



Simplicity and Complexity in Capital Regulation

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Strengthening Financial Sector Supervision
and Current Regulatory Priorities

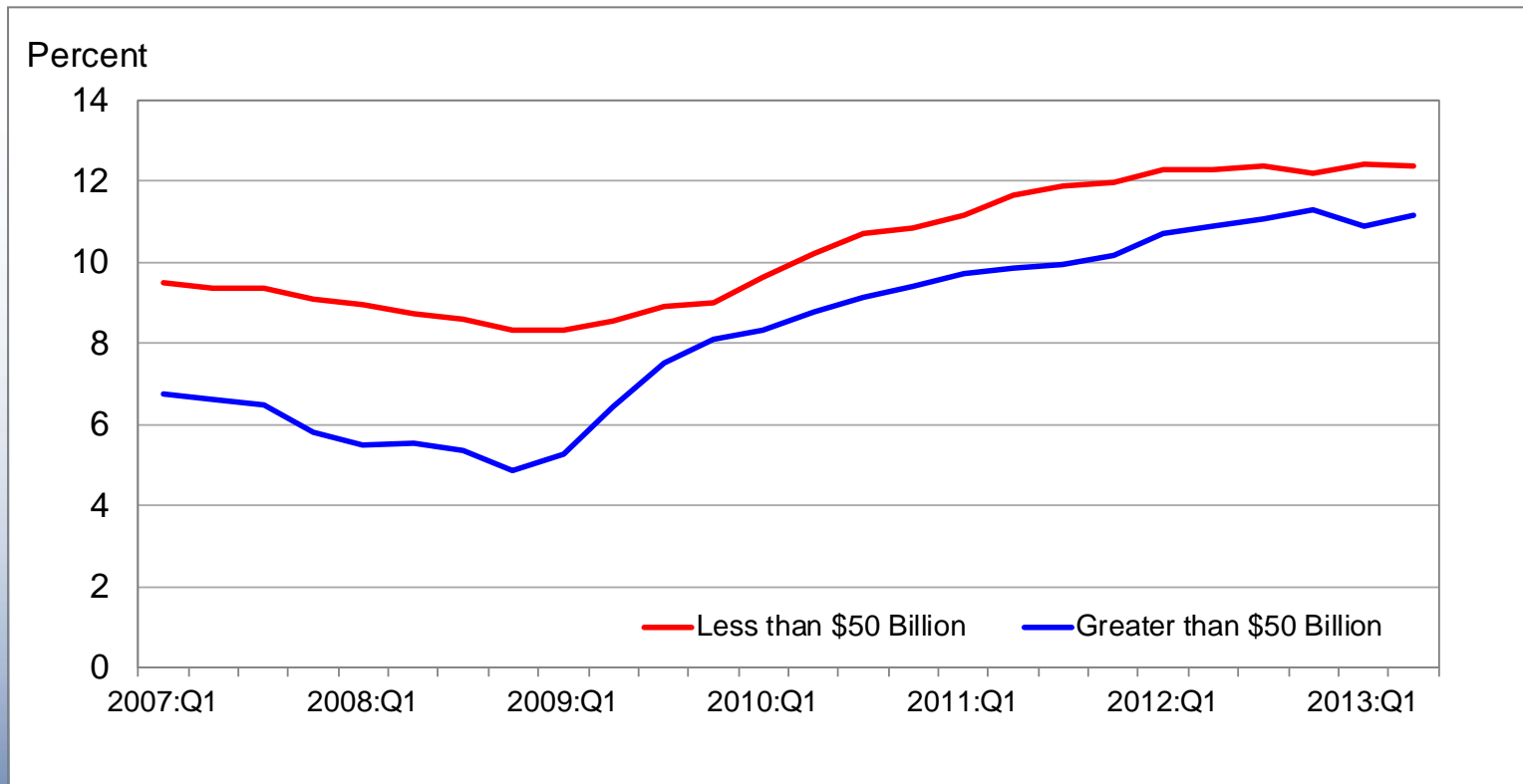
Abu Dhabi, United Arab Emirates

November 18, 2013

Figure 1

