

Severe enforcement actions issued since Jan. 1, 2018

| Company (top-level ticker) | City, state | Regulator | Date issued | As of March 31, 2018 | | |
|---|-----------------|-----------|-------------|----------------------|--------------------|----------------------|
| | | | | Total assets (\$M) | Leverage ratio (%) | Adj. Texas ratio (%) |
| Wells Fargo Bank NA (WFC) | Sioux Falls, SD | OCC | 4/20/2018 | 1,716,532.0 | 8.35 | 11.63 |
| Cross River Bank | Teaneck, NJ | FDIC | 3/28/2018 | 1,187.6 | 9.41 | 0.39 |
| Oxford Bank (OXBC) | Oxford, MI | FDIC | 3/13/2018 | 416.7 | 9.33 | 19.63 |
| Industrial and Commercial Bank of China (USA) NA (1398) | New York, NY | OCC | 3/12/2018 | 2,446.4 | 12.14 | 0.14 |
| Washington Federal NA (WAFD) | Seattle, WA | OCC | 2/28/2018 | 15,633.5 | 10.82 | 6.46 |
| Citizens State Bank | Okemah, OK | FDIC | 2/27/2018 | 100.0 | 11.10 | 20.37 |
| City National Bank of New Jersey | Newark, NJ | OCC | 2/12/2018 | 230.0 | 4.25 | 81.37 |
| Group median | | | | | 9.41 | 11.63 |
| Industry median[^] | | | | | 10.56 | 6.25 |

Data compiled May 9, 2018.

Analysis limited to operating U.S. commercial banks, savings banks, and savings and loan associations. Excludes bank holding companies, thrift holding companies and credit unions.

Financial data based on regulatory filings as of March 31, 2018.

[^] Limited to operating commercial banks, savings banks, and savings and loan associations not under a severe enforcement action issued since Jan. 1, 2010.

Adjusted Texas ratio = nonperforming assets plus loans over 90 days past due, net of delinquent government-guaranteed loans and OREO covered by loss-sharing agreements with the FDIC, as a percent of tangible equity plus loan loss reserves

FDIC = Federal Deposit Insurance Corp.; FED = Federal Reserve; OCC = Office of the Comptroller of the Currency

Top-level ticker is based on ultimate parent company's ticker on its home-country stock exchange.

Severe enforcement actions include prompt corrective action directives, cease and desist orders, consent orders and formal agreements that were issued and made public by federal regulatory agencies, including those severe enforcement actions that were later terminated.

Source: S&P Global Market Intelligence