



# Credit Union / Caisse Populaire System Results Third Quarter 2006

December 2006

## National System Review

Canadian credit unions demonstrated solid financial performance for the third quarter 2006. The affiliated credit union system continued to strengthen financially, posting another quarter of solid balance sheet growth. Double-digit annualized growth was maintained in two of the three main financial categories for the fifth straight quarter.

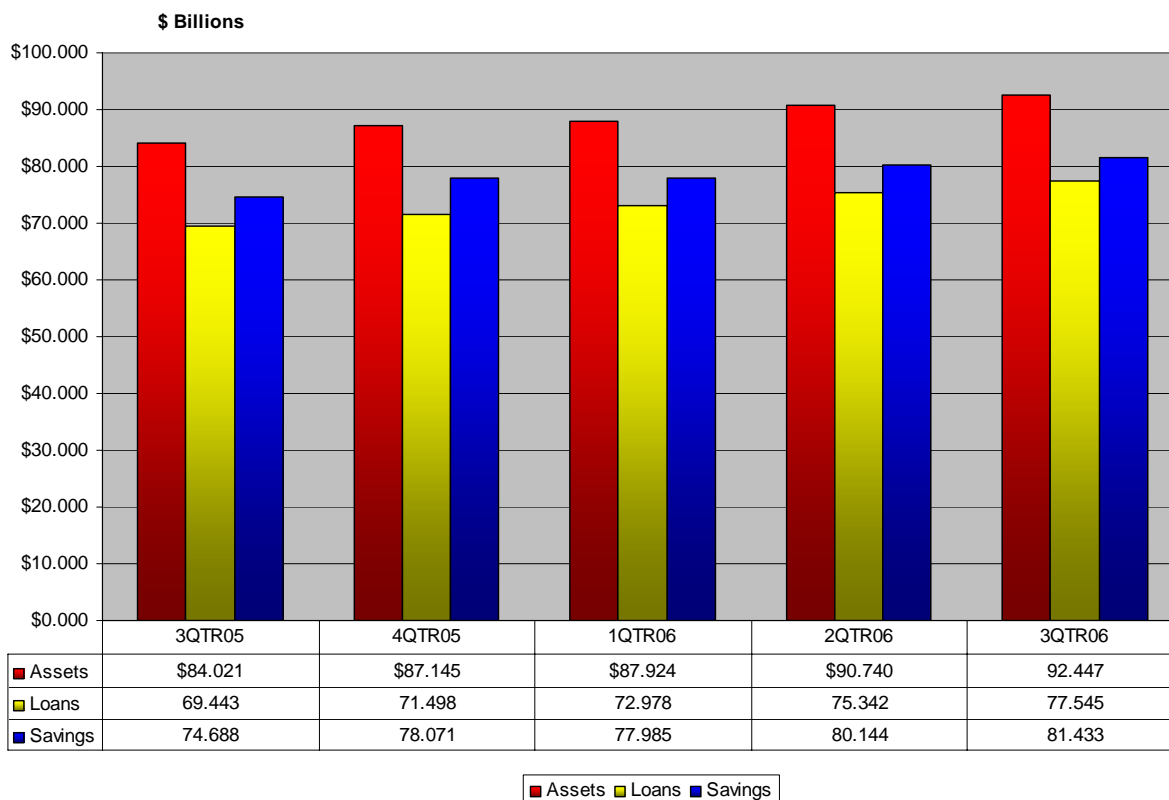
At third quarter 2006, combined affiliated credit union assets reached almost \$92.5 billion compared to \$84 billion one year earlier, representing an annual increase of 10 per cent.

Lending activity showed an 11.7 per cent or an \$8.1 billion increase over third quarter 2005 results. Total loans were reported at \$77.5 billion.

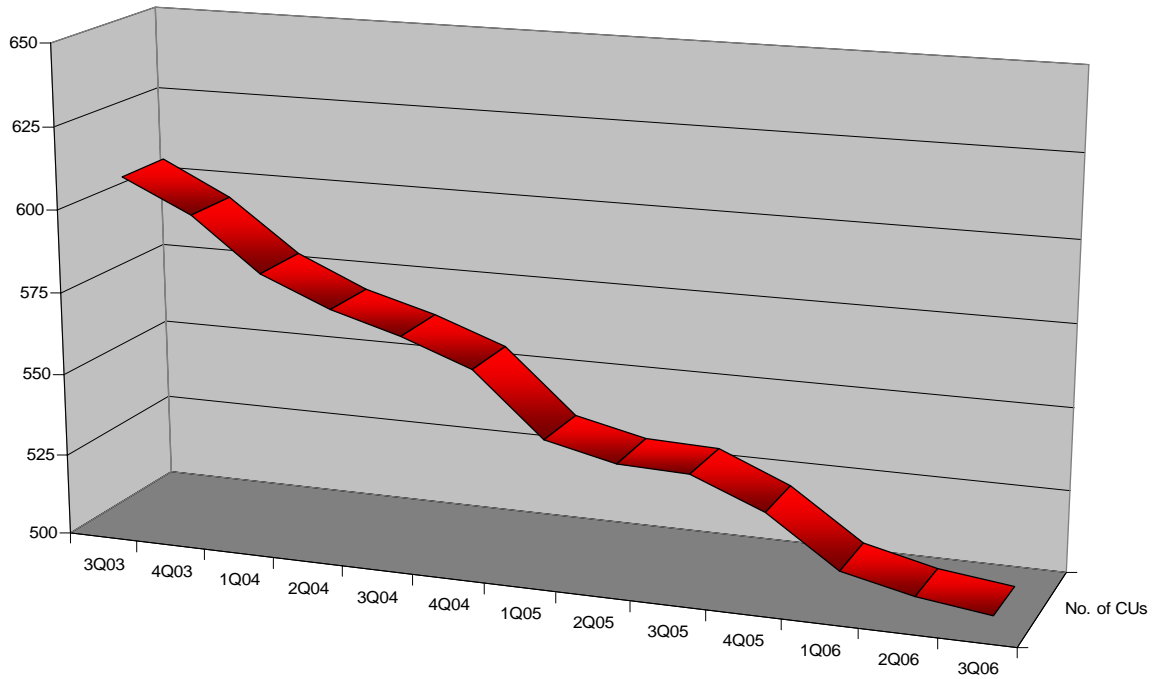
Canadians had over \$81.4 billion on deposit with credit unions at third quarter, a 9.0 per cent or \$6.75 billion increase from the same period in 2005.

