



Federal Deposit Insurance Corporation
550 17th Street NW, Washington, DC 20429-9990

Financial Institution Letter

FIL-18, 2014
April 25, 2014

Regulatory Capital Rules

Regulatory Capital, Implementation of Basel III, Capital Adequacy, Transition Provisions, Prompt Corrective Action, Standardized Approach for Risk-Weighted Assets, Market Discipline and Disclosure Requirements, Advanced Approaches Risk-Based Capital Rule, and Market Risk Capital Rule

Summary: The FDIC is adopting as final an interim final rule that revises the risk-based and leverage capital requirements for FDIC-supervised institutions, with no substantive changes. The final rule contains regulatory text identical to the common rule adopted by the Board of Governors of the Federal Reserve System and the Office of the Comptroller of the Currency.

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

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 325, Basel III

Attachments:

[Regulatory Capital Rules: Regulatory Capital, Implementation of Basel III, Capital Adequacy, Transition Provisions, Prompt Corrective Action, Standardized Approach for Risk-Weighted Assets, Market Discipline and Disclosure Requirements, Advanced Approaches Risk-Based Capital Rule, and Market Risk Capital Rule](#)

Contact:

Bobby Bean, Associate Director, Capital Markets Branch, at bbean@fdic.gov
Ryan Billingsley, Chief, Capital Policy, at rbillingsley@fdic.gov
Benedetto Bosco, Capital Markets Policy Analyst, at bbosco@fdic.gov

Note:

FDIC Financial Institution Letters (FILs) may be accessed from the FDIC's Web site at www.fdic.gov/news/news/financial/2014/index.html.

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

Highlights:

- The FDIC has adopted the Basel III interim final rule as a final rule with no substantive changes.
- The changes included in the final rule are technical revisions designed to ensure that the rule conforms with the final rules issued by the Board of Governors of the Federal Reserve System and the Office of the Comptroller of the Currency.
- Informational videos and other written reference materials designed to facilitate banks' understanding of the final rule can be found on the FDIC's Web site at www.fdic.gov/regulations/capital.
- The final rule was effective January 1, 2014, with mandatory compliance beginning January 1, 2014, for FDIC-supervised institutions that are subject to the advanced internal ratings-based approaches (advanced approaches). Mandatory compliance is scheduled to begin January 1, 2015, for all other FDIC-supervised institutions.

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).