SCHEDULE 6 - CAPITAL BASE AND RISK WEIGHTED POSITION

(Round off to nearest dollar)

Credit Union: ______________________ **For Period Ending:** ______________________

CAPITAL AVAILABLE *(per line 1039)* …………………………………………			1109	
RISK WEIGHTED ASSETS				
Total Balance Sheet Assets *(per line 1069)* …….	1110			
Total Off-Balance Sheet Values *(per line 1099)* .	1111			
Risk Weighted Assets *(add lines 1110 and 1111).*	1119			
ADJUSTED ASSETS				
Total Assets *(per line 199)* ……………………..	1120			
S.C. Financial Ltd. Debentures *(per line 131)* ….	1121			
Adjusted Assets *(line 1120 minus line 1121)* ……	1129			
CAPITAL REQUIRED				
8% of Risk Weighted Assets *(0.08 x line 1119).*	1130			
4% of Adjusted Assets *(0.04 x line 1129)* ……..	1131			
Capital Required *(greater of line 1130 or line 1131)* ……………………………..			1139	
EXCESS (DEFICIENT) CAPITAL *(line 1109 minus line 1139)* ………………			1149	

SCHEDULE 6 - CAPITAL BASE AND RISK WEIGHTED POSITION

CAPITAL AVAILABLE

PRIMARY CAPITAL

Investment Shares (Qualifying as Primary) ….	1000			
Common Shares & Contributed Surplus …….	1001			
Stabilization Preferred Shares ………………..	1002			
Retained Earnings ……………………………	1003			
Share of Central's Excess Retained Earnings ...	1004			
Primary Capital *(add lines 1000 to 1004)* ………………………………………..			1009	

SECONDARY CAPITAL

Investment Shares (Qualifying as Secondary) .	1010			
Eligible Subordinated Debt …………………..	1011			
Deferred Income Taxes Payable ……………..	1012			
General Allowance for Credit Risk…………...	1013			
Sub-Total *(add lines 1010 to 1013)* ……….....	1017			
Limit on Secondary Capital …………………..… *(50% of line 1009).*	1018			
Secondary Capital *(lesser of line 1017 and line 1018)* ……………………………			1019	

DEDUCTIONS FROM CAPITAL

Goodwill & Other Intangibles ……………….	1030			
Investments in Subsidiaries & Affiliates …….	1031			
Securities Book Value Deficiency …………...	1032			
Land Book Value Deficiency ………………...	1033			
Deferred Income Tax Recoverable …………..	1034			
First Loss Facilities …………………………..	1035			
Deductions from Capital *(add lines 1030 to 1035)* ………………………………			1037	
Capital Available *(line 1009 plus line 1019 minus line 1037)* …………………….			1039	

SCHEDULE 6 - CAPITAL BASE AND RISK WEIGHTED POSITION
BALANCE SHEET ASSETS

Assets		(1) Balance	(2) Risk Weighting	(3) Net Risk Weighted Assets (columns (1)x(2))
CASH				
Cash on Hand and with Central……………..	1040		0.0	
Cash in Deposit Taking Institutions………...	1041		0.2	
LOANS				
Loans and Financial Leases Secured by Deposits in or Shares of the Credit Union…	1042		0.0	
Loans and Financial Leases Secured by Securities Issued or Guaranteed by Canada or a Province………………..………………	1043		0.0	
Loans and Financial Leases Secured by Municipal Securities……….….…………..	1044		0.2	
Loans and Financial Leases to, Secured by Deposits in, or guaranteed by, a Deposit Taking Institution……………..……..……..	1045		0.2	
Loans and Financial Leases to or Guaranteed by Canada or a Province…………….……..	1046		0.0	
Loans and Financial Leases to or Guaranteed by a Municipality …………….…………..	1047		0.2	
Land Acquired in Settlement of a Debt and Held Less than 7 Years ………….….……..	1048		1.0	
Residential Mortgages – Insured…………….	1049		0.0	
Residential Mortgages – Other Quality Mortgages…………….…………….……...	1050		0.5	
Residential Mortgages – Other……………...	1051		1.0	
Other Consumer Loans and Financial Leases.	1052		0.8	
Other Commercial and Agricultural Loans and Financial Leases ………….…………..	1053		1.0	
INVESTMENTS				
Shares Issued by Central…………………….	1054		1.0	
Term Deposits in Central………….….……..	1055		0.0	
S.C. Financial Ltd. Debentures……………...	1056		0.0	
Securities Issued or Guaranteed by Canada or a Province………..….……….……………	1057		0.0	

