

SCHEDULE 6 - CAPITAL BASE AND RISK WEIGHTED POSITION*(Round off to nearest dollar)*

Credit Union: _____ For Period Ending: _____

CAPITAL AVAILABLE <i>(per line 1039)</i>	1109	
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RISK WEIGHTED ASSETS

Total Balance Sheet Assets <i>(per line 1069)</i>	1110	
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Total Off-Balance Sheet Values <i>(per line 1099)</i> .	1111	
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Risk Weighted Assets <i>(add lines 1110 and 1111)</i> .	1119	
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ADJUSTED ASSETS

Total Assets <i>(per line 199)</i>	1120	
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S.C. Financial Ltd. Debentures <i>(per line 131)</i>	1121	
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Adjusted Assets <i>(line 1120 minus line 1121)</i>	1129	
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CAPITAL REQUIRED

8% of Risk Weighted Assets <i>(0.08 x line 1119)</i> .	1130	
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4% of Adjusted Assets <i>(0.04 x line 1129)</i>	1131	
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Capital Required <i>(greater of line 1130 or line 1131)</i>	1139	
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EXCESS (DEFICIENT) CAPITAL <i>(line 1109 minus line 1139)</i>	1149	
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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 (<i>per line 1037</i>).....	1064		0.0	
All Other Assets.....	1065		1.0	
Total Balance Sheet Assets <i>(add lines 1040 to 1065)</i>	1069			

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

Items	(1) Face Amount	(2) Credit Conversion Factor	(3) Risk Weighting	(4) Converted Risk Weighted Value
			<i>(See Note)</i>	<i>(columns (1) x (2) x (3))</i>
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 <i>(add lines 1070 to 1078)</i>	1079			
Total Derivative Contracts <i>(per line 1089, column 7)</i>	1090			
Total Off-Balance Sheet Values <i>(add lines 1079 and 1090)</i>	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 <i>(state name of counter party and type of contract)</i>	(1) Replacement Cost	(2) Notional Principal	(3) Future Exposure Multiple	(4) Product <i>(columns (2)X (3))</i>	(5) Total <i>(columns (1)+(4))</i>	(6) Counter Party Weight	(7) Converted Risk Weighted Value <i>(columns (5)X(6))</i>
1080							
1081							
1082							
1083							
1084							
1085							
1086							
1087							
1088							
Total Derivative Contracts <i>(add lines 1080 to 1088)</i>	1089						

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