FFIEC 031

Draft Revisions to the FFIEC 031 Call Report Form and Instructions for the Regulatory Capital Rule Related to the Enhanced Supplementary Leverage Ratio Standards (eSLR)[1]

These proposed revisions, which are subject to change, are described in the federal banking agencies' initial Paperwork Reduction Act (PRA) *Federal Register* notice published on July 10, 2025.

As discussed in the agencies' final PRA *Federal Register* notice published on December 11, 2025, the agencies are proceeding with the eSLR related revisions to the FFIEC 031 Call Report as proposed with certain modifications, subject to final approval by the U.S. Office of Management and Budget.

The initial and final *Federal Register* notices for these proposed revisions to the FFIEC 031 Call Report are available on the FFIEC webpage for the FFIEC 031 Call Report.

Draft as of December 11, 2025

[1] On December 1, 2025, the banking agencies published the final rule titled, "Regulatory Capital Rule: Modifications to the Enhanced Supplementary Leverage Ratio Standards for U.S. Global Systemically Important Bank Holding Companies and Their Subsidiary Depository Institutions; Total Loss-Absorbing Capacity and Long-Term Debt Requirements for U.S. Global Systemically Important Bank Holding Companies."

Schedule RC-R—Continued

Part I—Continued

Dollar Amounts in Thousands	RCFA	Amount	
45. LESS: Tier 2 capital deductions	P872		45
46. a. Tier 2 capital (greater of item 44.a minus item 45, or zero)	5311		46.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 44.b minus item 45, or zero)	RCFW 5311		46.b.
Total Capital	RCFA		
47. a. Total capital (sum of items 26 and 46.a)	3792		47.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 46.b)	RCFW 3792		47.b.
Total Risk-Weighted Assets	RCFA		
48. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)	A223		48.a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60)	RCFW A223		48.b.

Risk-Based Capital Ratios*

	(Column A)		(Column B)		
	RCFA	Percentage	RCFW	Percentage	
49. Common equity tier 1 capital ratio (Column A: item 19, column A or B, as applicable, divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19, column B, divided by item 48.b)	P793		P793		49.
50. Tier 1 capital ratio (Column A: item 26 divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 48.b)	7206		7206		50.
51. Total capital ratio (Column A: item 47.a divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 47.b divided by item 48.b)	7205		7205		51.

	RCFA	Percentage	
Capital Buffer*			
52. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. Capital conservation buffer	H311		52.a.
b. (Advanced approaches institutions and institutions subject to Category III capital standards only): Total applicable capital buffer	RCFW H312		52.b.

Dollar Amounts in Thousands	RCFA	Amount	
53. Eligible retained income[1]	H313		53.
54. Distributions and discretionary bonus payments during the quarter[2]	H314		54.
Supplementary Leverage Ratio*			
~~55. Advanced approaches institutions and institutions subject to Category III capital standards only: Supplementary leverage ratio information:~~ Insert A			
55. a. Total leverage exposure[3]	H015		55.a.
		Percentage	
b. Supplementary leverage ratio	H036		55.b.

Insert B

* Report each ratio and buffer as a percentage, rounded to four decimal places, e.g., 12.3456.

~~1. Non-advanced approaches institutions other than Category III institutions must complete item 53 only if the amount reported in item 52.a above is less than or equal to 2.5000 percent. Advanced approaches institutions and Category III institutions must complete item 53 only if the amount reported in item 52.a above is less than or equal to the amount reported in item 52.b above.~~

~~2. Non-advanced approaches institutions other than Category III institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52.a, in the Call Report for the previous calendar quarter-end report date was less than or equal to 2.5000 percent. Advanced approaches institutions and Category III institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52.a, in the Call Report for the previous calendar quarter-end report date was less than or equal to the amount reported in Schedule RC-R, Part I, item 52.b, in the Call Report for that previous report date.~~

~~3. Institutions that have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 55.a.~~

Insert A

Items 55.a and 55.b are to be completed only by advanced approaches institutions and institutions subject to Category III capital standards.

Insert B

Items 56.a and 56.b are to be completed only by depository institutions that are subsidiaries of global systemically important bank holding companies.

56.a. Leverage buffer standard	QC53		56.a.
b. Leverage buffer	QC54		56.b.

Consolidated View of Proposed Schedule RC-R, Part I, items 55 and 56 on FFIEC 031 Call Report Form

Supplementary Leverage Ratio*

Items 55.a and 55.b are to be completed only by advanced approaches institutions and institutions subject to Category III capital standards.

55.a. Total leverage exposure..	H015		55.a.
	Percentage		
b.Supplementary leverage ratio...	H036		55.b.

