SUPPORTING STATEMENT
REGULATORY CAPITAL RULES
(OMB No. 3064-0153)

INTRODUCTION

The Federal Deposit Insurance Corporation (FDIC) is requesting a one-year renewal without change of the Regulatory Capital Rules (OMB No. 3064-0153), . This collection comprises the reporting, disclosure, and recordkeeping requirements associated with minimum capital requirements and overall capital adequacy standards for insured state nonmember banks, state savings associations, and certain subsidiaries of those entities. The data is used by the FDIC to evaluate capital before approving various applications by insured depository institutions, to evaluate capital as an essential component in determining safety and soundness, and to determine whether an institution is subject to prompt corrective action provisions. The current clearance for the collection expires on August 31, 2026 . There is no change in the method or substance of the collection.

The FDIC, with the other federal banking agencies, has also published a notice of proposed rulemaking that, once finalized, will revise this information collection. The notice of proposed rulemaking is available at 91 FR 15332. A discussion of the revisions to associated information collections and new burden estimates are available at 91 FR 14853.

A. JUSTIFICATION

1. Circumstances that make the collection necessary:

n June 2016, the Financial Accounting Standards Board (FASB) issued Accounting Standards Update (ASU) No. 2016-13, Topic 326, Financial Instruments—Credit Losses,[1] which revises the accounting for credit losses under U.S. generally accepted accounting principles (U.S. GAAP). ASU No. 2016-13 introduces CECL and the term, purchased credit deteriorated assets, which replaces the term, purchased credit-impaired assets, and modifies the treatment of credit losses on available-for-sale debt securities. In February 2019, the agencies adopted a final rule titled, “Regulatory Capital Rule: Implementation and Transition of the Current Expected Credit Losses Methodology for Allowances and Related Adjustments to the Regulatory Capital Rule and Conforming Amendments to Other Regulations” (CECL).[2] CECL revised the agencies’ regulatory capital rules to identify which credit loss allowances under the new

1 ASU No. 2016-13 introduces ASC Topic 326 that covers measurement of credit losses on financial instruments and includes three subtopics: (i) Subtopic 10 Financial Instruments—Credit Losses—Overall; (ii) Subtopic 20: Financial Instruments—Credit Losses—Measured at Amortized Cost; and (iii) Subtopic 30: Financial Instruments—Credit Losses—Available-for-Sale Debt Securities.
2 “Regulatory Capital Rule: Implementation and Transition of the Current Expected Credit Losses Methodology for Allowances and Related Adjustments to the Regulatory Capital Rule and Conforming Amendments to Other Regulations,” 84 FR 11879 (Mar. 29, 2019).

accounting standard are eligible for inclusion in regulatory capital and to provide banking organizations the option to phase in the effect on regulatory capital that may result from the adoption of the new accounting standard. CECL amended certain regulatory disclosure requirements to reflect changes to U.S. GAAP.

The FDIC's capital rule at 12 C.F.R. part 3243 contains disclosure and recordkeeping requirements associated with minimum capital requirements and overall capital adequacy standards for insured state nonmember banks, state savings associations, and certain subsidiaries of those entities. The data is used by the FDIC to evaluate capital before approving various applications by insured depository institutions, to evaluate capital as an essential component in determining safety and soundness, and to determine whether an institution is subject to prompt corrective action provisions.

In particular, the capital rule (1) contains a common equity tier 1 minimum capital requirement, a minimum tier 1 capital requirement, and, for banking organizations subject to the advanced approaches capital rules, a supplementary leverage ratio that incorporates a broad set of exposures in the denominator measure; (2) places limits on a banking organization's capital distributions and certain discretionary bonus payments if the banking organization does not hold a specified amount of common equity tier 1 capital in addition to the amount necessary to meet its minimum risk-based capital requirements; (3) contains conservative standards for including an instrument in regulatory capital; (4) provides for calculating risk-weighted assets to enhance risk sensitivity and address weaknesses identified over recent years; (5) includes alternatives to credit ratings, consistent with section 939A of the Dodd-Frank Act; (6) includes methodologies for determining risk-weighted assets for residential mortgages, securitization exposures, and equity exposures; (7) contains disclosure requirements that apply to top-tier banking organizations domiciled in the United States with $50 billion or more in total assets, including disclosures related to regulatory capital instruments; (8) includes advanced approaches risk-based capital rules consistent with Basel III and section 939A and section 171 of the Dodd-Frank Act; and (9) applies the market risk capital rules to state savings associations.

Under CECL, banking organizations subject to the disclosure requirements in section 63 of the capital rules are required to update their disclosures to reflect the adoption of CECL. For example, such banking organizations are required to disclose allowance for credit losses instead of allowance for loan and lease losses after the CECL adoption. For advanced approaches banking organizations, the agencies adopted similar revisions to Tables 2, 3, and 5 in section 173 of the capital rules to reflect the adoption of CECL. In addition, the agencies revised those tables for electing advanced approaches banking organizations to disclose two sets of regulatory capital ratios. One set reflects the banking organization's capital ratios with the CECL transition provision and the other set reflects the banking organization's capital ratios on a fully phased-in basis.

