



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

Financial Institution Letter
FIL-85-2018
December 12, 2018

**Banker Teleconference:
Regulatory Capital Rule: Capital Simplification for Qualifying Community
Banking Organizations**

Summary: The Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of the Currency, and the Board of Governors of the Federal Reserve System (the Agencies) will host an interagency conference call for bankers on December 18, 2018, to discuss the optional community bank leverage ratio (CBLR) framework.

Statement of Applicability: This Financial Institution Letter (FIL) is applicable to all FDIC-supervised institutions with less than \$10 billion in total consolidated assets, except for advanced approaches banking organizations.

Distribution:
FDIC-Supervised Institutions

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 Rule: Capital Simplification for Qualifying Community Banking Organizations](#)

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

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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 Agencies will host an interagency conference call for bankers on Tuesday, December 18, 2018, from 2:00 p.m. to 3:30 p.m. Eastern Time to discuss the optional CBLR framework, including the definition of a qualifying community banking organization; the definition of CBLR tangible equity; and compliance with the proposed framework.

Participants can join the webinar event at:
<https://www.mymeetings.com/nc/join.php?i=PW XW8502630&p=4937072&t=c>

Participants are asked to join the webinar 20 minutes before it begins. There is no prior registration for the webinar.

- Participants may dial-in to the teleconference using this information:
Telephone: **800-988-9516**
Participant Passcode: **4937072**
- A question-and-answer session will follow the presentation. We encourage participants to submit questions via email before the webinar to regulatorycapital@fdic.gov.