Items 56.a and 56.b are to be completed only by depository institutions that are subsidiaries of global systemically important bank holding companies.

56.a. Leverage buffer standard..	QC53		56.a.
b. Leverage buffer…………………..	QC54		56.b.

General Instructions for Schedule RC-R, Part I.

In the FFIEC 031, Schedule RC-R, Part I, has two columns for items 11 through 19. Items 11 through 19 in column A are to be completed by non-advanced approaches institutions (including institutions subject to Category III capital standards[1]) and items 11 through 19 in column B are to be completed by advanced approaches institutions.[2]

In the FFIEC 041, Schedule RC-R, Part I, has only one column for items 11 through 19 because advanced approaches institutions are required to complete the FFIEC 031.

Community Bank Leverage Ratio Framework

Opting into the Community Bank Leverage Ratio (CBLR) Framework – A qualifying institution may opt into the CBLR framework. A qualifying institution opts into and out of the framework through its reporting in Call Report Schedule RC-R. A qualifying institution that opts into the CBLR framework (CBLR electing institution) must complete Schedule RC-R, Part I, items 1 through 37, and, if applicable, items 38.a through 38.c, and can make that election on Schedule RC-R, Part I, item 31.a. A qualifying institution can opt out of the CBLR framework by completing Schedule RC-R, Parts I and II, excluding Schedule RC-R, Part I, items 32 through 38.c. However, an otherwise qualifying institution's primary federal supervisory authority may disallow the institution's use of the CBLR framework based on the supervisory authority's evaluation of the risk profile of the institution.

On April 23, 2020, the federal banking agencies published two interim final rules to provide temporary relief to community banking organizations with respect to the CBLR framework, and the final rule became effective November 9, 2020 with no changes to the interim final rules. The final rule provides community banking organizations with a clear and gradual transition, by January 1, 2022, back to the greater than 9 percent leverage ratio qualifying criterion previously established by the agencies. The other qualifying criteria in the CBLR framework have not been modified by the final rule.

A qualifying institution with a leverage ratio that exceeds the applicable leverage ratio requirement and opts into the CBLR framework shall be considered to have met: (i) the generally applicable risk-based and leverage capital requirements in the agencies' capital rules; (ii) the capital ratio requirements to be considered well capitalized under the agencies' prompt corrective action (PCA) framework (in the case of insured depository institutions); and (iii) any other applicable capital or leverage requirements.[3]

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[1] Category III institutions include institutions, which are not advanced approaches institutions, that have (1) at least $250 billion in average total consolidated assets or (2) at least $100 billion in average total consolidated assets and at least $75 billion in average total nonbank assets, average weighted short-term wholesale funding; or average off-balance sheet exposure. In addition, depository institution subsidiaries of Category III institutions are considered Category III institutions.

[2] An institution that is subject to the advanced approaches capital rule (i.e., an advanced approaches institution as defined in the federal banking agencies' regulatory capital rules) is (i) a subsidiary of a global systemically important bank holding company~~,~~ (GSIB), as identified pursuant to 12 CFR 217.402; (ii) a Category II institution; (iii) a subsidiary of a depository institution that uses the advanced approaches pursuant to subpart E of 12 CFR part 3 (OCC), 12 CFR part 217 (Board), or 12 CFR part 324 (FDIC) to calculate its risk-based capital requirements; (iv) a subsidiary of a bank holding company or savings and loan holding company that uses the advanced approaches pursuant to subpart E of 12 CFR part 217 to calculate its risk-based capital requirements; or (v) an institution that elects to use the advanced approaches to calculate its risk-based capital requirements.
Category II institutions include institutions with (1) at least $700 billion in total consolidated assets or (2) at least $75 billion in cross-jurisdictional activity and at least $100 billion in total consolidated assets. In addition, depository institution subsidiaries of Category II institutions are considered Category II institutions.

[3] See 12 CFR 3 (OCC); 12 CFR 217 (Board); 12 CFR 324 (FDIC).

Part I. (cont.)

Item No.	Caption and Instructions
52.a (cont.)	***For all institutions, except advanced approaches institutions that exit parallel run:***

(1) Schedule RC-R, Part I, item 49, column A, less 4.5000 percent, which is the minimum common equity tier 1 capital ratio requirement under section 10 of the regulatory capital rules;
(2) Schedule RC-R, Part I, item 50, column A, less 6.0000 percent, which is the minimum tier 1 capital ratio requirement under section 10 of the regulatory capital rules; and
(3) Schedule RC-R, Part I, item 51, column A, less 8.0000 percent, which is the minimum total capital ratio requirement under section 10 of the regulatory capital rules.