Loans as a percentage of total deposits are currently at 95 per cent, compared to 93 per cent twelve months ago and 83.5 per cent ten years ago.

### Quarterly Results

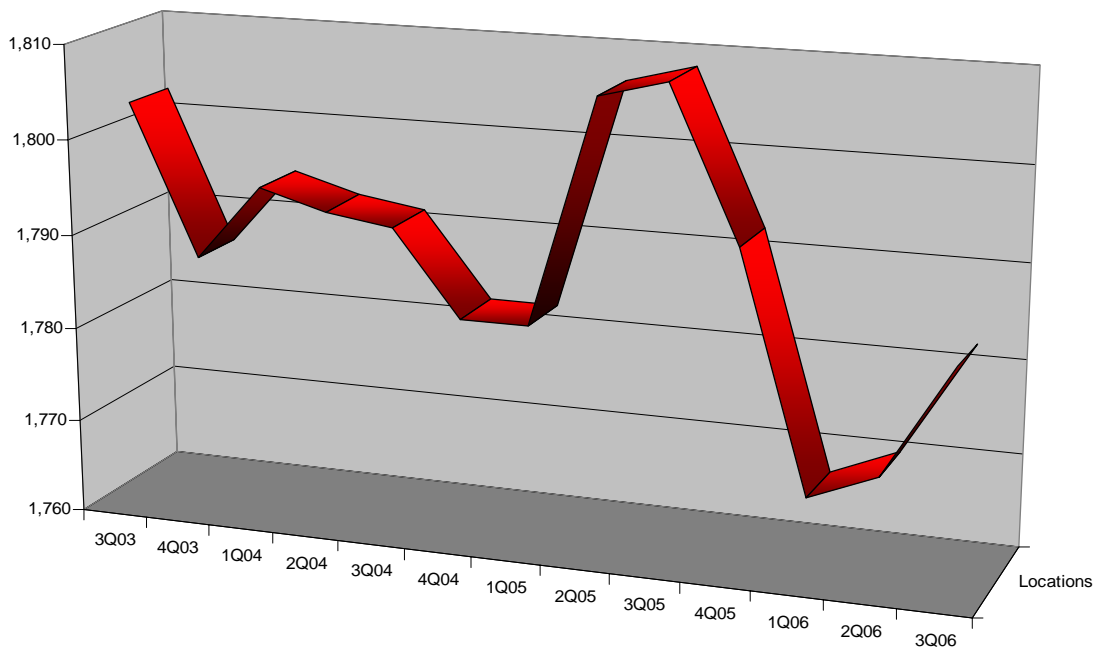


The total number of affiliated credit unions and caisses populaires declined by 3 to 501 at third quarter 2006.



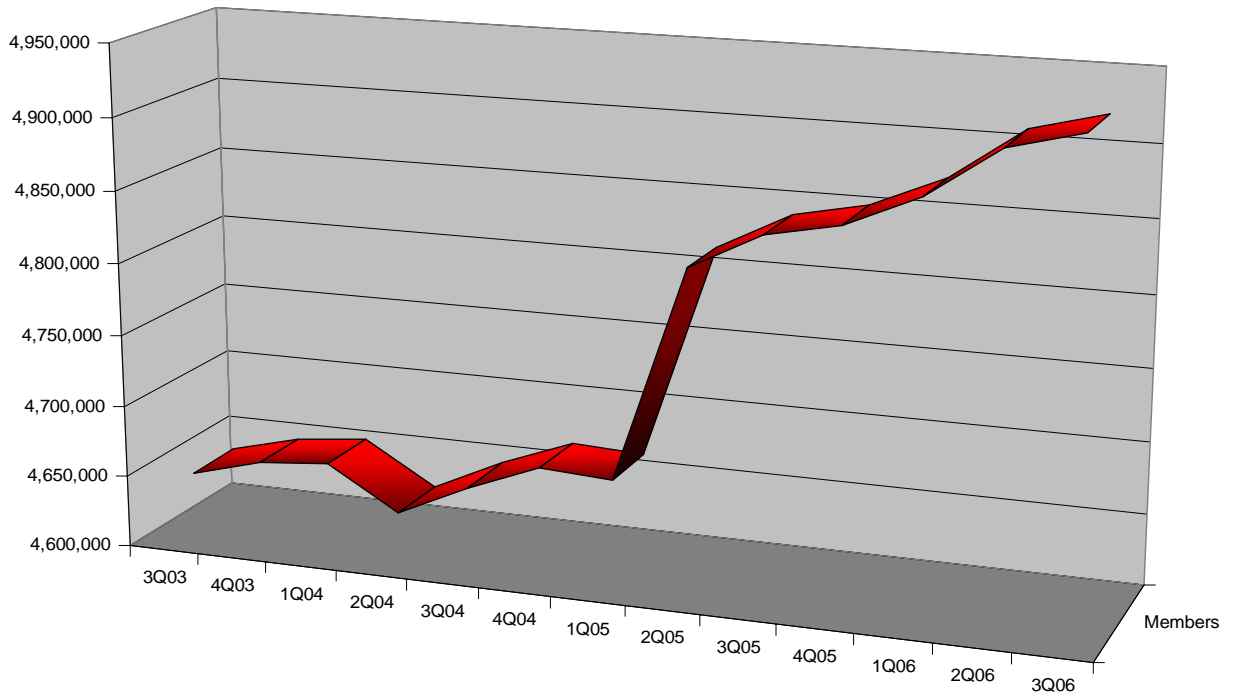
	3Q03	4Q03	1Q04	2Q04	3Q04	4Q04	1Q05	2Q05	3Q05	4Q05	1Q06	2Q06	3Q06
■ No. of CUs	607	597	581	572	566	558	539	534	533	524	509	504	501

