

SUPPORTING STATEMENT

ADVANCED CAPITAL ADEQUACY FRAMEWORK  
REGULATORY REPORTING REQUIREMENTS

FFIEC 101  
(OMB No. 3064-0159)

**INTRODUCTION**

The FDIC is requesting Office of Management and Budget (OMB) approval for a three-year extension, without revision, of the quarterly regulatory reporting requirements established by the Federal Financial Institutions Examination Council (FFIEC) for banks, savings associations, bank holding companies, savings and loan holding companies, and U.S. intermediate holding companies that must apply the advanced approaches risk-based capital rule (Advanced Capital Adequacy Framework or advanced approaches rule) for regulatory capital purposes.<sup>1</sup> Such institutions are referred to as advanced approaches institutions<sup>2</sup> and must submit the FFIEC 101, Regulatory Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework. In addition, top-tier Category III bank holding companies, savings and loan holding companies, and insured depository institutions, and all Category III U.S. intermediate holding companies, must complete FFIEC 101 Schedule A, Supplementary Leverage Ratio Tables 1 and 2, only and would not complete or file any other part of the FFIEC 101.

The Federal Reserve Board (FRB) and the Office of the Comptroller of the Currency (OCC) are also submitting requests to OMB for a three-year extension, without revision, of the FFIEC 101 for the advanced approaches institutions under their supervision. The FFIEC, of which the FDIC, the FRB, and the OCC (collectively, the agencies) are members, has approved the proposed revisions to the FFIEC 101 reporting requirements.

**A. JUSTIFICATION**

**1. Circumstances that make the collection necessary:**

The FDIC is charged with assuring the safety and soundness of State nonmember banks and State savings associations. These institutions must submit information to the FDIC that is used to assess and monitor the levels and components of each bank's risk-based capital requirements and the adequacy of the entity's capital under the Advanced Capital Adequacy Framework, which is a significant component of a bank's safety and soundness.

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<sup>1</sup> See the advanced approaches risk-based capital rule: 12 CFR part 3, subpart E (OCC); 12 CFR part 217, subpart E (FRB); and 12 CFR part 324, subpart E (FDIC).

<sup>2</sup> See 84 FR 59230 (Nov. 1, 2019). Under the agencies' 2019 tailoring final rule, institutions subject to Category I and II capital standards, and consolidated subsidiaries of such institutions, are advanced approaches institutions.

## 2. Use of the information:

The purpose of the detailed reports, identified below, is to obtain information that broadly reflects risk segments within each portfolio. The reports enable the FDIC to conduct off-site assessments of banks' regulatory capital calculations, perform trend analyses of capital changes, conduct peer analyses of capital and risk parameters, and direct the focus of on-site examination efforts.

The information is collected using the form "FFIEC 101." The FFIEC 101 contains nineteen schedules, A through S, for banks to submit detailed data on the components of their capital and risk-weighted assets.

Schedule A includes information about the components of Tier 1 capital, Tier 2 capital, and adjustments to regulatory capital. It also includes Tables 1 and 2 for the Supplementary Leverage Ratio.

Schedule B contains summary information about risk-weighted assets by risk type and, for credit risk exposures, outstanding balances and aggregated information about the drivers and estimates on which the calculation of risk-weighted assets are based.

Schedules C-J include data items within the wholesale exposure category for banks' risk-weighted assets.

Schedules K-O are data items within the retail exposure category and each schedule represents a sub-portfolio of the retail exposure category for banks' risk-weighted assets.

Schedule P includes data items within the securitization exposure class for banks' risk-weighted assets.

Schedule Q includes data items for the calculations for the exposure amounts and risk weighted assets of cleared transactions.

Schedule R provides information about banks' equity exposures by type of exposure and by approach to measuring required capital and information on equity exposures subject to specific weights and equity exposures to investment funds.

Schedule S provides data within the operational risk exposure class. The data items include details about historical operational losses for the reporting period and those used to model operational risk capital.

The FDIC uses the information collected through these reporting requirements in the following ways:

- To assess and monitor the levels and components of each reporting bank's regulatory capital requirements and the adequacy of the bank's capital under the Advanced Capital Adequacy Framework and the supplementary leverage ratio, as applicable;

- To evaluate the impact and competitive implications of the Advanced Capital Adequacy Framework and the supplementary leverage ratio, as applicable, on individual reporting banks and on an industry-wide basis; and
- To supplement on-site examination processes at individual reporting banks.

