

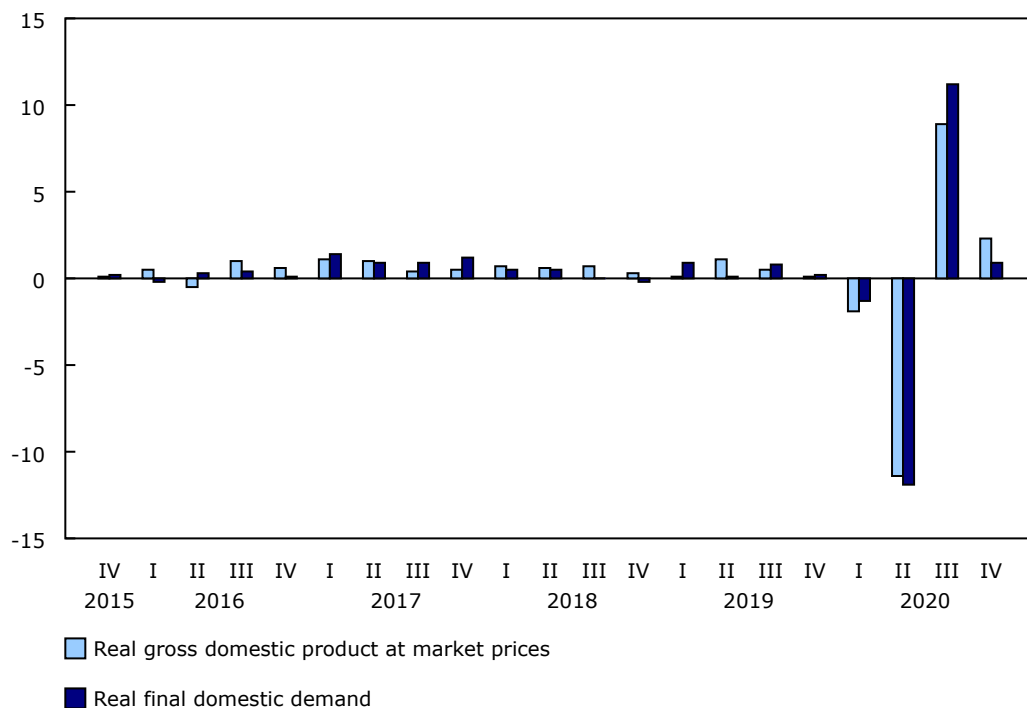
Gross domestic product, income and expenditure, fourth quarter 2020

Released at 8:30 a.m. Eastern time in *The Daily*, Tuesday, March 2, 2021

Real gross domestic product (GDP) grew 2.3% in the fourth quarter of 2020, following record fluctuations in the previous two quarters. In 2020, real GDP shrank 5.4%, the steepest annual decline since quarterly data were first recorded in 1961. Final domestic demand rose 0.9% in the fourth quarter, but was down 4.5% for 2020 overall.

Chart 1
Gross domestic product and final domestic demand

quarterly % change, chained (2012) dollars

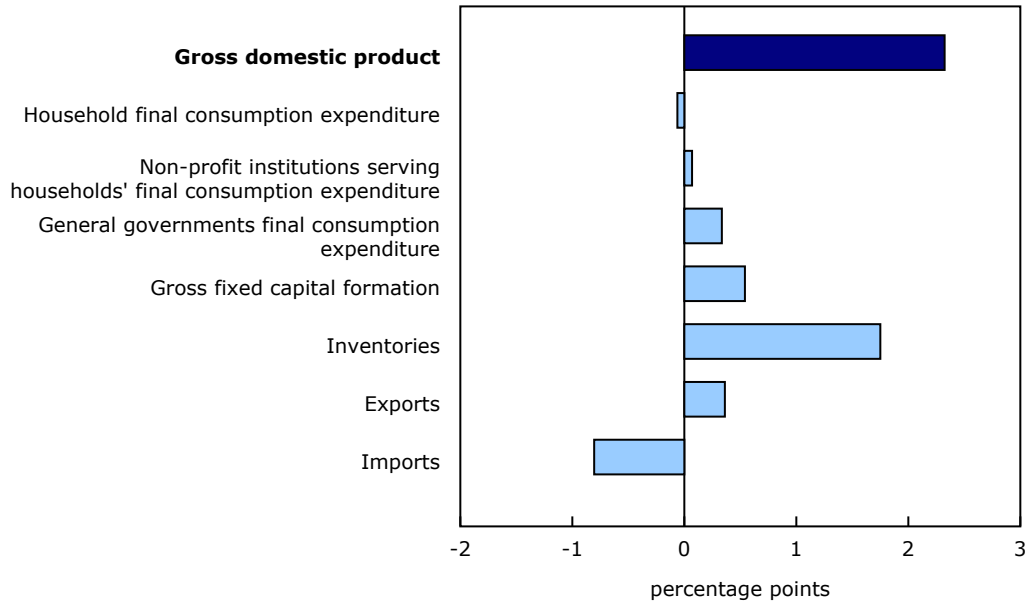


Source(s): Table 36-10-0104-01.

Growth in real GDP was strengthened by a large change in business inventories, as well as increases in government final consumption expenditure, business investment in machinery and equipment, and housing investment. Housing investment increases coincided with low mortgage rates and rising demand for housing.