However, if any of the three ratios calculated above is less than zero (i.e., is negative), the institution's capital conservation buffer is zero.

For advanced approaches institutions that exit parallel run only:

(1) The lower of Schedule RC-R, Part I, item 49, column A and column B, less 4.5000 percent, which is the minimum common equity tier 1 capital ratio requirement under section 10 of the regulatory capital rules;
(2) The lower of Schedule RC-R, Part I, item 50, column A and column B, less 6.0000 percent, which is the minimum tier 1 capital ratio requirement under section 10 of the regulatory capital rules; and
(3) The lower of Schedule RC-R, Part I, item 51, column A and column B, less 8.0000 percent, which is the minimum total capital ratio requirement under section 10 of the regulatory capital rules.

However, if any of the three ratios calculated above is less than zero (i.e., is negative), the institution's capital conservation buffer is zero.

52.b **Advanced approaches institutions (FFIEC 031) and institutions subject to Category III capital standards (FFIEC 031 and FFIEC 041) only: Total applicable capital buffer.** Report the total applicable capital buffer requirement for the reporting institution as specified in the capital rule. The total applicable capital buffer requirement is the sum of the capital conservation buffer (2.5000 percent) plus any countercyclical capital buffer that is in place plus any countercyclical capital buffers in other jurisdictions to which the institution is subject.

NOTE: Non-advanced approaches institutions other than Category III institutions must complete Schedule RC-R, Part I, item 53, only if the amount reported in Schedule RC-R, Part I, item 52.a, above, is less than or equal to 2.5000 percent. Advanced approaches institutions and Category III institutions must complete Schedule RC-R, Part I, item 53,~~ only~~ if the amount reported in Schedule RC-R, Part I, item 52.a, above, is less than or equal to the amount reported in Schedule RC-R, Part I, item 52.b, above.

Depository institution subsidiaries of U.S. GSIBs, as determined under 12 C.F.R. 217.402, must complete Schedule RC-R, Part I, item 56.a. and item 56.b. before completing Schedule RC-R, Part I, item 53.

Depository institution subsidiaries of U.S. GSIBs must complete Schedule RC-R, Part I, item 53 if:
- **the amount reported in Schedule RC-R, Part I, item 52.a is less than or equal to the amount reported in Schedule RC-R, Part I, item 52.b; or**
- **the amount reported in Schedule RC-R, Part I, item 56.b is less than or equal to the amount reported in Schedule RC-R, Part I, item 56.a.**

Item No. **Caption and Instructions**

53 **Eligible retained income.** Report the amount of eligible retained income as the greater of (1) the reporting institution's net income for the four preceding calendar quarters, net of any distributions and associated tax effects not already reflected in net income, and (2) the average of the reporting institution's net income over the four preceding calendar quarters. (See the instructions for Schedule RC-R, Part I, item 54, for the definition of "distributions" from section 2 of the regulatory capital rules.)

For purposes of this item 53, the four preceding calendar quarters refers to the calendar quarter ending on the last day of the current reporting period and the three preceding

Part I. (cont.)

Item No. **Caption and Instructions**

53 (cont.) calendar quarters as illustrated in the example below. The average of an institution's net income amount over the four preceding calendar quarters refers to the average of three-month net income for the calendar quarter ending on the last day of the current reporting period and the three-month net income for the three preceding calendar quarters as illustrated in the example below.

Example and a worksheet calculation:

Assumptions:

- Eligible retained income is calculated for the Call Report date of March 31, 2020.
- The institution reported the following on its Call Reports in Schedule RI, Income Statement, item 14, "Net income (loss) attributable to bank (item 12 minus item 13)":

Call Report Date	Amount Reported in Item 14	Three-Month Net Income
March 31, 2019	$400 (A)	$400
June 30, 2019	$900 (B)	$500 (B-A)
September 30, 2019	$1,500 (C)	$600 (C-B)
December 31, 2019	$1,900 (D)	$400 (D-C)
March 31, 2020	$200 (E)	$200 (E)

- The distributions and associated tax effects not already reflected in net income (e.g., dividends declared on the institution's common stock between April 1, 2019, and March 31, 2020) in this example are $400 in each of the four preceding calendar quarters.

