

FFIEC 031
Draft Reporting Form for Call Report Revisions
Proposed to Take Effect as of the
September 30, 2025, Report Date

The following draft reporting form, which is subject to change, presents the pages from the FFIEC 031 Call Report form as they are proposed to be revised. These proposed revisions are described in the federal banking agencies' initial Paperwork Reduction Act (PRA) Federal Register notice published in the Federal Register on January 26, 2024.

The initial PRA Federal Register notice and draft redlined instructions and reporting form 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 January 26, 2024

Federal Financial Institutions Examination Council



Consolidated Reports of Condition and Income for a Bank with Domestic and Foreign Offices—FFIEC 031

September 30, 2025

20250930

subject to the expanded risk-based approach

Report at the close of business ~~December 31, 2022~~

(~~20221231~~)
(RCON 9999)

This report is required by law: 12 U.S.C. § 324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); 12 U.S.C. §161 (National banks); and 12 U.S.C. §1464 (Savings associations).

Unless the context indicates otherwise, the term “bank” in this report form refers to both banks and savings associations.

NOTE: Each bank’s board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Reports of Condition and Income. The Reports of Condition and Income are to be prepared in accordance with federal regulatory authority instructions. The Reports of Condition and Income must be signed by the Chief Financial Officer (CFO) of the reporting bank (or by the individual performing an equivalent function) and attested to by not less than two directors (trustees) for state nonmember banks and three directors for state member banks, national banks, and savings associations.

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

Submission of Reports

Each bank must file its Reports of Condition and Income (Call Report) data by either:

- (a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC’s Central Data Repository (CDR), an Internet-based system for data collection (<https://cdr.ffiec.gov/cdr/>), or
- (b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank’s data file to the CDR.

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (703) 774-3946, or by e-mail at cdr.help@cdr.ffiec.gov.

FDIC Certificate Number
(RSSD 9050)

This report form is to be filed by (1) banks with branches and consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities, (2) banks with domestic offices only and total consolidated assets of \$100 billion or more, and (3) banks that are ~~advanced approaches institutions~~ for regulatory capital purposes.

schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

We, the undersigned directors (trustees), attest to the correctness of the Reports of Condition and Income (including the supporting schedules) for this report date and declare that the Reports of Condition and Income have been examined by us and to the best of our knowledge and belief have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct.

Director (Trustee)

Director (Trustee)

Director (Trustee)

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach your bank’s completed signature page (or a photocopy or a computer generated version of this page) to the hard-copy record of the data file submitted to the CDR that your bank must place in its files.

The appearance of your bank’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 at least the caption of each Call Report item and the reported amount.

Legal Title of Bank (RSSD 9017)

City (RSSD 9130)

State Abbreviation (RSSD 9200)

Zip Code (RSSD 9220)

Legal Entity Identifier (LEI)

(Report only if your institution already has an LEI.) (RCON 9224)

84.29

The estimated average burden associated with this information collection is ~~86.49~~ hours per respondent and is expected to vary by institution, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent’s activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

Schedule RC-R—Regulatory Capital

Part I. Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

		Dollar Amounts in Thousands		RCFA	Amount	
Common Equity Tier 1 Capital						
1.	Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	P742				1.
2.	Retained earnings ¹	KW00				2.
a.	To be completed only by institutions that have adopted ASU 2016-13: Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.)			RCOA JJ29		2.a.
3.	Accumulated other comprehensive income (AOCI).....	B530				3.
a.	AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.)			0=No 1=Yes	RCOA P838	3.a.
4.	Common equity tier 1 minority interest includable in common equity tier 1 capital	P839				4.
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)	P840				5.
Common Equity Tier 1 Capital: Adjustments and Deductions						
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs)	P841				6.
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	P842				7.
8.	LESS: 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				8.
9.	AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):					
a.	LESS: Net unrealized gains (losses) on available-for-sale debt securities (if a gain, report as a positive value; if a loss, report as a negative value).....	P844				9.a.
b.	Not applicable					
c.	LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)	P846				9.c.
d.	LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)...	P847				9.d.
e.	LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	P848				9.e.
f.	To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value)	P849				9.f.

1. Institutions that have adopted ASU 2016-13 and 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 this item.

2. Category III and Category IV institutions subject to the transition provisions in section 300(a) of the regulatory capital rule should report adjusted amounts in items 9.a and 9.c through 9.e and should not report line item 9.f.

Schedule RC-R—Continued

Part I—Continued

Subject to the Expanded Risk-Based Approach

Not Subject to the Expanded Risk-Based Approach

Dollar Amounts in Thousands		RCFA	Amount	
10.	Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			
a.	LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value)	Q258		10.a.
b.	LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	P850		10.b.

