



Proposed Regulatory Capital Reporting Changes

Summary: The federal banking agencies are requesting comments on proposed revisions to the risk-weighted assets portion of Schedule RC-R, Regulatory Capital, of the Consolidated Reports of Condition and Income (Call Report). These proposed reporting changes would incorporate into Part II of Schedule RC-R the standardized approach for calculating risk weighted assets under the agencies' revised regulatory capital rules. A limited change to Schedule RC-L, Derivatives and Off-Balance Sheet Items, would revise the reporting of securities borrowed. These proposed Call Report changes would take effect March 31, 2015.

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. Although proposed revised Schedule RC-R, Part II, would include more risk-weight categories than at present in Part II, certain data items in the new risk-weight categories should have limited applicability to community institutions.

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-31-2014, June 23, 2014, Proposed Regulatory Capital Reporting Changes](#)

[FIL-4-2014, January 24, 2014, Revisions to Regulatory Reports](#)

[FIL-3-2014, January 22, 2014, Revisions to the Consolidated Reports of Condition and Income and the FFIEC 101 Report](#)

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

Attachments:

[Proposed Agency Information Collection Activities; Comment Request: FFIEC 031 and FFIEC 041](#)
[Banker Teleconference Presentation](#)
[Banker Teleconference Transcript](#)

Contact:

FDIC's Data Collection and Analysis Section at 800-688-3342 or insurance-research@fdic.gov

Note:

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

Highlights:

- The proposed changes to Schedule RC-R, Part II, Risk Weighted Assets, are consistent with the revised regulatory capital rules approved by the banking agencies in July 2013. Drafts of the revised reporting forms and instructions for Schedule RC-R, Part II, and Schedule RC-L are available at www.ffiec.gov/ffiec_report_forms.htm.
- In addition to an expanded number of risk-weight categories, other proposed revisions to Schedule RC-R, Part II, include greater detail on loans and new items for reporting securitization exposures under the standardized approach.
- Each institution is invited to review and comment on any or all of the proposed Call Report revisions. Comments must be submitted by August 22, 2014.
- As previously announced, institutions that are not advanced approaches institutions will continue to complete Schedule RC R, Part I.A, Regulatory Capital Components and Ratios, through December 31, 2014. Part I.A will be removed effective March 31, 2015, and all institutions will then complete Part I of Schedule RC-R, which currently is designated Part I.B.
- The banking agencies will conduct a banker teleconference to explain the proposed changes to Schedule RC-R, Part II, and Schedule RC-L and answer questions about the proposal on Friday, June 27, 2014, from 2:00 to 3:30 p.m. Eastern Time. Please refer to FIL-31-2014 at <http://www.fdic.gov/news/news/financial/2014/fil14031.html> for further information about this event and the proposed Call Report changes.

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

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

- Resources for community institutions on the revised regulatory capital rules, including an interagency guide and an expanded guide for FDIC-supervised institutions, are available on the FDIC's Web site at <http://www.fdic.gov/regulations/capital/>. Institutions with specific questions about the revised rules may send an e-mail to the FDIC at regulatorycapital@fdic.gov

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