SCHEDULE 6 - CAPITAL BASE AND RISK WEIGHTED POSITION
BALANCE SHEET ASSETS

Assets		(1) Balance	(2) Risk Weighting	(3) Net Risk Weighted Assets (columns (1)x(2))
INVESTMENTS (continued)				
Securities Issued or Guaranteed by a Municipality……………..……………..……	1058		0.2	
Securities Issued by a Deposit Taking Institution…………..…………...……...	1059		0.2	
Other Investment Grade Securities………….	1060		0.5	
Land Acquired for Investment…………...….	1061		1.5	
Other Investments Except Specified Subsidiaries……………..………..………...	1062		1.0	
OTHER ASSETS				
Net Capital Assets……………..……………..	1063		1.0	
Deductions from Capital *(per line 1037)*…….	1064		0.0	
All Other Assets……………..………………	1065		1.0	
Total Balance Sheet Assets………….……….. *(add lines 1040 to 1065)*	1069			

SCHEDULE 6 - CAPITAL BASE AND RISK WEIGHTED POSITION
OFF-BALANCE SHEET VALUES

Items		(1) Face Amount	(2) Credit Conversion Factor	(3) Risk Weighting *(See Note)*	(4) Converted Risk Weighted Value *(columns (1) x (2) x (3))*
Commitments with an original maturity of one year or less or that are unconditionally cancellable at any time...	1070		0%		
Commitments with an original maturity exceeding one year..……………..……………..…………..……..….	1071		50%		
Forward agreements..………….……..……….……..………..	1072		100%		
Sale and repurchase agreements..……………..…………...	1073		100%		
Direct credit substitutes……………..……………..……….	1074		100%		
Transaction-related contingencies.…………..…………..	1075		50%		
Short-term self-liquidating trade-related contingencies..…	1076		20%		
Acquisitions of risk participation in bankers' acceptances and participation in direct credit substitutes..…………..	1077		100%		
Revolving underwriting facilities, note issuance facilities and other similar arrangements.…………..…………..	1078		50%		
Sub-Total *(add lines 1070 to 1078)* …..…….………………..	1079				
Total Derivative Contracts *(per line 1089, column 7)* ..….	1090				
Total Off-Balance Sheet Values *(add lines 1079 and 1090)* ..…….…………… ..……..……..	1099				

Note: Use the weighted average Risk Weighting of all items included in this category.

SCHEDULE 6 - CAPITAL BASE AND RISK WEIGHTED POSITION
OFF-BALANCE SHEET VALUES

DERIVATIVE CONTRACTS

Description *(state name of counter party and type of contract)*		**(1)** **Replacement Cost**	**(2)** **Notional Principal**	**(3)** **Future Exposure Multiple**	**(4)** **Product** *(columns (2)X (3))*	**(5)** **Total** *(columns (1)+(4))*	**(6)** **Counter Party Weight**	**(7)** **Converted Risk Weighted Value** *(columns (5)X(6))*
	1080							
	1081							
	1082							
	1083							
	1084							
	1085							
	1086							
	1087							
	1088							
Total Derivative Contracts *(add lines 1080 to 1088)*	1089							

Note: Attach additional sheets where interest rate contracts exceed the number of lines available above.