



Federal Deposit Insurance Corporation

550 17th Street NW, Washington, DC 20429-9990

Financial Institution Letter

FIL-54-2013

November 20, 2013

REGULATORY CAPITAL ESTIMATION TOOL FOR COMMUNITY BANKS

Summary: The FDIC has made available a regulatory capital estimation tool to help community banks evaluate the potential impact of the recently published interim final capital rule on their capital ratios. Banks can access the regulatory estimation tool at http://www.fdic.gov/regulations/capital/Bank_Estimation_Tool.xlsm.

Statement of Applicability to Institutions Under \$1 Billion in Total Assets: This Financial Institution Letter describes a resource that may be useful for smaller, non-complex FDIC-supervised banks not subject to the FDIC's market risk capital rule or the advanced approaches rule.

Distribution:

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

Contact:

FDIC Capital Markets Branch
at regulatorycapital@fdic.gov
898-6888

Note:

FDIC Financial Institution Letters (FILs) may be accessed from the FDIC's website at www.fdic.gov/news/news_financial/2013/index.html.

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 regulatory capital estimation tool:

- Provides a general estimate of a bank's leverage and risk-based capital ratios under the interim final capital rule.
- Incorporates September 2013, publicly available regulatory reporting data to limit the amount of additional information a bank needs to manually input into the estimation tool.
- Is not a substitute for a bank's analysis of the impact of the interim final rule on its financial operations for regulatory reporting and capital-planning purposes.
- Should not be relied on as an indicator of a bank's actual regulatory capital ratios under the interim final capital rule.

Information on the interim final capital rule is available at <http://www.fdic.gov/regulations/capital/index.html>.