# Regulatory Capital Rules: Frequently Asked Questions

## Summary

The FDIC has issued the attached frequently asked questions (FAQs) related to the revised regulatory capital rules. The FAQs are based on questions received from the banking industry, many of which came from community banks. The release of the FAQs furthers the FDIC’s efforts to provide technical assistance as part of the implementation of the revised regulatory capital rules. The FAQs are available on the FDIC’s Web site at [https://fdic.gov/regulations/capital/capital/faq.html](https://fdic.gov/regulations/capital/capital/faq.html) and will be updated as needed.

## Statement of Applicability to Institutions with Total Assets Under $1 Billion

This Financial Institution Letter (FIL) is applicable to all FDIC-supervised banks. The attached FAQs may be applicable to smaller, less complex community banking organizations.

## Distribution

FDIC-Supervised Banks and Savings Associations

## Suggested Routing

- Chief Executive Officer
- Chief Financial Officer
- Chief Risk Officer

## Related Topics

- Risk-Based Capital Rules, 12 CFR Part 324, Basel III

## Attachment

Frequently Asked Questions on the Revised Regulatory Capital Rules

## Contact

Bobby Bean, Associate Director, at bbean@fdic.gov; Ryan Billingsley, Chief, Capital Policy Section, at rbillingsley@fdic.gov; Benedetto Bosco, Capital Markets Policy Analyst, at bbosco@fdic.gov; or Division of Risk Management Supervision, Capital Markets Branch, on (202) 898-6888.

## Highlights

- The FAQs are based on questions received from the banking industry and are part of the FDIC’s ongoing efforts to help community banks understand and implement the revised regulatory capital rules.

- The FAQs are not a statement of policy or guidance. Rather, they are a resource for bankers should questions arise during implementation of the revised capital rules.

- The revised capital rule took effect January 1, 2015, for most banking organizations, subject to a transition period for several aspects of the rule.

- Multiple resources, including these FAQs, have been created to assist community banks in applying the revised regulatory capital rules and are available at [http://www.fdic.gov/regulations/capital/](http://www.fdic.gov/regulations/capital/). They include:
  - Video presentations, and the related presentation slides, highlighting key aspects of the revised regulatory capital rules applicable to community banks;
  - Presentation slides from a national teleconference for community banks on the revised regulatory capital rules;
  - Presentation slides and the related transcript from a national teleconference on changes to the Call Report instructions;
  - An interagency guide and an expanded guide for FDIC-supervised institutions; and
  - SSFA Securitization Tool.

- Institutions with specific questions about the revised rules may send an e-mail to regulatorycapital@fdic.gov or call the Capital Markets Branch at (202) 898-6888.