

# DRAFT 11/4/2013

## Schedule RC-R, Part I.B – Regulatory Capital Components and Ratios

FFIEC 031 and 041

Advanced approaches institutions must complete this Schedule RC-R, Part I.B, starting on March 31, 2014.

Starting on March 31, 2015, all other institutions also must complete this Part I.B. On that date, Schedule RC-R, Part I.A, will be removed and Part I.B will be designated Part I.

Part I.B is to be completed on a consolidated basis.

Dollar Amounts in Thousands

	RCxx	Bil	Mil	Thou
<b>Common equity tier 1 capital</b>				
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	XXXX			
2. Retained earnings.....	XXXX			
3. Accumulated other comprehensive income (AOCI).....	XXXX			
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.).....		0=No 1=Yes	RCxx xxxx	
<b>Common equity tier 1 capital: adjustments and deductions</b>				
4. Common equity tier 1 minority interest includable in common equity tier 1 capital	XXXX			
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	XXXX			
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	XXXX			
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	XXXX			
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	XXXX			
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):				
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value).....	XXXX			
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value).....	XXXX			
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....	XXXX			
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....	XXXX			
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	XXXX			
f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value).....	XXXX			
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:				



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- b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31).....
- 33. LESS: Tier 2 capital deductions.....
- 34. a. **Tier 2 capital** (greater of item 32.a minus item 33, or zero).....
- b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33 or zero).....

XXXX			
XXXX			
XXXX			
XXXX			

**Total capital**

- 35. a. **Total capital** (sum of items 26 and 34.a).....
- b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b).....

XXXX			
XXXX			

**Total assets for the leverage ratio**

- 36. Average total consolidated assets.....
- 37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, and 10.b).....
- 38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....
- 39. **Total assets for the leverage ratio** (item 36 minus items 37 and 38).....

XXXX			
XXXX			
XXXX			
XXXX			

**Total risk-weighted assets**

- 40. a. **Total risk-weighted assets** (from Schedule RC-R, Part II, item 62).....
- b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rules (from FFIEC 101 Schedule A, item 60).....

XXXX			
XXXX			

**Capital ratios**

- 41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b).....
- 42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b).....
- 43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b).....
- 44. Tier 1 leverage ratio (Column A: item 26 divided by item 39) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 39).....
- 45. Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective January 1, 2015) .....

Column A		Column B	
RCxx	Percentage	RCxx	Percentage
XXXX	--.---	XXXX	--.---
XXXX	--.---	XXXX	--.---
XXXX	--.---	XXXX	--.---
XXXX	--.---	XXXX	--.---
		XXXX	--.---

**Capital buffer**

- 46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments (effective January 1, 2016):
  - a. Capital conservation buffer.....
  - b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer.....

RCxx	Percentage
XXXX	--.---
XXXX	--.---

Effective January 1, 2016: Institutions must complete items 47 and 48 if the amount in item 46.a (or the lower of item 46.a or 46.b for an advanced approaches institution that has exited parallel run) is less than or equal to the applicable minimum capital conservation buffer:

RCxx	Bil	Mil	Thou

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- 47. Eligible retained income.....
- 48. Distributions and discretionary bonus payments during the quarter.....

XXXX			
XXXX			

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