



Bank Reports

FIL-20-96
April 15, 1996

TO: CHIEF EXECUTIVE OFFICER
SUBJECT: *Optional Worksheet for Reporting New Regulatory Capital
Items in the Reports of Condition and Income (Call Reports)*

For March 31, 1996, the Call Report includes six new items requiring banks to disclose certain capital and asset amounts used in calculating their regulatory capital ratios. Some of these amounts are also used in calculating other regulatory limitations, such as limits on loans to insiders. The amounts reported in these items, which were added to the regulatory capital schedule (Schedule RC-R, items 3.a through 3.f), should be the amounts determined by banks for their own internal regulatory capital analyses. Banks that already calculate their capital ratios for internal management purposes generally are not required to go to greater lengths to identify and determine the amounts to be reported in these capital-related items.

The Examination Council gave advance notice of the Call Report changes for 1996 in Financial Institution Letter (FIL)-83-95, dated December 15, 1995, and provided detailed instructions for the new or revised items in [FIL-11-96](#), dated March 8, 1996. Updated Call Report instruction book pages were distributed to banks as part of the March 31, 1996, Call Report materials.

To assist banks in accurately reporting the new capital-related Call Report items, the attached **optional** regulatory capital worksheet has been developed. The worksheet uses Call Report item references to the extent possible to help simplify the calculations; however, certain worksheet items may require banks to obtain data from bank records. Banks are **not** required to use this worksheet and may use any reasonable approach in determining the capital and asset amounts to be reported in Schedule RC-R. A bank's regulatory capital calculations remain subject to examiner review, regardless of whether the optional worksheet or the bank's own method of calculation is used.

Banks should note that, for risk-based capital purposes, they are not required to identify each asset or off-balance sheet item that is accorded a lower risk weight than the maximum risk weight, which is 100 percent generally and 50 percent for off-balance sheet derivative contracts. Accordingly, a bank has the option to risk-weight any asset or credit equivalent amount of an off-balance sheet item at a higher risk weight than would otherwise apply to that asset or item, up to the maximum risk weight.

For further information or assistance concerning the new capital-related Call Report items or the attached optional worksheet, state member banks should contact their Federal Reserve District Bank. National and FDIC-supervised banks should telephone the FDIC's Call Reports Analysis Unit in Washington, D.C., toll free on (800) 688-FDIC or on (202) 898-6607, Monday through Friday, between 8:00 a.m. and 5:00 p.m., Eastern Time.

Joe M. Cleaver
Executive Secretary

Attachment:

Optional Regulatory Capital Worksheet:

Part 1: [Worksheet](#) ((18 kb, [PDF help](#) or [hard copy](#)),

Part 2: [Worksheet](#) (Lotus 1-2-3 Worksheet), [Instructions](#)

Part 3: [Worksheet](#)

Distribution: Insured Commercial Banks and FDIC-Supervised Savings Banks

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