	Q2 2019	Q3 2019	Q4 2019	Q1 2020
Net Income	$500	$600	$400	$200
Adjustments for distributions and associated tax effects not already reflected in net income	($400)	($400)	($400)	($400)
Adjusted Net Income (Net Income – Adjustments)	$100	$200	$0	($200)

(1)	Calculate an institution's net income for the four preceding calendar quarters, net of any distributions and associated tax effects not already reflected in net income.	$100 + $200 + $0 + ($200) = $100
(2)	Calculate the average of an institution's three-month net income over the four preceding calendar quarters.	($500 + $600 + $400 + $200) / 4 = $425*
(3)	Take the greater of step (1) and step (2) and report the amount in Schedule RC-R, Part I, item 53.	$425

*From a practical perspective, an institution may use the year-to-date net income reflected in Schedule RI for December 31, 2019; subtract from it the net income reflected in Schedule RI, item 14, for March 31, 2019; and then add the net income in Schedule RI, item 14, for March 31, 2020, to calculate the numerator in step 2, above. For the example above, the average of an institution's three-month net income over the four preceding calendar quarters would be: ($1,900 (D) less $400 (A) plus $200 (E)) divided by 4 = $425.

Part I. (cont.)

Item No. Caption and Instructions

NOTE: Non-advanced approaches institutions other than Category III institutions must complete Schedule RC-R, Part I, item 54, only if the amount reported in Schedule RC-R, Part I, item 52.a, in the Call Report for the previous calendar quarter-end report date was less than or equal to 2.5000 percent. Advanced approaches institutions and Category III institutions must complete Schedule RC-R, Part I, item 54, ~~only~~ if the amount reported in Schedule RC-R, Part I, item 52.a, in the Call Report for the previous calendar quarter-end report date was less than or equal to the amount reported in Schedule RC-R, Part I, item 52.b, in the Call Report for the previous calendar quarter-end report date.

Depository institution subsidiaries of U.S. GSIBs must complete item 54 if:

- **the amount reported in Schedule RC-R, Part I, item 52.a, for the previous calendar quarter-end report date was less than or equal to the amount reported in Schedule RC-R, Part I, item 52.b, in the Call Report for the previous calendar quarter-end report date; or**
- **the amount reported in Schedule RC-R, Part I, item 56.b, in the Call Report for the previous calendar quarter-end report date was less than or equal to the amount reported in Schedule RC-R, Part I, item 56.a, in the Call Report for the previous calendar quarter-end report date.**

Item No. Caption and Instructions

54 **Distributions and discretionary bonus payments during the quarter.** An institution must complete this item only if the amount of its institution-specific capital buffer~~,~~ or institution-specific leverage buffer (if applicable), as reported as of the previous calendar quarter-end report date, was less than its applicable required buffer percentage on that previous calendar quarter-end report date. For an institution that must complete this item 54, report the amount of distributions and discretionary bonus payments during the calendar quarter ending on the report date.

Part I. (cont.)

Item No. **Caption and Instructions**

54 (cont.)

For example:

- A non-advanced approaches institution other than a Category III institution must report the amount of distributions and discretionary bonus payments made during the calendar quarter ending June 30, 2020, in this item 54 in its June 30, 2020, Call Report only if the amount of its capital conservation buffer as reported in Schedule RC-R, Part I, item 52.a, in its March 31, 2020, Call Report was less than or equal to 2.5000 percent
- ~~An institution that is an advanced approaches institution or a Category III institution must report the amount of distributions and discretionary bonus payments made during the calendar quarter ending June 30, 2020, in this item 54 in its June 30, 2020, Call Report only if the amount of its capital buffer as reported in Schedule RC-R, Part I, item 52.a, in its March 31, 2020, Call Report was less than or equal to the amount reported in Schedule RC-R, Part I, item 52.b, in its March 31, 2020, Call Report.~~

As defined in section 2 of the regulatory capital rules, "distribution" means:

(1) A reduction of tier 1 capital through the repurchase of a tier 1 capital instrument or by other means, except when an institution, within the same quarter when the repurchase is announced, fully replaces a tier 1 capital instrument it has repurchased by issuing another capital instrument that meets the eligibility criteria for:
  (i) A common equity tier 1 capital instrument if the instrument being repurchased was part of the institution's common equity tier 1 capital, or
  (ii) A common equity tier 1 or additional tier 1 capital instrument if the instrument being repurchased was part of the institution's tier 1 capital;
(2) A reduction of tier 2 capital through the repurchase, or redemption prior to maturity, of a tier 2 capital instrument or by other means, except when an institution, within the same quarter when the repurchase or redemption is announced, fully replaces a tier 2 capital instrument it has repurchased by issuing another capital instrument that meets the eligibility criteria for a tier 1 or tier 2 capital instrument;
(3) A dividend declaration or payment on any tier 1 capital instrument;
(4) A dividend declaration or interest payment on any tier 2 capital instrument if the institution has full discretion to permanently or temporarily suspend such payments without triggering an event of default; or
(5) Any similar transaction that the institution's primary federal regulator determines to be in substance a distribution of capital.

