

**Number of banks, thrifts possibly below Basel III minimum requirements**  
**Excludes institutions over \$250 billion and BHCs less than \$500 million in assets.**

	Moderate	Conservative
Banks with \$15B-\$250B in assets	0	1
Banks with <\$15B in assets	111	192
Total number of companies	111	193

As of Dec. 11, 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 third-quarter 2014 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 Sept. 30, 2014. Also excludes thrift holding companies and bank holding companies with a foreign parent and 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

