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Our File #: Sept

Finance Department
Financial Institutions Section

CREDIT UNION LIMITED

LOANS ACCOUNTS

Non-Mortgage

| | | | |
|---------------------------|-------|-------|-------|
| Balance January 1 | | (173) | _____ |
| PLUS: Advances Jan - Sept | (174) | _____ | |
| Adjustments | (175) | _____ | |
| Total | | (176) | _____ |
| LESS: Payments Jan - Sept | (177) | _____ | |
| Adjustments | (178) | _____ | |
| Write off's (to line 196) | (179) | _____ | |
| Total | | (180) | _____ |

Balance Sept 31 (lines 23 to 27 incl.) (181) =====

Mortgage

| | | | |
|---------------------------|-------|-------|-------|
| Balance January 1 | | (182) | _____ |
| PLUS: Advances Jan - Sept | (183) | _____ | |
| Adjustments | (184) | _____ | |
| Total | | (185) | _____ |
| LESS: Payments Jan - Sept | (186) | _____ | |
| Adjustments | (187) | _____ | |
| Write off's (to line 196) | (188) | _____ | |
| Total | | (189) | _____ |

Balance Sept 31 (lines 29 to 31 incl.) (190) =====

CALCULATION OF ALLOWANCE FOR IMPAIRED LOANS

| | | | |
|-------------------------------------|------------------------|--------------------------|------------------------|
| 1. Total Loans Outstanding | | | \$ _____ ===== |
| | Outstanding Balance | Allowance Calculation | Allowance |
| <hr/> | | | |
| 2. Identified problem loan accounts | \$ _____ | By Account | \$ _____ |
| 3. Residential mortgage loans | \$ _____ | @ _____ % | \$ _____ |
| 4. Other loans | \$ _____ | @ _____ % | \$ _____ |
| 5. Sub-Total (line 1 above) | \$ _____ | @ _____ % | \$ _____ |
| 6. Investments | \$ _____ | @ _____ % | \$ _____ |
| 7. Doubtful receivables | \$ _____ | @ _____ % | \$ _____ |
| TOTALS | \$ ===== | | \$ ===== |

NOTES:

To identify impaired loan accounts and the amount of allowance required for each, please refer to "Section 25080: Impaired Loans: in your loan policy and to "Impaired Loans Interpretations and Applications: Standards of Sound Business and Financial Practices" issued by CUDIC on Sept 26, 1996.

Items 6 and 7 relate to the establishing of an amount to cover anticipated losses of any investment and account receivable.

ALLOWANCE FOR IMPAIRED LOANS

| | | | |
|---|-------|--------------|--------------|
| Balance January 1 | | (191) | _____ |
| PLUS: Provisions Jan - Sept (to line 114) | (192) | | _____ |
| Loans Recovered | (193) | | _____ |
| Other | (194) | | _____ |
| Total | | (195) | _____ |
| LESS: Loans written off (from lines 179 + 188) | (196) | | _____ |
| Adjustments | (197) | | _____ |
| Total | | (198) | _____ |
| Balance Sept 31 (line 33) | | (199) | ===== |

RETAINED EARNINGS

| | | | |
|--|-------|--------------|--------------|
| Balance January 1 | | (200) | _____ |
| PLUS: Net income (from line 118) | (201) | | _____ |
| Adjustments | (202) | | _____ |
| Total | | (203) | _____ |
| LESS: Net loss (from line 118) | (204) | | _____ |
| Transfer to reserves | (205) | | _____ |
| Total | | (206) | _____ |
| Balance Sept 31 (lines 79 + 80) | | (207) | ===== |

OTHER STATISTICS

Total membership _____