

**Table 67-1**  
**Educational, health care and social assistance services — Balance sheet and income statement**

	2009	2010	2011	2012	2013
	millions of dollars				
<b>Balance sheet</b>					
<b>Assets</b>	<b>48,781</b>	<b>55,808</b>	<b>60,182</b>	<b>65,797</b>	<b>81,280</b>
Cash and deposits	12,023	14,088	16,062	18,379	23,836
Accounts receivable and accrued revenue	3,380	3,666	3,687	3,940	4,620
Inventories	497	473	530	494	560
Investments	13,558	14,486	15,501	15,804	19,764
Investments and accounts with affiliates	8,781	8,912	8,624	8,246	9,932
Portfolio investments	4,778	5,574	6,878	7,559	9,832
Loans	766	904	1,054	1,201	1,451
Mortgages	372	418	511	540	672
Non-mortgages	394	486	542	661	779
Bank customers' liabilities under acceptances	..	..	..	..	..
Capital assets, net	14,046	18,027	18,900	20,739	24,524
Other assets	4,510	4,165	4,447	5,240	6,525
<b>Liabilities</b>	<b>24,295</b>	<b>27,701</b>	<b>29,289</b>	<b>32,122</b>	<b>37,399</b>
Accounts payable and accrued liabilities	4,990	5,098	5,216	5,457	6,344
Loans and accounts with affiliates	5,400	5,761	6,524	6,638	8,173
Borrowings	10,924	13,288	14,053	15,266	18,580
Loans and other borrowings	4,250	5,546	5,333	5,541	6,554
Bankers' acceptances and paper	4	4	24	2	1
Bonds and debentures	274	482	627	676	719
Mortgages	6,396	7,256	8,069	9,047	11,307
Future income taxes	-164	4	-63	-8	33
Bank customers' liabilities under acceptances	..	..	..	..	..
Other liabilities	3,145	3,550	3,559	4,768	4,268
<b>Equity</b>	<b>24,487</b>	<b>28,107</b>	<b>30,892</b>	<b>33,675</b>	<b>43,881</b>
Share capital	6,522	6,201	5,597	4,431	5,319
Contributed surplus and other	1,328	869	758	683	815
Retained earnings	16,637	21,036	24,537	28,561	37,748
<b>Income statement</b>					
<b>Operating revenue</b>	<b>43,757</b>	<b>48,406</b>	<b>50,268</b>	<b>53,787</b>	<b>64,347</b>
Sales of goods and services	40,164	42,474	44,636	48,258	58,403
Interest and dividend revenue (operating)	..	..	..	..	..
Other operating revenue	3,593	5,932	5,632	5,529	5,943
<b>Operating expenses</b>	<b>36,189</b>	<b>39,615</b>	<b>40,793</b>	<b>43,020</b>	<b>49,048</b>
Purchased goods, materials and service	16,807	17,974	17,945	18,991	22,076
Wages, salaries and employee benefits	17,915	19,933	20,933	22,037	24,571
Indirect taxes	151	190	218	211	265
Depreciation, depletion and amortization	1,185	1,361	1,541	1,588	1,928
Interest expense (operating)	..	..	..	..	..
Other operating expenses	132	157	156	193	208
<b>Operating profit/loss</b>	<b>7,568</b>	<b>8,791</b>	<b>9,475</b>	<b>10,767</b>	<b>15,299</b>
Interest and dividend revenue	449	551	593	659	856
Interest expense on borrowing	590	657	716	763	895
Gains/losses	-583	-224	554	425	734
<b>Profit before income tax</b>	<b>6,843</b>	<b>8,460</b>	<b>9,906</b>	<b>11,087</b>	<b>15,994</b>
Income tax	1,252	1,406	1,606	1,798	2,554
Equity in affiliates' earnings	190	250	318	402	420
<b>Profit before extraordinary gains</b>	<b>5,781</b>	<b>7,304</b>	<b>8,618</b>	<b>9,692</b>	<b>13,860</b>
Extraordinary gains	-3	4	-11	-10	2
<b>Net profit</b>	<b>5,778</b>	<b>7,308</b>	<b>8,607</b>	<b>9,682</b>	<b>13,862</b>