

Section and Description	Outstanding Balance	Risk Weight	Risk- Weighted Balance
Equity Included in Numerator	\$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
Other Additions to Numerator	\$300		\$300
Allowance for Loan and Lease Losses	\$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
Other Deductions from Numerator	\$300		-\$300
NCUSIF capitalization deposit	\$100	-100%	-\$100
Goodwill ¹	\$100	-100%	-\$100
Other intangible assets (excluding mortgage servicing assets) ¹	\$100	-100%	-\$100

¹ See rule for special handling of goodwill and other intangibles related to supervisory mergers

Total Risk-Based Capital Ratio Numerator **\$600**

Cash Items	\$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 ²	\$100	20%	\$20
Balances due from Federal Home Loan Banks	\$100	20%	\$20
² Includes balances due from privately insured credit unions			
Investments (in order of ascending risk weight)	\$2,400		\$3,700
Direct unconditional claims on the U.S. government	\$100	0%	\$0
Debt instruments issued by NCUA and FDIC	\$100	0%	\$0
Federal Reserve Bank and Central Liquidity Facility stock	\$100	0%	\$0
Agency obligations	\$100	20%	\$20
General obligation bonds issued by state or political subdivisions	\$100	20%	\$20
Federal Home Loan Bank 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 ^{3,4}	\$100	20%	\$20
Revenue bonds issued by state or political subdivisions ³	\$100	50%	\$50
Non-agency residential MBS structured securities ^{3,4}	\$100	50%	\$50
Corporate non-perpetual capital (membership capital)	\$100	100%	\$100
Industrial development bonds	\$100	100%	\$100
Interest-only mortgage-backed securities strips	\$100	100%	\$100
Mutual funds – Part 703 compliant	\$100	100%	\$100
(optional look-through approach if used for line above)	\$0	100%	\$0
General account permanent insurance	\$100	100%	\$100
Non-subordinated tranche of any investment	\$100	100%	\$100
(optional gross-up approach if used for line above)	\$0	100%	\$0
Charitable donation accounts	\$100	100%	\$100
GSE equity exposure or preferred stock	\$100	100%	\$100
Corporate perpetual capital (paid-in capital) ⁵	\$100	150%	\$150
(optional if line above is classified as a non-significant equity exposure)	\$0	100%	\$0
Separate account insurance	\$100	300%	\$300
(optional look-through approach if used for line above)	\$0	100%	\$0
Publicly traded equity investment (non CUSO) ⁵	\$100	300%	\$300
(optional if line above is classified as a non-significant equity exposure)	\$0	100%	\$0
Fair value of mutual funds not compliant with Part 703.14(c)	\$100	300%	\$300
(optional look-through approach if used for line above)	\$0	100%	\$0
Non-publicly traded equity investment (non CUSO) ⁵	\$100	400%	\$400
(optional if line above is classified as a non-significant equity exposure)	\$0	100%	\$0
Subordinated tranche of any investment	\$100	1250%	\$1,250
(optional gross-up approach if used for line above)	\$0	100%	\$0

³ Non-subordinated

⁴ Exclude interest-only, mortgage-backed security strips

⁵ Subject to the Non-significant Equity Exposure measure

Section and Description	Outstanding Balance	Risk Weight	Risk- Weighted Balance	
Loans (by general loan type)	\$1,600		\$1,410	
Government-guaranteed portions of outstanding loans (net from all loans below)	\$100	20%	\$20	
Share-secured loans (deposits held in-house)	\$100	0%	\$0	
Share-secured loans (deposits held in another financial institution)	\$100	20%	\$20	
Current secured consumer loans ⁶	\$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 ⁷	\$100	50%	\$50	
Current 1st-lien residential loans comprising more than 35% of assets ⁷	\$100	75%	\$75	
Non-current 1st-lien residential real estate loans ⁷	\$100	100%	\$100	
Current junior real estate loans comprising less than 20% of assets ⁷	\$100	100%	\$100	
Current junior real estate loans comprising more than 20% of assets ⁷	\$100	150%	\$150	
Non-current junior real estate loans ⁷	\$100	150%	\$150	
Portions of commercial loans secured by compensating balances	\$100	20%	\$20	
Current commercial loans comprising less than 50% of assets ⁸	\$100	100%	\$100	
Current commercial loans comprising more than 50% of assets ⁸	\$100	150%	\$150	
Non-current commercial loans ⁸	\$100	150%	\$150	
⁶ Includes a commercial purpose loan secured by a vehicle generally manufactured for personal use				
⁷ Includes 1- to 4-family, non-owner occupied real estate loans which would be considered residential real estate				
⁸ Excludes certain 1- to 4-family, non-owner occupied real estate loans and certain personal use vehicle loans (see rule for details)				
Other Assets	\$700		\$300	
Loans to CUSOs (unconsolidated CUSOs only)	\$100	100%	\$100	
Equity investments in CUSOs (unconsolidated CUSOs only) ⁵ <i>(optional if line above is classified as a non-significant equity exposure)</i>	\$100	150%	\$150	
	\$0	100%	\$0	
Mortgage servicing assets (carrying value)	\$100	250%	\$250	
NCUSIF deposit	\$100	-100%	-\$100	
Goodwill ¹	\$100	-100%	-\$100	
Other intangible assets (excluding mortgage servicing assets) ¹	\$100	-100%	-\$100	
All other assets	\$100	100%	\$100	
Total Asset Check (Compare the amount on this line to your total assets to ensure accuracy)	\$5,100			
Off-Balance Sheet Items	\$110		\$52	
		credit conversion	risk weight	
Commercial loans transferred with recourse	\$10	100%	100%	\$10
1st-lien residential real estate loans transferred with recourse	\$10	100%	50%	\$5
Junior-lien real estate transferred with recourse	\$10	100%	100%	\$10
All other secured consumer loans transferred with recourse	\$10	100%	75%	\$8
All other unsecured consumer loans transferred with recourse	\$10	100%	100%	\$10
Loans transferred to FHLB under the Mortgage Partnership Finance Program	\$10	20%	50%	\$1
Unfunded commercial loan commitments	\$10	50%	100%	\$5
Unfunded 1st-lien residential real estate loan commitments	\$10	10%	50%	\$1
Unfunded junior-lien real estate loan commitments	\$10	10%	100%	\$1
Unfunded secured consumer loans	\$10	10%	75%	\$1
Unfunded unsecured consumer loans	\$10	10%	100%	\$1
Derivatives				\$20
		enter final risk-weighted amount		
OTC interest rate derivative contract exposure ⁹	\$10			\$10
Cleared transactions for interest rate derivatives ⁹	\$10			\$10
⁹ See rule for calculation methodology				
Total Risk-Based Capital Ratio Denominator				\$5,522