

Section and Description	Outstanding Balance	Risk Weight	Risk-Weighted Balance
<b>Equity Included in Numerator</b>	\$600		\$600
Undivided earnings	\$100	100%	\$100
Regular reserves	\$100	100%	\$100
Appropriations for non-conforming investments	\$100	100%	\$100
Other reserves	\$100	100%	\$100
Equity acquired in merger	\$100	100%	\$100
Net income	\$100	100%	\$100
<b>Other Additions to Numerator</b>	\$300		\$300
ALLL	\$100	100%	\$100
Secondary capital accounts included in net worth (as defined in Part 702.2)	\$100	100%	\$100
Section 208 Assistance included in net worth (as defined in Part 702.2)	\$100	100%	\$100
<b>Other Deductions from Numerator</b>	\$300		-\$300
NCUSIF capitalization deposit	\$100	-100%	-\$100
Goodwill <sup>1</sup>	\$100	-100%	-\$100
Other intangible assets (excluding mortgage servicing assets) <sup>1</sup>	\$100	-100%	-\$100

<sup>1</sup> See rule for special handling of goodwill and other intangibles related to supervisory mergers

**Total Risk-Based Capital Ratio Numerator**

**\$600**

<b>Cash Items</b>	\$500		\$40
Cash, currency, coin	\$100	0%	\$0
Balances due from Federal Reserve Banks	\$100	0%	\$0
Insured deposits in U.S. federally insured depository institutions	\$100	0%	\$0
Uninsured deposits in U.S. federally insured depository institutions <sup>2</sup>	\$100	20%	\$20
Balances due from Federal Home Loan Banks	\$100	20%	\$20
<sup>2</sup> Includes balances due from privately-insured credit unions			
<b>Investments (in order of ascending risk weight)</b>	\$2,400		\$3,700
Direct unconditional claims on the U.S. government	\$100	0%	\$0
Debt instruments issued by the NCUA and FDIC	\$100	0%	\$0
FRB and CLF stock	\$100	0%	\$0
Agency obligations	\$100	20%	\$20
General obligation bonds issued by state or political subdivisions	\$100	20%	\$20
FHLB stock	\$100	20%	\$20
Funds containing only 703 compliant investments subject to a 0% - 20% risk weight	\$100	20%	\$20
Agency and GSE residential MBS or ABS structured securities (excluding IOPOs) <sup>3</sup>	\$100	20%	\$20
Revenue bonds issued by state or political subdivisions <sup>3</sup>	\$100	50%	\$50
Non-agency residential MBS structured securities <sup>3</sup>	\$100	50%	\$50
Corporate non-perpetual capital (Membership capital)	\$100	100%	\$100
Non-agency ABS structured securities <sup>3</sup>	\$100	100%	\$100
Industrial development bonds	\$100	100%	\$100
Agency-stripped MBS (interest only and principal only)	\$100	100%	\$100
Mutual funds – Part 703 compliant	\$100	100%	\$100
(optional look-through approach if used for line above)	\$0	100%	\$0
Corporate debentures and commercial paper	\$100	100%	\$100
General account permanent insurance	\$100	100%	\$100
GSE equity exposure or preferred stock	\$100	100%	\$100
Corporate perpetual capital (Paid-In Capital)	\$100	150%	\$150
Separate account insurance	\$100	300%	\$300
(optional look-through approach if used for line above)	\$0	300%	\$0
Publicly traded equity investment (non CUSO)	\$100	300%	\$300
Fair value of mutual funds not compliant with Part 703	\$100	300%	\$300
(optional look-through approach if used for line above)	\$0	300%	\$0
Non-publicly traded equity investment (non CUSO)	\$100	400%	\$400
Subordinated tranche of any investment	\$100	1250%	\$1,250
(optional gross-up approach if used for line above)	\$0	1250%	\$0

<sup>3</sup> Non-subordinated

Section and Description	Outstanding Balance	Risk Weight	Risk- Weighted Balance	
<b>Loans (by general loan type)</b>	\$1,500		\$1,490	
Government-guaranteed portions of outstanding loans (net from all loans below)	\$100	20%	\$20	
Share-secured loans	\$100	20%	\$20	
Current secured consumer loans <sup>4</sup>	\$100	75%	\$75	
Current unsecured consumer loans	\$100	100%	\$100	
Non-current consumer loans	\$100	150%	\$150	
Current 1st lien residential loans comprising less than 35% of assets <sup>5</sup>	\$100	50%	\$50	
Current 1st lien residential loans comprising more than 35% of assets <sup>5</sup>	\$100	75%	\$75	
Non-current 1st lien residential real estate loans <sup>5</sup>	\$100	100%	\$100	
Current junior real estate loans comprising more than 20% of assets <sup>5</sup>	\$100	100%	\$100	
Current junior real estate loans comprising less than 20% of assets <sup>5</sup>	\$100	150%	\$150	
Non-current junior real estate loans <sup>5</sup>	\$100	150%	\$150	
Portions of commercial loans secured by compensating balances	\$100	100%	\$100	
Current commercial loans comprising less than 50% of assets <sup>6</sup>	\$100	100%	\$100	
Current commercial loans comprising more than 50% of assets <sup>6</sup>	\$100	150%	\$150	
Non-current commercial loans <sup>6</sup>	\$100	150%	\$150	
<sup>4</sup> Includes a commercial purpose loan secured by a vehicle generally manufactured for personal use				
<sup>5</sup> Includes 1- to 4-family non-owner occupied real estate loans which would be considered residential real estate				
<sup>6</sup> Excludes certain 1- to 4-family non-owner occupied real estate loans and certain personal use vehicle loans (see rule for details)				
<b>Other Assets</b>	\$700		\$300	
Loans to CUSOs (Unconsolidated CUSOs only)	\$100	100%	\$100	
Equity investments in CUSOs (Unconsolidated CUSOs only)	\$100	150%	\$150	
Mortgage servicing assets (carrying value)	\$100	250%	\$250	
NCUSIF deposit	\$100	-100%	-\$100	
Goodwill	\$100	-100%	-\$100	
Other intangible assets	\$100	-100%	-\$100	
All other assets	\$100	100%	\$100	
<b>Total Asset Check (Compare the amount on this line to your total assets to ensure accuracy)</b>	\$5,000			
<b>Off-Balance Sheet Items</b>	\$1,100		\$518	
		credit conversion	risk weight	
Commercial loans transferred with recourse	\$100	100%	100%	\$100
1st lien residential real estate loans transferred with recourse	\$100	100%	50%	\$50
Other real estate transferred with recourse	\$100	100%	100%	\$100
All other secured consumer loans transferred with recourse	\$100	100%	75%	\$75
All other unsecured consumer loans transferred with recourse	\$100	100%	100%	\$100
Loans transferred to FHLB under the Mortgage Partnership Finance Program	\$100	20%	50%	\$10
Unfunded commercial loan commitments	\$100	50%	100%	\$50
Unfunded 1st lien residential real estate loan commitments	\$100	10%	50%	\$5
Unfunded other real estate loan commitments	\$100	10%	100%	\$10
Unfunded secured consumer loans	\$100	10%	75%	\$8
Unfunded unsecured consumer loans	\$100	10%	100%	\$10
<b>Derivatives</b>				\$200
		enter final risk-weighted amount		
OTC interest rate derivative contract exposure <sup>7</sup>	\$100			\$100
Cleared transactions for interest rate derivatives <sup>7</sup>	\$100			\$100
<sup>7</sup> See rule for calculation methodology				
<b>Total Risk-Based Capital Ratio Denominator</b>				\$6,248