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Schedule H – COMPLEX CREDIT UNION LEVERAGE RATIO CALCULATION

Schedule H collects information necessary to determine a complex credit union's election, eligibility, and qualifying criteria for the complex credit union leverage ratio (CCULR) framework described in §702.104(d).

> All federally insured credit unions over $500 million in assets may opt into the CCULR framework if they meet the eligibility and qualifying criteria on this form.

Complex credit unions that do not opt into or qualify for the CCULR framework must complete Schedule I for the Risk-Based Capital (RBC) calculation.

Table 1. CCULR Eligibility Scenarios for Line Items 1 and 2

Scenario	Description	Line Item 1 Entry	Line Item 2 Entry
1	If credit union's Total Assets in Account 010 are less than $500 million, no further action is required. Credit union is not required to calculate RBC or CCULR; standard Net Worth Ratio applies.	Blank	Blank
2	If the credit union meets all Eligibility and Qualifying Criteria, the credit union may opt into the CCULR framework.	Yes	No
3	If the credit union opted into the CCULR framework under Scenario 2 in the previous quarter and Total Assets in Account 010 remain greater than $500 million, but Qualifying Criteria are not met, the credit union may opt into the CCULR framework under the first quarter of the grace period provision.	Yes	Yes
4	If the credit union opted into the CCULR framework under Scenario 3 in the previous quarter and Total Assets in Account 010 remain greater than $500 million, but Qualifying Criteria are not met, the credit union may opt into the CCULR framework under the second and final quarter of the grace period provision.	Yes	Yes

Scenario	Description	Line Item 1 Entry	Line Item 2 Entry
5	If the credit union opted into the CCULR framework under Scenario 4 in the previous quarter, Qualifying Criteria are not met, the credit union is not eligible for CCULR and must complete the RBC calculation.	No	Blank
6	If a credit union's Total Assets in Account 010 are greater than $500 million and Qualifying Criteria are met but the credit union elects to opt out of the CCULR framework in any quarter, the credit union must complete the RBC calculation.	No	Blank

ELECTION

1. **DOES YOUR CREDIT UNION HAVE A CCULR FRAMEWORK ELECTION IN EFFECT AS OF THE QUARTER-END REPORT DATE? (ACCOUNT LR0001)**

If Total Assets in Account 010 are less than $500,000,000, no entry is required. Do not complete this schedule. If Total Assets in Account 010 are greater than $500,000,000, you may opt into CCULR. See the scenarios described in Table 1 for guidance.

Complex credit unions that do not opt into or qualify for the CCULR framework, will select "No", and must complete Schedule I for the RBC Ratio calculation.

2. **IF 'YES' TO QUESTION 1, IS YOUR CREDIT UNION CONTINUING TO ELECT THE CCULR FRAMEWORK UNDER THE GRACE PERIOD? (ACCOUNT LR0008)**

If electing the CCULR framework under the grace period, select "Yes". See the scenarios described in Table 1 for guidance.

ELIGIBILITY

3. **TOTAL ASSETS (CREDIT UNIONS WITH TOTAL ASSETS GREATER THAN $500,000,000) (ACCOUNT 010)**

This field is auto-populated with the amount reported in Account 010.

QUALIFYING CRITERIA (SEE INSTRUCTIONS)

4. **CCULR (NET WORTH RATIO) (CREDIT UNION WITH A NET WORTH RATIO OF 9% OR GREATER) (ACCOUNT 998)**

This field is auto-populated with the amount reported in Account 998.

5. **OFF-BALANCE SHEET EXPOSURES (REQUIRES 25% OR LESS OF TOTAL ASSETS) (ACCOUNTS LR0002 AND LR0003)**

The Input account (LR0002), is auto-populated with the aggregate amount of off-balance sheet exposures reported in Accounts LQ0017, LQ0020, LQ0021, LQ0022,

LQ0023, LQ0026, LQ0027, AND LQ0028. The Ratio account (LR0003) is auto-calculated as the Input account (LR0002) divided by Total Assets (010).

6. **Trading Assets and Trading Liabilities (Requires 5% or less of Total Assets) (Accounts LR0004 and LR0005)**

For the Input account (LR0004), report total trading assets and trading liabilities. The Ratio account (LR0005) is auto-calculated as the Input account (LR0004) divided by Total Assets (010).

7. **Goodwill and Other Intangible Assets (Requires 2% or less of Total Assets) (Account LR0006 and LR0007)**

For the Input account (LR0006), report the sum of goodwill and other intangible assets. Deduct the outstanding balance, maintained in accordance with GAAP, of any goodwill originating from a supervisory merger or combination that was completed on or before December 28, 2015. See definition in §702.2. The Ratio account (LR0007) is auto-calculated as the Input account (LR0006) divided by total assets (010).