

## National System Review

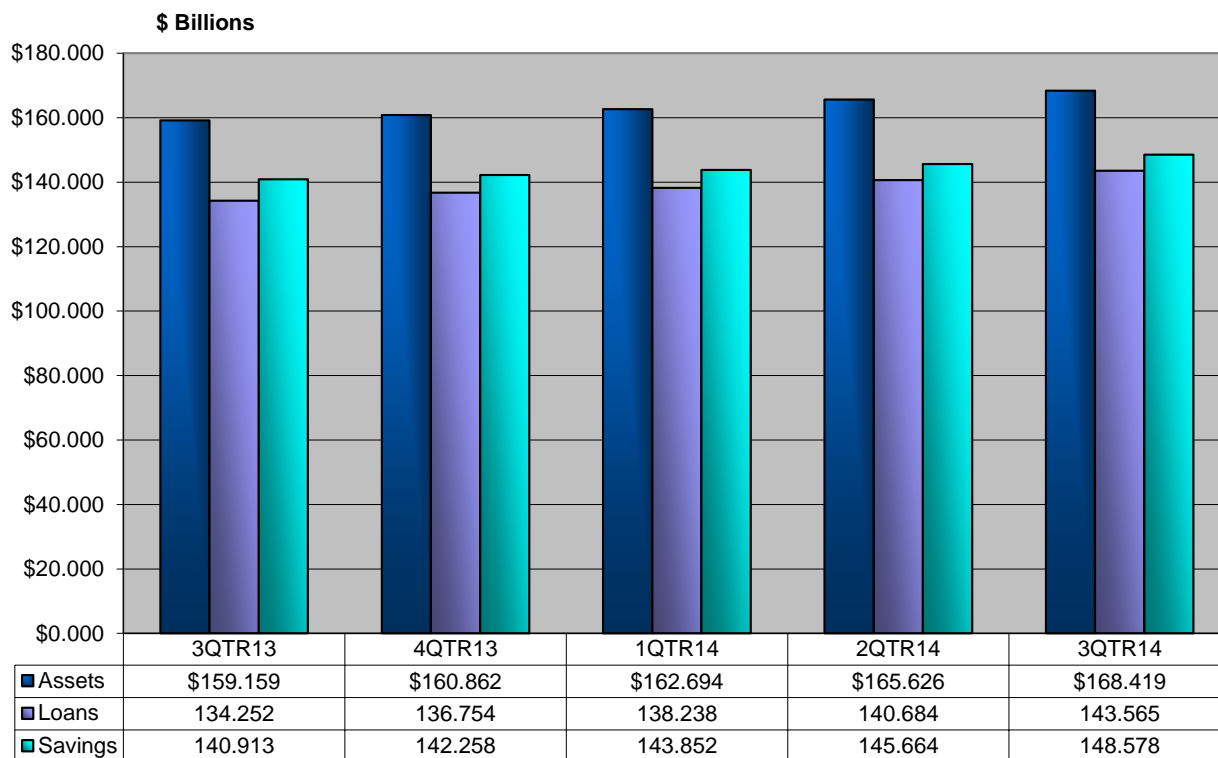
The Canadian credit union system remains in a healthy financial position heading into the last stretch of 2014 as the system recorded solid growth in the third quarter. System assets, savings/deposits and loan reported steady gains consistent with annualized growth reported during the last few quarters.

Affiliated credit unions/caisses populaires across Canada reported \$168.4 billion in assets, representing an increase of \$9.26 billion or 5.8 per cent increase over the third quarter 2013 results.

Canadians had \$148.6 billion on deposit with Central affiliated credit unions and caisses populaires, representing an increase of \$7.67 billion or 5.4 per cent over the same period in 2013.

Lending activity grew by 6.9 per cent. Total loans recorded a \$9.31 billion gain, ending third quarter with \$143.6 billion in the portfolio.

