

# Number of banks, thrifts possibly below Basel III minimum requirements

Excludes institutions with more than \$250 billion and bank holding companies with less than \$500 million in assets for Q2'12

	Moderate		Conservative	
	Q2'12	Q1'12	Q2'12	Q1'12
Banks with \$15B - \$250B in assets	2	3	12	9
Banks with <\$15B in assets	202	194	603	636
Total number of companies	204	197	615	645

Calculations based on universally applied assumptions regarding deferred tax assets, portfolio loan-to-value and high-volatility commercial real estate.

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

Thrift holding companies and banks with foreign parents are excluded, as well as industrial, cooperative and nondepository trust banks.

Excludes companies with adjusted Texas ratios of more than 100%.

Basel III will not be fully implemented until 2019.

Source: SNL Financial

