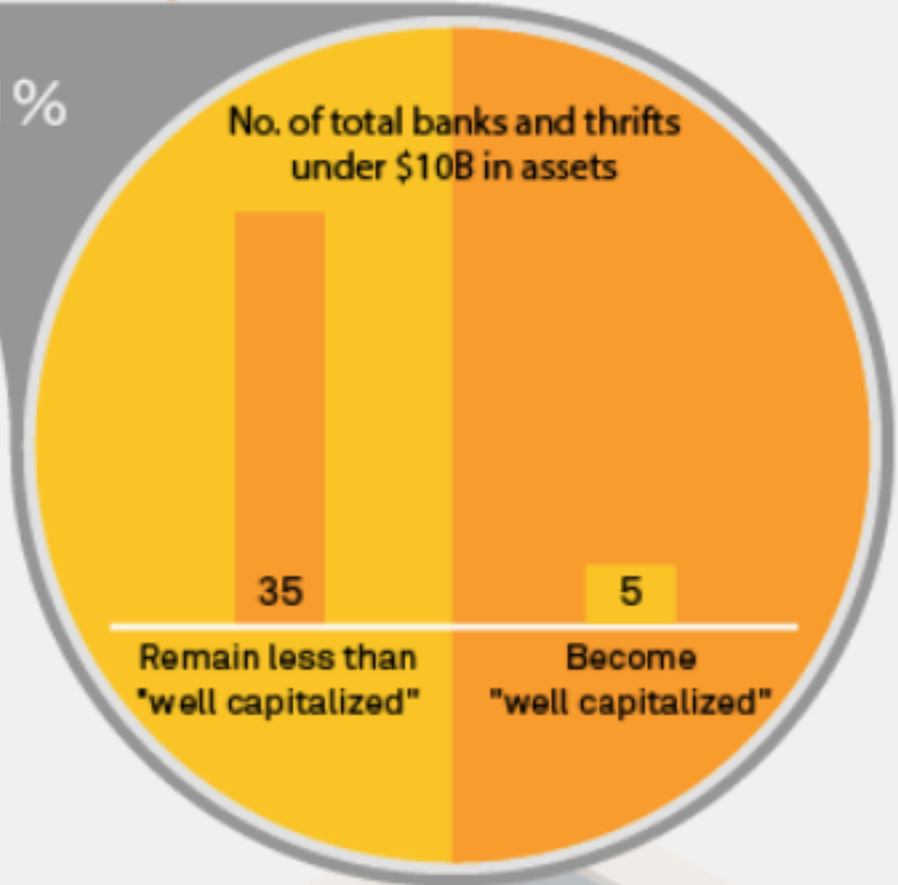
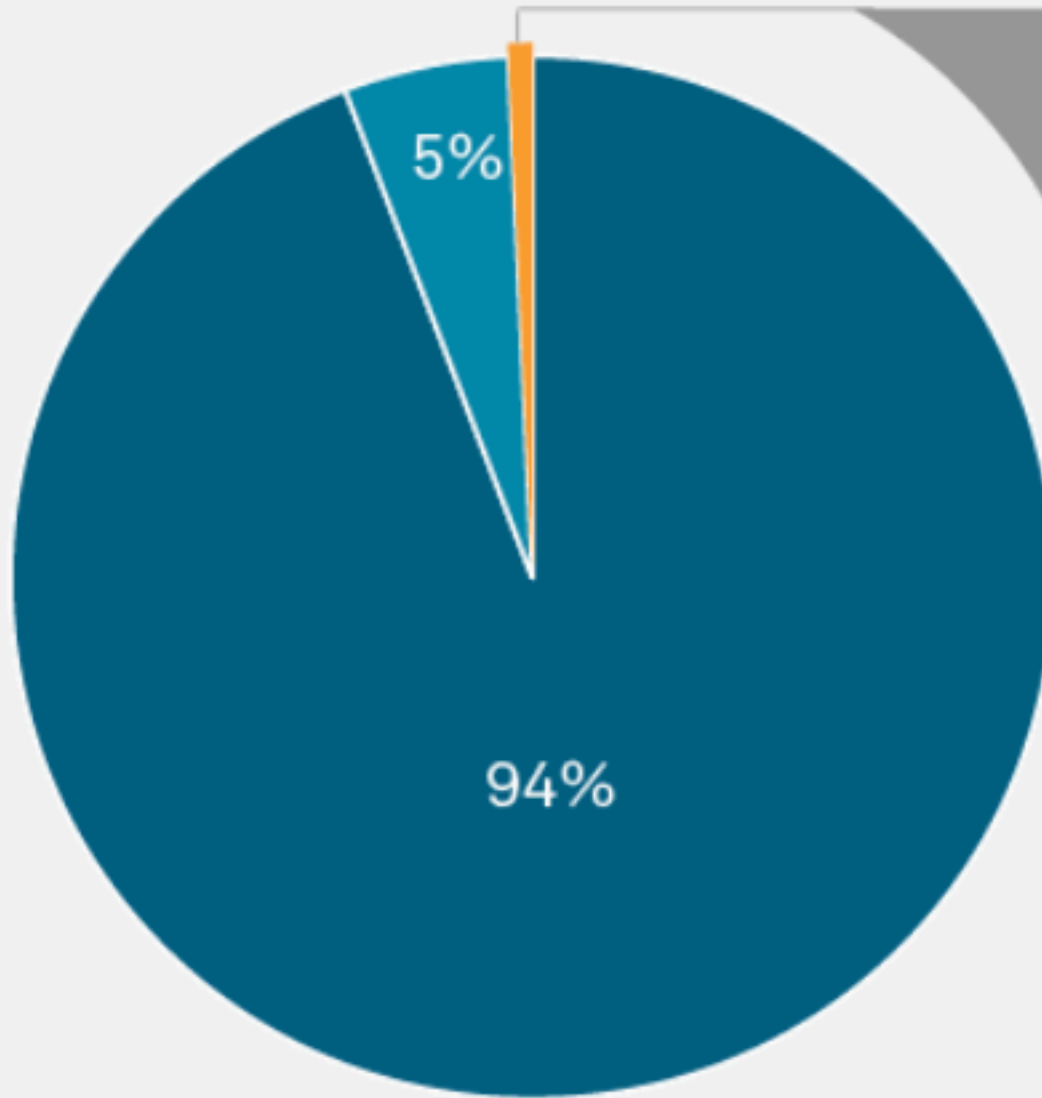


Breaking down the proposed community bank leverage ratio's impact

Impact of proposed community bank leverage ratio on less than 'well capitalized' banks and thrifts



- "Well capitalized" currently & under proposed leverage ratio
- "Well capitalized" currently but not under proposed leverage ratio
- Less than "well capitalized" currently

Data compiled Dec. 11, 2017.

Based on regulatory filings.

Analysis limited to current top-tier banks and thrifts under \$10 billion in total assets as of Sept. 30, 2017.

Community bank leverage ratio = tangible equity as a percentage of average assets

Source: S&P Global Market Intelligence

Credit: Saddat Sarfraz