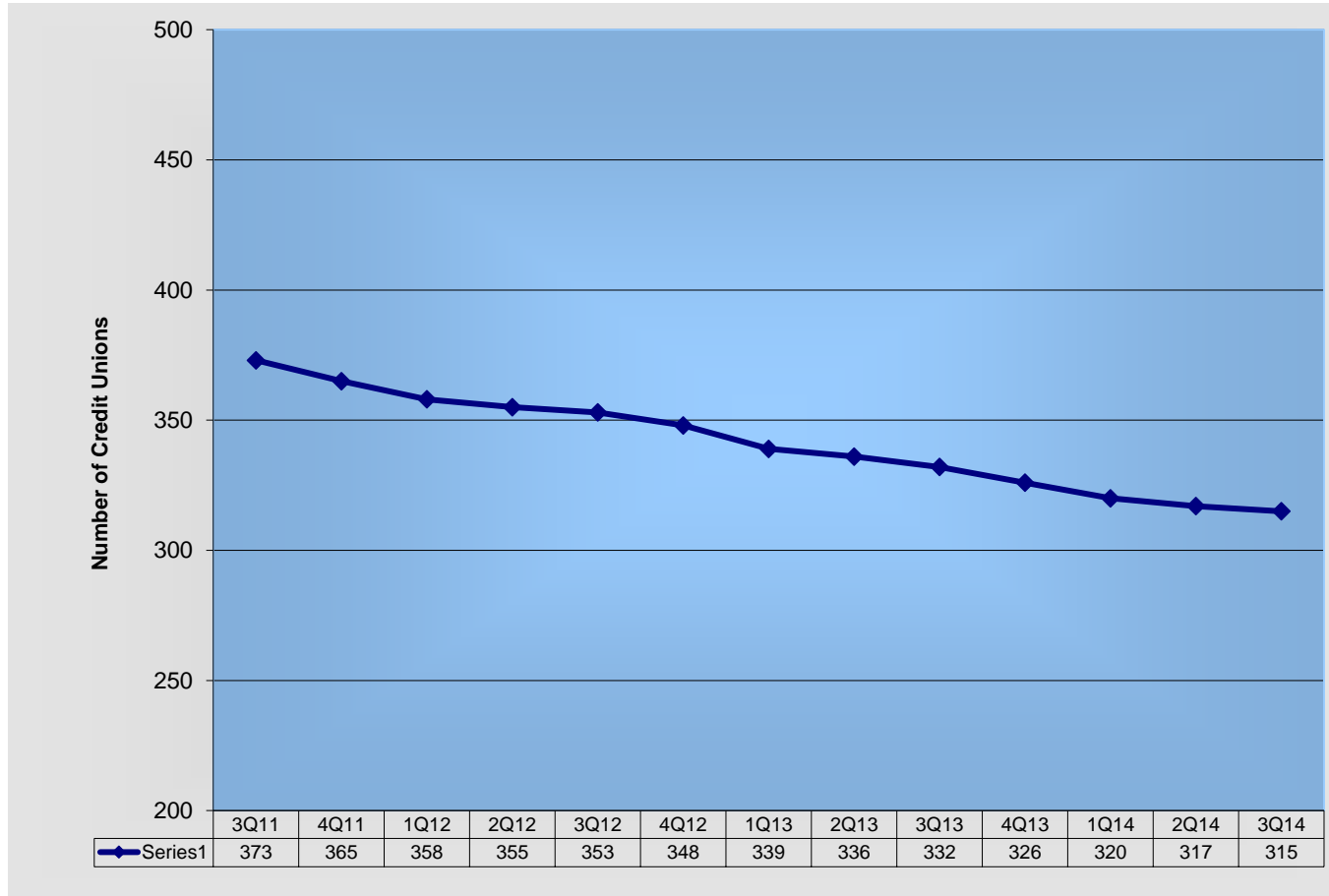
### Quarterly Results



■ Assets ■ Loans ■ Savings

## Affiliated Credit Unions

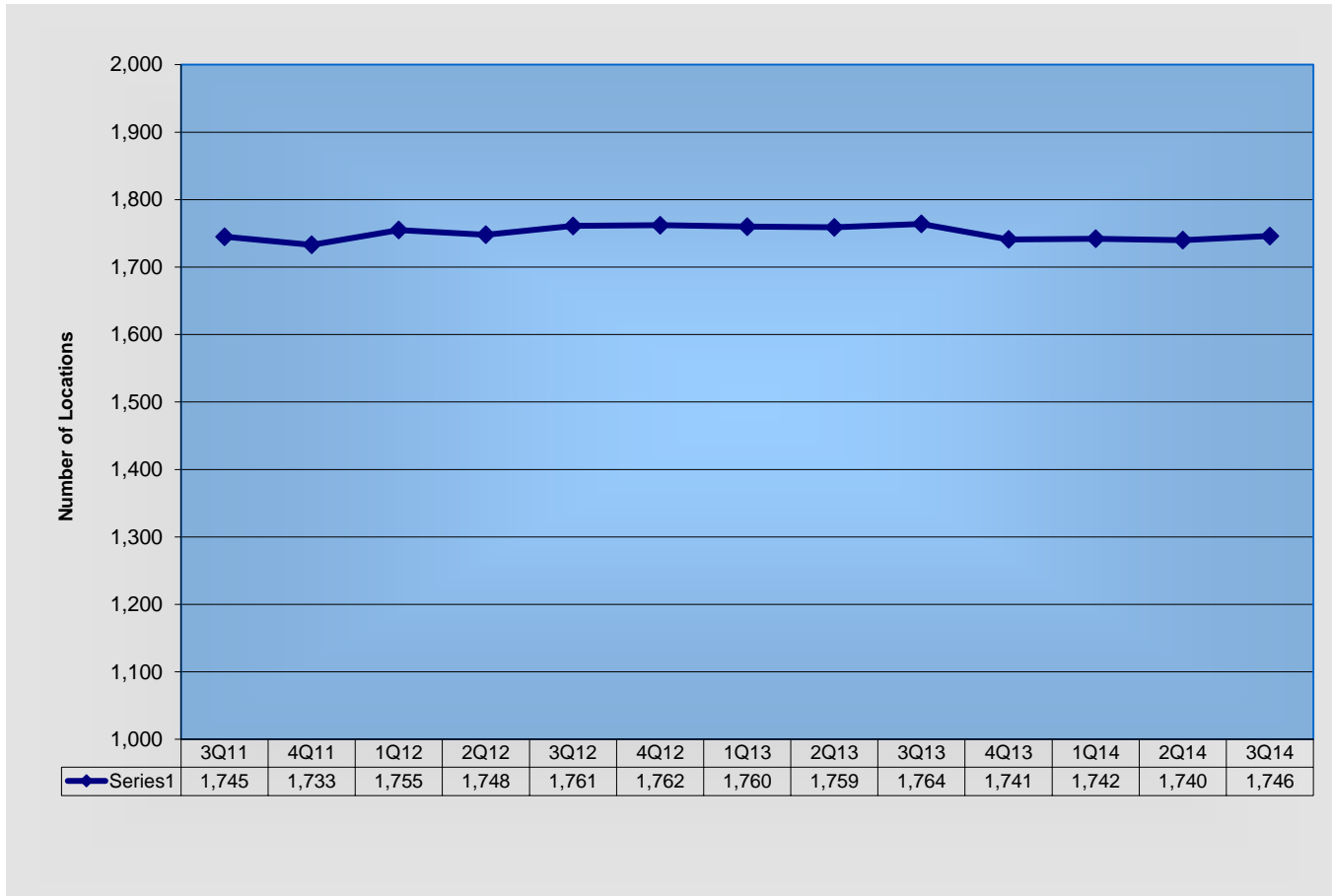
Consolidation continues in the system as the number of credit unions declined to 315 from 332 a year earlier.



