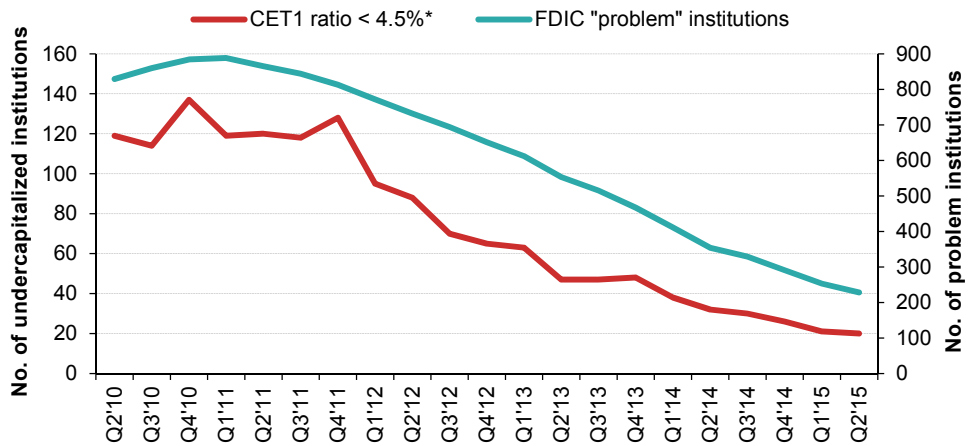


Problem and undercapitalized banks & thrifts



Data compiled Sept. 2, 2015.

* Includes current and historical U.S. commercial banks, savings banks and savings institutions that filed a call report with a common equity Tier 1 capital ratio less than 4.5% for the respective periods.

CET1 ratio = common equity Tier 1 capital as a percentage of risk-weighted assets. Prior to reporting under Basel III, the CET1 ratio was known as the Tier 1 common ratio under the general risk-based rules.

As of Sept. 2, 2015, 18 of the 20 companies that reported a CET1 ratio lower than 4.5% at June 30, 2015, remained operational.

CET1 ratio data is based on regulatory filings.

The number of FDIC "problem" institutions is reported in the agency's quarterly banking profile for FDIC-insured institutions.

Sources: SNL Financial, FDIC