The FDIC's capital rule at 12 C.F.R. part 324 requires a U.S. intermediate holding company subject to Category III standards to maintain a minimum supplementary leverage ratio of 3 percent given its size and risk profile.

2. Use of the information:

   The FDIC uses the data collected under the rule to fulfill its statutory obligations to adopt a risk-based capital requirement, determine whether an institution has elected to use the CECL transition provision, and assess the adequacy of a qualifying bank's risk-based capital.'

3. Consideration of the use of improved information technology:

   The agencies use information technology to reduce burden on institutions and decrease costs to insured depository institutions and the agencies. Insured depository institutions are required to store data in an electronic format allowing timely retrieval for analysis, reporting and disclosure purposes. Institutions are also encouraged to provide information for public disclosure on their websites.

4. Efforts to identify duplication:

   The information collected is institution-specific. The information is used to fully assess the adequacy of a qualifying bank's risk-based capital. Substantially all of the information collected is not otherwise available.

5. Methods used to minimize burden if the collection has a significant impact on a substantial number of small entities:

   This collection does not have a significant impact on a substantial number of small entities. In particular, according to Call Report As of the quarter ending March 31, 2026, the FDIC insures 4,287 IDIs. Only one of these FDIC-supervised institutions is affected by the regulatory capital rule and does not have total assets of less than $850 million therefore meeting the Small Business Administration's definition of a "small entity."

6. Consequences to the Federal program if the collection were conducted less frequently:

   The FDIC would not be able to adequately monitor capital levels and ensure safety and soundness in covered institutions if the information were collected less frequently.

7. Special circumstances necessitating collection inconsistent with 5 CFR Part 1320.5(d)(2):

   None. This information collection is conducted in accordance with the guidelines in 5 CFR 1320.5(d)(2).

8. Efforts to consult with persons outside the agency:

   On May 20, 2026, the FDIC published a Federal Register notice seeking public comment for a 60-day period (91 FR 29483). No comments were received.

9. Payments or gifts to respondents:

   None.

10. Any assurance of confidentiality:

    Information collected will be kept private to the extent allowed by law. All required records are subject to the confidentiality requirements of the Privacy Act. In addition, any information deemed to be of a confidential nature would be exempt from public disclosure in accordance with the provisions of the Freedom of Information Act (5 U.S.C. 552).

11. Justification for questions of a sensitive nature:

    No information of a sensitive nature is requested.

12. Estimate of hour burden including annualized hourly costs:

Estimated Annual Burden

ESTIMATED HOURLY BURDEN					
BASEL III Advanced Approaches: RECORDKEEPING and DISCLOSURE	**Type of Burden**	**Estimated Number of Respondents**	**Estimated Time per Response**	**Frequency of Response**	**Total Annual Estimated Burden**
Implementation plan -- Section _.121(b): Ongoing	Recordkeeping	2	330	On Occasion	660
Documentation of advanced systems -- Section _.122(j): Ongoing	Recordkeeping	2	19	On Occasion	38
Systems maintenance -- Sections _.122(a), _123(a), _.124(a): Ongoing	Recordkeeping	2	27.9	On Occasion	55.80
Supervisory approvals -- Sections_.122(d)-(h), _.132(b)(3), _.132(d)(1), _.132(d)(1)(iii): Ongoing	Recordkeeping	2	16.82	On Occasion	33.64
Control, oversight and verification of systems -- Sections _.122 to _.124:	Recordkeeping	2	11.05	On Occasion	22.10