Dollar Amounts in Thousands		(Column A) Non-advanced Approaches Institutions		(Column B) Advanced Approaches Institutions		
		RCFA	Amount	RCFW	Amount	
11.	LESS: 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		11.
12.	Subtotal (for column A, item 5 minus items 6 through 10.b; for column B, item 5 minus items 6 through 11)	P852		P852		12.
13.	a. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12	LB58				13.a.
	b. LESS: 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		13.b.
14.	a. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12	LB59				14.a.
	b. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold			P854		14.b.
15.	a. LESS: 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 25 percent of item 12	LB60				15.a.
	b. LESS: 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		15.b.
16.	LESS: 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		16.
17.	LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital ² to cover deductions ...	P857		P857		17.
18.	Total adjustments and deductions for common equity tier 1 capital ³	P858		P858		18.
19.	Common equity tier 1 capital (item 12 minus item 18)	P859		P859		19.

not subject to the expanded risk-based approach

1. All ~~non-advanced approaches~~ institutions should complete column A for items 11-19; all ~~advanced approaches~~ institutions should complete column B for items 11-19.
 2. An institution that has a CBLR framework election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.
 3. All ~~non-advanced approaches~~ institutions should report in item 18, column A, the sum of items 13.a, 14.a, 15.a, and 17, column A; all ~~advanced approaches~~ institutions should report in item 18, column B, the sum of items 13.b, 14.b, 15.b, 16, and 17, column B.

subject to the expanded risk-based approach

Schedule RC-R—Continued

Part I—Continued

Not applicable

Dollar Amounts in Thousands

	RCFA	Amount	
Additional Tier 1 Capital			
20. Additional tier 1 capital instruments plus related surplus	P860		20.
21. Non-qualifying capital instruments subject to phase-out from additional tier 1 capital	P861		21.
22. Tier 1 minority interest not included in common equity tier 1 capital	P862		22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	P863		23.
24. LESS: Additional tier 1 capital deductions	P864		24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)	P865		25.
Tier 1 Capital			
26. Tier 1 capital ¹	8274		26.
Total Assets for the Leverage Ratio			
27. Average total consolidated assets ²	KW03		27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital ³	P875		28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes	B596		29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29)	A224		30.
Leverage Ratio*			
	RCFA	Percentage	
31. Leverage ratio (item 26 divided by item 30)	7204		31.

a. Does your institution have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No)

0=No	RCOA	
1=Yes	LE74	

31.a.

If your institution entered "1" for Yes in item 31.a:

- Complete items 32 through 37 and, if applicable, items 38.a through 38.c,
- Do not complete items 39 through 55.b, and
- Do not complete Part II of Schedule RC-R.

If your institution entered "0" for No in item 31.a:

- Skip (do not complete) items 32 through 38.c,
- Complete items 39 through 55.b, as applicable, and
- Complete Part II of Schedule RC-R.

Item 31.b is to be completed only by ~~non-advanced approaches~~ institutions that elect to use the Standardized Approach for Counterparty Credit Risk (SA-CCR) for purposes of the standardized approach and supplementary leverage ratio.

b. Standardized Approach for Counterparty Credit Risk opt-in election (enter "1" for Yes; leave blank for No)

	RCOA	
1=Yes	NC99	

31.b.

not subject to the expanded risk-based approach

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

1. All ~~non-advanced approaches~~ institutions should report the sum of item 19, column A, and item 25 in item 26; all ~~advanced approaches~~ institutions should report the sum of item 19, column B, and item 25 in item 26.
2. Institutions that have adopted ASU 2016-13 and 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 27.
3. All ~~non-advanced approaches~~ institutions should report in item 28 the sum of items 6, 7, 8, 10.b, 13.a, 14.a, 15.a, 17 (column A), and certain elements of item 24 - see instructions; all ~~advanced approaches~~ institutions should report in item 28, the sum of items 6, 7, 8, 10.b, 11, 13.b, 14.b, 15.b, 16, 17 (column B), and certain elements of item 24 - see instructions.

