

# FFIEC 101

## **Draft Reporting Form for Proposed FFIEC 101 Revisions With Proposed Effective Dates the Same Quarters as the Effective Dates of the Various Potential Final Capital Rules, but no Earlier Than March 31, 2020**

This draft reporting form, which is subject to change, presents the pages in the FFIEC 101, Regulatory Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework, proposed to be revised in the same quarters as the effective dates of the various potential final capital rules, but no earlier than March 31, 2020. These proposed revisions are described in the federal banking agencies' final Paperwork Reduction Act (PRA) *Federal Register* notice published on January 27, 2020, which is available on the [FFIEC's web page for the FFIEC 101](#). These proposed revisions, annotated in *red font* on the affected pages of the draft reporting form, would implement changes to the capital rule that the agencies have proposed.

Draft as of January 27, 2020

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Federal Financial Institutions Examination Council



# Regulatory Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework—FFIEC 101

Report at the close of business **March 31, 2020**

**(20200331)**  
(AAXX 9999)

This report is required by law: 12 U.S.C. § 161 (National banks), 12 U.S.C. § 324 and 12 U.S.C. § 1844(c) (State member banks and BHCs, respectively), 12 U.S.C. § 1817 (Insured state nonmember commercial and savings banks),

12 U.S.C. § 1467a(b)(2) (Savings and loan holding companies), 12 U.S.C. § 1844(c), 12 U.S.C. §§ 3106 and 3108(a), 12 U.S.C. § 5365, 12 CFR 252.153(b)(2) (Intermediate holding companies), and 12 U.S.C. § 1464 (Savings associations).

The FFIEC 101 is to be prepared in accordance with federal regulatory authority instructions. The report must be signed by a senior officer of the reporting entity who can attest that the risk estimates and other information submitted in this report meet the requirements set forth in 12 CFR Part 3 (OCC); 12 CFR Part 217 (Federal Reserve); 12 CFR Part 324 (FDIC) and the FFIEC 101 reporting instructions. The senior officer may be the chief financial officer, the chief risk officer, or the equivalent senior officer.

To fulfill the signature and attestation requirement for the FFIEC 101 for this report date, attach the reporting institution's completed signature page (or a photocopy or a computer-generated version of this page) to the hard-copy records of the data file submitted electronically that the reporting institution must place in its files.

I, the undersigned senior officer of the named reporting institution attest that the FFIEC 101 report for this report date has been prepared in conformance with the instructions issued by the federal regulatory authority and that the reported risk estimates meet the requirements set forth in the advanced approaches rule to the best of my knowledge and belief.

The appearance of the reporting institution's hard-copy record of the submitted data file need not match exactly the appearance of the FFIEC's sample report forms, but should show the caption of each reported item and the reported amount.

Legal Entity Identifier (LEI) of the Reporting Institution (Report only if the reporting institution already has an LEI.) (AAXX 9224)

Printed Name of Senior Officer (AAXX C490)

Legal Title of Reporting Institution (AAXX J197)

Signature of Senior Officer (AAXX H321)

Mailing Address of the Reporting Institution Street / PO Box (AAXX 9110)

Title of Officer (AAXX C491)

City (AAXX 9130)

Date of Signature (MM/DD/YYYY) (AAXX J196)

State Abbreviation (AAXX 9200)

Zip Code (AAXX 9220)

Person to whom questions about this report should be directed:

Name / Title (AAXX 8901)

Area Code / Phone Number (AAXX 8902)

Area Code / FAX Number (AAXX 9116)

**For Federal Reserve Bank Use Only**

BHC RSSD ID \_\_\_\_\_

SUB RSSD ID \_\_\_\_\_

C.I. \_\_\_\_\_

bank holding companies, savings and loan holding companies, and insured depository institutions that complete Supplementary Leverage Ratio (SLR) Tables 1 and 2 only,

C.I. \_\_\_\_\_

# 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.

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.

# Schedule A—Advanced Approaches Regulatory Capital

## —Continued

This schedule is to be submitted on a consolidated basis.