The large inventory drawdowns that were a drag on third-quarter GDP growth were absent in the fourth quarter as inventories recorded a small accumulation. For non-farm business inventories, the sizeable shift was concentrated in the retail sector, with accumulation observed for motor vehicle, building supply and sporting goods retailers. Accumulation of cannabis stocks largely contributed to the increase in farm inventories. The economy-wide stock-to-sales ratio fell from 0.843 in the third quarter to 0.836 in the fourth quarter.

Chart 2
Contributions to percentage change in real gross domestic product, fourth quarter of 2020



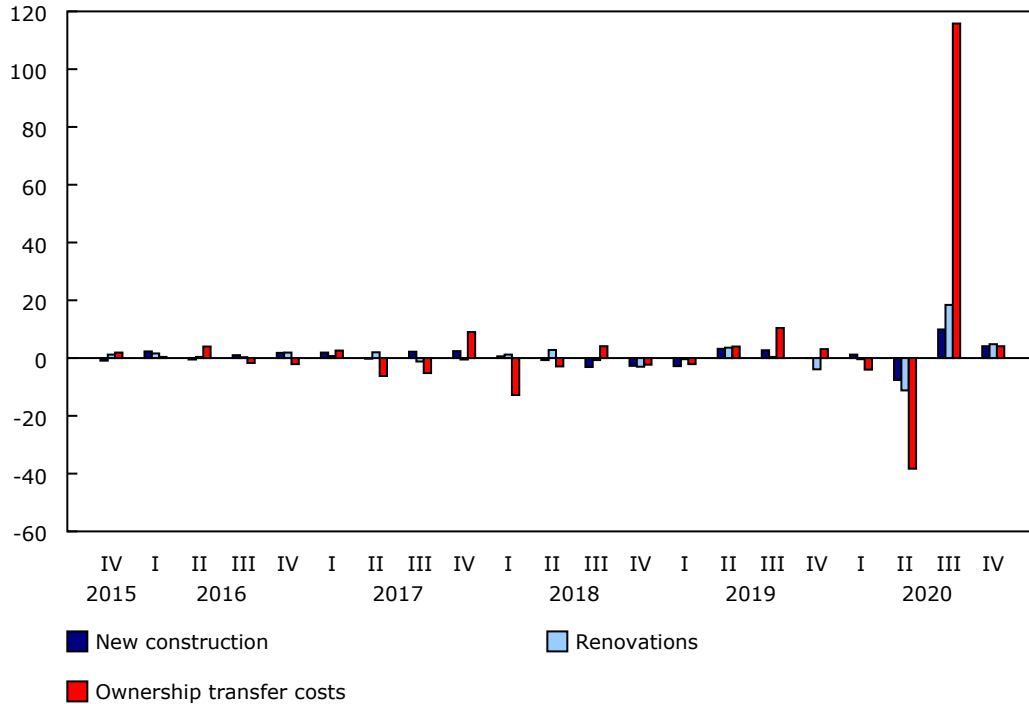
Source(s): Table [36-10-0104-01](#).

Housing investment continues to rise

Housing investment increased 4.3% in the fourth quarter, after rising 30.7% in the third quarter.

Chart 3 Housing investment

quarterly % change, chained (2012) dollars



Source(s): Table 36-10-0108-01.

The increases were broad-based: new construction grew 4.1%, renovations rose 4.8% and ownership transfer costs were up 4.1%. A substantial increase occurred in new construction of both single-family and multiple-unit dwellings, especially in Ontario and Alberta. The increase in ownership transfer costs was widespread, as home resale activity continued to rise across the country. Compared with 2019, housing investment was up 3.9% in 2020, while household residential mortgage debt expanded significantly over the same period.

Business investment slackens

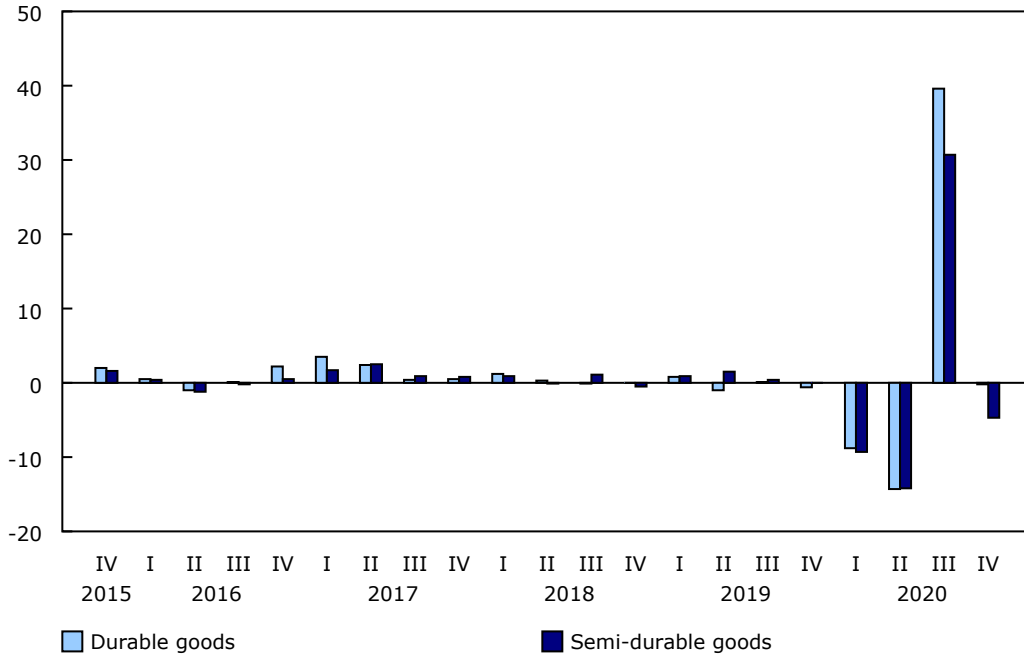
Business investment in engineering structures rose 1.6% in the fourth quarter, but investment in non-residential buildings fell 10.9%. This reflected weak demand for office buildings and shopping malls as remote working and online shopping became more common. Increased investment in machinery and equipment (+7.0%) coincided with higher imports of industrial machinery and equipment. Nevertheless, investment in machinery and equipment was down 16.4% in 2020.