## Credit Union Locations

At the end of the third quarter 2014, there were 1,746 locations in the Canadian credit union system.

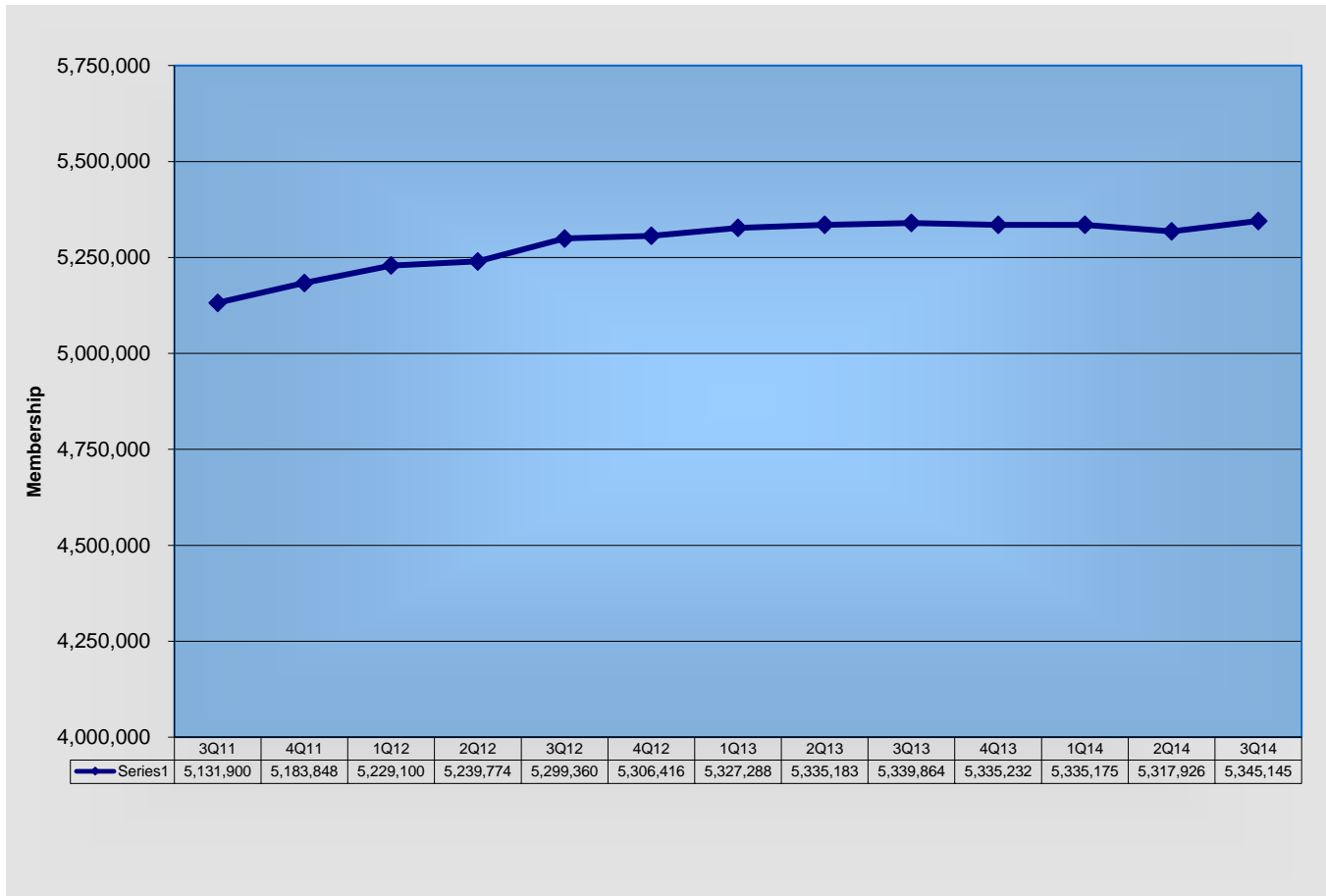
The significant increase at first quarter 2012 and third quarter 2012 was partly attributed to two previously unaffiliated Ontario credit unions joining Central 1 Credit Union.



