Intérêt sur emprunts: | 42 |
| – | – | 37 | – | – | 161 | Caisses locales | a |
| 304 | 1,048 | 117 | 257 | 52 | 2,800 | Banques à charte | b |
| 332 | – | – | 85 | – | 1,290 | Autres | c |
| 7 | – | 6 | 32 | – | 329 | Assurance | 43 |
| 112 | – | 52 | 152 | – | 3,726 | Cotisations à ANCEC et autres affiliations | 44 |
| | | | | | | Dépenses du personnel: | 45 |
| 1,352 | 2,112 | 1,113 | 937 | 70 | 24,315 | Appointements, honoraires, etc. | a |
| 88 | 170 | 67 | 113 | – | 2,944 | Avantages sociaux | b |
| 73 | 49 | 56 | 61 | 6 | 849 | Rémunérations et dépenses des cadres | c |
| 108 | 93 | 84 | 57 | – | 2,047 | Déplacements | d |
| 38 | – | 47 | 228 | 13 | 1,027 | Service juridique et autres services professionnels | 46 |
| | | | | | | Habitation: | 47 |
| | | | | | | Loyer: | a |
| 143 | 347 | 18 | 84 | – | 1,160 | Loyer des bâtiments | i |
| 269 | 250 | 8 | 95 | – | 1,261 | Loyer du matériel | ii |
| | | | | | | Amortissement: | b |
| 2 | – | 34 | 20 | – | 619 | Bâtiments | i |
| 36 | 51 | 56 | – | – | 834 | Matériel | ii |
| 9 | 23 | 73 | – | – | 771 | Réparations et entretien | c |
| 16 | 34 | 46 | – | – | 498 | Taxes foncières et d'affaires, permis | d |
| 2 | – | 24 | 176 | – | 440 | Chauffage, énergie électrique et eau | e |
| | | | | | | Dépenses générales: | 48 |
| 70 | 375 | 74 | 174 | – | 2,533 | Papeterie et fournitures | a |
| 38 | – | 58 | 131 | – | 691 | Téléphone et télégrammes | b |
| 95 | 1,183 | 631 | – | – | 2,174 | Dépenses d'ordinateur | c |
| 163 | 553 | 91 | 292 | 2 | 2,642 | Dépenses de promotion | d |
| – | – | – | – | – | 8 | Provision pour prêts douteux | 49 |
| 248 | 862 | 1,161 | 1,351 | – | 6,539 | Autres dépenses | 50 |
| 10,388 | 36,906 | 9,760 | 25,867 | 1,158 | 248,781 | Total des dépenses | 51 |
| 2,204 | 3,721 | 1,091 | 2,684 | 679 | 17,268 | Bénéfice avant impôts sur le revenu | 52 |
| 2 | 415 | – | – | – | 515 | Provision pour impôts sur le revenu | 53 |
| 2,202 | 3,306 | 1,091 | 2,684 | 679 | 16,753 | Bénéfice net | 60 |

(1) Territoires du Nord-Ouest sont inclus.

