

**Draft Revisions to the FFIEC 101 Report Form for Proposed Revisions with  
Effective Dates as of the June 30, 2021, Report Date**

This draft reporting form, which is subject to change, present the pages from the FFIEC 101 report form as they are proposed to be revised, subject to final approval by the U.S. Office of Management and Budget. These revisions relate to the total loss absorbing capacity (TLAC) investments rule, which is described in the initial PRA [Federal Register notice](#) published on October 4, 2019. As discussed in the agencies' final PRA [Federal Register notice](#) published in the *Federal Register* on November 23, 2020, the agencies are proceeding with the revisions to the FFIEC 101 report form, with certain modifications. The initial and final notices are available on the [FFIEC's web page for the FFIEC 101](#).

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# Schedule A—Advanced Approaches Regulatory Capital

This schedule is to be submitted on a consolidated basis.

|   | Dollar Amounts in Thousands | AAAB | Amount |     |
|---|-----------------------------|------|--------|-----|
| <b>Common equity tier 1 capital</b>   |                             |      |        |     |
| 1. Common stock plus related surplus, net of treasury stock .....   |                             | P742 |        | 1.  |
| 2. Retained earnings <sup>1</sup> .....   |                             | 3247 |        | 2.  |
| 3. Accumulated other comprehensive income (AOCI) .....  |                             | B530 |        | 3.  |
| 4. Directly issued capital subject to phase out from common equity tier 1 capital (not applicable)  |                             |      |        |     |
| 5. Common equity tier 1 minority interest includable in common equity tier 1 capital .....  |                             | P839 |        | 5.  |
| 6. Common equity tier 1 capital before regulatory deductions and adjustments (sum of items 1, 2, 3, and 5) ....   |                             | P840 |        | 6.  |
| <b>Common equity tier 1 capital: adjustments and deductions</b>   |                             |      |        |     |
| 7. Prudential valuation adjustments (not applicable)  |                             |      |        |     |
| 8. Goodwill net of associated deferred tax liabilities (DTLs) .....   |                             | P841 |        | 8.  |
| 9. Other intangible assets, net of associated DTLs, other than goodwill and mortgage servicing assets (MSAs) .....  |                             | P842 |        | 9.  |
| 10. Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs .....   |                             | P843 |        | 10. |
| 11. Accumulated net gain or 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 .....   |                             | P849 |        | 11. |
| 12. Expected credit loss that exceeds eligible credit reserves .....  |                             | P886 |        | 12. |
| 13. Gain-on-sale associated with a securitization exposure .....  |                             | J161 |        | 13. |
| 14. Unrealized gain or loss related to changes in the fair value of liabilities that are due to changes in own credit risk .....  |                             | Q258 |        | 14. |
| 15. Defined-benefit pension fund assets, net of associated DTLs .....   |                             | P887 |        | 15. |
| 16. Investments in own shares to the extent not excluded above as part of treasury stock .....  |                             | P888 |        | 16. |
| 17. Reciprocal cross-holdings in the common equity of financial institutions .....  |                             | P889 |        | 17. |
| 18. Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments .....  |                             | P851 |        | 18. |
| 19. Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold .....  |                             | P853 |        | 19. |
| 20. MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold .....   |                             | P854 |        | 20. |
| 21. DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold .....  |                             | P855 |        | 21. |
| 22. Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceeds the 15 percent common equity tier 1 capital deduction threshold ..... |                             | P856 |        | 22. |
| 23. of which: significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs .....   |                             | P890 |        | 23. |
| 24. of which: MSAs, net of associated DTLs .....  |                             | P891 |        | 24. |
| 25. of which: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs .....   |                             | P892 |        | 25. |
| 26. National specific regulatory adjustments (not applicable)   |                             |      |        |     |
| 27. Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions .....  |                             | P857 |        | 27. |
| 28. Total adjustments and deductions for common equity tier 1 capital (sum of items 8 through 22, plus item 27) .....   |                             | P858 |        | 28. |
| 29. Common equity tier 1 capital (item 6 less item 28) .....  |                             | P859 |        | 29. |

1. Institutions that have adopted ASU 2016-13 and have elected to apply the CECL transition provision should include the applicable portion of the CECL transitional amount in this item.

# Schedule A—Advanced Approaches Regulatory Capital

## —Continued

This schedule is to be submitted on a consolidated basis.