Household spending edges down

Household spending edged down 0.1% in the fourth quarter, after a 13.1% increase in the third quarter. Spending was down 6.1% in 2020, compared with 2019.

Chart 4
Household final consumption: durable and semi-durable goods

quarterly % change, chained (2012) dollars



Source(s): Table 36-10-0104-01.

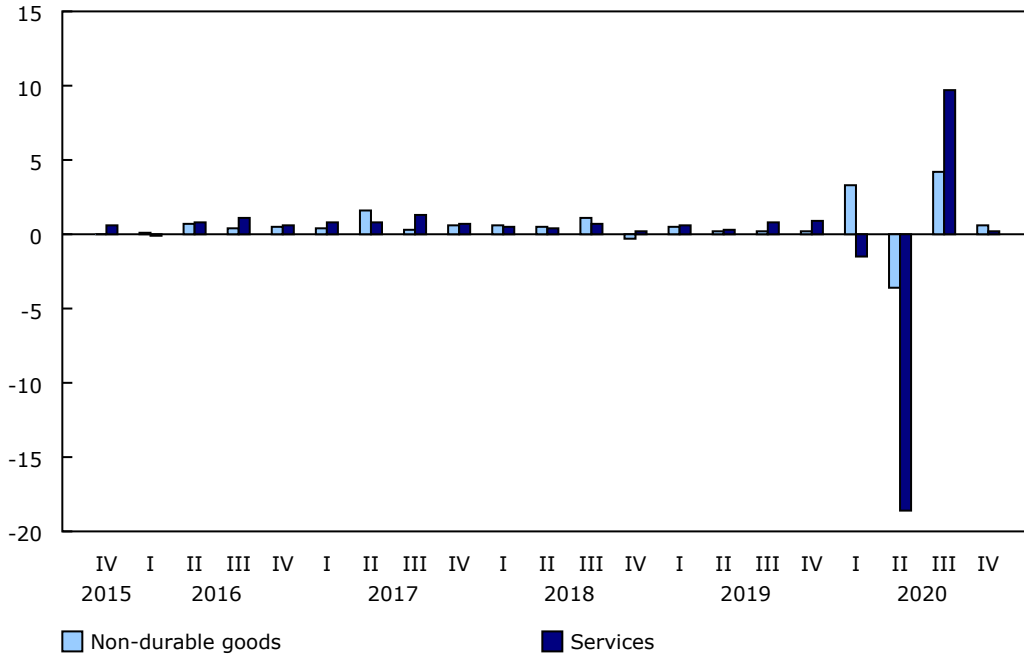
Outlays for durable goods declined 0.2%, after the record increase (+39.6%) in the third quarter, which followed drops in the second quarter related to the COVID-19 pandemic. Decreases in purchases of new trucks, vans and sport utility vehicles (-3.5%), and new passenger cars (-6.4%) were partly offset by increased sales of used motor vehicles (+4.0%). This reflected consumers' tendency to opt for used goods at times of economic uncertainty.

Excluding these purchases, outlays for durable goods rose 1.6% in the fourth quarter. Household spending on major appliances (+9.0%) and furniture (+2.4%) rose, coinciding with stronger housing investment. Overall, spending on durable goods was down 3.7% in 2020.

Outlays for semi-durable goods fell 4.7% in the fourth quarter, after sharp fluctuations in the previous two quarters. Decline in clothing and footwear (-8.9%) was partly offset by increases in games, toys and hobbies (+0.7%), and equipment for sport, camping and open-air recreation (+6.9%). These movements reflected shifts in spending patterns in the wake of the pandemic. Spending on semi-durable goods was down 7.8% in 2020.

Chart 5
Household final consumption: non-durable goods and services

quarterly % change, chained (2012) dollars



Source(s): Table 36-10-0104-01.

Outlays for non-durable goods rose 0.6%, after rising 4.2% in the third quarter. As consumers spent more time at home and less time travelling, expenditures on food (+3.1%), licensed cannabis (+17.0%) and pharmaceutical products (+7.1%) rose. Expenditures on fuels and lubricants (-5.4%) dropped, owing to reduced use because of new restrictions in British Columbia, Ontario and Quebec in the fourth quarter. Overall, spending on non-durable goods was up 3.1% in 2020 compared with 2019.

