

**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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C.I. _____

Schedule A—Advanced Approaches Regulatory Capital

This schedule is to be submitted on a consolidated basis.

	Dollar Amounts in Thousands	AAAB	Amount	
Common equity tier 1 capital				
1. Common stock plus related surplus, net of treasury stock		P742		1.
2. Retained earnings ¹		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.
Common equity tier 1 capital: adjustments and deductions				
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	
Additional tier 1 capital			
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.
Additional tier 1 capital deductions			
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.
Tier 1 capital			
45. Tier 1 capital (sum of items 29 and 44)	8274		45.
Tier 2 capital			
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 ¹	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.
Tier 2 capital deductions			
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.
Total capital			
59. Total capital (sum of items 45 and 58).....	3792		59.
Total risk-weighted assets			
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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