The reporting schedules also assist banks in understanding expectations around the system development necessary for implementation and validation of the Advanced Capital Adequacy Framework and the supplementary leverage ratio, as applicable. Submitted FFIEC 101 report data that are released publicly on an individual institution basis also provide other interested parties with information about advanced approaches institutions' and Category III institutions' regulatory capital.

By incorporating the complete international leverage ratio common disclosure template into the Supplementary Leverage Ratio (SLR) Tables 1 and 2 of FFIEC 101 Schedule A, the agencies also ensure transparency and comparability of reporting of regulatory capital elements among internationally active banks.

### 3. Consideration of the use of improved information technology:

All banks and savings associations are subject to an electronic filing requirement for the FFIEC 101 report. In this regard, all reporting institutions must submit their completed reports electronically using the Federal Reserve's Reporting Central application.

### 4. Efforts to identify duplication:

There is no other report that collects information pertaining to a bank's regulatory capital calculations under the Advanced Capital Adequacy Framework and the supplementary leverage ratio, as applicable, at the insured institution level. In addition, while the regulatory reporting requirements apply to large, internationally active organizations and their depository institution subsidiaries, the Pillar 3 disclosures are not made by these subsidiary institutions. Thus, the Pillar 3 disclosures would not be an acceptable substitute for the Advanced Capital Adequacy Framework Regulatory Reporting Requirements.

Tables 1 and 2 of FFIEC 101 Schedule A collect information related to the agencies' SLR disclosures required in Table 13 of the advanced approaches rule.<sup>3</sup> Completing the FFIEC 101 items for the SLR satisfies a bank's requirement to disclose Table 13 and thereby avoids duplication.

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<sup>3</sup> 12 CFR 3.173 (OCC); 12 CFR 217.173 (FRB); 12 CFR 324.173 (FDIC).

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

This information collection will not have a significant economic impact on a substantial number of small entities. Category I and II banking organizations that are subject to the Advanced Capital Adequacy Framework on a mandatory basis are large (\$700 billion or more in consolidated assets) or internationally active organizations (\$75 billion or more in cross-jurisdictional activity) and their depository institution subsidiaries. Category III banking organizations that are subject to the supplementary leverage ratio have \$250 billion or more in total consolidated assets, but do not meet the criteria for Category I or II, or have total consolidated assets of \$100 billion or more, but less than \$250 billion, and meet or exceed other specified risk-based indicators. Category III also includes the depository institution subsidiaries of such banking organizations. As a consequence, the advanced approaches rule and the supplementary leverage ratio, and the corresponding FFIEC 101 reporting requirements, have limited applicability to small institutions.

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

Less frequent reporting would reduce the ability of the FDIC to identify and respond in a timely manner to noncompliance with minimum regulatory capital ratios, adverse risk trends that become apparent in the forward-looking risk estimates reported by Category I and II respondents, and evidence of risk estimates that call into question the accuracy of a Category I or II bank's capital calculation or place other institutions with similar types of exposures at a competitive disadvantage. To be most useful as an off-site analytical tool, these reports are intended to correspond to the frequency and timing of other regulatory submissions including the Consolidated Reports of Condition and Income (Call Report)<sup>4</sup> and the FRB's Bank Holding Company FR Y-9C report.

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

There are no special circumstances. 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:

The agencies issued a *Federal Register* notice on June 5, 2026, and requested comment for 60 days on the FFIEC 101. See 91 FR 34347. No comments were received.

9. Payment or gifts to respondents:

No payment or gift will be provided to respondents.

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<sup>4</sup> For the FDIC, OMB No. 3064-0052.

10. Any assurance of confidentiality:

All data submitted in the FFIEC 101 report is shared among the agencies but, pursuant to 5 U.S.C. § 552(b)(4) and (8), the data will not be released to the public except as follows.

For report dates before an advanced approaches reporting institution has completed its parallel run period, FFIEC 101 Schedule A will be available to the public, except for items 78 (total eligible credit reserves calculated under the advanced approaches rules); 79 (amount of eligible credit reserves includable in tier 2 capital); 86 (expected credit loss that exceeds eligible credit reserves); 87 (advanced approaches risk-weighted assets); 88 (common equity tier 1 capital ratio calculated using the advanced approaches); 89 (additional tier 1 capital ratio calculated using the advanced approaches); and 90 (total capital ratio using the advanced approaches).

