

Aggregate deficit if Basel III were fully implemented today

Excludes institutions over \$250B and BHCs less than \$500M in assets.

	Amount (\$B)		Percent of RWAs (%)	
	Moderate	Conservative	Moderate	Conservative
Banks with \$15B - \$250B in assets	0.00	0.00	0.00	0.00
Banks with <\$15B in assets	0.95	1.42	1.64	1.26
Total deficit	0.95	1.42	1.64	1.26
Median years to meet Basel III requirements through earnings	1.36	1.02		
Average years to meet Basel III requirements through earnings	3.35	2.84		

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 Q3'13 regulatory financials for top-tier banks and thrifts.

Companies with a foreign parent and thrift holding companies are excluded, 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 twelve months.

Years to meet Basel III requirements based on an assumed minimum of 5% ROACE.

Results assume fully phased-in capital rules.

Source: SNL Financial

