

Aggregate deficit if Basel III was fully implemented today

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

	Amount (\$B)				Percent of RWAs (%)			
	Moderate		Conservative		Moderate		Conservative	
	Q2'12	Q1'12	Q2'12	Q1'12	Q2'12	Q1'12	Q2'12	Q1'12
Banks with \$15B - \$250B in assets	1.20	2.07	4.69	5.52	1.34	0.83	0.69	1.04
Banks with <\$15B in assets	1.93	2.03	5.32	5.39	1.41	1.44	1.32	1.34
Total deficit	3.13	4.10	10.00	10.91	1.38	1.05	0.92	1.17
Median years to meet Basel III requirements through earnings	1.44	1.79	1.25	1.26				
Average years to meet Basel III requirements through earnings	3.59	3.94	2.74	2.75				

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%.

Years to meet Basel III requirements based on an assumed minimum of 5% ROACE.

Basel III will not be fully implemented until 2019.

Source: SNL Financial