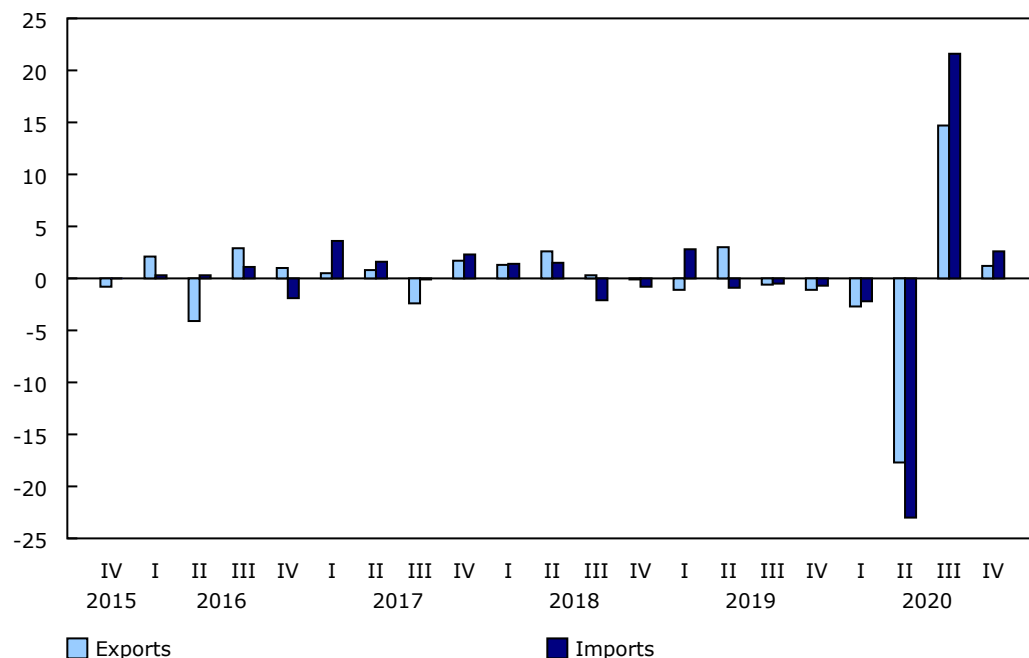
Growth in outlays on services slowed from 9.7% in the third quarter to 0.2% in the fourth. Increases in outpatient services (+6.7%), and insurance and financial services (+1.8%) were more than offset by lower spending on food, beverage and accommodation services (-11.1%), and personal grooming services (-7.5%), owing to closures and limited openings of bars, restaurants and salons. Overall, outlays for services were down 10.3% in 2020.

Export and import volumes slow

Growth in export volumes slowed from 14.7% in the third quarter to 1.2% in the fourth, reflecting reduced international demand, owing to slowdowns in the economies of major trading partners in the fourth quarter, notably the United States (+1.0%), the United Kingdom (+1.0%), the Netherlands (-0.1%), Germany (+0.1%) and Italy (-2.0%).

Chart 6 Exports and imports

quarterly % change, chained (2012) dollars



Source(s): Table 36-10-0104-01.

Exports of energy products (+6.1%) and metal and non-metallic mineral products (+10.8%) increased. Growth in the latter stemmed mainly from unwrought gold, silver, and platinum group metals, and their alloys; this surge reflected exports of refined gold to the United Kingdom, related to the Brexit-induced period of economic uncertainty. Export volumes were down 9.8% in 2020, compared with the volumes in 2019.

Import volumes rose 2.6% in the fourth quarter, following record fluctuations in the previous two quarters. Increases in imports of consumer goods (+5.5%), motor vehicles and parts (+5.3%), and industrial machinery and equipment (+8.3%) were partly offset by a decline in imports of metal and non-metallic mineral products (-10.7%). Overall, import volumes in 2020 were down 11.3%, compared with the volumes in 2019.

