

Number of banks, thrifts possibly below Basel III minimum requirements

Excludes institutions over \$250B, BHCs with less than \$500M in assets

| | Moderate | Conservative |
|-------------------------------------|----------|--------------|
| Banks with \$15B - \$250B in assets | 0 | 1 |
| Banks with <\$15B in assets | 119 | 190 |
| Total number of companies | 119 | 191 |

As of July 2, 2014.

Calculations based on universally applied assumptions regarding deferred tax assets, nonqualifying capital instruments, accumulated other comprehensive income and high-volatility commercial real estate.

Based on 2014 first-quarter regulatory financials for top-tier banks and thrifts.

Excludes American Express Co. and Northern Trust Corp., which filed capital results under Basel III for the quarter ending March 31, 2014. Also excludes thrift holding companies and bank holding companies with a foreign parent, as well as industrial, cooperative and nondepository trust banks. Excludes companies with adjusted Texas ratios of more than 100% or negative average common equity over the last 12 months.

Results assume fully phased-in capital rules.

Source: SNL Financial