TABLE 29. Common-size Revenue and Expense Statement — Centrals, 1976

| No. | | Newfoundland — Terre-Neuve | Prince Edward Island — Île-du-Prince-Édouard | Nova Scotia — Nouvelle-Écosse | New Brunswick — Nouveau-Brunswick | Québec | Ontario | Manitoba |
|---|---|---|---|---|---|---|---|---|
| | | per cent — pourcentage | | | | | | |
| | Revenues | | | | | | | |
| 31 | Dues and fees | — | — | 10.30 | 11.85 | 5.64 | 7.52 | 2.03 |
| 32 | Interest earned: | | | | | | | |
| a | Demand deposits | — | — | 1.10 | 10.60 | 2.12 | 0.57 | 3.89 |
| b | Term deposits | 5.16 | — | 0.63 | 10.06 | 7.80 | 6.10 | 7.19 |
| c | Non-mortgage loans | 80.75 | 73.28 | 22.24 | 8.20 | 10.15 | 26.35 | 45.42 |
| d | Mortgage loans | 9.45 | 25.00 | 19.40 | 45.72 | 1.75 | 4.33 | 9.81 |
| e | Other investments | — | — | 11.30 | 9.84 | 66.45 | 40.87 | 13.61 |
| f | Other interest earned | — | — | 4.47 | — | 1.00 | — | — |
| 33 | Dividends received | — | — | 2.78 | — | 1.15 | 2.13 | 1.60 |
| 34 | Computer charges, data processing and management fees | — | — | — | — | — | 5.79 | 4.96 |
| 35 | Rents | — | 1.72 | 13.73 | — | 0.12 | — | 0.05 |
| 36 | Commissions and discounts | — | — | — | 0.71 | 1.59 | — | 1.27 |
| 37 | Other revenue | 5.64 | — | 14.05 | 3.02 | 2.23 | 6.34 | 10.17 |
| 40 | Total revenue | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| | Expenses | | | | | | | |
| 41 | Interest on deposits: | | | | | | | |
| a | Demand deposits | 3.75 | 5.70 | 20.45 | 10.74 | 35.74 | 4.7[illegible] | 4.72 |
| b | Term deposits | 6.57 | 12.07 | 12.30 | 38.60 | 36.60 | 54.03 | 19.87 |
| c | Rebate of interest | — | — | — | 3.08 | 3.14 | — | 0.09 |
| 42 | Interest on loans: | | | | | | | |
| a | Local credit unions | — | — | — | 5.26 | — | 0.03 | — |
| b | Chartered banks | 8.92 | 62.94 | 7.46 | 1.60 | 0.15 | 1.03 | 2.41 |
| c | Other | 36.62 | — | 7.58 | 0.04 | 0.41 | 0.21 | 2.64 |
| 43 | Insurance | 4.23 | 0.18 | 0.26 | 3.16 | 0.15 | 0.14 | 0.05 |
| 44 | Dues | — | — | 1.21 | 0.17 | 2.19 | 0.96 | 0.89 |
| 45 | Personnel expenses: | | | | | | | |
| a | Salaries, honoraria, etc. | 16.90 | 4.49 | 16.05 | 9.63 | 10.65 | 12.49 | 10.75 |
| b | Staff benefits | 1.41 | 0.34 | 2.42 | 1.12 | 1.39 | 1.89 | 0.69 |
| c | Directors' and other official remuneration and expense. | — | — | 0.37 | 2.89 | 0.28 | 0.52 | 0.58 |
| d | Travel | 0.48 | — | 0.78 | 1.57 | 0.89 | 1.58 | 0.86 |
| 46 | Legal and other professional services | 0.48 | — | 0.47 | 0.17 | 0.39 | 0.54 | 0.30 |
| 47 | Occupancy: | | | | | | | |
| a | Rent: | | | | | | | |
| i | Building rental | 1.88 | — | 2.58 | 0.17 | 0.21 | 0.94 | 1.14 |
| ii | Equipment rental | — | — | 0.11 | — | 0.34 | 0.67 | 2.14 |
| b | Depreciation: | | | | | | | |
| i | Building | — | 0.34 | 1.36 | 0.32 | 0.34 | 0.15 | 0.01 |
| ii | Equipment | 0.93 | 0.34 | 0.58 | 1.56 | 0.25 | 1.22 | 0.28 |
| c | Repairs and maintenance | — | 0.68 | 0.79 | 0.80 | 0.32 | 0.71 | 0.07 |
| d | Property and business taxes | 0.47 | 0.34 | 5.05 | 0.26 | 0.20 | 0.02 | 0.13 |
| d | Heat, power and water | 0.93 | — | 2.31 | 0.17 | 0.12 | 0.01 | 0.01 |
| 48 | General expenses: | | | | | | | |
| a | Stationery and supplies | 1.40 | — | 1.32 | 1.74 | 0.64 | 3.80 | 0.55 |
| b | Telephone and telegraph | 0.47 | — | 0.57 | 0.53 | 0.27 | 0.18 | 0.30 |
| c | Computer expenses | — | — | — | 0.04 | 0.18 | 0.02 | 0.75 |
| d | Promotional expenses | 0.47 | — | 1.89 | 3.39 | 0.98 | 0.01 | 1.29 |
| 49 | Provision for doubtful loans | — | — | 1.31 | — | — 0.01 | — | — |
| 50 | Other expenses | 4.23 | 0.68 | 6.63 | 0.84 | 1.15 | 4.92 | 1.98 |
| 51 | Total expenses | 90.14 | 88.10 | 93.85 | 87.85 | 96.98 | 90.84 | 82.[illegible] |
| 52 | Net income before income taxes | 9.86 | 11.90 | 6.15 | 12.15 | 3.02 | 9.16 | 17.[illegible] |
| 53 | Provision for income taxes | — | — | — | 1.69 | 0.03 | 0.01 | 0.[illegible] |
| 60 | Net income | 9.86 | 11.90 | 6.15 | 10.46 | 2.97 | 9.15 | 17.[illegible] |