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	AAAB	Percentage <sup>1</sup>	
<b>Capital ratios and buffers</b>			
61. Common equity tier 1 capital ratio (item 29 divided by item 60) .....	P793		61.
62. Tier 1 capital ratio (item 45 divided by item 60) .....	7206		62.
63. Total capital ratio (item 59 divided by item 60) .....	7205		63.
64. Institution-specific common equity tier 1 capital ratio necessary to avoid limitations on capital distributions and discretionary bonus payments .....	Y933		64.
65. of which: capital conservation buffer .....	FB52		65.
66. of which: countercyclical capital buffer (if applicable) .....	FB53		66.
67. of which: G-SIB surcharge (if applicable) .....	FB54		67.
68. Common equity tier 1 capital available to meet items 65 through 67 (as a percentage of RWA) .....	FB55		68.
<b>Regulatory minimums if different from Basel III (not applicable)</b>			
69. Minimum common equity tier 1 capital ratio: 4.5%			
70. Minimum tier 1 capital ratio: 6.0%			
71. Minimum total capital ratio: 8.0%			

Dollar Amounts in Thousands

	AAAB	Amount	
<b>Amounts not deducted as a result of applicable thresholds (before risk-weighting)</b>			
72. Non-significant investments in the capital of unconsolidated financial institutions that are not deducted .....	P907		72.
73. Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that are not deducted .....	P908		73.
74. MSAs, net of associated DTLs, that are not deducted .....	P909		74.
75. 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 are not deducted .....	P910		75.
<b>Limitations on the amount of provisions included in tier 2 capital</b>			
76. Total allowance for loan and lease losses (ALLL) under the standardized approach <sup>2</sup> .....	P911		76.
77. Amount of ALLL includable in tier 2 capital under the standardized approach <sup>3</sup> .....	5310		77.
<b>(Items 78 and 79 are kept confidential on reports filed during an institution's parallel run process.)</b>			
78. Total eligible credit reserves (calculated using advanced approaches) .....	J183		78.
79. Amount of eligible credit reserves includable in tier 2 capital .....	J173		79.
<b>Non-qualifying capital instruments</b>			
80. Cap on common equity tier 1 non-qualifying capital instruments subject to phase-out .....	P913		80.
81. Amount of common equity tier 1 non-qualifying capital instruments excluded .....	P914		81.
82. Cap on additional tier 1 non-qualifying capital instruments subject to phase-out .....	P915		82.
83. Amount of additional tier 1 non-qualifying capital instruments excluded .....	P916		83.
84. Cap on tier 2 non-qualifying capital instruments subject to phase-out .....	P917		84.
85. Amount of tier 2 non-qualifying capital instruments excluded .....	P918		85.
<b>Memoranda</b>			
<b>(These items are kept confidential on reports filed during an institution's parallel run process.)</b>			
86. Expected credit loss that exceeds eligible credit reserves .....	P886		86.
87. Advanced approaches RWA (from FFIEC 101, Schedule B, item 36) .....	A223		87.
88. Common equity tier 1 capital ratio (calculated using advanced approaches) .....	P793	Percentage <sup>1</sup>	88.
89. Tier 1 capital ratio (calculated using advanced approaches) .....	7206		89.
90. Total capital ratio (calculated using advanced approaches) .....	7205		90.

1. Report each ratio and buffer as a percentage, rounded to four decimal places.

2. Institutions that have adopted ASU 2016-13 should report in item 76 the total AACL amount under the standardized approach.

3. Institutions that have adopted ASU 2016-13 should report in item 77 the AACL amount includable in tier 2 capital under the standardized approach.

# Schedule A—Advanced Approaches Regulatory Capital

## —Continued

C.I. \_\_\_\_\_

Top-tier advanced approaches banking organizations should complete Supplementary Leverage Ratio (SLR) Tables 1 and 2 on a consolidated basis. An advanced approaches banking organization that is a consolidated subsidiary of a top-tier banking organization should not complete SLR Tables 1 and 2.

and Category III

or Category III

Dollar Amounts in Thousands

### SLR Table 1

#### Summary comparison of accounting assets and total leverage exposure

	AAAA	Amount	
1.1. Total consolidated assets as reported in published financial statements .....	2170		1.1.
1.2. Adjustment for investments in banking, financial, insurance, and commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation .....	FS87		1.2.
1.3. Adjustment for fiduciary assets recognized on-balance sheet but excluded from total leverage exposure (not applicable)			
1.4. Adjustment for derivative transactions .....	FS88		1.4.
1.5. Adjustment for repo-style transactions .....	FS89		1.5.
1.6. Adjustment for off-balance sheet exposures .....	FS90		1.6.
1.7. Other adjustments:			
a. Adjustments for deductions from tier 1 capital (report as a positive amount) .....	FS91		1.7.a.
b. Adjustments for frequency calculations .....	FS92		1.7.b.
1.8. Total leverage exposure (sum items 1.1 through 1.6 minus items 1.7.a and 1.7.b) <sup>1</sup> .....	H015		1.8.