Locations continue to rebound for a second quarter. As of third quarter 2006, there were 1,783 locations reported by the Canadian credit union system, an increase of 12 locations since second quarter 2006.



	3Q03	4Q03	1Q04	2Q04	3Q04	4Q04	1Q05	2Q05	3Q05	4Q05	1Q06	2Q06	3Q06
■ Locations	1,803	1,787	1,795	1,793	1,792	1,783	1,783	1,807	1,809	1,793	1,768	1,771	1,783

Close to 4.93 million Canadians were members of an affiliated credit union or caisse populaire at the end of the first nine months of 2006. (Note: 2Q04 decline in membership is due to adjustments made in a few credit unions in B.C. and Saskatchewan. 2Q2005 increase is partly due to an Ontario merger between an affiliated and non-affiliated credit union.)



	3Q03	4Q03	1Q04	2Q04	3Q04	4Q04	1Q05	2Q05	3Q05	4Q05	1Q06	2Q06	3Q06
Members	4,641,086	4,654,275	4,659,561	4,629,533	4,652,889	4,672,432	4,669,358	4,819,015	4,844,553	4,855,057	4,877,250	4,912,598	4,925,826

# Provincial System Review

Most provinces reported solid financial gains, with some regions posting double-digit growth in each of the three financial categories – assets, savings/deposits and loans.

For a second consecutive quarter, credit unions in B.C., Alberta, Manitoba and Newfoundland all reported annualized growth above the national asset growth rate of 10.0 per cent. Credit union assets rose 14.7 per cent in Alberta and 11.9 per cent in B.C. The Newfoundland and Manitoba systems each reported a growth rate of 10.6 per cent. Solid gains were also reported by the remaining provinces. Ontario credit unions and caisses populaires recorded asset growth of 6.5 per cent and 5.6 per cent, respectively. The Saskatchewan system posted growth of 6.3 per cent, while Nova Scotia and P.E.I credit unions reported gains of 3.8 per cent and 3.6 per cent, respectively. System assets in New Brunswick marginally declined by 1.7 per cent.

Similar results were achieved throughout the country with respect to savings and deposit growth. Alberta credit unions led the way with a reported gain of 14.8 per cent in deposits,

(10.5%), and B.C. (9.9%) credit unions. Solid growth was also reported in Saskatchewan (6.3%), as well as by Ontario credit unions and caisses (5.6% and 4.9%, respectively). Credit unions in P.E.I. recorded a gain of 3.6 per cent, while credit unions in Nova Scotia reported a moderate gain of 2.8 per cent. The New Brunswick system experienced a decline in deposits of 2.4 per cent.

The majority of provinces posted healthy growth in loans. The Alberta system topped the list with impressive growth of 16 per cent. Credit unions in B.C. (14%) and Manitoba (12.4%) also reported sizeable increases in loans. Credit unions in Ontario (8.1%), Newfoundland (7.7%), Saskatchewan (6.5%) and Nova Scotia (5.6%), as well as Ontario caisses (8%) posted solid gains. After two consecutive quarters of decline in growth, P.E.I. credit unions recorded a marginal annualized increase of 1.1 per cent this quarter. New Brunswick credit unions reported a drop in loan growth of 6 per cent.

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followed by Manitoba (10.7%), Newfoundland

## AFFILIATED CREDIT UNION / CAISSE POPULAIRE SYSTEM RESULTS

### As of Third Quarter 2006

(\$Millions)

Annual Growth Rate	3QTR05	3QTR06	Growth over Third Quarter 2005
Assets	\$84,021	\$92,447	10.0%
Savings/Deposits	\$74,688	\$81,433	9.0%
Loans (Gross)	\$69,443	\$77,545	11.7%
Number of Credit Unions	533	501	-6.0%
Number of Credit Union Locations	1,809	1,783	-1.4%
Membership	4,844,553	4,925,826	1.7%

Quarterly Growth Rate	2QTR06	3QTR06	Growth over Second Quarter 2006
Assets	\$90,740	\$92,447	1.9%
Savings/Deposits	\$80,144	\$81,433	1.6%
Loans (Gross)	\$75,342	\$77,545	2.9%
Number of Credit Unions	504	501	-0.6%
Number of Credit Union Locations	1,771	1,783	0.7%
Membership	4,912,598	4,925,826	0.3%

## THIRD QUARTER 2006 CREDIT UNION/CAISSE POPULAIRE SYSTEM RESULTS

### AFFILIATED CREDIT UNIONS & CAISSES POPULAIRES

(\$millions)						
Province	Total Savings/Deposits	Total Loans	Total Assets	Total Credit Unions	Total Locations	Total Members
<b>Credit Union Central Class</b>						
<b>BC</b>	\$32,314	\$32,650	\$37,690	51	358	1,558,500
<b>AB</b>	11,007	10,156	12,173	52	210	602,572
<b>SK</b>	8,806	7,646	9,918	87	320	524,063
<b>MB</b>	10,054	9,244	11,025	57	179	534,750
<b>ON</b>	15,211	14,529	17,255	164	506	1,238,372
<b>NB</b>	828	645	867	20	41	115,094
<b>NS</b>	1,321	1,066	1,449	34	81	170,046
<b>PEI</b>	577	461	626	10	15	64,042
<b>NFLD</b>	560	459	593	13	42	44,330
<b>SUBTOTAL</b>	<b>\$80,678</b>	<b>\$76,856</b>	<b>\$91,596</b>	<b>488</b>	<b>1,752</b>	<b>4,851,769</b>

