

Appendix C: Capital Measures

This appendix provides information, by type of institution, on capital measures used for daylight overdraft cap and fee calculation. In most cases, capital information is submitted to the primary regulator or supervisor using specific forms and reports, which are indicated below.

1. Most U.S. banks, including

- U.S.-chartered commercial banks
- Nonbank banks
- Bankers' banks
- Industrial banks
- Federally insured mutual savings banks
- Federal savings banks
- FDIC-insured cooperative banks.

Risk-based capital (that is, Tier 1 plus Tier 2 capital) for these institutions is calculated from data reported on the Federal Financial Institutions Examination Council (FFIEC) forms 031-034. For most banks, Tier 1 capital will equal common stockholders' equity capital less goodwill and other disallowed intangible assets, and Tier 2 capital will equal the allowable portion of the allowance for loan and lease losses and is further limited to 100 percent of Tier 1 capital. Please refer to the instructions for FFIEC forms 031-034, schedule RC-R for a discussion of Tier 1 and Tier 2 capital.

Total Risk-Based Capital (line 21) (RCFD 3792).

2. Certain savings institutions, including

- Insured savings and loan associations
- Uninsured savings and loan associations that are on Savings Association Insurance Fund (SAIF) files
- SAIF-insured cooperative banks.

These institutions report capital data on the Thrift Financial Report, schedule CCR (Consolidated Capital Requirement):

Total Risk-Based Capital (line 39) (SVGL 5314).

3. Other savings institutions, including

- Uninsured savings and loan associations that are not on Office of Thrift Supervision files
- Mutual savings banks (state or privately insured).

A Report of Condition is not filed by these institutions. Reserve Bank staff obtains capital information directly from these institutions for daylight overdraft cap calculation purposes.

4. Credit unions:

- Federally insured credit unions
- Credit unions not federally insured that are on National Credit Union Association (NCUA) files.

These institutions report capital data on the NCUA Financial Statistical Report (NCUA 5300):

Regular reserves (Acct. code 931) (CUSA 3099) +
Undivided earnings (Acct. code 940) (CUSA 3250) +
Other reserves (Acct. code 658) (CUSA 3260) +
Appropriation for non-conforming investments (SCU only, Acct. code 668) (CUSA 3119) +
Uninsured secondary capital (low income designated credit unions only, Acct. code 925) (CUSA A166) +
Net income (unless this amount is already included in undivided earnings, Acct. code 602) (CUSA 4679).

5. Corporate credit unions:

These institutions report capital data on the NCUA Financial Statistical Report (NCUA 5310, refer to Schedule C-1 for capital data):

Qualifying membership capital, net of amortization (line 1.a) (CUSP 8458) +
Corporate reserves (line 1.b) (CUSP 4114) +
Other reserves (line 1.c) (CUSP 3260) +
Undivided earnings (line 1.f) (CUSP 1243) +
Accumulated net income/loss (line 1.g) (CUSP 4679) +
Paid-in capital, members (line 1.h) (CUSP A977) +
Paid-in capital, non-members (line 1.i) (CUSP 4236).

6. U.S. Branches and Agencies of Foreign Banks:

These institutions report capital data on the Annual Daylight Overdraft Capital Report for U.S. Branches and Agencies of Foreign Banks (FR 2225):

Daylight overdraft capital base (line 3)

or

Report of Assets and Liabilities for U.S. Branches and Agencies of Foreign Banks (FFIEC 002) Schedule RAL:

Net due to related depository institutions (Item 5.a., Column A (RCFD 2944)).

See section V for further information on capital measures for U.S. branches and agencies of foreign banks.