

SCHEDULE G
PCA NET WORTH CALCULATION WORKSHEET AS OF: _____

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A credit union is not required to provide input on this page unless it has chosen an alternative total assets option offered on items 9 through 11 to calculate the Net Worth Ratio, made a one-time adjustment to Undivided Earnings due to the adoption of ASC Topic 326, completed a merger or acquisition after 12/31/2008, or Subordinated Debt included in Net Worth to report in item 5. Information entered on other schedules will populate items below in the CUOnline system, excluding items 5, 6a - 6d, optional items 9, 10 and 11 and ASC Topic 326 items 16 and 17.

NET WORTH TO TOTAL ASSETS RATIO CALCULATION

NUMERATOR: NET WORTH		Amount	Account
1. Undivided Earnings			940
2. Appropriation for Non-Conforming Investments (State Credit Union ONLY)			668
3. Other Reserves (Appropriations of Undivided Earnings)			658
4. Net Income (unless this amount is already included in Undivided Earnings)			602
5. Subordinated Debt included in Net Worth			925A
6. Adjusted Retained Earnings acquired through Business Combinations		Amount	Account
a. Prior Quarter-End Adjusted Retained Earnings acquired through Business Combinations			1004A
b. Adjustments made to Retained Earnings acquired through Business Combinations during current quarter (See Instructions)			1004B
c. Adjusted Gain from Bargain Purchase due to Business Combinations completed during current quarter (See Instructions)			1004C
d. Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations (Accounts 1004A + 1004B - 1004C)			1004
7. TOTAL NET WORTH (Sum of Accounts 940, 668, 658, 925A, 602, and 1004)			997

These fields will pre-populate.

Complete these fields if a merger/ acquisition was completed AFTER 12/31/2008.

DENOMINATOR: TOTAL ASSETS

Amount	Account
8. Total Assets (Acct 010) excluding SBA PPP loans pledged as collateral to the FRB PPP Lending Facility (Acct LC0047)	NW0010

Total Assets Elections (Optional)

Retain item 8 above as net worth ratio denominator, or select one of the total assets computation options below by inputting the result in the appropriate line item. Item 12 below will compute your net worth ratio using account NW0010 as your denominator unless you enter an amount in item 9, 10, or 11. The amount reported should exclude SBA PPP loans pledged as collateral to the FRB PPP Lending Facility (Acct LC0047).

Amount	Account
9. Average of Daily Assets over the calendar quarter	010A
10. Average of the three month-end balances over the calendar quarter	010B
11. The average of the current and three preceding calendar quarter-end balances	010C

If you elect to use an optional asset amount to calculate your net worth ratio, input an optional asset amount on one of these lines.

NET WORTH RATIO

Amount	Applicability	Account
12. Net Worth Ratio (Account 997 divided by Account NW0010, 010A, 010B, or 010C)		998
13. Risk Based Capital Ratio (Credit unions with total assets over \$500 million that did not opt in to CCULR)		RB0172

NET WORTH CLASSIFICATION

Classification	Account
14. Net Worth Classification if credit union is not new (Based upon Call Report data only--See instructions.)	700
15. Net Worth Classification if credit union is new (A "New" credit union has less than \$10 million in assets and was chartered in the last 10 years. (Based upon Call Report data only--See instructions.))	701

ASC Topic 326 - Undivided Earnings adjustment - Complete these rows if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)

16. Select the fiscal year of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	NW0001
17. One-time Adjustment to Undivided Earnings for those credit unions that have adopted ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	NW0002