# Credit Union Membership

Over 5.3 million Canadians were members of an affiliated credit union or caisse populaire as of third quarter 2014.

The substantial increase at first quarter 2012 was largely attributed to a change in membership count methodology at a credit union in B.C., as well as the affiliation of a previously unaffiliated Ontario credit union to Central 1. Similarly, the strong gain at third quarter 2012 was also partly attributed to another previously unaffiliated Ontario credit union joining Central 1 Credit Union.



System Results is published quarterly by Credit Union Central of Canada. For editorial or general inquiries please contact:

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## THIRD QUARTER 2014 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 Membership
<b>British Columbia</b>	\$54,140	\$52,391	\$60,967	43	365	1,893,310
<b>Alberta</b>	20,612	19,404	22,742	33	208	635,689
<b>Saskatchewan</b>	16,701	15,613	19,329	51	283	488,875
<b>Manitoba</b>	21,906	20,462	23,758	36	193	603,159
<b>Ontario</b>	29,386	30,571	35,156	85	513	1,334,584
<b>Ontario CPs</b>	1,209	1,150	1,390	12	26	60,473
<b>New Brunswick</b>	843	759	927	10	30	69,358
<b>Nova Scotia</b>	1,933	1,667	2,145	28	75	151,336
<b>Prince Edward Island</b>	805	643	882	8	14	54,175
<b>Newfoundland</b>	1,043	905	1,123	9	39	54,186
<b>TOTAL</b>	<b>\$148,578</b>	<b>\$143,565</b>	<b>\$168,419</b>	<b>315</b>	<b>1,746</b>	<b>5,345,145</b>

### NON-AFFILIATED CREDIT UNIONS & CAISSES POPULAIRES

#### Caisses Populaires

<b>CPs outside of Quebec (MB, ON, NB)</b>	<b>\$7,476</b>	<b>\$7,414</b>	<b>\$8,934</b>	<b>32</b>	<b>140</b>	<b>325,286</b>
<b>Quebec</b>	106,482	122,098	146,404	344	1,077	4,433,286
<b>TOTAL (All)</b>	<b>\$113,958</b>	<b>\$129,512</b>	<b>\$155,338</b>	<b>376</b>	<b>1,217</b>	<b>4,758,572</b>

#### Credit Unions

<b>Ontario</b>	\$223	\$154	\$247	5	10	19,750
<b>TOTAL</b>	<b>\$114,181</b>	<b>\$129,666</b>	<b>\$155,585</b>	<b>381</b>	<b>1,227</b>	<b>4,778,322</b>

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

<b>TOTAL</b>	<b>\$262,759</b>	<b>\$273,231</b>	<b>\$324,004</b>	<b>696</b>	<b>2,973</b>	<b>10,123,467</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-o Group Ltd., Credential Financial Inc., and NEI Investments.

## AFFILIATED CREDIT UNION / CAISSE POPULAIRE SYSTEM RESULTS

### As of Third Quarter 2014

(\$ Millions)

Annual Growth Rate	3QTR13	3QTR14	Growth over Third Quarter 2013
Assets	\$159,159	\$168,417	5.8%
Savings/Deposits	\$140,913	\$148,578	5.4%
Loans (Gross)	\$134,252	\$143,567	6.9%
Number of Credit Unions	332	315	-5.1%
Number of Credit Union Locations	1,764	1,746	-1.0%
Membership	5,339,864	5,345,145	0.1%

Quarterly Growth Rate	2QTR14	3QTR14	Growth over Second Quarter 2014
Assets	\$165,625	\$168,417	1.7%
Savings/Deposits	\$145,664	\$148,578	2.0%
Loans (Gross)	\$140,684	\$143,567	2.0%
Number of Credit Unions	317	315	-0.6%
Number of Credit Union Locations	1,740	1,746	0.3%
Membership	5,317,926	5,345,145	0.5%

