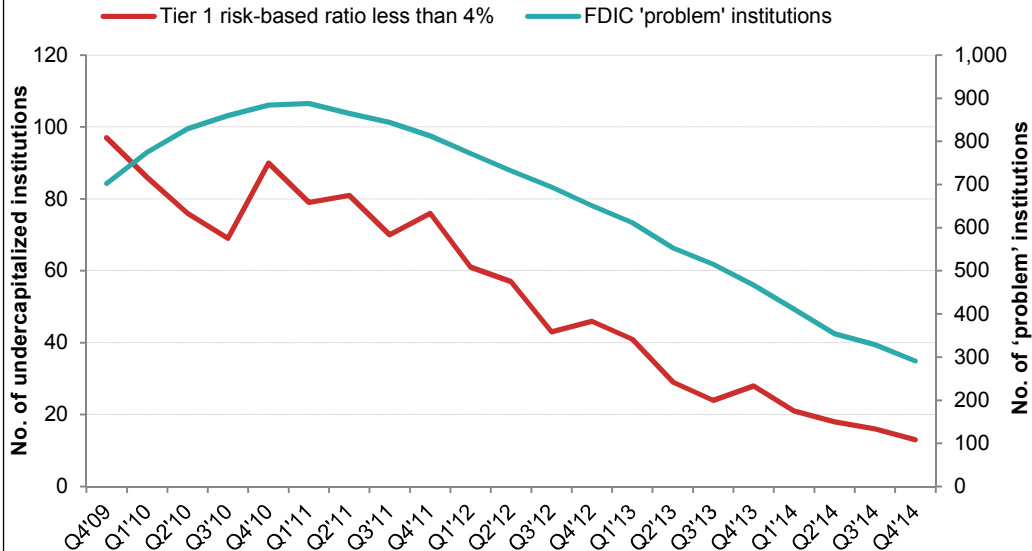


Problem and undercapitalized banks and thrifts



Data compiled Feb. 24, 2015.

Analysis includes all commercial banks and savings banks that reported regulatory filings for the respective period.

At the time of this analysis, nine of the 13 companies that reported Tier 1 risk-based ratio less than 4% as of Dec. 31, 2014, remain operational.

The number of FDIC 'problem' institutions is highlighted in the regulator's quarterly report for FDIC-insured institutions. The FDIC defines undercapitalized banks as those with a total risk-based capital ratio below 8.0%, a Tier 1 risk-based capital ratio below 4.0% or a Tier 1 leverage capital ratio below 4.0%, unless the bank is a CAMELS 1-rated institution. In that case, a bank would be undercapitalized if its leverage ratio was less than 3.0%.

Tier 1 risk-based ratios are based on regulatory filings.

Sources: SNL Financial, FDIC

