Attached is a final regulation that clarifies what intangible assets may be included in capital. Two types of intangible assets qualify with certain limitations: purchased mortgage servicing rights (PMSRs) and purchased credit card relationships (PCCRs).

Such assets may be included in the aggregate in core capital calculations up to an amount equal to 50 percent of core capital, provided that PCCRs may not exceed a sublimit of 25 percent of core capital.

The final rule was published in the February 2, 1994, edition of the Federal Register, Vol. 59, No. 22, pp. 4785-4789.