



Federal Deposit Insurance Corporation
550 17th Street NW, Washington, D.C. 20429-9990

Financial Institution Letter
FIL-48-2017
October 6, 2017

**Banker Teleconference:
Proposed Simplifications to the Capital Rule Pursuant to the *Economic Growth and Regulatory Paperwork Reduction Act of 1996***

Summary: The FDIC, the Office of the Comptroller of the Currency (OCC), and the Board of Governors of the Federal Reserve System (FRB) will host an interagency conference call on Thursday, October 12, 2017, at 1:00 p.m. Eastern Time. Topics to be addressed are the proposed changes to the capital rules related to the treatment of acquisition, development or construction (ADC) loans, items subject to threshold deduction, and minority interests includable in regulatory capital.

Statement of Applicability to Institutions with Total Assets Under \$1 Billion: This Financial Institution Letter applies to all FDIC-supervised institutions.

Distribution:

FDIC-Supervised Banks

Suggested Routing:

Chief Executive Officer
Chief Financial Officer
Chief Risk Officer

Related Topics:

[Capital Adequacy of FDIC-Supervised Institutions, 12 CFR Part 324 \(Regulatory Capital Rules\)](#)

Attachments:

[Simplifications to the Capital Rule Pursuant to the Economic Growth and Regulatory Paperwork Reduction Act of 1996](#)

[Community Bank Summary of the Proposal](#)

[Capital Simplification NPR Estimation Tool](#)

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Note:

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Paper copies may be obtained through the FDIC's Public Information Center, 3501 Fairfax Drive, E-1002, Arlington, VA 22226 (1-877-275-3342 or 703-562-2200).

Highlights:

- A teleconference with an accompanying webinar will be hosted jointly by the FDIC, FRB, and OCC on Thursday, October 12, 2017, from 1:00 p.m. to 2:00 p.m. ET to address proposed changes to simplify the generally applicable capital rules related to treatment of ADC loans, items subject to threshold deduction, and minority interests includable in regulatory capital.
- Bank officers and staff may join the webinar at: <https://www.mymeetings.com/nc/join.php?i=PWXW5702239&p=9639527&t=c>
Or: <https://www.mymeetings.com/nc/join.php?i=PWXW5702272&p=99999999&t=c>
Participants are asked to join the webinar 20 minutes before it begins.
- Participants may dial-in to the teleconference using this information:
Telephone: 888-994-3811
Participant Passcode: 9639527
- A question-and-answer session will follow the presentation. We encourage participants to submit questions via email before the webinar to regulatorycapital@fdic.gov.
- Attached to this FIL is a summary of the proposal and an estimation tool to help community banking organizations evaluate the impact of the proposal. These resources also are available at <https://www.fdic.gov/regulations/capital/index.html>.