#### Federation Class

L'Alliance	755	689	851	13	31	74,057
<b>TOTAL</b>	<b>\$81,433</b>	<b>\$77,545</b>	<b>\$92,447</b>	<b>501</b>	<b>1,783</b>	<b>4,925,826</b>

### NON-AFFILIATED CREDIT UNIONS & CAISSES POPULAIRES

#### Caisses Populaires

ON-La Fed.	\$2,382	\$2,290	\$2,770	22	56	163,587
<b>MB</b>	592	540	648	7	29	31,000
<b>NB</b>	1,946	1,749	2,206	33	85	197,216
<b>TOTAL CPs</b> (excl. QB)	<b>\$4,920</b>	<b>\$4,579</b>	<b>\$5,624</b>	<b>62</b>	<b>170</b>	<b>391,803</b>
<b>QB</b>	70,128	74,008	88,228	529	1,380	5,218,002
<b>TOTAL (All)</b>	<b>\$75,048</b>	<b>\$78,587</b>	<b>\$93,852</b>	<b>591</b>	<b>1,550</b>	<b>5,609,805</b>

#### Credit Unions

ON	\$3,255	\$2,190	\$3,585	21	96	215,933
<b>TOTAL</b>	<b>\$78,303</b>	<b>\$80,777</b>	<b>\$97,437</b>	<b>612</b>	<b>1,646</b>	<b>5,825,738</b>

### COMBINED CANADIAN CREDIT UNION & CAISSE POPULAIRE SYSTEM RESULTS

<b>TOTAL</b>	<b>\$159,736</b>	<b>\$158,322</b>	<b>\$189,884</b>	<b>1,113</b>	<b>3,429</b>	<b>10,751,564</b>
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Above figures do not include affiliated companies of the credit union system, such as Concentra Financial Inc., The CUMIS Group Ltd., The Co-operators Credential Financial Inc., and the ETHICAL Funds Company.

# AFFILIATED CREDIT UNION & CAISSE POPULAIRE SYSTEM RESULTS

## QUARTERLY GROWTH

As of Third Quarter 2006

(\$ Millions)

SAVINGS										
PROVINCE	3Q05	4Q05	1Q06	2Q06	3Q06	QUARTERLY GROWTH (2)				ANNUAL (3) 3Q05 to 3Q06
						4Q05	1Q06	2Q06	3Q06	
<b>Credit Union Central Class</b>										
BC (1)	\$29,405	\$32,121	\$30,965	\$31,940	\$32,314	9.2%	-3.6%	3.1%	1.2%	9.9%
AB	9,587	9,873	10,071	10,535	11,007	3.0%	2.0%	4.6%	4.5%	14.8%
SK	8,285	8,363	8,604	8,675	8,806	0.9%	2.9%	0.8%	1.5%	6.3%
MB	9,086	9,269	9,575	9,909	10,054	2.0%	3.3%	3.5%	1.5%	10.7%
ON(CUCO affil.)	14,408	14,539	14,810	15,069	15,211	0.9%	1.9%	1.7%	0.9%	5.6%
NB	848	846	847	828	828	-0.2%	0.1%	-2.2%	0.0%	-2.4%
NS	1,285	1,276	1,280	1,310	1,321	-0.7%	0.3%	2.3%	0.8%	2.8%
PEI	557	564	551	575	577	1.3%	-2.3%	4.4%	0.3%	3.6%
NFLD	507	504	541	552	560	-0.6%	7.3%	2.0%	1.4%	10.5%
<b>SUBTOTAL</b>	<b>\$73,968</b>	<b>\$77,355</b>	<b>\$77,244</b>	<b>\$79,393</b>	<b>\$80,678</b>	<b>4.6%</b>	<b>-0.1%</b>	<b>2.8%</b>	<b>1.6%</b>	<b>9.1%</b>
<b>Federation Class</b>										
ON(L'Alliance)	720	716	741	751	755	-0.6%	3.5%	1.3%	0.5%	4.9%
<b>TOTAL</b>	<b>\$74,688</b>	<b>\$78,071</b>	<b>\$77,985</b>	<b>\$80,144</b>	<b>\$81,433</b>	<b>4.5%</b>	<b>-0.1%</b>	<b>2.8%</b>	<b>1.6%</b>	<b>9.0%</b>