Ongoing					
(CCR) -- Section _.132(b)(2)(iii)(A): One-time	Recordkeeping	1	80	On Occasion	80
(CCR) -- Section _.132(b)(2)(iii)(A): Ongoing	Recordkeeping	2	16	On Occasion	32
(CCR) -- Section _.132(d)(2)(iv): One-time	Recordkeeping	1	80	On Occasion	80
(CCR) -- Section _.132(d)(2)(iv): Ongoing	Recordkeeping	2	40	On Occasion	80
(CCR) -- Section _.132(d)(3)(vi): One-time	Recordkeeping	1	80	On Occasion	80
(CCR) -- Section _.132(d)(3)(viii): One-time	Recordkeeping	1	80	On Occasion	80
(CCR) -- Section _.132(d)(3)(viii): Ongoing	Recordkeeping	2	10	Quarterly	80
(CCR) -- Section _.132(d)(3)(ix): One-time	Recordkeeping	1	40	On Occasion	40
(CCR) -- Section _.132(d)(3)(ix): Ongoing	Recordkeeping	1	40	On Occasion	40
(CCR) -- Section _.132(d)(3)(x): One-time	Recordkeeping	1	20	On Occasion	20
(CCR) -- Section _.132(d)(3)(xi): One-time	Recordkeeping	1	40	On Occasion	40
(CCR) -- Section _.132(d)(3)(xi): Ongoing	Recordkeeping	1	40	On Occasion	40
(OC) -- Section _.141(b)(3), _.141(c)(1), _.141(c)(2)(i)-(ii), _.153: One-time	Recordkeeping	1	40	On Occasion	40
(OC) -- Section _.141(c)(2)(i)-(ii): Ongoing	Recordkeeping	1	10	Quarterly	80
(CCR) - Section _.132(b)(2)(iii)(A): One-time	Reporting	1	80	On Occasion	80
(CCR) -- Section _.132(b)(2)(iii)(A): Ongoing	Reporting	1	16	On Occasion	16
(CCR) - Section _.132(d)(2)(iv): One-time	Reporting	1	80	On Occasion	80
(CCR) - Section _.132(d)(2)(iv): Ongoing	Reporting	1	40	On Occasion	40
Section _.153(b): One-time	Reporting	1	1	On Occasion	1
Supervisory approvals—Sections _.123, _.124, _.132(b)(3), _ .132(d)(1), _.132(d)(1)(iii) Ongoing	Recordkeeping	1	56	On Occasion	56
Sections _.142 and _.172: Ongoing	Disclosure	1	5.78	On Occasion	5.78
(CCB and CCYB)—Section _.173, Table 4	Disclosure	1	25.00	Quarterly	100
Securitization)—Section _.173, Table 9. (IRR)—Section_.173, Table 12 Ongoing. (CCB and CCYB)—Section _.173, Table 4	Disclosure	1	200	On Occasion	200
(Capital Structure)—Section _.173, Table 2: Ongoing	Disclosure	1	2.00	Quarterly	8
(Capital Structure)—Section _.173, Table 2: One-time	Disclosure	1	16.00	On Occasion	16
(Capital Adequacy)—Section _.173, Table 3: Ongoing	Disclosure	1	2.00	Quarterly	8
(Capital Adequacy)—Section _.173, Table 3: One-time	Disclosure	1	16.00	On Occasion	16
(CR)—Section _.173, Table 5: Ongoing	Disclosure	1	12.00	Quarterly	48
(CR)—Section _.173, Table 5: One-time	Disclosure	1	96.00	On Occasion	96.00

(CR)—Section _.173, Table 13: Ongoing	Disclosure	1	5.00	Quarterly	20.00
Section _.124(a): Ongoing	Disclosure	1	0.50	Quarterly	2
SUBTOTAL: One-time Recordkeeping and Disclosure					788
SUBTOTAL: Ongoing Recordkeeping and Disclosure					813
TOTAL RECORDKEEPING and DISCLOSURE					1,601

Minimum Regulatory Capital Ratios: RECORDKEEPING	**Type of Burden**	**Estimated Number of Respondents**	**Estimated Time per Response**	**Frequency of Response**	**Total Annual Estimated Burden**
(CCR Operational Requirements) -- Sections _.3(d) and_.22(h)(2)(iii)(A): Ongoing	Recordkeeping	3,038	16	On Occasion	48,608
SUBTOTAL: One-time Recordkeeping					0
SUBTOTAL: Ongoing Recordkeeping					48,608
TOTAL RECORDKEEPING					48,608
Standardized Approach: RECORDKEEPING and DISCLOSURE	**Type of Burden**	**Estimated Number of Respondents**	**Estimated Time per Response**	**Frequency of Response**	**Total Annual Estimated Burden**
(QCCP) -- Section _.35(b)(3)(i)(A): One-time	Recordkeeping	1	2	On Occasion	2
(QCCP) -- Section _.35(b)(3)(i)(A): Ongoing	Recordkeeping	3,038	2	On Occasion	6,076
(CT) -- Section _.37(c)(4)(i)(E): One-time	Recordkeeping	1	80	On Occasion	80
(CT) -- Section _.37(c)(4)(i)(E): Ongoing	Recordkeeping	3,038	16	On Occasion	48,608
(SE) -- Section _.41(b)(3) and _.41(c)(2)(i): One-time	Recordkeeping	1	40	On Occasion	40
(SE) -- Section _.41(c)(2)(ii): Ongoing	Recordkeeping	3,038	2	On Occasion	6,076
(S.E.) -- Section _.42(e)(2), (C.R.) Sections_.62(a),(b),& (c), (Q&Q) Sections_.63(a) & (b): One-time	Disclosure	1	226.25	On Occasion	226.25
(S.E.) -- Section _.42(e)(2), (C.R.) Sections_.62(a),(b),& (c), (Q&Q) Sections_.63(a) & (b) and _.63 Tables: Ongoing	Disclosure	1	131.25	Quarterly	525
SUBTOTAL: One-time Recordkeeping and Disclosure					348
SUBTOTAL: Ongoing Recordkeeping and Disclosure					61,286

Total Recordkeeping, Reporting, and Disclosure					61,634
Total One-Time Burden Hours					1,136
Total Ongoing Burden Hours					110,707
Total Burden Hours					111,843

13. Estimate of start-up costs to respondents:

    None..

14. Estimate of annualized costs to the government:

    None.

15. Analysis of change in burden:

    There is no change in the method or substance of the collection.

16. Information regarding collections whose results are planned to be published for statistical use:

    The results of this collection will not be published for statistical use.

17. Display of expiration date:

    Not applicable.

18. Exceptions to Certification

    None.

B. Collection of Information Employing Statistical Methods

Not Applicable.