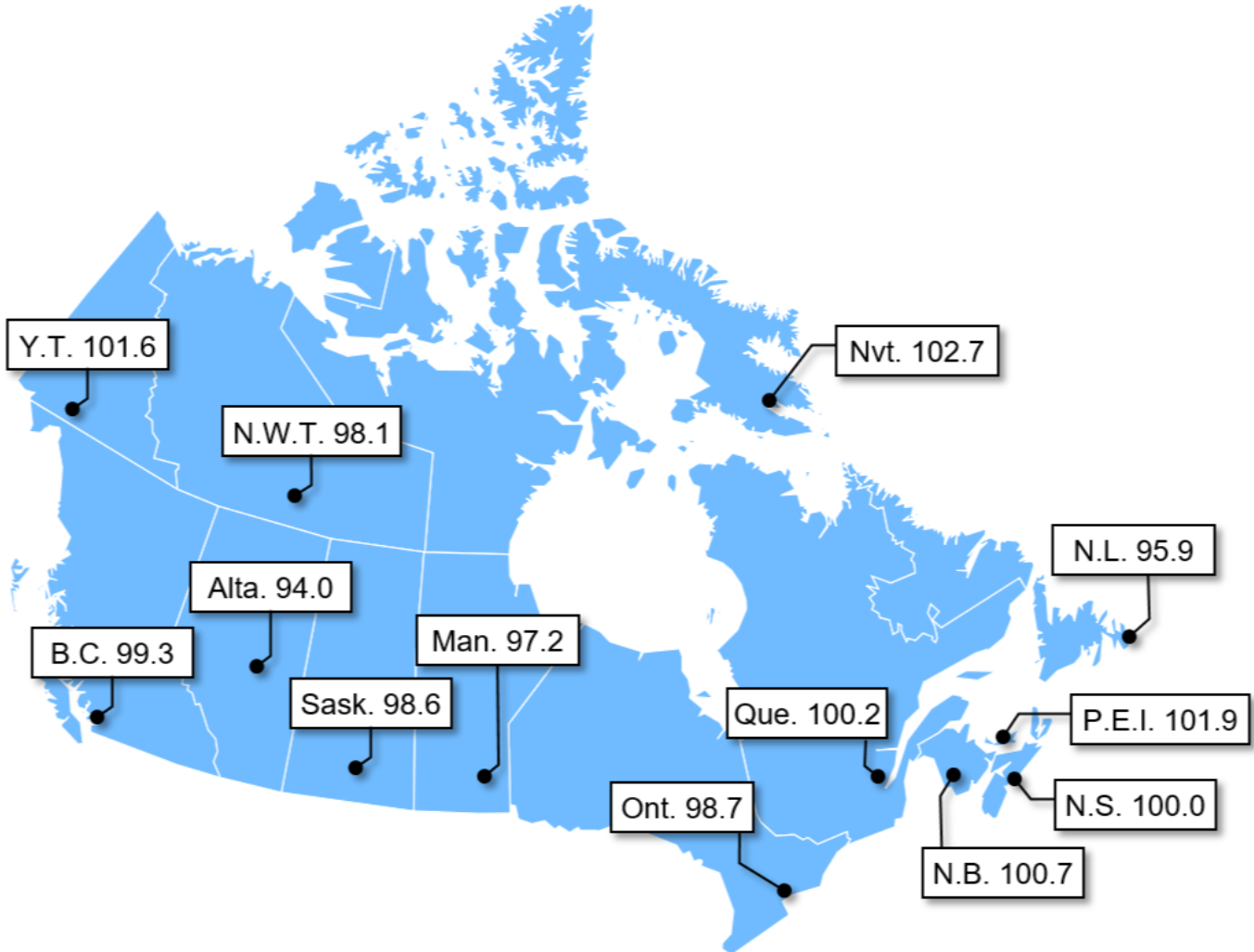
Terms of trade improve

The ratio of the price of exports to the price of imports—the terms of trade—rose 1.7%, primarily because of a 2.4% increase in prices of exported crude oil and crude bitumen in the fourth quarter. However, for 2020 overall, terms of trade declined by 3.4%, owing largely to a 38.6% drop in prices of exported crude oil and crude bitumen.

Nominal gross domestic product rises

The GDP implicit price index, which reflects the overall price of domestically produced goods and services, rose 1.1% in the fourth quarter. Consequently, growth in nominal GDP (+3.4%) was higher than that of real GDP. Compared with 2019, nominal GDP was down 4.6% in 2020.

Map 1 – Compensation of employees in 2020 compared with 2019 (index 2019=100)



Source: Statistics Canada, Table 36-10-0205-01, March 2021.

Compensation of employees rose 2.5% in the fourth quarter, following a 7.7% increase in the third. Despite this growth in the second half of 2020, compensation was 1.6% lower over the year compared with 2019. The Canada Emergency Wage Subsidy represented 3.3% of total compensation of employees in the fourth quarter, down from 7.3% in the third. Declines varied by region and were particularly sharp in the two oil-rich provinces, Alberta and Newfoundland and Labrador, reflecting the impact of lower prices of crude oil and crude bitumen in 2020.

Households end the year with third consecutive double-digit savings rate

Household disposable income dropped 1.0% in the fourth quarter, mainly because of a 17.2% decline in other benefits received from governments, such as the Canada Emergency Response Benefit. Despite this decline, disposable income was up 10.0% compared with 2019, the largest increase on record in nearly four decades, as governments took extraordinary economic support measures during the year. By the fourth quarter, the extent of this support had diminished considerably; nonetheless, government transfers still exceeded their pre-pandemic levels from the fourth quarter of 2019 by a sizeable margin (+33.2%).

The continued rebound in compensation, albeit at a reduced pace, coupled with still-elevated government transfers and stagnant consumption, kept the savings rate in double-digit territory for the third consecutive quarter. Canadians recorded a similar amount of savings in 2020 as in the previous seven years combined. Some of this savings made its way into currency and deposits of Canadian households, with growth in this asset nearing \$160.0 billion over the first three quarters of the year. The savings rate for the fourth quarter stood at 12.7%, while the savings rate for 2020 was 15.1%. Transfers from governments exceeded losses in wages and self-employment income, resulting in lower-income and younger households recording some of the largest [increases in savings](#).

Support program expenditures continue to fuel government borrowing

Overall, government revenues were far outstripped by expenditures throughout 2020, with the fourth quarter showing a marked increase from the second-quarter peak in governments' net borrowing of \$443.8 billion.

Government revenue remained fairly flat over 2020, the notable exception being the second quarter, when a decline in tax revenue on both income and products reduced government coffers. By the fourth quarter, these components had regained lost ground, but annual government revenue was 3.9% lower than the preceding year.

Note to readers

Revisions

Gross domestic product (GDP) data for the fourth quarter have been released along with revised data from the first to third quarter of 2020. These releases incorporate new and revised data, as well as updates on seasonal trends. Given the unprecedented economic situation in 2020, revisions for this period are expected to be higher than normal.

