



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

**Financial Institution Letter**  
**FIL-42-2013**  
**September 26, 2013**

## PROPOSED REGULATORY CAPITAL REPORTING CHANGES

**Summary:** The FDIC and the other banking agencies have proposed revisions to the regulatory capital components and ratios portion of Schedule RC-R, Regulatory Capital, of the Consolidated Reports of Condition and Income (Call Report). The agencies also have proposed to revise the FFIEC 101, Risk-Based Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework, which is completed by advanced approaches institutions (generally, institutions with consolidated total assets of \$250 billion or more or consolidated total on-balance sheet foreign exposure of \$10 billion or more).

**Statement of Applicability to Institutions Under \$1 Billion in Total Assets:** This Financial Institution Letter applies to all FDIC-supervised banks and savings associations, including community institutions. Because the proposed reporting changes apply only to advanced approaches institutions in 2014, institutions with under \$1 billion in total assets generally will see no changes in the regulatory capital data they are required to report in Call Report Schedule RC-R until March 2015.

### Distribution:

FDIC-Supervised Banks (Commercial and Savings)  
and FDIC-Supervised Savings Associations

### Suggested Routing:

Chief Financial Officer  
Chief Accounting Officer  
Call Report Preparer

### Related Topics:

[FIL-41-2013, September 24, 2013, Proposed Regulatory Capital Reporting Changes](#)

[FIL-31-2013, July 9, 2013, Regulatory Capital Rules: Regulatory Capital, Implementation of Basel III, Capital Adequacy](#)

[FIL-32-2013, July 9, 2013, Regulatory Capital Rules: Advanced Approaches Risk-Based Capital Rule and Market Risk Capital Rule](#)

### Attachment:

[Proposed Agency Information Collection Activities; Comment Request: FFIEC 031, FFIEC 041, and FFIEC 101](#)

### Contact:

FDIC's Data Collection and Analysis Section at  
800-688-3342 or [insurance-research@fdic.gov](mailto:insurance-research@fdic.gov)

### Note:

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### Highlights:

- The proposed revisions to Call Report Schedule RC-R and the FFIEC 101 are consistent with the revised regulatory capital rules approved by the banking agencies in July 2013. Drafts of the revised report forms and instructions are available at [www.ffiec.gov/ffiec\\_report\\_forms.htm](http://www.ffiec.gov/ffiec_report_forms.htm).
- Each institution is invited to review and comment on any or all of the proposed regulatory capital reporting changes. Comments must be submitted by October 11, 2013.
- Call Report Schedule RC-R would be revised as follows:
  - The current regulatory capital components and ratios portion of the schedule would be designated Part I.A for report dates in 2014 and would be completed by all institutions except advanced approaches institutions.
  - A new Part I.B would be added to the schedule in March 2014 to collect data on the regulatory capital components and ratios under the revised regulatory capital rules from advanced approaches institutions only for report dates in 2014.
  - Part I.A would be removed in March 2015, Part I.B would be redesignated Part I, and all institutions would complete Part I of Schedule RC-R starting in March 2015.
- The agencies plan to request comment at a later date on a separate proposal to revise the existing risk-weighted assets portion of Schedule RC-R, which would be designated Part II in March 2014. The revisions to Part II, which would take effect for all institutions in March 2015, would incorporate the standardized approach for calculating risk-weighted assets under the revised regulatory capital rules.
- The proposed changes to the FFIEC 101 would incorporate the revised advanced approaches rules, would affect the report's risk-based capital schedule and nine of its risk-weighted assets schedules, and would take effect in March 2014.