TABLEAU 29. États des revenus et dépenses sous forme de pourcentages — Centrales, 1976

| Saskatchewan | Alberta | British Columbia — Colombie-Britannique | Canadian Co-operative Credit Society — Société coopérative canadienne de crédit | Canada | | | N° |
|---|---|---|---|---|---|---|---|
| | | | | Based on dollar values — Fondés sur la valeur en dollar | Based on average of provincial ratios — Fondés sur les moyennes provinciales | | |
| per cent — pourcentage | | | | | | | |
| | | | | | | **Revenus** | |
| 1.44 | 2.09 | – | – | 4.26 | 3.72 | Cotisations de membre, d'affiliation, d'entrée | 31 |
| | | | | | | Intérêt gagné sur: | 32 |
| – | 1.22 | 11.23 | – | 2.73 | 2.79 | Dépôts à vue | a |
| – | – | 3.50 | 22.86 | 5.71 | 5.76 | Dépôts à terme | b |
| 37.23 | 37.42 | 23.45 | – | 20.08 | 33.14 | Prêts non-hypothécaires | c |
| – | 0.20 | 4.11 | – | 2.78 | 10.80 | Prêts hypothécaires | d |
| 50.43 | 31.47 | 53.50 | 77.14 | 55.54 | 32.23 | Autres placements | e |
| – | – | – | – | 0.57 | 0.49 | Autres intérêts gagnés | f |
| – | – | – | – | 0.90 | 0.70 | Dividendes reçus | 33 |
| 3.49 | 9.59 | – | – | 1.65 | 2.17 | Frais imputés à l'ordinateur et l'informatique et frais de gestion. | 34 |
| – | 0.43 | – | – | 0.19 | 1.46 | Loyers | 35 |
| 0.86 | 7.49 | – | – | 1.37 | 1.08 | Commissions et escomptes gagnés | 36 |
| 6.55 | 10.09 | 4.21 | – | 4.22 | 5.66 | Autres | 37 |
| 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | Total des revenus | 40 |
| | | | | | | **Dépenses** | |
| | | | | | | Intérêts sur dépôts: | 41 |
| – | 4.06 | 10.49 | 39.74 | 21.83 | 12.75 | Dépôts à vue | a |
| 73.24 | 50.39 | 65.24 | 15.51 | 47.54 | 37.67 | Dépôts à terme | b |
| – | – | – | – | 1.73 | 0.58 | Ristournes | c |
| | | | | | | Intérêts sur emprunts: | 42 |
| – | 0.34 | – | – | 0.06 | 0.51 | Caisses locales | a |
| 2.78 | 1.07 | 0.90 | 2.83 | 1.05 | 8.37 | Banques à charte | b |
| – | – | 0.30 | – | 0.48 | 4.35 | Autres | c |
| – | 0.05 | 0.11 | – | 0.12 | 0.76 | Assurance | 43 |
| – | 0.47 | 0.53 | – | 1.40 | 0.58 | Cotisations | 44 |
| | | | | | | Dépenses du personnel: | 45 |
| 5.00 | 10.26 | 3.29 | 3.81 | 9.14 | 9.40 | Appointements, honoraires, etc. | a |
| 0.42 | 0.62 | 0.39 | – | 1.11 | 0.97 | Avantages sociaux | b |
| 0.12 | 0.52 | 0.22 | 0.33 | 0.32 | 0.53 | Rémunérations et dépenses des cadres | c |
| 0.23 | 0.77 | 0.20 | – | 0.77 | 0.67 | Déplacements | d |
| – | 0.43 | 0.80 | 0.71 | 0.39 | 0.39 | Service juridique et autres services professionnels | 46 |
| | | | | | | Habitation: | 47 |
| | | | | | | Loyer: | a |
| 0.85 | 0.16 | 0.29 | – | 0.44 | 0.75 | Loyer des bâtiments | i |
| 0.62 | 0.07 | 0.33 | – | 0.47 | 0.39 | Loyer du matériel | ii |
| | | | | | | Amortissement: | b |
| – | 0.31 | 0.07 | – | 0.23 | 0.26 | Bâtiments | i |
| 0.13 | 0.52 | – | – | 0.31 | 0.53 | Matériel | ii |
| 0.06 | 0.67 | – | – | 0.29 | 0.37 | Réparations et entretien | c |
| 0.08 | 0.42 | – | – | 0.19 | 0.63 | Taxes foncières et d'affaires, permis | d |
| – | 0.22 | 0.62 | – | 0.16 | 0.40 | Chauffage, énergie électrique et eau | e |
| | | | | | | Dépenses générales: | 48 |
| 0.92 | 0.68 | 0.60 | – | 0.95 | 1.07 | Papeterie et fournitures | a |
| – | 0.53 | 0.46 | – | 0.26 | 0.28 | Téléphone et télégrammes | b |
| 2.91 | 5.83 | – | – | 0.82 | 0.88 | Dépenses d'ordinateur | c |
| 1.36 | 0.84 | 1.02 | 0.11 | 0.99 | 1.03 | Dépenses de promotion | d |
| – | – | – | – | – | 0.12 | Provision pour prêts douteux | 49 |
| 2.12 | 10.71 | 4.74 | – | 2.46 | 3.46 | Autres dépenses | 50 |
| 90.84 | 89.95 | 90.60 | 63.04 | 93.51 | 87.70 | Total des dépenses | 51 |
| 9.16 | 10.05 | 9.40 | 36.96 | 6.49 | 12.30 | Bénéfice avant impôts sur le revenu | 52 |
| 1.02 | – | – | – | 0.19 | 0.25 | Provision pur impôts sur le revenu | 53 |
| 8.14 | 10.05 | 9.40 | 36.96 | 6.30 | 12.05 | Bénéfice net | 60 |