## AFFILIATED CREDIT UNION & CAISSE POPULAIRE SYSTEM RESULTS

### QUARTERLY GROWTH

As of Third Quarter 2014

(\$Millions)

SAVINGS										
PROVINCE	3Q13	4Q13	1Q14	2Q14	3Q14	QUARTERLY GROWTH (1)				ANNUAL (2) 3Q13 to 3Q14
						4Q13	1Q14	2Q14	3Q14	
BC	\$51,696	\$52,033	\$52,478	\$53,174	\$54,140	0.7%	0.9%	1.3%	1.8%	4.7%
AB	19,381	19,610	19,968	20,086	20,612	1.2%	1.8%	0.6%	2.6%	6.4%
SK	15,847	15,968	16,279	16,472	16,701	0.8%	1.9%	1.2%	1.4%	5.4%
MB	20,828	21,050	21,306	21,587	21,906	1.1%	1.2%	1.3%	1.5%	5.2%
ON	27,570	27,994	28,185	28,639	29,386	1.5%	0.7%	1.6%	2.6%	6.6%
ON CPs	1,166	1,172	1,197	1,200	1,209	0.5%	2.1%	0.3%	0.8%	3.7%
NB	821	829	831	832	843	1.0%	0.2%	0.1%	1.3%	2.7%
NS	1,880	1,870	1,870	1,906	1,933	-0.5%	0.0%	1.9%	1.4%	2.8%
PEI	776	783	774	780	805	0.9%	-1.1%	0.8%	3.2%	3.7%
NFLD	948	949	964	988	1,043	0.1%	1.6%	2.5%	5.6%	10.0%
<b>TOTAL</b>	<b>\$140,913</b>	<b>\$142,258</b>	<b>\$143,852</b>	<b>\$145,664</b>	<b>\$148,578</b>	<b>1.0%</b>	<b>1.1%</b>	<b>1.3%</b>	<b>2.0%</b>	<b>5.4%</b>

LOANS										
PROVINCE	3Q13	4Q13	1Q14	2Q14	3Q14	QUARTERLY GROWTH (1)				ANNUAL (2) 3Q13 to 3Q14
						4Q13	1Q14	2Q14	3Q14	
BC	\$50,415	\$50,894	\$51,219	\$51,799	\$52,391	1.0%	0.6%	1.1%	1.1%	3.9%
AB	18,121	18,529	18,717	18,931	19,404	2.3%	1.0%	1.1%	2.5%	7.1%
SK	14,222	14,615	14,838	15,206	15,613	2.8%	1.5%	2.5%	2.7%	9.8%
MB	18,869	19,368	19,617	20,073	20,462	2.6%	1.3%	2.3%	1.9%	8.4%
ON	27,766	28,424	28,877	29,627	30,571	2.4%	1.6%	2.6%	3.2%	10.1%
ON CPs	1,097	1,107	1,117	1,130	1,150	0.9%	0.9%	1.2%	1.8%	4.8%
NB	722	732	738	750	759	1.4%	0.8%	1.6%	1.2%	5.1%
NS	1,584	1,605	1,617	1,636	1,667	1.3%	0.7%	1.2%	1.9%	5.2%
PEI	610	618	630	641	643	1.3%	1.9%	1.7%	0.3%	5.4%
NFLD	846	862	868	891	905	1.9%	0.7%	2.6%	1.6%	7.0%
<b>TOTAL</b>	<b>\$134,252</b>	<b>\$136,754</b>	<b>\$138,238</b>	<b>\$140,684</b>	<b>\$143,565</b>	<b>1.9%</b>	<b>1.1%</b>	<b>1.8%</b>	<b>2.0%</b>	<b>6.9%</b>

ASSETS										
PROVINCE	3Q13	4Q13	1Q14	2Q14	3Q14	QUARTERLY GROWTH (1)				ANNUAL (2) 3Q13 to 3Q14
						4Q13	1Q14	2Q14	3Q14	
BC	\$58,617	\$58,958	\$59,373	\$60,499	\$60,967	0.6%	0.7%	1.9%	0.8%	4.0%
AB	21,423	21,694	22,022	22,227	22,742	1.3%	1.5%	0.9%	2.3%	6.2%
SK	17,957	18,214	18,702	18,965	19,329	1.4%	2.7%	1.4%	1.9%	7.6%
MB	22,536	22,730	23,017	23,405	23,758	0.9%	1.3%	1.7%	1.5%	5.4%
ON	32,424	33,047	33,323	34,201	35,156	1.9%	0.8%	2.6%	2.8%	8.4%
ON CPs	1,341	1,349	1,374	1,376	1,390	0.6%	1.9%	0.1%	1.0%	3.7%
NB	903	909	909	915	927	0.7%	0.0%	0.7%	1.3%	2.7%
NS	2,086	2,077	2,082	2,115	2,145	-0.4%	0.2%	1.6%	1.4%	2.8%
PEI	850	858	850	856	882	0.9%	-0.9%	0.7%	3.0%	3.8%
NFLD	1,022	1,026	1,042	1,067	1,123	0.4%	1.6%	2.4%	5.2%	9.9%
<b>TOTAL</b>	<b>\$159,159</b>	<b>\$160,862</b>	<b>\$162,694</b>	<b>\$165,626</b>	<b>\$168,419</b>	<b>1.1%</b>	<b>1.1%</b>	<b>1.8%</b>	<b>1.7%</b>	<b>5.8%</b>