Dollar Amounts in Thousands

|   | AAAB | Amount |     |
|---|------|--------|-----|
| <b>Additional tier 1 capital</b>  |      |        |     |
| 30. Additional tier 1 capital instruments plus related surplus .....  | P860 |        | 30. |
| 31. of which: classified as equity under GAPP (not applicable) .....  |      |        |     |
| 32. of which: classified as liabilities under GAAP (not applicable) .....   |      |        |     |
| 33. Non-qualifying capital instruments subject to phase out from additional tier 1 capital .....  | P861 |        | 33. |
| 34. Tier 1 minority interest not included in common equity tier 1 capital.....  | P862 |        | 34. |
| 35. of which: amount subject to phase out.....  | P893 |        | 35. |
| 36. Additional tier 1 capital before deductions (sum of items 30, 33, and 34) .....   | P863 |        | 36. |
| <b>Additional tier 1 capital deductions</b>   |      |        |     |
| 37. Investments in own additional tier 1 capital instruments .....  | P894 |        | 37. |
| 38. Reciprocal cross-holdings in the additional tier 1 capital of financial institutions .....  | P895 |        | 38. |
| 39. Non-significant investments in additional tier 1 capital of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments .....    | P896 |        | 39. |
| 40. Significant investments in financial institutions not in the form of common stock to be deducted from additional tier 1 capital.....  | P897 |        | 40. |
| 41. Other deductions from additional tier 1 capital .....   | P898 |        | 41. |
| 42. Deductions applied to additional tier 1 capital due to insufficient tier 2 capital to cover deductions .....  | P899 |        | 42. |
| 43. Total additional tier 1 capital deductions (sum of items 37 through 42) .....   | P864 |        | 43. |
| 44. Additional tier 1 capital (greater of item 36 less item 43 or zero) .....   | P865 |        | 44. |
| <b>Tier 1 capital</b>   |      |        |     |
| 45. Tier 1 capital (sum of items 29 and 44) .....   | 8274 |        | 45. |
| <b>Tier 2 capital</b>   |      |        |     |
| 46. Tier 2 capital instruments plus related surplus .....   | P866 |        | 46. |
| 47. Non-qualifying capital instruments subject to phase out from tier 2 capital .....   | P867 |        | 47. |
| 48. Total capital minority interest that is not included in tier 1 capital.....   | P868 |        | 48. |
| 49. of which: instruments subject to phase out .....  | P900 |        | 49. |
| 50. Eligible credit reserves includable in tier 2 capital <sup>1</sup> .....  | 5310 |        | 50. |
| 51. Tier 2 capital before deductions (sum of items 46, 47, 48, and 50, plus the amount reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 31) ..... | P870 |        | 51. |
| <b>Tier 2 capital deductions</b>  |      |        |     |
| 52. Investments in own tier 2 capital instruments .....   | P902 |        | 52. |
| 53. Reciprocal cross-holdings in the tier 2 capital of unconsolidated financial institutions .....  | P903 |        | 53. |
| 54. Non-significant investments in the tier 2 capital of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments .....           | P904 |        | 54. |
| 55. Significant investments in financial institutions not in the form of common stock to be deducted from tier 2 capital .....  | P905 |        | 55. |
| 56. Other deductions from tier 2 capital .....  | P906 |        | 56. |
| 57. Total tier 2 capital deductions (sum of items 52 through 56).....   | P872 |        | 57. |
| 58. Tier 2 capital (greater of item 51 less item 57 or zero) .....  | 5311 |        | 58. |
| <b>Total capital</b>  |      |        |     |
| 59. Total capital (sum of items 45 and 58).....   | 3792 |        | 59. |
| <b>Total risk-weighted assets</b>   |      |        |     |
| 60. Total risk-weighted assets (RWAs) .....   | A223 |        | 60. |

and covered debt instruments

Insert 1

1. Institutions that have adopted ASU 2016-13 and have elected to apply the CECL transition provision should subtract the applicable portion of the eligible credit reserves transitional amount from this item.

Insert 1

56. Other deductions from tier 2 capital:

- a. Investments in excluded covered debt instruments.....
- b. All other deductions from tier 2 capital.....

| AAAB | Amount |
|------|--------|
| XXXX |        |
| P906 |        |

56.a

56.b

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