TABLE 30. Estimated Statements of Undivided Earnings – Centrals, 1976

| No. | | Newfoundland – Terre-Neuve | Prince Edward Island – Île-du-Prince-Édouard | Nova Scotia – Nouvelle-Écosse | New Brunswick – Nouveau-Brunswick | Québec | Ontario |
|---|---|---|---|---|---|---|---|
| | | thousands of dollars – milliers de dollars | | | | | |
| 1 | Balance at beginning of the year ..... | – 94 | 27 | 85 | 719 | 4,607 | 585 |
| | Add: | | | | | | |
| 2 | Net income from operations ..... | 21 | 69 | 117 | 235 | 4,297 | 2,038 |
| 3 | Profit on sale or maturity of investments ..... | – | – 7 | – | 17 | – | 627 |
| | Deduct: | | | | | | |
| 4 | Transfers to reserves ..... | – | 15 | – | 27 | 2,546 | 553 |
| 5 | Dividends on shares ..... | 9 | 35 | 85 | 64 | 6 | 2,565 |
| 9 | Other adjustments ..... | – | – | – | – | – 900 | – |
| 10 | Balance at end of the year ..... | – 82 | 39 | 117 | 880 | 7,252 | 132 |

(1) Includes Northwest Territories.

TABLE 31. Estimated Statements of Reserve Accounts – Centrals, 1976

| No. | | Newfoundland – Terre-Neuve | Prince Edward Island – Île-du-Prince-Édouard | Nova Scotia – Nouvelle-Écosse | New Brunswick – Nouveau-Brunswick | Québec | Ontario |
|---|---|---|---|---|---|---|---|
| | | thousands of dollars – milliers de dollars | | | | | |
| 1 | Balance at beginning of the year ..... | – | 17 | 142 | 354 | 18,875 | 1,223 |
| | Add: | | | | | | |
| 2 | Transfers from undivided earnings account ..... | – | 15 | – | 27 | 2,546 | 553 |
| 3 | Entrance fees and fines ..... | – | – | – | – | – | – |
| | Deduct: | | | | | | |
| 4 | Current and other deductions ..... | – | – | – | – | 105 | – 45 |
| 5 | Balance at end of the year ..... | – | 32 | 142 | 381 | 21,316 | 1,821 |

(1) Includes Northwest Territories.

