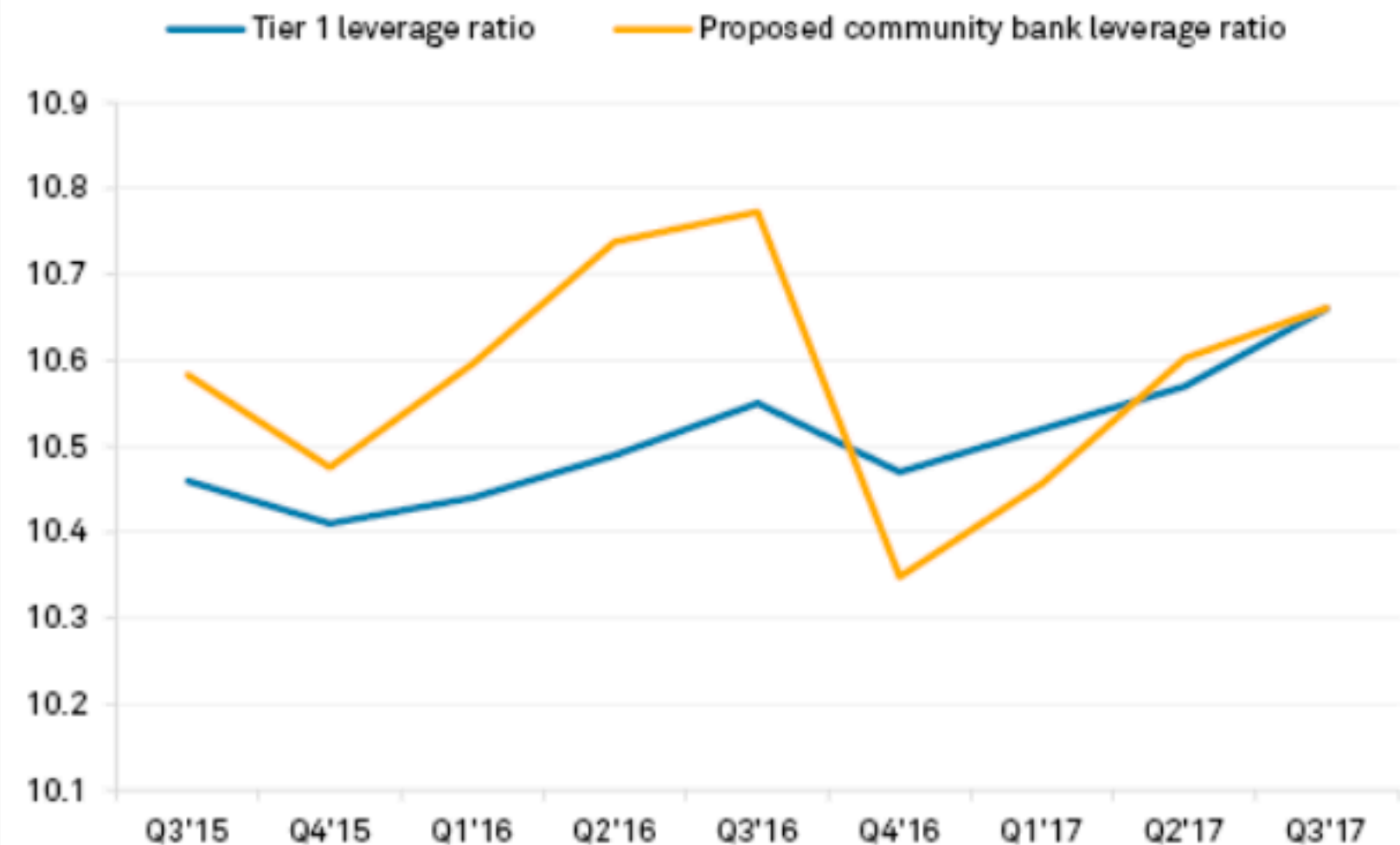


# Capital levels at community banks remain elevated (%)

Median values for banks and thrifts under \$10B in total assets



Data compiled Dec. 11, 2017.

Based on regulatory filings.

Analysis includes U.S. commercial banks, savings banks, and savings and loan associations.

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

Tier 1 leverage ratio = Tier 1 capital as a percentage of average adjusted assets

Source: S&P Global Market Intelligence