Support measures by governments

To alleviate the economic impact of the COVID-19 pandemic, governments implemented a number of programs, including the Canada Emergency Wage Subsidy and the Canada Emergency Response Benefit. For a comprehensive explanation of how government support measures were treated in the compilation of the estimates, see "[Recording COVID-19 measures in the national accounts](#)" and "[Recording new COVID measures in the national accounts](#)."

Details of some of the more significant government measures can be found in the footnotes of tables [36-10-0103-01](#), [36-10-0112-01](#), [36-10-0115-01](#), [36-10-0118-01](#), and [36-10-0477-01](#).

For information on seasonal adjustment, see [Seasonally adjusted data – Frequently asked questions](#).

For more information on GDP, see the video "[What is Gross Domestic Product \(GDP\)?](#)"

Percentage change

Percentage changes for expenditure-based statistics (such as household spending, investment, and exports) are calculated from volume measures that are adjusted for price variations. Percentage changes for income-based statistics (such as compensation of employees and operating surplus) are calculated from nominal values; that is, they are not adjusted for price variations.

Unless otherwise stated, growth rates represent the percentage change in the series from one quarter to the next; for instance, from the third quarter of 2020 to the fourth quarter of 2020.

Real-time tables

Real-time tables [36-10-0430-01](#) and [36-10-0431-01](#) will be updated on March 8.

Next release

Data on GDP by income and expenditure for the first quarter of 2021 will be released on June 1, 2021.

Sustainable development goals

On January 1, 2016, the world officially began implementing the [2030 Agenda for Sustainable Development](#)—the United Nations' transformative plan of action that addresses urgent global challenges over the following 15 years. The plan is based on 17 specific sustainable development goals.

Data on gross domestic product, income and expenditure are an example of how Statistics Canada supports the reporting on the global sustainable development goals. This release will be used to measure the following goals:



Table 1
Gross domestic product by income account – Seasonally adjusted at annual rates

	Third quarter 2019	Fourth quarter 2019	First quarter 2020	Second quarter 2020	Third quarter 2020	Fourth quarter 2020	Third quarter 2020	Fourth quarter 2020
	quarter-to-quarter % change						millions of dollars	
Compensation of employees	1.3	1.3	-1.2	-8.6	7.7	2.5	1,167,340	1,196,668
Gross operating surplus	-1.4	0.6	-4.6	-6.9	15.2	-0.5	623,968	620,720
Gross mixed income	1.7	1.8	0.8	-2.2	3.2	1.4	283,192	287,068
Taxes less subsidies on production	1.7	-0.3	-18.2	-121.5	205.3	224.7	19,152	62,196
Taxes less subsidies, on products and imports	1.1	-0.4	-6.4	-16.7	13.7	4.3	136,504	142,364
Statistical discrepancy (millions of dollars)	-2,108	-416	1,252	16	1,876	-3,028	1,384	-1,644
Gross domestic product at market prices	0.5	1.0	-2.9	-12.1	11.5	3.4	2,231,540	2,307,372

Source(s): Table 36-10-0103-01.

Table 2
Real gross domestic product by expenditure account, quarterly change – Seasonally adjusted at annual rates, chained (2012) dollars

	Third quarter 2019	Fourth quarter 2019	First quarter 2020	Second quarter 2020	Third quarter 2020	Fourth quarter 2020	Third quarter 2020	Fourth quarter 2020
	quarter-to-quarter % change						millions of dollars	
Final consumption expenditure	0.5	0.5	-1.5	-11.4	10.3	0.4	1,588,439	1,595,217
Household final consumption expenditure	0.6	0.5	-1.8	-14.1	13.1	-0.1	1,137,117	1,135,859
Non-profit institutions serving households' final consumption expenditure	0.9	0.6	-0.0	-13.6	7.8	4.5	29,840	31,188
General governments final consumption expenditure	0.4	0.5	-0.8	-4.4	4.0	1.5	421,401	427,753
Gross fixed capital formation	1.9	-0.9	-0.3	-13.7	14.5	2.3	436,880	447,012
Business gross fixed capital formation	1.8	-1.0	-0.8	-16.0	16.3	2.6	351,027	359,992
Residential structures	3.4	-0.7	-0.5	-15.6	30.7	4.3	156,314	163,068
Non-residential structures, machinery and equipment	0.7	-1.5	-1.2	-17.9	5.9	1.0	157,280	158,899
Intellectual property products	1.0	-0.0	-0.4	-8.9	5.8	0.5	35,831	36,017
General governments gross fixed capital formation	2.3	-0.3	2.1	-3.3	7.8	1.4	83,974	85,131
Investment in inventories (millions of dollars)	-9,468	36	-9,826	-31,719	-7,427	38,529	-36,808	1,721
Exports of goods and services	-0.6	-1.1	-2.7	-17.7	14.7	1.2	617,230	624,807
Less: imports of goods and services	-0.5	-0.7	-2.2	-23.0	21.6	2.6	611,263	627,163
Statistical discrepancy (millions of dollars)	1,923	361	-1,121	-15	-1,684	2,694	-1,236	1,458
Gross domestic product at market prices	0.5	0.1	-1.9	-11.4	8.9	2.3	1,999,452	2,045,925
Final domestic demand	0.8	0.2	-1.3	-11.9	11.2	0.9	2,023,946	2,041,230

Source(s): Table 36-10-0104-01.