TABLEAU 30. États estimatifs des bénéfices non répartis – Centrales, 1976

| Manitoba | Saskatchewan | Alberta | British Columbia – Colombie-Britannique | Canadian Co-operative Credit Society – Société coopérative canadienne de crédit | Canada(1) | | No |
|---|---|---|---|---|---|---|---|
| thousands of dollars – milliers de dollars | | | | | | | |
| – | 1,273 | 441 | 3,779 | 106 | 11,492r | Solde au début de l'année ..... | 1 |
| | | | | | | Ajouter: | |
| 2,202 | 3,306 | 1,091 | 2,684 | 679 | 16,753 | Bénéfice net des opérations de l'année ..... | 2 |
| – 12 | – | – | – | – | 625 | Bénéfice provenant de la vente ou de l'échéance d'obligations. | 3 |
| | | | | | | Déduire: | |
| 168 | 2,491 | 1,015 | – | 75 | 6,890 | Affectations aux réserves ..... | 4 |
| 2,019 | 2,088 | 500 | 2,274 | 104 | 9,755 | Dividendes sur actions ..... | 5 |
| 3 | – | 17 | 594 | – | – 279 | Autres déductions ..... | 9 |
| – | – | – | 3,595 | 606 | 12,504 | Solde des bénéfices non répartis à la fin de l'année. | 10 |

(1) Territoires du Nord-Ouest sont inclus.

TABLEAU 31. États estimatifs des comptes de réserve – Centrales, 1976

| Manitoba | Saskatchewan | Alberta | British Columbia – Colombie-Britannique | Canadian Co-operative Credit Society – Société coopérative canadienne de crédit | Canada(1) | | No |
|---|---|---|---|---|---|---|---|
| thousands of dollars – milliers de dollars | | | | | | | |
| 2,562 | 6,654 | – | – | 295 | 30,122r | Solde des réserves au début de l'année ..... | 1 |
| | | | | | | Ajouter: | |
| 168 | 2,491 | 1,015 | – | 75 | 6,890 | Affectations provenant du compte des bénéfices non répartis. | 2 |
| – | – | 6 | – | – | 6 | Droits d'inscription et amendes ..... | 3 |
| | | | | | | Déduire: | |
| – | 396 | 29 | – | – | 485 | Prélèvements faits et autres déductions ..... | 4 |
| 1,730 | 8,749 | 992 | – | 370 | 36,533 | Solde des réserves à la fin de l'année .... | 5 |

(1) Territoires du Nord-Ouest sont inclus.

## Selected List of Publications Relating to Credit Unions

## Liste de publications concernant les caisses d'épargne et de crédit

World Council of Credit Unions, Inc. International Yearbook. P.O. Box 431, Madison, Wisconsin, 53701.

Credit Union National Assocation, Inc. (CUNA). U.S. Yearbook. P.O. Box 431, Madison, Wisconsin, 53701.

10 to 10, Canadian Credit Unions ... from 10 cents to 10 billion dollars in 75 years, National Association of Canadian Credit Unions, (by) Fred McGuiness. Toronto, Southan Murray, 1976

Credit Unions in Canada. A bibliography published by Communications Department, National Association of Canadian Credit Unions (NACCU), P.O. Box 800, Station U, Toronto, Ontario.

Newfoundland Co-operatives and Credit Unions. Department of Provincial Affairs and Environment, St. John's, Newfoundland.

Prince Edward Island Annual Report of Credit Unions. P.E.I. Credit Union League Ltd., Charlottetown, P.E.I.

Credit Unions, Province of Nova Scotia. Annual Report. Department of Provincial Secretary, Halifax, Nova Scotia.

Credit Unions of New Brunswick. Annual Report of the Credit Union Branch. Department of Agriculture and Rural Development, Fredericton, New Brunswick. – Caisses d'épargne et de crédit du Nouveau-Brunswick. Rapport annuel de la Division des Caisses d'épargne et de crédit. Ministère de l'Agriculture et du Développement Rural, Frédéricton, Nouveau-Brunswick.

