

Number of banks, thrifts possibly below Basel III minimum requirements		
Excludes institutions over \$250B and BHCs less than \$500M in assets.		
	Moderate	Conservative
Banks with \$15B - \$250B in assets	0	0
Banks with <\$15B in assets	131	200
Total number of companies	131	200
<p>Calculations based on universally applied assumptions regarding deferred tax assets, nonqualifying capital instruments, accumulated other comprehensive income and high-volatility commercial real estate.</p> <p>Based on Q3'13 regulatory financials for top-tier banks and thrifts.</p> <p>Companies with a foreign parent and thrift holding companies are excluded, as well as industrial, cooperative and nondepository trust banks.</p> <p>Excludes companies with adjusted Texas ratios of more than 100% or negative average common equity over the last 12 months.</p> <p>Results assume fully phased-in capital rules.</p> <p>Source: SNL Financial</p>		