LOANS										
PROVINCE	3Q05	4Q05	1Q06	2Q06	3Q06	QUARTERLY GROWTH (2)				ANNUAL (3) 3Q05 to 3Q06
						4Q05	1Q06	2Q06	3Q06	
<b>Credit Union Central Class</b>										
BC (1)	\$28,638	\$29,737	\$30,746	\$31,889	\$32,650	3.8%	3.4%	3.7%	2.4%	14.0%
AB	8,753	9,075	9,266	9,596	10,156	3.7%	2.1%	3.6%	5.8%	16.0%
SK	7,179	7,240	7,226	7,457	7,646	0.8%	-0.2%	3.2%	2.5%	6.5%
MB	8,221	8,491	8,586	8,905	9,244	3.3%	1.1%	3.7%	3.8%	12.4%
ON(CUCO affil.)	13,437	13,699	13,884	14,190	14,529	1.9%	1.4%	2.2%	2.4%	8.1%
NB	686	693	693	679	645	1.0%	0.0%	-2.0%	-5.0%	-6.0%
NS	1,009	1,019	1,034	1,047	1,066	1.0%	1.5%	1.3%	1.8%	5.6%
PEI	456	458	454	463	461	0.4%	-0.9%	2.0%	-0.4%	1.1%
NFLD	426	433	438	448	459	1.6%	1.2%	2.3%	2.5%	7.7%
<b>SUBTOTAL</b>	<b>\$68,805</b>	<b>\$70,845</b>	<b>\$72,327</b>	<b>\$74,674</b>	<b>\$76,856</b>	<b>3.0%</b>	<b>2.1%</b>	<b>3.2%</b>	<b>2.9%</b>	<b>11.7%</b>
<b>Federation Class</b>										
ON(L'Alliance)	638	653	651	668	689	2.4%	-0.3%	2.6%	3.1%	8.0%
<b>TOTAL</b>	<b>\$69,443</b>	<b>\$71,498</b>	<b>\$72,978</b>	<b>\$75,342</b>	<b>\$77,545</b>	<b>3.0%</b>	<b>2.1%</b>	<b>3.2%</b>	<b>2.9%</b>	<b>11.7%</b>

ASSETS										
PROVINCE	3Q05	4Q05	1Q06	2Q06	3Q06	QUARTERLY GROWTH (2)				ANNUAL (3) 3Q05 to 3Q06
						4Q05	1Q06	2Q06	3Q06	
<b>Credit Union Central Class</b>										
BC (1)	\$33,677	\$36,026	\$35,830	\$37,222	\$37,690	7.0%	-0.5%	3.9%	1.3%	11.9%
AB	10,617	10,918	11,114	11,619	12,173	2.8%	1.8%	4.5%	4.8%	14.7%
SK	9,333	9,403	9,630	9,745	9,918	0.8%	2.4%	1.2%	1.8%	6.3%
MB	9,966	10,168	10,392	10,778	11,025	2.0%	2.2%	3.7%	2.3%	10.6%
ON(CUCO affil.)	16,204	16,403	16,671	17,022	17,255	1.2%	1.6%	2.1%	1.4%	6.5%
NB	882	891	893	875	867	1.0%	0.2%	-2.0%	-0.9%	-1.7%
NS	1,396	1,389	1,393	1,433	1,449	-0.5%	0.3%	2.9%	1.1%	3.8%
PEI	604	613	600	623	626	1.5%	-2.1%	3.8%	0.5%	3.6%
NFLD	536	535	573	582	593	-0.2%	7.1%	1.6%	1.9%	10.6%
<b>SUBTOTAL</b>	<b>\$83,215</b>	<b>\$86,346</b>	<b>\$87,096</b>	<b>\$89,899</b>	<b>\$91,596</b>	<b>3.8%</b>	<b>0.9%</b>	<b>3.2%</b>	<b>1.9%</b>	<b>10.1%</b>
<b>Federation Class</b>										
ON(L'Alliance)	806	799	828	841	851	-0.9%	3.6%	1.6%	1.2%	5.6%
<b>TOTAL</b>	<b>\$84,021</b>	<b>\$87,145</b>	<b>\$87,924</b>	<b>\$90,740</b>	<b>\$92,447</b>	<b>3.7%</b>	<b>0.9%</b>	<b>3.2%</b>	<b>1.9%</b>	<b>10.0%</b>

(1) B.C. - To be consistent with the first, second and third quarter data source, fourth quarter results reported here are from the same data source - CUCBC. These results will not match data reported by the B.C. Stabilization Fund for the Annual Credit Union / Caisse Populaire Information Survey. (where no adjustments are made for six credit unions with Sept. 30th year-ends in their financial statements.)

7-Dec-06

(2) Quarterly growth rates compare growth rates with that of previous quarter.

(3) Annual growth rates compare 3Q06 with 3Q05.

# AFFILIATED CREDIT UNION & CAISSE POPULAIRE SYSTEM RESULTS

## QUARTERLY GROWTH

As of Third Quarter 2006

TOTAL CREDIT UNIONS / CAISSES POPULAIRES										
PROVINCE	3Q05	4Q05	1Q06	2Q06	3Q06	QUARTERLY GROWTH (4)				ANNUAL (5)
						4Q05	1Q06	2Q06	3Q06	3Q05 to 3Q06
<b>Credit Union Central Class</b>										
BC	53	52	52	52	51	-1.9%	0.0%	0.0%	-1.9%	-3.8%
AB	53	53	52	52	52	0.0%	-1.9%	0.0%	0.0%	-1.9%
SK ( r )	100	100	88	88	87	0.0%	-12.0%	0.0%	-1.1%	-13.0%
MB	57	57	57	57	57	0.0%	0.0%	0.0%	0.0%	0.0%
ON(CUCO affil.)( r )	173	168	167	164	164	-2.9%	-0.6%	-1.8%	0.0%	-5.2%
NB	23	23	23	21	20	0.0%	0.0%	-8.7%	-4.8%	-13.0%
NS	37	34	34	34	34	-8.1%	0.0%	0.0%	0.0%	-8.1%
PEI	10	10	10	10	10	0.0%	0.0%	0.0%	0.0%	0.0%
NFLD	14	14	13	13	13	0.0%	-7.1%	0.0%	0.0%	-7.1%
<b>SUBTOTAL</b>	<b>520</b>	<b>511</b>	<b>496</b>	<b>491</b>	<b>488</b>	<b>-1.7%</b>	<b>-2.9%</b>	<b>-1.0%</b>	<b>-0.6%</b>	<b>-6.2%</b>
<b>Federation Class</b>										
ON(L'Alliance)	13	13	13	13	13	0.0%	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>533</b>	<b>524</b>	<b>509</b>	<b>504</b>	<b>501</b>	<b>-1.7%</b>	<b>-2.9%</b>	<b>-1.0%</b>	<b>-0.6%</b>	<b>-6.0%</b>