Table 3
Real gross domestic product by expenditure account, annualized change – Seasonally adjusted at annual rates, chained (2012) dollars

	Third quarter 2019	Fourth quarter 2019	First quarter 2020	Second quarter 2020	Third quarter 2020	Fourth quarter 2020	Third quarter 2020	Fourth quarter 2020
	quarter-to-quarter % change, annualized						millions of dollars	
Final consumption expenditure	2.1	2.0	-5.9	-38.5	47.8	1.7	1,588,439	1,595,217
Household final consumption expenditure	2.2	2.0	-7.1	-45.6	63.4	-0.4	1,137,117	1,135,859
Non-profit institutions serving households' final consumption expenditure	3.5	2.5	-0.0	-44.4	35.1	19.3	29,840	31,188
General governments final consumption expenditure	1.6	1.9	-3.1	-16.5	16.9	6.2	421,401	427,753
Gross fixed capital formation	7.9	-3.6	-1.3	-44.4	72.1	9.6	436,880	447,012
Business gross fixed capital formation	7.5	-4.1	-3.3	-50.2	82.7	10.6	351,027	359,992
Residential structures	14.4	-2.9	-2.2	-49.2	191.4	18.4	156,314	163,068
Non-residential structures, machinery and equipment	2.8	-5.9	-4.5	-54.5	25.8	4.2	157,280	158,899
Intellectual property products	4.1	-0.1	-1.4	-31.0	25.1	2.1	35,831	36,017
General governments gross fixed capital formation	9.6	-1.3	8.5	-12.4	35.3	5.6	83,974	85,131
Investment in inventories (millions of dollars)	-9,468	36	-9,826	-31,719	-7,427	38,529	-36,808	1,721
Exports of goods and services	-2.5	-4.2	-10.4	-54.2	73.1	5.0	617,230	624,807
Less: imports of goods and services	-2.1	-2.9	-8.5	-64.9	118.8	10.8	611,263	627,163
Statistical discrepancy (millions of dollars)	1,923	361	-1,121	-15	-1,684	2,694	-1,236	1,458
Gross domestic product at market prices	1.8	0.4	-7.5	-38.5	40.6	9.6	1,999,452	2,045,925
Final domestic demand	3.3	0.7	-4.9	-39.9	52.8	3.5	2,023,946	2,041,230

Source(s): Table 36-10-0104-01.

Table 4
Real gross domestic product by expenditure account – Seasonally adjusted at annual rates

	Third quarter 2020	Fourth quarter 2020	Fourth quarter 2020		
			Contributions to percent change in real gross domestic product	Contributions to percent change in implicit price indexes	Annualized contributions to percent change in real gross domestic product
	millions of chained (2012) dollars		percentage points		
Final consumption expenditure	1,588,439	1,595,217	0.342	0.277	1.416
Household final consumption expenditure	1,137,117	1,135,859	-0.062	0.275	-0.257
Goods	558,699	556,135	-0.123	0.163	-0.510
Durable goods	169,796	169,514	-0.014	0.056	-0.058
Semi-durable goods	90,207	85,927	-0.196	0.013	-0.812
Non-durable goods	298,206	300,022	0.087	0.093	0.360
Services	581,474	582,666	0.061	0.112	0.253
Non-profit institutions serving households' final consumption expenditure	29,840	31,188	0.069	0.010	0.286
General governments final consumption expenditure	421,401	427,753	0.335	-0.008	1.387
Gross fixed capital formation	436,880	447,012	0.541	0.217	2.239
Business gross fixed capital formation	351,027	359,992	0.484	0.194	1.999
Residential structures	156,314	163,068	0.391	0.164	1.619
Non-residential structures, machinery and equipment	157,280	158,899	0.083	-0.004	0.339
Non-residential structures	98,817	96,193	-0.132	0.010	-0.547
Machinery and equipment	58,095	62,163	0.214	-0.015	0.886
Intellectual property products	35,831	36,017	0.010	0.035	0.041
Non-profit institutions serving households' gross fixed capital formation	2,013	1,985	-0.001	0.001	-0.004
General governments gross fixed capital formation	83,974	85,131	0.059	0.022	0.244
Investment in inventories	-36,808	1,721	1.750	0.042	7.248
Exports of goods and services	617,230	624,807	0.362	0.399	1.495
Goods	518,047	523,179	0.243	0.373	1.006
Services	99,300	101,701	0.118	0.026	0.489
Less: imports of goods and services	611,263	627,163	0.805	-0.115	3.338
Goods	528,193	540,759	0.622	-0.056	2.576
Services	87,339	90,661	0.184	-0.059	0.762
Statistical discrepancy	-1,236	1,458	0.135	0.000	0.559
Gross domestic product at market prices	1,999,452	2,045,925	2.324	1.050	9.619
Final domestic demand	2,023,946	2,041,230	0.883	0.494	3.655

Source(s): Tables 36-10-0104-01 and 36-10-0106-01.