For report dates after an advanced approaches reporting institution has completed its parallel run period, all items reported in FFIEC 101 Schedules A and B and items 1 and 2 of Schedule S are available to the public.

To ensure transparency of regulatory capital data reported by banking organizations subject to Category I, II, or III capital standards, the agencies make public the SLR information collected in SLR Tables 1 and 2 of FFIEC 101 Schedule A, regardless of an advanced approaches reporting institution's parallel run status.

11. Justification for questions of a sensitive nature:

The FFIEC 101 report contains no questions of a sensitive nature.

12. Estimate of hour burden including annualized hourly costs:

Estimated Number of Respondents: 1.

Estimated Time per Response: 674 burden hours per quarter.

Estimated Total Annual Burden: 2,696 burden hours to file.

**Cost of Hour Burden to Respondents:**

To estimate the average cost of compensation per hour, the FDIC uses the 75th percentile hourly wages reported by the Bureau of Labor Statistics (BLS) National Industry-Specific Occupational Employment and Wage Estimates (OEWS) for the relevant occupations in the Depository Credit Intermediation sector.

However, the latest OEWS wage data are as of May 2024 and do not include non-wage

compensation. The FDIC adjusts the OEWS hourly wages by approximately 1.53 to account for non-wage compensation, using the BLS Employer Cost of Employee Compensation (ECEC) data as of March 2024 (the latest published release as of the May 2024 OEWS wage data). The FDIC then multiplies the resulting compensation rates by approximately 1.06 to account for the change in the seasonally adjusted Employment Cost Index for the Credit Intermediation and Related Activities sector (NAICS Code 522) between March 2024 and December 2025. Given these adjusted compensation rates, the FDIC estimates an hourly compensation rate of \$101.34 to respond to this information collection.

| Table 1. Summary of Hourly Burden Cost Estimate (OMB No. 3064-0159)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                   |                                                                                                             |                   |                       |               |                        |                    |                                    |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------------------------------------------------------------------------------------------------|-------------------|-----------------------|---------------|------------------------|--------------------|------------------------------------|
| Information Collection (IC) (Obligation to Respond)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Hourly Weight (%) | Percentage Shares of Hours Spent by and Hourly Compensation Rates for each Occupation Group (by Collection) |                   |                       |               |                        |                    | Estimated Hourly Compensation Rate |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                   | Exec. & Mgr. (\$159.84)                                                                                     | Lawyer (\$180.27) | Compl. Ofc. (\$81.09) | IT (\$116.97) | Fin. Anlst. (\$101.69) | Clerical (\$42.73) |                                    |
| FFIEC 101 (Mandatory)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 100               | 10                                                                                                          | 15                | 5                     | 5             | 35                     | 30                 | \$101.34                           |
| <b>Weighted Average Hourly Compensation Rate:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                   |                                                                                                             |                   |                       |               |                        |                    | <b>\$101.34</b>                    |
| Source: Bureau of Labor Statistics: 'National Industry-Specific Occupational Employment and Wage Estimates: Industry: Credit Intermediation and Related Activities (5221 And 5223 only)' (May 2024), Employer Cost of Employee Compensation (March 2024), and Employment Cost Index (March 2024 and December 2025). Standard Occupational Classification (SOC) Codes: Exec. And Mgr = 11-0000 Management Occupations; Lawyer = 23-0000 Legal Occupations; Compl. Ofc. = 13-1040 Compliance Officers; IT = 15-0000 Computer and Mathematical Occupations; Fin. Anlst. = 13-2051 Financial and Investment Analysts; Clerical = 43-0000 Office and Administrative Support Occupations. |                   |                                                                                                             |                   |                       |               |                        |                    |                                    |

Based on the estimated average wage of \$101.34, the total estimated labor cost for this information collection is approximately \$273,213.<sup>5</sup>

13. Estimate of start-up costs to respondents:

None.

<sup>5</sup> \$101.34 x 2,696 hours = \$273,213.

14. Estimate of annualized costs to the government:

None.

15. Analysis of change in burden:

There is no change in burden. The total estimated annual reporting burden for the FFIEC 101 information collection will remain 2,696 hours.

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

Not applicable.

17. Exceptions to Display of expiration date:

None.

18. Exceptions to certification:

None.

B. COLLECTION OF INFORMATION EMPLOYING STATISTICAL METHODS

Not applicable.