



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

Financial Institution Letter
FIL-16-2015
April 6, 2015

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> 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](#)

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Note:

FDIC Financial Institution Letters (FILs) may be accessed from the FDIC's Web site at <https://www.fdic.gov/news/news/financial/2015/>.

To receive FILs electronically, please visit <http://www.fdic.gov/about/subscriptions/fil.html>.

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

- 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/>. 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.