Table 5
Canadian economic accounts key indicators – Seasonally adjusted

	Third quarter 2019	Fourth quarter 2019	First quarter 2020	Second quarter 2020	Third quarter 2020	Fourth quarter 2020
Economy-wide						
Real gross domestic income (index 2012=100)	113.5	113.8	109.9	96.6	107.0	110.1
Gross domestic product deflator (index 2012=100)	109.9	110.9	109.8	109.0	111.6	112.8
Terms of trade (index 2012=100)	94.7	95.2	90.6	88.1	93.6	95.2
Household sector						
Household disposable income (millions of dollars)	1,280,168	1,297,208	1,315,952	1,473,096	1,411,416	1,397,720
Household net saving (millions of dollars)	20,424	26,048	67,104	410,016	193,316	177,048
Household saving rate (%)	1.6	2.0	5.1	27.8	13.7	12.7
Government sector						
General government disposable income (millions of dollars)	515,660	525,284	454,360	62,540	263,132	360,360
General government net saving (millions of dollars)	32,084	35,140	-38,128	-422,396	-235,088	-145,184
Corporate sector						
Non-financial corporations' net operating surplus (millions of dollars)	249,380	249,884	220,140	184,856	265,088	262,656
Financial corporations' net operating surplus (millions of dollars)	41,240	41,176	41,008	38,016	40,504	40,844
Non-financial corporations' net saving (millions of dollars)	-11,364	-9,556	-33,400	-61,172	25,120	18,120
Financial corporations' net saving (millions of dollars)	37,336	41,072	42,756	31,220	30,864	25,568
National						
National net saving (millions of dollars)	76,260	90,440	36,932	-37,112	19,508	74,120
National saving rate (%)	4.0	4.7	2.0	-2.3	1.1	3.9

Source(s): Tables [36-10-0105-01](#), [36-10-0106-01](#), [36-10-0111-01](#), [36-10-0112-01](#), [36-10-0118-01](#) and [36-10-0116-01](#).

Table 6
Real gross domestic product by expenditure account, year-over-year change – Seasonally adjusted at annual rates, chained (2012) dollars

	2015	2016	2017	2018	2019	2020	2019	2020
	year-over-year % change						millions of dollars	
Final consumption expenditure	2.1	2.0	3.3	2.6	1.7	-4.7	1,640,706	1,562,821
Household final consumption expenditure	2.3	1.9	3.8	2.5	1.6	-6.1	1,184,887	1,112,476
Non-profit institutions serving households' final consumption expenditure	4.7	9.0	0.4	3.3	3.0	-4.8	31,699	30,190
General governments final consumption expenditure	1.4	1.8	2.1	2.9	2.0	-1.1	424,474	419,604
Gross fixed capital formation	-5.2	-4.7	3.3	1.8	0.3	-3.6	442,650	426,793
Business gross fixed capital formation	-6.4	-5.4	2.7	1.3	0.3	-5.3	362,266	343,107
Residential structures	3.8	3.9	2.3	-1.7	-0.2	3.9	139,772	145,193
Non-residential structures, machinery and equipment	-11.3	-12.3	1.9	3.1	1.1	-13.1	185,783	161,377
Intellectual property products	-11.5	-1.7	8.8	5.2	-1.9	-3.8	37,142	35,728
General governments gross fixed capital formation	1.5	-0.1	6.5	4.3	0.3	4.3	78,457	81,865
Investment in inventories (millions of dollars)	-9,178	-779	18,014	-3,714	3,280	-34,299	18,766	-15,533
Exports of goods and services	3.4	1.4	1.4	3.7	1.3	-9.8	675,019	608,603
Less: imports of goods and services	0.8	0.1	4.6	3.4	0.4	-11.3	674,511	598,454
Statistical discrepancy (millions of dollars)	-300	2,116	-2,039	1,275	-374	146	137	283
Gross domestic product at market prices	0.7	1.0	3.0	2.4	1.9	-5.4	2,102,304	1,988,721
Final domestic demand	0.3	0.5	3.3	2.5	1.4	-4.5	2,081,607	1,988,173

Source(s): Table [36-10-0104-01](#).

Available tables: [12-10-0134-01](#), [12-10-0135-01](#), [34-10-0163-01](#), [36-10-0103-01](#) to [36-10-0109-01](#) , [36-10-0111-01](#), [36-10-0112-01](#), [36-10-0114-01](#) to [36-10-0118-01](#) , [36-10-0121-01](#) to [36-10-0132-01](#) , [36-10-0135-01](#), [36-10-0205-01](#), [36-10-0369-01](#), [36-10-0477-01](#), [36-10-0484-01](#), [36-10-0608-01](#), [36-10-0610-01](#) and [36-10-0611-01](#).

Definitions, data sources and methods: survey numbers [1901](#), [2602](#), [2820](#) and [5169](#).

The document, "[Recording new COVID measures in the national accounts](#)," which is part of *Latest Developments in the Canadian Economic Accounts* ([13-605-X](#)), is available.

The data visualization product "[Infrastructure Statistics Hub](#)," which is part of *Statistics Canada – Data Visualization Products* ([71-607-X](#)), is now available.

The [Economic accounts statistics](#) portal, accessible from the *Subjects* module of our website, features an up-to-date portrait of national and provincial economies and their structure.

The *User Guide: Canadian System of Macroeconomic Accounts* ([13-606-G](#)) is available.

The *Methodological Guide: Canadian System of Macroeconomic Accounts* ([13-607-X](#)) is available.

For more information, or to enquire about the concepts, methods or data quality of this release, contact us (toll-free 1-800-263-1136; 514-283-8300; STATCAN.infostats-infostats.STATCAN@canada.ca) or Media Relations (613-951-4636; STATCAN.mediahotline-ligneinfomedias.STATCAN@canada.ca).