

THE CREDIT REPORT

During the fiscal year ended December 31st, 2005, the STRATHCONA Credit Union approved 629 loan applications for a total amount of \$7,169,219.00 as follows :

477 personal loans for a total of	\$2,497,020.00
45 mortgage loans for a total of	\$3,992,663.00
107 lines of credit for a total of	\$ 679,536.00

108 loan applications were refused.

We declare that no loans were extended to non-members and in no instance was the official ceiling on loans in relation to liabilities exceeded.

As of December 31st, 2005 the distribution of the loan portfolio was as follows:

683 personal loans for a total of	\$ 3,642,723.58
165 mortgage loans for a total of	\$14,228,013.18
<u>469</u> lines of credit for a total of	<u>\$ 654,639.17</u>
<u>1317</u> Total Loans	<u>\$18,525,375.93</u>

Diane Lauzon
General Manager