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

(2) Annual growth rates compare 3Q14 with 3Q13

## AFFILIATED CREDIT UNION & CAISSE POPULAIRE SYSTEM RESULTS

### QUARTERLY GROWTH

As of Third Quarter 2014

<b>TOTAL CREDIT UNIONS/CAISSES POPULAIRES</b>										
PROVINCE	3Q13	4Q13	1Q14	2Q14	3Q14	QUARTERLY GROWTH (1)				ANNUAL (2) 3Q13 to 3Q14
						4Q13	1Q14	2Q14	3Q14	
BC	43	43	43	43	43	0.0%	0.0%	0.0%	0.0%	0.0%
AB	33	33	33	33	33	0.0%	0.0%	0.0%	0.0%	0.0%
SK	53	53	52	51	51	0.0%	-1.9%	-1.9%	0.0%	-3.8%
MB	37	37	37	37	36	0.0%	0.0%	0.0%	-2.7%	-2.7%
ON	95	90	88	86	85	-5.3%	-2.2%	-2.3%	-1.2%	-10.5%
ON CPs	13	13	12	12	12	0.0%	-7.7%	0.0%	0.0%	-7.7%
NB	10	10	10	10	10	0.0%	0.0%	0.0%	0.0%	0.0%
NS	29	29	28	28	28	0.0%	-3.4%	0.0%	0.0%	-3.4%
PEI	9	8	8	8	8	-11.1%	0.0%	0.0%	0.0%	-11.1%
NFLD	10	10	9	9	9	0.0%	-10.0%	0.0%	0.0%	-10.0%
<b>TOTAL</b>	<b>332</b>	<b>326</b>	<b>320</b>	<b>317</b>	<b>315</b>	<b>-1.8%</b>	<b>-1.8%</b>	<b>-0.9%</b>	<b>-0.6%</b>	<b>-5.1%</b>

<b>TOTAL LOCATIONS</b>										
PROVINCE	3Q13	4Q13	1Q14	2Q14	3Q14	QUARTERLY GROWTH (1)				ANNUAL (2) 3Q13 to 3Q14
						4Q13	1Q14	2Q14	3Q14	
BC	371	371	368	368	365	0.0%	-0.8%	0.0%	-0.8%	-1.6%
AB	207	207	208	208	208	0.0%	0.5%	0.0%	0.0%	0.5%
SK	293	285	284	284	283	-2.7%	-0.4%	0.0%	-0.4%	-3.4%
MB	190	190	192	192	193	0.0%	1.1%	0.0%	0.5%	1.6%
ON	513	502	505	504	513	-2.1%	0.6%	-0.2%	1.8%	0.0%
ON CPs	26	26	26	25	26	0.0%	0.0%	-3.8%	4.0%	0.0%
NB	31	30	30	29	30	-3.2%	0.0%	-3.3%	3.4%	-3.2%
NS	78	76	74	75	75	-2.6%	-2.6%	1.4%	0.0%	-3.8%
PEI	15	15	16	16	14	0.0%	6.7%	0.0%	-12.5%	-6.7%
NFLD	40	39	39	39	39	-2.5%	0.0%	0.0%	0.0%	-2.5%
<b>TOTAL</b>	<b>1,764</b>	<b>1,741</b>	<b>1,742</b>	<b>1,740</b>	<b>1,746</b>	<b>-1.3%</b>	<b>0.1%</b>	<b>-0.1%</b>	<b>0.3%</b>	<b>-1.0%</b>