Caisses d'Épargne et de Crédit du Québec. Statistique financière. Bureau de la Statistique du Québec, Division des finances, Québec (Québec).

Credit Union Quarterly Statistical Bulletin, Province of Ontario. Ontario Statistical Centre, Ministry of Treasury, Economics and Intergovernmental Affairs, Toronto, Ontario.

Quarterly Financial Statistics of Credit Unions and Caisses Populaires. Manitoba Bureau of Statistics, Winnipeg, Manitoba. – Statistiques financières trimestrielles des Caisses d'épargne et de crédit et des Caisses Populaires. Bureau de la statistique du Manitoba, Winnipeg, Manitoba.

Saskatchewan Credit Unions, Report of Operations. Department of Co-operation and Co-operative Development, Regina, Saskatchewan.

Saskatchewan Credit Unions, Analysis of Financial Statements. Department of Co-operation and Co-operative Development, Administration and Research Branch, Regina, Saskatchewan.

Alberta, Annual Report. Department of Agriculture, Edmonton, Alberta.

Bank of Canada Review. Contains banking, other financial institutions, general economic and external trade and international statistics. Published by Bank of Canada, Ottawa, Ontario, K1A 0G9. Monthly – Mensuel.

## Provincial Credit Union Acts

## Lois provinciales des caisses d'épargne et de crédit

Newfoundland — Terre-Neuve

The co-operative Societies Act, R.S.N., 1970, c.65; as amended, 1971, No. 14, No. 61; 1973, No. 23, No. 39; 1974, No. 1; 1975-1976, No. 58, No. 71. — The Co-operative Societies Act, R.S.N., 1970, c.65; modifiée, 1971, n° 61; 1973, n° 23, n° 39; 1974, n° 1; 1975-1976, n° 58, n° 71.

Prince Edward Island — Île-du-Prince-Édouard

The Credit Union Act, R.S.P.E.I., 1974, c.28; as amended, 1976, c.8; 1977, c.7. — The Credit Union Act, R.S.P.E.I., 1974, c.28; modifiée, 1976, c.8; 1977, c.7.

Nova Scotia — Nouvelle-Écosse

Credit Union Act, R.S.N.S., 1967, c.69; as amended, 1969, c.36; 1970, c.37; 1972, c.28; 1973, c.26; 1974, c.34; 1975, c.22. — Credit Union Act, R.S.N.S., 1967, c.69; modifiée, 1969, c.36; 1970, c.37; 1972, c.28; 1973, c.26; 1974, c.34; 1975, c.22.

New Brunswick — Nouveau-Brunswick

Credit Unions Act, R.S.N.B., 1973, c.32; as amended, 1974, c.10 (Supp.); 1975, c.17; Credit Unions Act, 1977, c-32.1 (received Royal Assent June 16, 1977; not yet fully proclaimed). — Loi sur les caisses populaires, L.R.N.-B., 1973, c.32; modifiée, 1974, c.10 (Supp.); 1975, c.17; Loi sur les caisses populaires, 1977, c-32.1 (a reçu la sanction royale le 16 juin, mais n'est pas encore entrée en vigueur).

Québec

Savings and Credit Unions Act, R.S.Q., 1964, c.293; as amended, 1966/1967, c.72; 1968, c.76; 1970, c.59. — Loi des caisses d'épargne et de crédit, S.R.Q., 1964, c.293; modifiée, 1966/1967, c.72; 1968, c.76; 1970, c.59.

An Act respecting the caisses d'entraide économique, S.Q., 1974, c.68. — Loi des caisses d'entraide économique, L.Q., 1974, c.68.

Ontario

The Credit Unions Act, R.S.O., 1970, c.96; as amended, 1971, c.98; 1972, c.1; 1974, c.39; The Credit Unions and Caisses Populaires Act, 1976, c.62 (received Royal Assent December 7, 1976; not yet fully proclaimed). — The Credit Unions Act, R.S.O., 1970, c.96; modifiée, 1971, c.98; 1972, c.1; 1974, c.39; The Credit Unions and Caisses Populaires Act, 1976, c.62 (a reçu la sanction royale le 7 décembre 1976, mais n'est pas encore entrée en vigueur).

