# SCHEDULE 6 - CAPITAL BASE AND RISK WEIGHTED POSITION

(Round off to nearest dollar)

Credit Union:	For Period Ending:	
CAPITAL AVAILABLE (per line 1039)		1109
<b>RISK WEIGHTED ASSETS</b>		
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 min	nus 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)						

#### 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

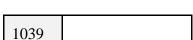
Secondary Capital (lesser of line 1017 and line 1018) .....

#### **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) .....

Capital Available (line 1009 plus line 1019 minus line 1037) .....



1019

1037

1009

# 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))
<b>INVESTMENTS</b> (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	
<b>Total Balance Sheet Assets</b>	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**

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

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