

**SCHEDULE 4 - INCOME AND EXPENSE DETAILS***(Round off to nearest dollar)***Credit Union:** \_\_\_\_\_ **For Period Ending:** \_\_\_\_\_**LOAN & FINANCIAL LEASE INCOME**

Consumer – Loans (excluding Residential Mortgages) & Financial Leases.....	300	
Residential Mortgages .....	302	
Commercial - Loans and Financial Leases .....	303	
Agricultural Loans and Financial Leases .....	305	
Gain (Loss) on Sale of Loans and Financial Leases .....	306	

<b>Loan and Financial Lease Income</b> (add lines 300 to 306) .....	309	
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**INVESTMENT INCOME**

Central Shares .....	310	
SC Financial Ltd. Debentures .....	311	
Other Investment Grade Securities .....	312	
Other Portfolio Investments .....	313	
Subsidiaries, Joint Ventures & Affiliates (provide details) .....	314	
Gain (Loss) on Sale of Investments .....	315	

<b>Investment Income</b> (add lines 310 to 315) .....	319	
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**INTEREST ON DEPOSITS**

Participatory Savings .....	330	
Demand Deposits .....	331	
Term Deposits .....	332	
Registered Plans .....	333	
Unclaimed Balances .....	336	
Other Deposits .....	337	

<b>Interest on Deposits</b> (add lines 330 to 337) .....	339	
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**SCHEDULE 4 - INCOME AND EXPENSE DETAILS****INTEREST ON BORROWINGS**

Central: Term .....	340	
Central: Line of Credit .....	341	
Other: Loans .....	342	
Other: Line of Credit .....	343	
<b>Interest on Borrowings</b> (add lines 340 to 343) .....	349	

**OTHER INCOME**

Administration, Service Charge, NSF, etc .....	377	
Syndication/M.B.S .....	378	
Insurance .....	379	
Foreign Exchange Revenue (Expense) .....	380	
Brokerage/Mutual Funds .....	381	
Leasing - Net Income .....	382	
Revenue Property .....	383	
Miscellaneous Income .....	384	
<b>Other Income</b> (add lines 377 to 384) .....	389	

**PERSONNEL EXPENSES**

Salaries .....	400	
Benefits .....	401	
Training .....	402	
Other Personnel .....	403	
<b>Personnel Expenses</b> (add lines 400 to 403) .....	409	

**OCCUPANCY EXPENSES**

Rent .....	410	
Other Occupancy .....	415	
<b>Occupancy Expenses</b> (add lines 410 and 415) .....	419	

**SCHEDULE 4 - INCOME AND EXPENSE DETAILS**

**MEMBER SECURITY EXPENSES**

Bonding .....	422	
CUDGC Periodic Assessment .....	423	
Other Member Security .....	424	
<b>Member Security Expenses</b> (add lines 422 to 424) .....	429	

**GENERAL EXPENSES**

Marketing & Advertising .....	430	
Audit .....	431	
Consulting .....	432	
Computer Processing .....	433	
Legal .....	434	
Cash & Service Charges, & Other Fees .....	438	
Other General .....	443	
<b>General Expenses</b> (add lines 430 to 443) .....	449	

**ORGANIZATION EXPENSES**

Annual Meeting .....	460	
Directors & Committee Remuneration .....	461	
Directors & Committee Travel .....	462	
Central Dues .....	463	
Other Organization .....	464	
<b>Organization Expenses</b> (add lines 460 to 464) .....	469	

**OTHER EXPENSES**

Prescribed/Special Assessment .....	520	
Corporate Income Tax – Current .....	521	
Corporate Income Tax – Deferred .....	522	
Miscellaneous Expenses (specify) .....	528	
<b>Other Expenses</b> (add lines 520 to 528) .....	529	