

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

Credit Union: \_\_\_\_\_ For Period Ending: \_\_\_\_\_

<b>CAPITAL AVAILABLE</b> <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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<b>Capital Required</b> <i>(greater of line 1130 or line 1131)</i> .....	1139	
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<b>EXCESS (DEFICIENT) CAPITAL</b> <i>(line 1109 minus line 1139)</i> .....	1149	
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**SCHEDULE 6 - CAPITAL BASE AND RISK WEIGHTED POSITION  
BALANCE SHEET ASSETS**

**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	
<b>Primary Capital</b> (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 .....	1018	
(50% of line 1009).		
<b>Secondary Capital</b> (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	
<b>Deductions from Capital</b> (add lines 1030 to 1035) .....	1037	
<b>Capital Available</b> (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))
<b>CASH</b>			
Cash on Hand and with Central.....	1040	0.0	
Cash in Deposit Taking Institutions.....	1041	0.2	
<b>LOANS</b>			
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	
<b>INVESTMENTS</b>			
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 (continued)</b>			
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	
<b>OTHER ASSETS</b>			
Net Capital Assets.....	1063	1.0	
Deductions from Capital ( <i>per line 1037</i> ).....	1064	0.0	
All Other Assets.....	1065	1.0	
<b>Total Balance Sheet Assets</b> ..... ( <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  <i>(See Note)</i>	(4) Converted Risk Weighted Value  <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%		
<b>Sub-Total</b> <i>(add lines 1070 to 1078)</i> .....	1079			
<b>Total Derivative Contracts</b> <i>(per line 1089, column 7)</i> .....	1090			
<b>Total Off-Balance Sheet Values</b> <i>(add lines 1079 and 1090)</i> .....	1099			

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

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OFF-BALANCE SHEET VALUES**

**DERIVATIVE CONTRACTS**

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

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