Insert 1

### SLR Table 2

#### Supplementary leverage ratio

##### On-balance sheet exposures

2.1. The balance sheet carrying value of all on-balance sheet assets (excluding on-balance sheet assets for derivative transactions and repo-style transactions, but including collateral) .....	Y830		2.1.
<del>2.2. Deductions from common equity tier 1 capital and additional tier 1 capital (report as a positive amount) .....</del>	<del>M349</del>		<del>2.2.</del>
2.3. Total on-balance sheet exposures (item 2.1 minus item 2.2) .....	D956		2.3.

1.7.a, 1.7.b, and 1.7.c

Insert 2

s 2.2.a and 2.2.b

##### Derivative transactions

2.4. Replacement cost for all derivative transactions .....	M337		2.4.
2.5. Add-on amounts for potential future exposure (PFE) for all derivative transactions .....	M339		2.5.
2.6. Gross-up for collateral posted in derivative transactions if collateral is deducted from on-balance sheet assets .....	Y822		2.6.
2.7. Deduction of receivable assets for qualifying cash variation margin posted in derivative transactions (report as a positive amount) .....	Y823		2.7.
2.8. Exempted exposures to central counterparties (CCPs) in cleared transactions (report as a positive amount) .....	Y824		2.8.
2.9. Adjusted effective notional principal amount of sold credit protection .....	M340		2.9.
2.10. Adjusted effective notional principal amount offsets and PFE deductions for sold credit protection (report as a positive amount) .....	Y825		2.10.
2.11. Total derivative exposures (sum of items 2.4, 2.5, 2.6 and 2.9, minus items 2.7, 2.8, and 2.10) .....	Y826		2.11.

##### Repo-style transactions

2.12. Gross assets for repo-style transactions, with no recognition of netting .....	M334		2.12.
2.13. Reduction of the gross value of receivables in reverse repurchase transactions by cash payables in repurchase transactions (report as a positive value) .....	Y828		2.13.
2.14. Counterparty credit risk for all repo-style transactions .....	N507		2.14.
2.15. Exposure amount for repo-style transactions where an institution acts as an agent .....	Y827		2.15.
2.16. Total exposures for repo-style transactions (sum of items 2.12, 2.14, and 2.15, minus item 2.13) ..	Y829		2.16.

##### Off-balance sheet exposures

2.17. Off-balance sheet exposures at gross notional amounts .....	H012		2.17.
2.18. Adjustments for conversion to credit equivalent amounts (report as a positive amount) .....	H013		2.18.
2.19. Total off-balance sheet exposures (item 2.17 minus item 2.18) .....	Y831		2.19.

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

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	Dollar Amounts in Thousands	AAAA	Amount
<b>Capital and total leverage exposure</b>			
2.20. Tier 1 capital (from Schedule A, item 45) .....		8274	2.20.
2.21. Total leverage exposure (sum of items 2.3, 2.11, 2.16, and 2.19) .....		AAAB H015	2.21.
		AAAA	Percentage <sup>1</sup>
<b>Supplementary leverage ratio</b>			
2.22. Supplementary leverage ratio (item 2.20 divided by item 2.21) .....		H036	2.22.
2.23. Holding companies subject to enhanced SLR standards only: Leverage buffer.....		FS93	2.23.

1. Report each ratio and buffer as a percentage, rounded to four decimal places.

Insert 1

c. Adjustments for deductions of qualifying central bank deposits for custodial banking organizations.....			1.7.c.
		LB41	

Insert 2

2.2. Deductions (report as positive amounts):			
a. Deductions from common equity tier 1 capital and additional tier 1 capital.....		M349	2.2.a.
b. Deductions of qualifying central bank deposits from total on-balance sheet exposures for custodial banking organizations.....		LB42	2.2.b.