As defined in section 2 of the regulatory capital rules, "discretionary bonus payment" means a payment made to an executive officer of an institution, where:

(1) The institution retains discretion as to whether to make, and the amount of, the payment until the payment is awarded to the executive officer;
(2) The amount paid is determined by the institution without prior promise to, or agreement with, the executive officer; and
(3) The executive officer has no contractual right, whether express or implied, to the bonus payment.

As defined in section 2 of the regulatory capital rules, "executive officer" means a person who holds the title or, without regard to title, salary, or compensation, performs the function of one or more of the following positions: president, chief executive officer, executive chairman, chief operating officer, chief financial officer, chief investment officer, chief legal officer, chief lending officer, chief risk officer, or head of a major business line, and other staff that the board of directors of the institution deems to have equivalent responsibility.

Part I. (cont.)

Supplementary Leverage Ratio

Item No. **Caption and Instructions**

NOTE: Schedule RC-R, Part I, items 55.a and 55.b, are to be completed only by advanced approaches institutions, including those that have not exited parallel run, and institutions subject to Category III capital standards. All other institutions should leave Schedule RC-R, Part I, items 55.a and 55.b, blank.

55 **Advanced approaches institutions (FFIEC 031) and institutions subject to Category III capital standards (FFIEC 031 and FFIEC 041): Supplementary leverage ratio information.** Report in the appropriate subitem the institution's total leverage exposure and its supplementary leverage ratio.

55.a **Total leverage exposure.** Report the institution's total leverage exposure as measured in accordance with section 10(c)(~~4)(ii)(A) through (H~~2) of the regulatory capital rules~~, as adjusted pursuant to section 10(c)(4)(ii)(I) for a clearing member institution and section 10(c)(4)(ii)(J) for a custody bank; sections 302 and 305 of these rules for exposures related to the Money Market Mutual Fund Liquidity Facility and the Paycheck Protection Program Liquidity Facility; and, for an electing advanced approaches or Category III depository institution, the applicable section of these rules for U.S. Treasury securities and deposits in the institution's accounts at Federal Reserve Banks (section 303 for an institution supervised by the Federal Reserve; section 304 for an institution supervised by the OCC or the FDIC).~~.

An advanced approaches or Category III institution that has elected to apply the 3-year CECL transition provision (3-year CECL electing institution) should increase its total leverage exposure by its applicable CECL transitional amount, in accordance with section 301 of the regulatory capital rules. For example, a 3-year CECL electing institution should increase its total leverage exposure for purposes of the supplementary leverage ratio by 75 percent of its CECL transitional amount during the first year of the transition period, 50 percent of its CECL transitional amount during the second year of the transition period, and 25 percent of its CECL transitional amount during the third year of the transition period.

An advanced approaches or Category III institution that has elected to apply the 5-year 2020 CECL transition provision (5-year CECL electing institution) should increase its total leverage exposure by its applicable modified CECL transitional amount, in accordance with section 301 of the regulatory capital rules. Specifically, a 5-year CECL electing institution should increase its total leverage exposure for purposes of the supplementary leverage ratio by 100 percent of its modified CECL transitional amount during the first and second years of the transition period, 75 percent of its modified CECL transitional amount during the third year of the transition period, 50 percent of its modified CECL transitional amount during the fourth year of the transition period, and 25 percent of its modified CECL transitional amount during the fifth year of the transition period (see Example of Application of the 5-Year 2020 CECL Transition Provision for Third Quarter 2020 in the General Instructions for Schedule RC-R, Part I).

55.b **Supplementary leverage ratio.** Report the institution's supplementary leverage ratio as a percentage, rounded to four decimal places. Divide Schedule RC-R, Part I, item 26, "Tier 1 capital," by Schedule RC-R, Part I, item 55.a, "Total leverage exposure."

Part I. (cont.)

Item No. Caption and Instructions

NOTE: Schedule RC-R, Part I, items 56.a and 56.b (FFIEC 031), are to be completed only by depository institution subsidiaries of U.S. GSIBs.

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56 **Enhanced supplementary leverage ratio information.** Report in the appropriate subitem the institution's leverage buffer standard and its leverage buffer.

56.a **Leverage buffer standard.** Report the institution's leverage buffer amount in accordance with the regulatory capital rules.

56.b **Leverage buffer.** Report the institution's leverage buffer as a percentage, rounded to four decimal places. Report line item 55.b less 3.0000 percent. However, if the institution's leverage buffer calculated above is less than zero (i.e., is negative), report zero.