## UKRAINIAN CREDIT UNIONS IN CANADA as at December 31, 1999

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A 5 4	70	w	average	assets

			ris a 70 of average assets						
Schedule 2		7		Total Net		Loan Productivity			
	Net Loans	Allowance/	<b>Deposits</b>	Interest	Operating	Loss	Expense		
Location	(\$Mils)	Total Loans	(\$Mils)	Margin	expenses	Provision	Ratio(a)		
Toronto	152.9	0.05%	200.9	3.12%	2.85%	0.03%	80.62%		
Toronto	138.5	0.33%	185.5	2.94%	2.07%	0.03%	66.66%		
Winnipeg	97.7	0.40%	118.7	3.15%	2.84%	0.08%	76.49%		
Toronto	53.2	0.73%	65.8	3.02%	2.32%	0.32%	68.86%		
Montreal	27.9	1.59%	41.2	3.05%	2.08%	-0.06%	64.97%		
Toronto	16.3	0.75%	26.2	2.80%	2.23%	0.04%	74.52%		
Winnipeg	19.5	0.63%	27.1	2.78%	2.52%	0.03%	82.91%		
Hamilton	10.5	0.88%	23.5	2.84%	2.44%	0.00%	78.84%		
Montreal	5.3	3.75%	18.6	2.97%	2.22%	-0.08%	68.38%		
Saskatoon	17.4	0.04%	19.8	3.95%	3.61%	0.10%	73.75%		
St. Catherines	8.3	0.17%	10.6	3.22%	3.14%	0.00%	86.66%		
Winnipeg	4.9	2.61%	9.6	3.43%	3.97%	-0.38%	102.19%		
Toronto	4.0	0.21%	5.2	3.58%	3.37%	0.00%	94.24%		
Montreal	3.4	0.00%	5.2	2.74%	2.89%	0.02%	96.06%		
Calgary	1.0	2.03%	1.8	3.71%	3.65%	0.00%	98.55%		
	560.7	0.44%	759.7	3.03%	2.53%	0.05%	74.84%		
·	2.9%		3.3%	-	·	•			
	544.9	0.53%	735.7	3.14%	2.55%	0.11%	72.56%		
(a) Productivity expense ratio - operating expenses % of operating revenue									
	Toronto Toronto Winnipeg Toronto Montreal Toronto Winnipeg Hamilton Montreal Saskatoon St. Catherines Winnipeg Toronto Montreal Calgary	Location         (\$Mils)           Toronto         152.9           Toronto         138.5           Winnipeg         97.7           Toronto         53.2           Montreal         27.9           Toronto         16.3           Winnipeg         19.5           Hamilton         10.5           Montreal         5.3           Saskatoon         17.4           St. Catherines         8.3           Winnipeg         4.9           Toronto         4.0           Montreal         3.4           Calgary         1.0           560.7         2.9%           544.9	Toronto         152.9         0.05%           Toronto         138.5         0.33%           Winnipeg         97.7         0.40%           Toronto         53.2         0.73%           Montreal         27.9         1.59%           Toronto         16.3         0.75%           Winnipeg         19.5         0.63%           Hamilton         10.5         0.88%           Montreal         5.3         3.75%           Saskatoon         17.4         0.04%           St. Catherines         8.3         0.17%           Winnipeg         4.9         2.61%           Toronto         4.0         0.21%           Montreal         3.4         0.00%           Calgary         1.0         2.03%           560.7         0.44%           2.9%         544.9         0.53%	Location         Net Loans (\$Mils) Total Loans         Deposits (\$Mils)           Toronto         152.9         0.05%         200.9           Toronto         138.5         0.33%         185.5           Winnipeg         97.7         0.40%         118.7           Toronto         53.2         0.73%         65.8           Montreal         27.9         1.59%         41.2           Toronto         16.3         0.75%         26.2           Winnipeg         19.5         0.63%         27.1           Hamilton         10.5         0.88%         23.5           Montreal         5.3         3.75%         18.6           Saskatoon         17.4         0.04%         19.8           St. Catherines         8.3         0.17%         10.6           Winnipeg         4.9         2.61%         9.6           Toronto         4.0         0.21%         5.2           Montreal         3.4         0.00%         5.2           Calgary         1.0         2.03%         1.8           560.7         0.44%         759.7           2.9%         5.24.9         0.53%         735.7	Location         Net Loans (\$Mils) Total Loans         Total (\$Mils) Deposits         Interest Margin           Toronto         152.9         0.05%         200.9         3.12%           Toronto         138.5         0.33%         185.5         2.94%           Winnipeg         97.7         0.40%         118.7         3.15%           Toronto         53.2         0.73%         65.8         3.02%           Montreal         27.9         1.59%         41.2         3.05%           Toronto         16.3         0.75%         26.2         2.80%           Winnipeg         19.5         0.63%         27.1         2.78%           Hamilton         10.5         0.88%         23.5         2.84%           Montreal         5.3         3.75%         18.6         2.97%           Saskatoon         17.4         0.04%         19.8         3.95%           St. Catherines         8.3         0.17%         10.6         3.22%           Winnipeg         4.9         2.61%         9.6         3.43%           Toronto         4.0         0.21%         5.2         2.74%           Montreal         3.4         0.00%         5.2         2.74%	Location         Net Loans (\$Mils) Total Loans         Composits (\$Mils) (\$Mils)         Interest (\$Mils) (\$Margin	Net Loans   Allowance   Deposits   Interest   Operating   Loss   Continu   Smiles   Total Loans   Smiles   Total Loans   Smiles   Smiles		