TOTAL LOCATIONS										
PROVINCE	3Q05	4Q05	1Q06	2Q06	3Q06	QUARTERLY GROWTH (4)				ANNUAL (5)
						4Q05	1Q06	2Q06	3Q06	3Q05 to 3Q06
<b>Credit Union Central Class</b>										
BC	354	352	355	357	358	-0.6%	0.9%	0.6%	0.3%	1.1%
AB	209	208	208	210	210	-0.5%	0.0%	1.0%	0.0%	0.5%
SK ( r )	330	330	316	316	320	0.0%	-4.2%	0.0%	1.3%	-3.0%
MB	178	177	178	179	179	-0.6%	0.6%	0.6%	0.0%	0.6%
ON(CUCO affil.)	528	517	504	504	506	-2.1%	-2.5%	0.0%	0.4%	-4.2%
NB	44	44	44	41	41	0.0%	0.0%	-6.8%	0.0%	-6.8%
NS	84	81	81	81	81	-3.6%	0.0%	0.0%	0.0%	-3.6%
PEI	15	15	15	15	15	0.0%	0.0%	0.0%	0.0%	0.0%
NFLD	41	43	41	42	42	4.9%	-4.7%	2.4%	0.0%	2.4%
<b>SUBTOTAL</b>	<b>1,783</b>	<b>1,767</b>	<b>1,742</b>	<b>1,745</b>	<b>1,752</b>	<b>-0.9%</b>	<b>-1.4%</b>	<b>0.2%</b>	<b>0.4%</b>	<b>-1.7%</b>
<b>Federation Class</b>										
ON(L'Alliance)	26	26	26	26	31	0.0%	0.0%	0.0%	19.2%	19.2%
<b>TOTAL</b>	<b>1,809</b>	<b>1,793</b>	<b>1,768</b>	<b>1,771</b>	<b>1,783</b>	<b>-0.9%</b>	<b>-1.4%</b>	<b>0.2%</b>	<b>0.7%</b>	<b>-1.4%</b>

TOTAL MEMBERS										
PROVINCE	3Q05	4Q05	1Q06	2Q06	3Q06	QUARTERLY GROWTH (4)				ANNUAL (5)
						4Q05	1Q06	2Q06	3Q06	3Q05 to 3Q06
<b>Credit Union Central Class</b>										
BC	1,527,712	1,538,501	1,548,808	1,558,127	1,558,500	0.7%	0.7%	0.6%	0.0%	2.0%
AB	591,884	591,616	596,144	601,750	602,572	0.0%	0.8%	0.9%	0.1%	1.8%
SK (1)	526,757	526,540	524,614	523,277	524,063	0.0%	-0.4%	-0.3%	0.2%	-0.5%
MB	514,179	514,179	514,179	527,496	534,750	0.0%	0.0%	2.6%	1.4%	4.0%
ON(CUCO affil.)(2)	1,216,796	1,216,622	1,225,685	1,238,214	1,238,372	0.0%	0.7%	1.0%	0.0%	1.8%
NB (3)	123,219	123,219	123,219	115,214	115,094	0.0%	0.0%	-6.5%	-0.1%	-6.6%
NS	169,757	169,479	169,156	169,341	170,046	-0.2%	-0.2%	0.1%	0.4%	0.2%
PEI	63,202	63,261	63,655	63,792	64,042	0.1%	0.6%	0.2%	0.4%	1.3%
NFLD	43,070	43,495	43,957	44,036	44,330	1.0%	1.1%	0.2%	0.7%	2.9%
<b>SUBTOTAL</b>	<b>4,776,576</b>	<b>4,786,912</b>	<b>4,809,417</b>	<b>4,841,247</b>	<b>4,851,769</b>	<b>0.2%</b>	<b>0.5%</b>	<b>0.7%</b>	<b>0.2%</b>	<b>1.6%</b>
<b>Federation Class</b>										
ON(L'Alliance)	67,977	68,145	67,833	71,351	74,057	0.2%	-0.5%	5.2%	3.8%	8.9%
<b>TOTAL</b>	<b>4,844,553</b>	<b>4,855,057</b>	<b>4,877,250</b>	<b>4,912,598</b>	<b>4,925,826</b>	<b>0.2%</b>	<b>0.5%</b>	<b>0.7%</b>	<b>0.3%</b>	<b>1.7%</b>

(r) - The number of credit unions affiliated with CUCO in 4Q2005 and the number of credit unions and locations in SK in 1Q2006 have been revised since originally reported.

(1) Saskatchewan - Decline in membership is due to a number of credit unions removing "closed accounts" from their banking system.

(2) Ontario - Membership includes both non-voting and voting members. Source: DICO

(3) New Brunswick - Membership is estimated.

(4) Quarterly growth rates compare growth rates with that of previous quarter.

(5) Annual growth rates compare 3Q06 with 3Q05.

