



bankers' compliance group®

OCTOBER 2013 BCG TELEPHONE BRIEFING

BCG MONTHLY TELEPHONE BRIEFING

Friday, October 18, 2013

12:00 - 1:30 p.m.

(with live Q&A)

ALDRICH BONNEFIN & MOORE, PLC

New Regulatory Capital Rules and Implementation of Basel III

The banking agencies have adopted new rules that revise the risk-based and leverage capital requirements for depository institutions. These rules implement a revised definition of regulatory capital, a new common equity tier 1 minimum capital requirement, and a higher minimum tier 1 capital requirement. The rules incorporate these requirements into the prompt corrective action (PCA) framework that can trigger enforcement actions. Moreover, institutions must now hold an additional “capital conservation buffer” or face limits on capital distributions (dividends) and certain discretionary bonuses. The rules also amend methodologies for determining risk-weighted assets and allow a one-time irrevocable option to continue current treatment of certain Accumulated Other Comprehensive Income (AOCI).

These changes implement statutory mandates from the Dodd-Frank Act and will have an impact on all insured banks and savings associations (“banks”). Our presentation will focus on the impact on community banks, which are not subject to the advanced approaches risk-based capital rules that apply to large banks. These new rules are effective for most community banks as of January 1, 2015, and now is the time to plan ahead!

Counsel to Bankers' Compliance Group®

OCTOBER MONTHLY TELEPHONE BRIEFING

Aldrich Bonnefin & Moore, PLC is hosting a monthly telephone briefing for Bankers' Compliance Group members. The meeting will be on **Friday, October 18, 2013**. This meeting will be presented live and will include a question and answer session. Members can ask questions by telephone, fax or e-mail. Each member that registers for the monthly telephone briefing will be given a password and instructions, which will allow them to participate in the telephone briefing.

Organize Your Participants

This announcement is sent to our main contacts in order to encourage the institution to organize multiple attendees to participate at one location or several locations concurrently. In this manner, several attendees can be accommodated in one conference room with a speakerphone.

Download Handouts

For convenience, members can go to the BCG website, **www.bankerscompliancegroup.com**, and easily download this month's handout(s) the day before the briefing.

Not Able to Listen to the Program? Log on to Our Website!

Should you or others at your institution miss the broadcast, you can tune into our streaming audio available on the BCG website. There will also be a package available which includes a CD of the meeting and the handout(s). The package is available upon request at no additional cost. Contact Laura Jagerman at 800-742-3600 or **LJagerman@ABMLawFirm.com** to request this package.

REGISTER ONLINE ANNUALLY AT:

<http://register.bankerscompliancegroup.com/subadmin/>