<b>TOTAL MEMBERS</b>										
PROVINCE	3Q13	4Q13	1Q14	2Q14	3Q14	QUARTERLY GROWTH (1)				ANNUAL (2) 3Q13 to 3Q14
						4Q13	1Q14	2Q14	3Q14	
BC	1,884,556	1,877,940	1,881,194	1,888,226	1,893,310	-0.4%	0.2%	0.4%	0.3%	0.5%
AB	645,870	646,698	646,864	631,805	635,689	0.1%	0.0%	-2.3%	0.6%	-1.6%
SK	491,434	490,712	491,095	489,756	488,875	-0.1%	0.1%	-0.3%	-0.2%	-0.5%
MB	594,955	599,284	597,926	600,174	603,159	0.7%	-0.2%	0.4%	0.5%	1.4%
ON	1,327,626	1,327,438	1,327,226	1,318,134	1,334,584	0.0%	0.0%	-0.7%	1.2%	0.5%
ON CPs	62,214	62,005	60,790	61,019	60,473	-0.3%	-2.0%	0.4%	-0.9%	-2.8%
NB	71,213	69,301	69,188	68,643	69,358	-2.7%	-0.2%	-0.8%	1.0%	-2.6%
NS	154,933	153,979	152,244	151,866	151,336	-0.6%	-1.1%	-0.2%	-0.3%	-2.3%
PEI	54,700	55,224	55,224	54,248	54,175	1.0%	0.0%	-1.8%	-0.1%	-1.0%
NFLD	52,363	52,651	53,424	54,055	54,186	0.6%	1.5%	1.2%	0.2%	3.5%
<b>TOTAL</b>	<b>5,339,864</b>	<b>5,335,232</b>	<b>5,335,175</b>	<b>5,317,926</b>	<b>5,345,145</b>	<b>-0.1%</b>	<b>0.0%</b>	<b>-0.3%</b>	<b>0.5%</b>	<b>0.1%</b>

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

(2) Annual growth rates compare 3Q14 with 3Q13



## NON-AFFILIATED CREDIT UNION & CAISSE POPULAIRE SYSTEM RESULTS

### QUARTERLY GROWTH

As of Third Quarter 2014

(\$ Millions)

<b>SAVINGS</b>										
PROVINCE	3Q13	4Q13	1Q14	2Q14	3Q14	QUARTERLY GROWTH (1)				ANNUAL (2) 3Q13 to 3Q14
						4Q13	1Q14	2Q14	3Q14	
<b>Caisses Populaires</b>										
MB, ON, NB	\$7,221	\$7,226	\$7,276	\$7,323	\$7,476	0.1%	0.7%	0.6%	2.1%	3.5%
QB	104,395	105,007	105,122	108,037	106,482	0.6%	0.1%	2.8%	-1.4%	2.0%
<b>TOTAL(All CPs)</b>	<b>\$111,616</b>	<b>\$112,233</b>	<b>\$112,398</b>	<b>\$115,360</b>	<b>\$113,958</b>	<b>0.6%</b>	<b>0.1%</b>	<b>2.6%</b>	<b>-1.2%</b>	<b>2.1%</b>
<b>Credit Unions</b>										
ON	\$349	\$338	\$346	\$350	\$223	-3.2%	2.4%	1.2%	-36.3%	-36.1%
<b>TOTAL</b>	<b>\$111,965</b>	<b>\$112,571</b>	<b>\$112,744</b>	<b>\$115,710</b>	<b>\$114,181</b>	<b>0.5%</b>	<b>0.2%</b>	<b>2.6%</b>	<b>-1.3%</b>	<b>2.0%</b>
<b>LOANS</b>										
PROVINCE	3Q13	4Q13	1Q14	2Q14	3Q14	QUARTERLY GROWTH (1)				ANNUAL (2) 3Q13 to 3Q14
						4Q13	1Q14	2Q14	3Q14	
<b>Caisses Populaires</b>										
MB, ON, NB	\$6,916	\$7,048	\$7,075	\$7,240	\$7,414	1.9%	0.4%	2.3%	2.4%	7.2%
QB	115,176	116,851	117,856	120,424	122,098	1.5%	0.9%	2.2%	1.4%	6.0%
<b>TOTAL(All CPs)</b>	<b>\$122,092</b>	<b>\$123,899</b>	<b>\$124,931</b>	<b>\$127,664</b>	<b>\$129,512</b>	<b>1.5%</b>	<b>0.8%</b>	<b>2.2%</b>	<b>1.4%</b>	<b>6.1%</b>
<b>Credit Unions</b>										
ON	\$254	\$248	\$243	\$248	\$154	-2.4%	-2.0%	2.1%	-37.9%	-39.4%
<b>TOTAL</b>	<b>\$122,346</b>	<b>\$124,147</b>	<b>\$125,174</b>	<b>\$127,912</b>	<b>\$129,666</b>	<b>1.5%</b>	<b>0.8%</b>	<b>2.2%</b>	<b>1.4%</b>	<b>6.0%</b>
<b>ASSETS</b>										
PROVINCE	3Q13	4Q13	1Q14	2Q14	3Q14	QUARTERLY GROWTH (1)				ANNUAL (2) 3Q13 to 3Q14
						4Q13	1Q14	2Q14	3Q14	
<b>Caisses Populaires</b>										
MB, ON, NB	\$8,378	\$8,440	\$8,496	\$8,734	\$8,934	0.7%	0.7%	2.8%	2.3%	6.6%
QB	139,527	141,106	142,296	145,310	146,404	1.1%	0.8%	2.1%	0.8%	4.9%
<b>TOTAL(All CPs)</b>	<b>\$147,905</b>	<b>\$149,546</b>	<b>\$150,792</b>	<b>\$154,044</b>	<b>\$155,338</b>	<b>1.1%</b>	<b>0.8%</b>	<b>2.2%</b>	<b>0.8%</b>	<b>5.0%</b>
<b>Credit Unions</b>										
ON	\$394	\$383	\$392	\$396	\$247	-2.8%	2.3%	1.0%	-37.6%	-37.3%
<b>TOTAL</b>	<b>\$148,299</b>	<b>\$149,929</b>	<b>\$151,184</b>	<b>\$154,440</b>	<b>\$155,585</b>	<b>1.1%</b>	<b>0.8%</b>	<b>2.2%</b>	<b>0.7%</b>	<b>4.9%</b>

