Office of Thrift Supervision, Treasury

year. Future taxable income projections for the current fiscal year (adjusted for any significant changes that have occurred or are expected to occur) may be used when applying the capital limit at an interim calendar quarter-end date rather than preparing a new projection each quarter.

(3) Unrealized holding gains and losses on available-for-sale debt securities. The deferred tax effects of any unrealized holding gains and losses on available-for-sale debt securities may be excluded from the determination of the amount of deferred tax assets that are dependent upon future taxable income and the calculation of the maximum allowable amount of such assets. If these deferred tax effects are excluded, this treatment must be followed consistently over time.

§§ 567.14–567.19 [Reserved]

APPENDIXES A–B [RESERVED]

APPENDIX C TO PART 567—RISK-BASED CAPITAL REQUIREMENTS—INTERNAL-RATINGS-BASED AND ADVANCED MEASUREMENT APPROACHES

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PART I. GENERAL PROVISIONS

Section 1. Purpose, Applicability, Reservation of Authority, and Principle of Conservatism

(a) Purpose. This appendix establishes:

(1) Minimum qualifying criteria for savings associations using savings association-specific internal risk measurement and management processes for calculating risk-based capital requirements;

(2) Methodologies for such savings associations to calculate their risk-based capital requirements; and

(3) Public disclosure requirements for such savings associations.

(b) Applicability. (1) This appendix applies to a savings association that:

(i) Has consolidated assets, as reported on the most recent year-end Thrift Financial Report (TFR) equal to $290 billion or more;