subject to the expanded risk-based approach

Schedule RC-R—Continued

Part I—Continued

Qualifying Criteria and Other Information for CBLR Institutions*

Dollar Amounts in Thousands	(Column A)		(Column B)		
	RCFA	Amount	RCFA	Percentage	
32. Total assets (Schedule RC, item 12); (must be less than \$10 billion) ...	2170				32.
33. Trading assets and trading liabilities (Schedule RC, sum of items 5 and 15). Report as a dollar amount in column A and as a percentage of total assets (5% limit) in column B.....	KX77		KX78		33.
34. Off-balance sheet exposures:					
a. Unused portion of conditionally cancellable commitments.....	KX79				34.a.
b. Securities lent and borrowed (Schedule RC-L, sum of items 6.a and 6.b)	KX80				34.b.
c. Other off-balance sheet exposures	KX81				34.c.
d. Total off-balance sheet exposures (sum of items 34.a through 34.c). Report as a dollar amount in column A and as a percentage of total assets (25% limit) in column B.	KX82		KX83		34.d.
		Dollar Amounts in Thousands	RCFA	Amount	
35. Unconditionally cancellable commitments			S540		35.
36. Investments in the tier 2 capital of unconsolidated financial institutions.....			LB61		36.
37. Allocated transfer risk reserve.....			3128		37.
38. Amount of allowances for credit losses on purchased credit-deteriorated assets: ¹					
a. Loans and leases held for investment			JJ30		38.a.
b. Held-to-maturity debt securities			JJ31		38.b.
c. Other financial assets measured at amortized cost			JJ32		38.c.

If your institution entered "0" for No in item 31.a, complete items 39 through 55.b, as applicable, and Part II of Schedule RC-R. If your institution entered "1" for Yes in item 31.a, do not complete items 39 through 55.b or Part II of Schedule RC-R.

	Dollar Amounts in Thousands	RCFA	Amount	
Tier 2 Capital²				
39. Tier 2 capital instruments plus related surplus.....		P866		39.
40. Non-qualifying capital instruments subject to phase-out from tier 2 capital.....		P867		40.
41. Total capital minority interest that is not included in tier 1 capital		P868		41.
42. a. Allowance for loan and lease losses includable in tier 2 capital ^{3, 4}		5310		42.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital		RCFW		42.b.
43. Not applicable		RCFA		
44. a. Tier 2 capital before deductions (sum of items 39 through 42.a).....		P870		44.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 39 through 41, plus item 42.b)		RCFW		44.b.

b. Tier 2 capital before deductions (for institutions subject to the expanded risk-based approach)

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

- Items 38.a through 38.c should be completed only by institutions that have adopted ASU 2016-13.
- An institution that has a CBLR election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.
- Institutions that have adopted ASU 2016-13 should report the amount of adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule, includable in tier 2 capital in item 42.a.
- Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of AACL includable in tier 2 capital. See instructions for further detail on the CECL transition provisions.

b. Adjusted allowances for credit losses (AACL) includable in tier 2 capital (for institutions subject to the expanded risk-based approach)

Schedule RC-R—Continued

a. Part I—Continued

b. Tier 2 capital (greater of 44.b minus item 45.b) (for institutions subject to the expanded risk-based approach)

	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	
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	
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	

Capital Buffer*

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

(for institutions subject to the expanded risk-based approach)

	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:			
a. Total leverage exposure ³		H015	55.a.
			Percentage
b. Supplementary leverage ratio.....		H036	55.b.

Institutions not subject to the expanded risk-based approach

* 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 adopted ASU 2016-13 and 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.

Schedule RC-R—Continued

Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	
	Allocation by Risk-Weight Category							
	250%	300%	400%	600%	625%	937.5%	1250%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCFD S562	RCFD S563	RCFD S564	RCFD S565	RCFD S566	RCFD S567	RCFD S568	23.
24. Risk-weight factor	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCFD S573	RCFD S574	RCFD S575	RCFD S576	RCFD S577	RCFD S578	RCFD S579	25.

M

	Totals		
Dollar Amounts in Thousands	RCFD	Amount	
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold ¹	S580		26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules)	S581		27.
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve ^{2,3}	B704		28.
29. LESS: Excess allowance for loan and lease losses ^{4,5}	A222		29.
30. LESS: Allocated transfer risk reserve	3128		30.
31. Total risk-weighted assets (item 28 minus items 29 and 30)	G641		31.

1. For institutions that have adopted ASU 2016-13, the risk-weighted assets base reported in item 26 is for purposes of calculating the adjusted allowances for credit losses (AACL) 1.25 percent threshold.
 2. Sum of items 2.b through 20, column S; items 9.a, 9.b, 9.c, 9.d, and 10, columns T and U; item 25, columns C through Q; and item 27 (if applicable).
 3. For institutions that have adopted ASU 2016-13, the risk-weighted assets reported in item 28 represents the amount of risk-weighted assets before deductions for excess AACL and allocated transfer risk reserve.
 4. Institutions that have adopted ASU 2016-13 should report the excess AACL.
 5. Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of excess AACL.

09/2025

06/2020