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

(2) Annual growth rates compare 3Q14 with 3Q13

## NON-AFFILIATED CREDIT UNION & CAISSE POPULAIRE SYSTEM RESULTS

### QUARTERLY GROWTH

As of Third Quarter 2014

<b>TOTAL CAISSES POPULAIRES</b>										
PROVINCE	3Q13	4Q13	1Q14	2Q14	3Q14	QUARTERLY GROWTH (1)				ANNUAL (2) 3Q13 to 3Q14
						4Q13	1Q14	2Q14	3Q14	
<b>Caisses Populaires</b>										
MB, ON, NB	34	34	32	32	32	0.0%	-5.9%	0.0%	0.0%	-5.9%
QB	358	358	344	344	344	0.0%	-3.9%	0.0%	0.0%	-3.9%
<b>TOTAL(All CPs)</b>	<b>392</b>	<b>392</b>	<b>376</b>	<b>376</b>	<b>376</b>	<b>0.0%</b>	<b>-4.1%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>-4.1%</b>
<b>Credit Unions</b>										
ON	7	6	6	6	5	-14.3%	0.0%	0.0%	-16.7%	-28.6%
<b>TOTAL</b>	<b>399</b>	<b>398</b>	<b>382</b>	<b>382</b>	<b>381</b>	<b>-0.3%</b>	<b>-4.0%</b>	<b>0.0%</b>	<b>-0.3%</b>	<b>-4.5%</b>

<b>TOTAL LOCATIONS</b>										
PROVINCE	3Q13	4Q13	1Q14	2Q14	3Q14	QUARTERLY GROWTH (1)				ANNUAL (2) 3Q13 to 3Q14
						4Q13	1Q14	2Q14	3Q14	
<b>Caisses Populaires</b>										
MB, ON, NB	154	141	140	142	140	-8.4%	-0.7%	1.4%	-1.4%	-9.1%
QB	1,139	1,130	1,109	1,100	1,077	-0.8%	-1.9%	-0.8%	-2.1%	-5.4%
<b>TOTAL(All CPs)</b>	<b>1,293</b>	<b>1,271</b>	<b>1,249</b>	<b>1,242</b>	<b>1,217</b>	<b>-1.7%</b>	<b>-1.7%</b>	<b>-0.6%</b>	<b>-2.0%</b>	<b>-5.9%</b>
<b>Credit Unions</b>										
ON	19	18	18	18	10	-5.3%	0.0%	0.0%	-44.4%	-47.4%
<b>TOTAL</b>	<b>1,312</b>	<b>1,289</b>	<b>1,267</b>	<b>1,260</b>	<b>1,227</b>	<b>-1.8%</b>	<b>-1.7%</b>	<b>-0.6%</b>	<b>-2.6%</b>	<b>-6.5%</b>

<b>TOTAL MEMBERS</b>										
PROVINCE	3Q13	4Q13	1Q14	2Q14	3Q14	QUARTERLY GROWTH (1)				ANNUAL (2) 3Q13 to 3Q14
						4Q13	1Q14	2Q14	3Q14	
<b>Caisses Populaires</b>										
MB, ON, NB	331,839	329,627	328,348	326,121	325,286	-0.7%	-0.4%	-0.7%	-0.3%	-2.0%
QB	4,460,323	4,454,480	4,430,711	4,427,860	4,433,286	-0.1%	-0.5%	-0.1%	0.1%	-0.6%
<b>TOTAL(All CPs)</b>	<b>4,792,162</b>	<b>4,784,107</b>	<b>4,759,059</b>	<b>4,753,981</b>	<b>4,758,572</b>	<b>-0.2%</b>	<b>-0.5%</b>	<b>-0.1%</b>	<b>0.1%</b>	<b>-0.7%</b>
<b>Credit Unions</b>										
ON	37,336	37,484	36,736	36,289	19,750	0.4%	-2.0%	-1.2%	-45.6%	-47.1%
<b>TOTAL</b>	<b>4,829,498</b>	<b>4,821,591</b>	<b>4,795,795</b>	<b>4,790,270</b>	<b>4,778,322</b>	<b>-0.2%</b>	<b>-0.5%</b>	<b>-0.1%</b>	<b>-0.2%</b>	<b>-1.1%</b>

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

(2) Annual growth rates compare 3Q14 with 3Q13