

# Minimum capital ratios to be 'well-capitalized'

	<b>Current standards</b>	<b>Basel III (incl CCB)</b>
	<b>(%)</b>	<b>(%)</b>

Leverage Ratio	5.0	5.0
Common Equity Tier 1 Ratio	NA	7.0
Tier 1 Capital Ratio	6.0	8.5
Total Capital Ratio	10.0	10.5

CCB = capital conservation buffer

Basel III will not be fully implemented until 2019.

Source: SNL Financial