7-Dec-06

# NON-AFFILIATED CREDIT UNION & CAISSE POPULAIRE SYSTEM RESULTS

## QUARTERLY GROWTH

As of Third Quarter 2006

(\$ Millions)

SAVINGS										
PROVINCE	3Q05	4Q05	1Q06	2Q06	3Q06	QUARTERLY GROWTH (1)				ANNUAL (2)
						4Q05	1Q06	2Q06	3Q06	3Q05 to 3Q06
<b>Caisses Populaires</b>										
<b>ON- La Fed.</b>	\$2,186	\$2,231	\$2,264	\$2,309	\$2,382	2.1%	1.5%	2.0%	3.2%	9.0%
<b>MB</b>	559	563	566	571	592	0.7%	0.5%	0.9%	3.7%	5.9%
<b>NB</b>	1,859	1,844	1,882	1,916	1,946	-0.8%	2.1%	1.8%	1.6%	4.7%
<b>TOTAL(excl. QB.)</b>	<b>\$4,604</b>	<b>\$4,638</b>	<b>\$4,712</b>	<b>\$4,796</b>	<b>\$4,920</b>	<b>0.7%</b>	<b>1.6%</b>	<b>1.8%</b>	<b>2.6%</b>	<b>6.9%</b>
<b>QB</b>	66,285	66,551	67,379	69,947	70,128	0.4%	1.2%	3.8%	0.3%	5.8%
<b>TOTAL(All CPs.)</b>	<b>\$70,889</b>	<b>\$71,189</b>	<b>\$72,091</b>	<b>\$74,743</b>	<b>\$75,048</b>	<b>0.4%</b>	<b>1.3%</b>	<b>3.7%</b>	<b>0.4%</b>	<b>5.9%</b>
<b>Credit Unions</b>										
<b>ON (1)</b>	3,303	3,274	3,258	3,276	3,255	-0.9%	-0.5%	0.6%	-0.6%	-1.5%
<b>TOTAL</b>	<b>\$74,192</b>	<b>\$74,463</b>	<b>\$75,349</b>	<b>\$78,019</b>	<b>\$78,303</b>	<b>0.4%</b>	<b>1.2%</b>	<b>3.5%</b>	<b>0.4%</b>	<b>5.5%</b>

LOANS										
PROVINCE	3Q05	4Q05	1Q06	2Q06	3Q06	QUARTERLY GROWTH (1)				ANNUAL (2)
						4Q05	1Q06	2Q06	3Q06	3Q05 to 3Q06
<b>Caisses Populaires</b>										
<b>ON- La Fed.</b>	\$2,120	\$2,198	\$2,211	\$2,279	\$2,290	3.7%	0.6%	3.1%	0.5%	8.0%
<b>MB</b>	516	521	527	544	540	1.0%	1.2%	3.2%	-0.7%	4.7%
<b>NB</b>	1,685	1,708	1,701	1,727	1,749	1.4%	-0.4%	1.5%	1.3%	3.8%
<b>TOTAL(excl. QB.)</b>	<b>\$4,321</b>	<b>\$4,427</b>	<b>\$4,439</b>	<b>\$4,550</b>	<b>\$4,579</b>	<b>2.5%</b>	<b>0.3%</b>	<b>2.5%</b>	<b>0.6%</b>	<b>6.0%</b>
<b>QB</b>	69,137	70,090	70,975	72,723	74,008	1.4%	1.3%	2.5%	1.8%	7.0%
<b>TOTAL(All CPs.)</b>	<b>\$73,458</b>	<b>\$74,517</b>	<b>\$75,414</b>	<b>\$77,273</b>	<b>\$78,587</b>	<b>1.4%</b>	<b>1.2%</b>	<b>2.5%</b>	<b>1.7%</b>	<b>7.0%</b>
<b>Credit Unions</b>										
<b>ON (1)</b>	1,716	1,825	1,903	2,038	2,190	6.4%	4.3%	7.1%	7.5%	27.6%
<b>TOTAL</b>	<b>\$75,174</b>	<b>\$76,342</b>	<b>\$77,317</b>	<b>\$79,311</b>	<b>\$80,777</b>	<b>1.6%</b>	<b>1.3%</b>	<b>2.6%</b>	<b>1.8%</b>	<b>7.5%</b>

ASSETS										
PROVINCE	3Q05	4Q05	1Q06	2Q06	3Q06	QUARTERLY GROWTH (1)				ANNUAL (2)
						4Q05	1Q06	2Q06	3Q06	3Q05 to 3Q06
<b>Caisses Populaires</b>										
<b>ON- La Fed.</b>	\$2,600	\$2,624	\$2,701	\$2,754	\$2,770	0.9%	2.9%	2.0%	0.6%	6.5%
<b>MB</b>	613	614	621	630	648	0.2%	1.1%	1.4%	2.9%	5.7%
<b>NB</b>	2,112	2,105	2,130	2,176	2,206	-0.3%	1.2%	2.2%	1.4%	4.5%
<b>TOTAL(excl. QB.)</b>	<b>\$5,325</b>	<b>\$5,343</b>	<b>\$5,452</b>	<b>\$5,560</b>	<b>\$5,624</b>	<b>0.3%</b>	<b>2.0%</b>	<b>2.0%</b>	<b>1.2%</b>	<b>5.6%</b>
<b>QB</b>	82,689	83,436	84,285	86,490	88,228	0.9%	1.0%	2.6%	2.0%	6.7%
<b>TOTAL(All CPs.)</b>	<b>\$88,014</b>	<b>\$88,779</b>	<b>\$89,737</b>	<b>\$92,050</b>	<b>\$93,852</b>	<b>0.9%</b>	<b>1.1%</b>	<b>2.6%</b>	<b>2.0%</b>	<b>6.6%</b>
<b>Credit Unions</b>										
<b>ON</b>	3,634	3,595	3,583	3,603	3,585	-1.1%	-0.3%	0.6%	-0.5%	-1.3%
<b>TOTAL</b>	<b>\$91,648</b>	<b>\$92,374</b>	<b>\$93,320</b>	<b>\$95,653</b>	<b>\$97,437</b>	<b>0.8%</b>	<b>1.0%</b>	<b>2.5%</b>	<b>1.9%</b>	<b>6.3%</b>

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

(2) Annual growth rates compare 3Q06 with 3Q05.