Manitoba

The Credit Unions Act, R.S.M., 1970, c.53; as amended, 1971, c.82; 1974, c.31; The Credit Unions and Caisses Populaires Act, S.M., 1977, c.300 (received Royal Assent June 18, 1977; not yet fully proclaimed). — The Credit Unions Act, R.S.M., 1970, c.53; modifiée, 1971, c.82; 1974, c.31; The Credit Unions and Caisses Populaires Act, S.M., 1977, c.300 (a reçu la sanction royale le 18 juin 1977, mais n'est pas encore entrée en vigueur).

Saskatchewan

The Credit Union Act, S.S., 1972, c.24; as amended, 1973, c.22, 24, 77, 82; 1974-75, c.7; 1976, c.9; 1977, c.24. — The Credit Union Act, S.S., 1972, c.24; modifiée, 1973, c.22, 24, 77, 82; 1974-75, c.7; 1976, c.9; 1977, c.24.

Alberta

The Credit Union Act, R.S.A., 1970, c.74; as amended, 1971, c.1, 1973, c.61, c.66; 1975(2), c.48; 1976, c.61. — The Credit Union Act, R.S.A., 1970, c.74; modifiée, 1971, c.1, 1973, c.61, c.66; 1975(2), c.48; 1976, c.61.

British Columbia — Colombie-Britannique

Credit Unions Act, S.B.C., 1975, c.17; as amended, 1976, c.14; 1977, c. (repealing the Credit Unions Act, S.B.C., 1961, c.14). — Credit Unions Act, S.B.C., 1975, c.17 (abroge the Credit Unions Act, S.B.C., 1961, c.14).

## List of Provincial Government Officials of Credit Unions

## Liste des responsables au gouvernement provincial pour les caisses d'épargne et de crédit

### Newfoundland – Terre-Neuve

Mr. S. Keane
Deputy Registrar of Co-operative Societies,
Department of Consumer Affairs and Environment,
Confederation Building, Elizabeth Towers,
100 Elizabeth Avenue,
St. John's, Newfoundland, A1C 5T7.
(709) 737-2582

### Prince Edward Island – Île-du-Prince-Édouard

Mr. E. Shea,
Director of Corporations,
Department of Provincial Secretary,
Corporations Division,
P.O. Box 2000,
Charlottetown, Prince Edward Island,
C1A 7N8
(902) 892-5321

### Nova Scotia – Nouvelle-Écosse

Mr. J.L. Viau,
Registrar of Credit Unions,
Department of Provincial Secretary,
P.O. Box 998,
Halifax, Nova Scotia, B3J 2X3.
(902) 424-4317

### New Brunswick – Nouveau-Brunswick

Mr. D. Boudreau,
Director, Credit Unions and Co-operative Branch,
Department of Agriculture and Rural Development,
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Fredericton, New Brunswick, E3B 5H1.
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### Québec

M. P.-P. Armand
Directeur du Service
Services des caisses d'épargne et de crédit
Ministère des Consommateurs, Coopératives et Institutions financières,
800, place d'Youville
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M. A. Lainé
Directeur
Services des finances, des gouvernements et institutions
Bureau de la statistique du Québec
Québec (Québec), G1A 4Y4
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### Ontario

Mr. W.M. Jaffray,
Director, Credit Unions Branch,
Ministry of Consumer and Commercial Relations,
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Mr. A. Rungi,
Supervisor of Credit Unions,
Ministry of Consumer and Commercial Relations
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Toronto, Ontario, M4W 2J4.
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Mr. A.W. MacKinnon,
Chief of Surveys,
Statistical Surveys, Standards and Methodology,
Central Statistical Services,
Ministry of Treasury, Economics and Intergovernmental Affairs,
56 Wellesley Street West,
Toronto, Ontario, M7A 1Y9
(416) 965-2471

### Manitoba

Mr. M. Gauthier,
Deputy Minister,
Department of Co-operative Development,
Legislative Buildings,
Winnipeg, Manitoba, R3C 0V8.
(204) 946-7485

Mr. P. Jubinville,
Director, Credit Unions,
Department of Co-operative Development,
491 Portage Avenue,
Winnipeg, Manitoba, R3B 2E7.
(204) 786-8531

