



**Federal Deposit Insurance Corporation**  
550 17th Street NW, Washington, D.C. 20429-9990

**Financial Institution Letter**  
**FIL-23-2018**  
**May 4, 2018**

**Banker Teleconference:  
Implementation and Transition of the Current Expected Credit Losses (CECL)  
Methodology for Allowances and Related Adjustments to the Regulatory Capital  
Rules and Conforming Amendments to Other Regulations**

**Summary:** The FDIC, the Office of the Comptroller of the Currency (OCC), and the Board of Governors of the Federal Reserve System (FRB) will host an interagency conference call on May 15, 2018, from 1:00 p.m. to 2:00 p.m. Eastern Time to address certain proposed changes to their capital rules.

**Statement of Applicability to Institutions with Total Assets Under \$1 Billion:** This Financial Institution Letter (FIL) is applicable to all FDIC-supervised institutions.

**Distribution:**

FDIC-Supervised Banks (Commercial and Savings) and FDIC-Supervised Savings Associations

**Suggested Routing:**

Chief Executive Officer  
Chief Financial Officer  
Chief Risk Officer

**Related Topics:**

[Capital Adequacy of FDIC-Supervised Institutions, 12 CFR Part 324 \(Regulatory Capital Rules\)](#)

**Attachments:**

[Regulatory Capital Rules: Implementation and Transition of the Current Expected Credit Losses Methodology for Allowances and Related Adjustments to the Regulatory Capital Rule](#)

**Contact:**

Benedetto Bosco, Chief, Capital Policy, at [BBosco@fdic.gov](mailto:BBosco@fdic.gov) or (202) 898-6853;  
Richard Smith, Capital Markets Policy Analyst, at [rismith@fdic.gov](mailto:rismith@fdic.gov) or (202) 898-6931; or [regulatorycapital@fdic.gov](mailto:regulatorycapital@fdic.gov) or (202) 898-6888

**Note:**

FDIC Financial Institution Letters (FILs) may be accessed from the FDIC's website at [www.fdic.gov/news/news/financial/2018/](http://www.fdic.gov/news/news/financial/2018/).

To receive FILs electronically, please visit [www.fdic.gov/about/subscriptions/fil.html](http://www.fdic.gov/about/subscriptions/fil.html).

Paper copies may be obtained through the FDIC's Public Information Center, 3501 Fairfax Drive, E- 1002, Arlington, VA 22226 (1-877-275-3342 or 703-562-2200).

**Highlights:**

- The FDIC, the OCC, and the FRB will host an interagency conference call on Tuesday, May 15, 2018, from 1:00 p.m. to 2:00 p.m. ET to address certain proposed changes to their capital rules, including : (1) the definition of a new term, Allowance for Credit Losses; (2) revised definition of carry value for available-for-sale debt securities and purchased credit deteriorated assets; (3) mechanics of the proposed CECL transition provision; and (4) new disclosure and regulatory reporting requirements.

- Participants can join the webinar event at:

<https://www.mymeetings.com/nc/join.php?i=PWXW7409534&p=3785829&t=c>

Participants are asked to join the webinar 20 minutes before it begins.

- Participants may dial-in to the teleconference using this information:  
Phone: 888-469-0647  
Participant Passcode: 3785829
- A question-and-answer session will follow the presentation. We encourage participants to submit questions via email before the webinar to [regulatorycapital@fdic.gov](mailto:regulatorycapital@fdic.gov).