



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

Financial Institution Letter
FIL-10-2015
February 23, 2015

REGULATORY CAPITAL REPORTING CHANGES

Summary: The Federal Financial Institutions Examination Council (FFIEC) has approved revisions to the reporting of risk-weighted assets in Part II of Schedule RC-R, Regulatory Capital, of the Consolidated Reports of Condition and Income (Call Report). These changes to Schedule RC-R, Part II, incorporate the standardized approach for calculating risk-weighted assets under the banking agencies' revised regulatory capital rules. A limited change to Schedule RC-L, Derivatives and Off-Balance Sheet Items, revises the reporting of securities borrowed. Subject to approval by the U.S. Office of Management and Budget, these Call Report changes will 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 revised Schedule RC-R, Part II, includes more risk-weight categories than the previous version of 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 Executive Officer
Chief Financial Officer
Chief Accounting Officer
Call Report Preparer

Related Topics:

[FIL-8-2015, February 20, 2015, Regulatory Capital Reporting Changes – Teleconference Scheduled for February 25](#)

[FIL-32-2014, June 25, 2014, Proposed Regulatory Capital Reporting Changes](#)

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

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

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

Highlights:

- The 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 revisions to Schedule RC-R, Part II, include greater detail on loans and separate reporting of on- and off-balance sheet exposures that meet the definition of a securitization exposure.
- As previously announced, institutions that are not advanced approaches institutions will begin to complete a revised version of the regulatory capital components and ratios portion of Schedule RC-R effective March 31, 2015. Former Part I.A of the schedule will be removed as of that date, and all institutions will complete Part I of Schedule RC-R, which previously had been designated Part I.B of the schedule. The reporting form and instructions currently in effect for Part I.B are available at www.ffiec.gov/ffiec_report_forms.htm.
- The banking agencies, under the auspices of the FFIEC, will conduct a banker teleconference to explain the revisions to Parts I and II of Schedule RC-R and Schedule RC-L and answer questions about these changes on Wednesday, February 25, 2015, from 2:00 to 4:00 p.m., Eastern Standard Time. Please refer to FIL-8-2015 at <https://www.fdic.gov/news/news/financial/2015/fil15008.html> for further information about this event and the regulatory capital reporting changes to the Call Report.
- 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.