List of Provincial Government Officials of Credit Unions – Concluded

Liste des responsables au gouvernement provincial pour les caisses d'épargne et de crédit – fin

Manitoba – Concluded – fin

Mr. E. Turnbull,
Manitoba Bureau of Statistics,
213 Notre Dame Avenue,
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Saskatchewan

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2055 Albert Street,
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British Columbia – Colombie-Britannique

Mr. K.O. Saddlemyer,
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Corporate Affairs,
Ministry of Consumer and Corporate Affairs,
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Northwest Territories – Territoires du Nord-Ouest

Mr. M. Buchanan,
Supervisor of Co-operatives and Credit Unions,
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Yellowknife, N.W.T., X0E 1H0.
(403) 873-8210

## List of Officials of Central Credit Unions

## Liste des responsables des caisses centrales d'épargne et de crédit

### World – Mondial

World Council of Credit Unions, Inc.
(WOCCU)
Mr. A.A. Bailey,
Managing Director,
P.O. Box 431,
Madison, Wisconsin 53701, U.S.A.

### Canada

The Canadian Cooperative Credit Society
(CCCS) – La Société Coopérative Canadienne de Crédit (SCCC)

Mr. G.S. May,
Chief Executive Officer,
Box 800, Station U,
Toronto, Ontario, M8Z 5R2.
(416) 621-6220

National Association of Canadian Credit Unions (NACCU) – Association Nationale des Caisses d'Économie Canadiennes (ANCEC)

Mr. R.J. Ingram,
General Manager,
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Toronto, Ontario, M8Z 5R2.
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### Newfoundland – Terre-Neuve

Mr. M. Boland,
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Credit Union Council of Newfoundland Ltd.
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### Prince Edward Island – Île-du-Prince-Édouard

Mr. J.G. Gaudin,
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Prince Edward Island Credit Union League Ltd.
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### Nova Scotia – Nouvelle-Écosse

Mr. R. MacMullin,
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### New Brunswick – Nouveau-Brunswick

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M. M. Legère
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### Québec

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M. M. Pageau
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M. A. Rouleau
Président
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Siège Social
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List of Officials of Central Credit Unions – Concluded

Liste des responsables des caisses centrales d'épargne et de crédit – fin

Québec – Concluded – fin

M. M. J. King
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La Lique des Caisses d'Économie du Québec
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Ontario

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Manitoba

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Northwest Territories – Territoires du Nord-Ouest

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Acting Administrator,
Mr. B. Johnson,
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PUBLICATIONS DE STATISTIQUE CANADA

Catalogue

61-006 Institutions financières, statistique financière.

Données sur le bilan et l'état des bénéfices de la plupart des institutions financières au Canada, y compris les caisses d'épargne et de crédit. Trimestriel, Bilingue.

13-002 Financial Flow Accounts.

Fournie la provenance et l'utilisation des fonds par secteur de l'économie, y compris les caisses d'épargne et de crédit. Trimestriel, Bilingue.

61-004 Crédit à la consommation.

Renferme des estimations sur le crédit consenti par chacune des grandes sociétés de crédit à la consommation. Mensuel, Bilingue.

Outre les publications ci-dessus énumérées, Statistique Canada publie une grande variété de rapports statistiques sur le Canada tant dans le domaine économique que social, y compris des rapports détaillés sur le recensement de 1971. On peut se procurer gratuitement un catalogue complet des publications courantes à Statistique Canada, Ottawa, Ontario KIA 0Z6.

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61-006 Financial Institutions. Financial Statistics.

Income statement and balance sheet data for most of the financial institutions in Canada, including national data on credit unions. Quarterly, Bilingual.

13-002 Financial Flow Accounts

Provides sources and application of funds by sectors of the economy including credit unions. Quarterly, Bilingual.

61-004 Consumer Credit.

Contains estimates of credit extended by each type of institution including credit unions. Monthly, Bilingual.

In addition to the selected publications listed above, Statistics Canada publishes a wide range of statistical reports on Canadian economic and social affairs including detailed reports on the 1971 Census. A comprehensive catalogue of all current publications is available free on request from Statistics Canada, Ottawa, Ontario K1A 0Z6.