7-Dec-06

# NON-AFFILIATED CREDIT UNION & CAISSE POPULAIRE SYSTEM RESULTS

## QUARTERLY GROWTH

As of Third Quarter 2006

<b>TOTAL CAISSES POPULAIRES</b>										
PROVINCE	3Q05	4Q05	1Q06	2Q06	3Q06	QUARTERLY GROWTH (1)				ANNUAL (2)
						4Q05	1Q06	2Q06	3Q06	3Q05 to 3Q06
<b>Caisses Populaires</b>										
ON- La Fed.	24	24	22	22	22	0.0%	-8.3%	0.0%	0.0%	-8.3%
MB	7	7	7	7	7	0.0%	0.0%	0.0%	0.0%	0.0%
NB	33	33	33	33	33	0.0%	0.0%	0.0%	0.0%	0.0%
<b>TOTAL(excl. QB.)</b>	<b>64</b>	<b>64</b>	<b>62</b>	<b>62</b>	<b>62</b>	<b>0.0%</b>	<b>-3.1%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>-3.1%</b>
QB	544	544	530	530	529	0.0%	-2.6%	0.0%	-0.2%	-2.8%
<b>TOTAL(All CPs.)</b>	<b>608</b>	<b>608</b>	<b>592</b>	<b>592</b>	<b>591</b>	<b>0.0%</b>	<b>-2.6%</b>	<b>0.0%</b>	<b>-0.2%</b>	<b>-2.8%</b>
<b>Credit Unions</b>										
ON	22	22	22	21	21	0.0%	0.0%	-4.5%	0.0%	-4.5%
<b>TOTAL</b>	<b>630</b>	<b>630</b>	<b>614</b>	<b>613</b>	<b>612</b>	<b>0.0%</b>	<b>-2.5%</b>	<b>-0.2%</b>	<b>-0.2%</b>	<b>-2.9%</b>

<b>TOTAL LOCATIONS</b>										
PROVINCE	3Q05	4Q05	1Q06	2Q06	3Q06	QUARTERLY GROWTH (1)				ANNUAL (2)
						4Q05	1Q06	2Q06	3Q06	3Q05 to 3Q06
<b>Caisses Populaires</b>										
ON- La Fed.	59	59	54	56	56	0.0%	-8.5%	3.7%	0.0%	-5.1%
MB	29	29	29	28	29	0.0%	0.0%	-3.4%	3.6%	0.0%
NB ( r )	85	85	85	85	85	0.0%	0.0%	0.0%	0.0%	0.0%
<b>TOTAL(excl. QB.)</b>	<b>173</b>	<b>173</b>	<b>168</b>	<b>169</b>	<b>170</b>	<b>0.0%</b>	<b>-2.9%</b>	<b>0.6%</b>	<b>0.6%</b>	<b>-1.7%</b>
QB (4)	1,396	1,393	1,383	1,380	1,380	-0.2%	-0.7%	-0.2%	0.0%	-1.1%
<b>TOTAL(All CPs.)</b>	<b>1,569</b>	<b>1,566</b>	<b>1,551</b>	<b>1,549</b>	<b>1,550</b>	<b>-0.2%</b>	<b>-1.0%</b>	<b>-0.1%</b>	<b>0.1%</b>	<b>-1.2%</b>
<b>Credit Unions</b>										
ON	97	97	96	95	96	0.0%	-1.0%	-1.0%	1.1%	-1.0%
<b>TOTAL</b>	<b>1,666</b>	<b>1,663</b>	<b>1,647</b>	<b>1,644</b>	<b>1,646</b>	<b>-0.2%</b>	<b>-1.0%</b>	<b>-0.2%</b>	<b>0.1%</b>	<b>-1.2%</b>

<b>TOTAL MEMBERS</b>										
PROVINCE	3Q05	4Q05	1Q06	2Q06	3Q06	QUARTERLY GROWTH (1)				ANNUAL (2)
						4Q05	1Q06	2Q06	3Q06	3Q05 to 3Q06
<b>Caisses Populaires</b>										
ON- La Fed.(3)	164,613	165,521	165,139	163,392	163,587	0.6%	-0.2%	-1.1%	0.1%	-0.6%
MB	31,000	31,000	30,600	30,600	31,000	0.0%	-1.3%	0.0%	1.3%	0.0%
NB (4)	198,655	196,845	196,845	197,216	197,216	-0.9%	0.0%	0.2%	0.0%	-0.7%
<b>TOTAL(excl. QB.)</b>	<b>394,268</b>	<b>393,366</b>	<b>392,584</b>	<b>391,208</b>	<b>391,803</b>	<b>-0.2%</b>	<b>-0.2%</b>	<b>-0.4%</b>	<b>0.2%</b>	<b>-0.6%</b>
QB	5,217,461	5,194,936	5,185,807	5,198,815	5,218,002	-0.4%	-0.2%	0.3%	0.4%	0.0%
<b>TOTAL(All CPs.)</b>	<b>5,611,729</b>	<b>5,588,302</b>	<b>5,578,391</b>	<b>5,590,023</b>	<b>5,609,805</b>	<b>-0.4%</b>	<b>-0.2%</b>	<b>0.2%</b>	<b>0.4%</b>	<b>0.0%</b>
<b>Credit Unions</b>										
ON	207,822	208,424	208,424	214,375	215,933	0.3%	0.0%	2.9%	0.7%	3.9%
<b>TOTAL</b>	<b>5,819,551</b>	<b>5,796,726</b>	<b>5,786,815</b>	<b>5,804,398</b>	<b>5,825,738</b>	<b>-0.4%</b>	<b>-0.2%</b>	<b>0.3%</b>	<b>0.4%</b>	<b>0.1%</b>

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

(2) Annual growth rates compare 3Q06 with 3Q05.

(3) Ontario - Membership includes both non-voting and voting members. Source: DICO

(4) New Brunswick - Membership is estimated.