Tier 1 Common Equity Capital Ratio for U.S. Bank Holding Companies by Asset Size

2007:Q1 - 2013:Q2

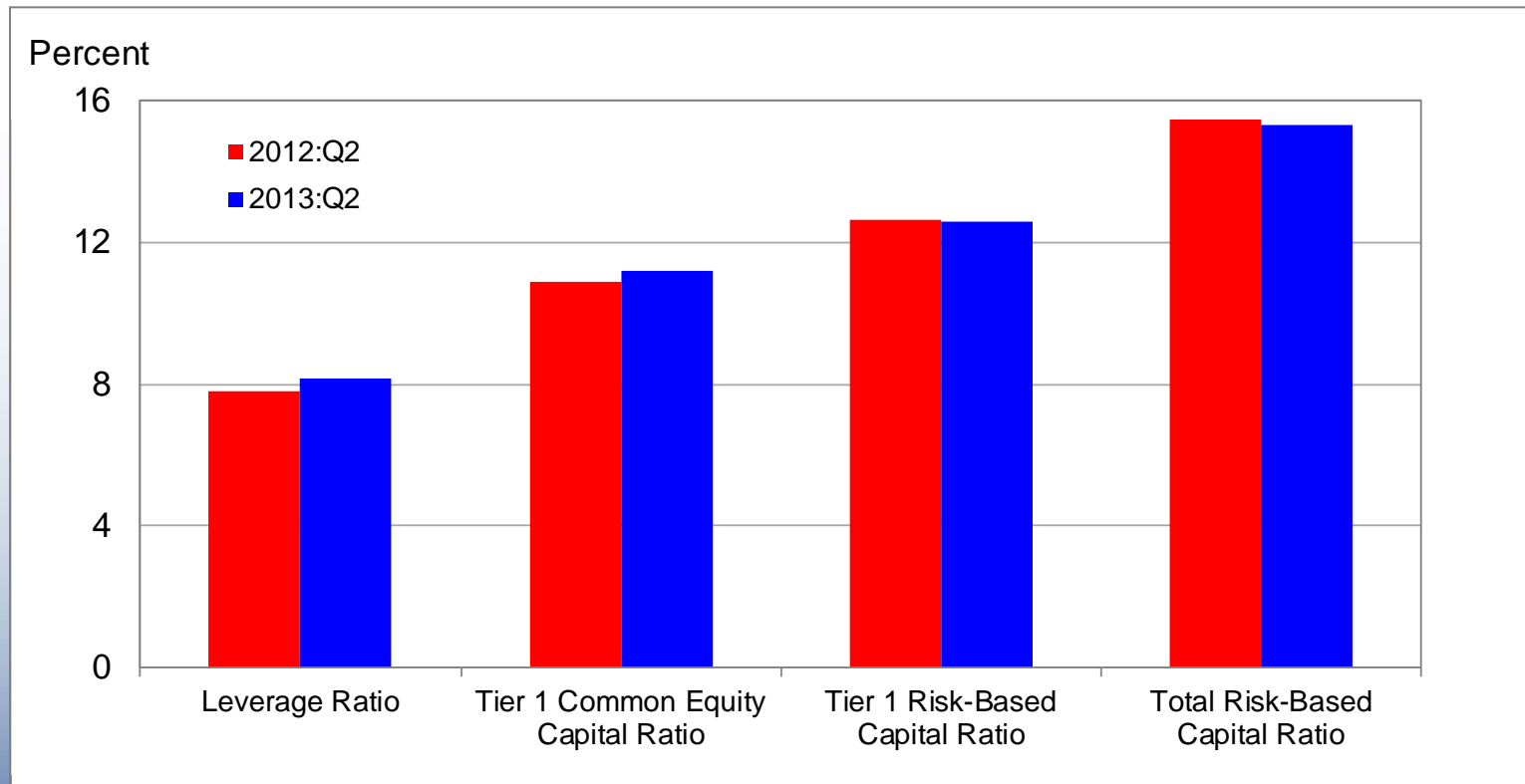


Source: Consolidated Financial Statements for Bank Holding Companies (FR Y-9C).

Figure 2

Measures of Capital for U.S. Bank Holding Companies with Assets Over \$50 Billion

2012:Q2 and 2013:Q2

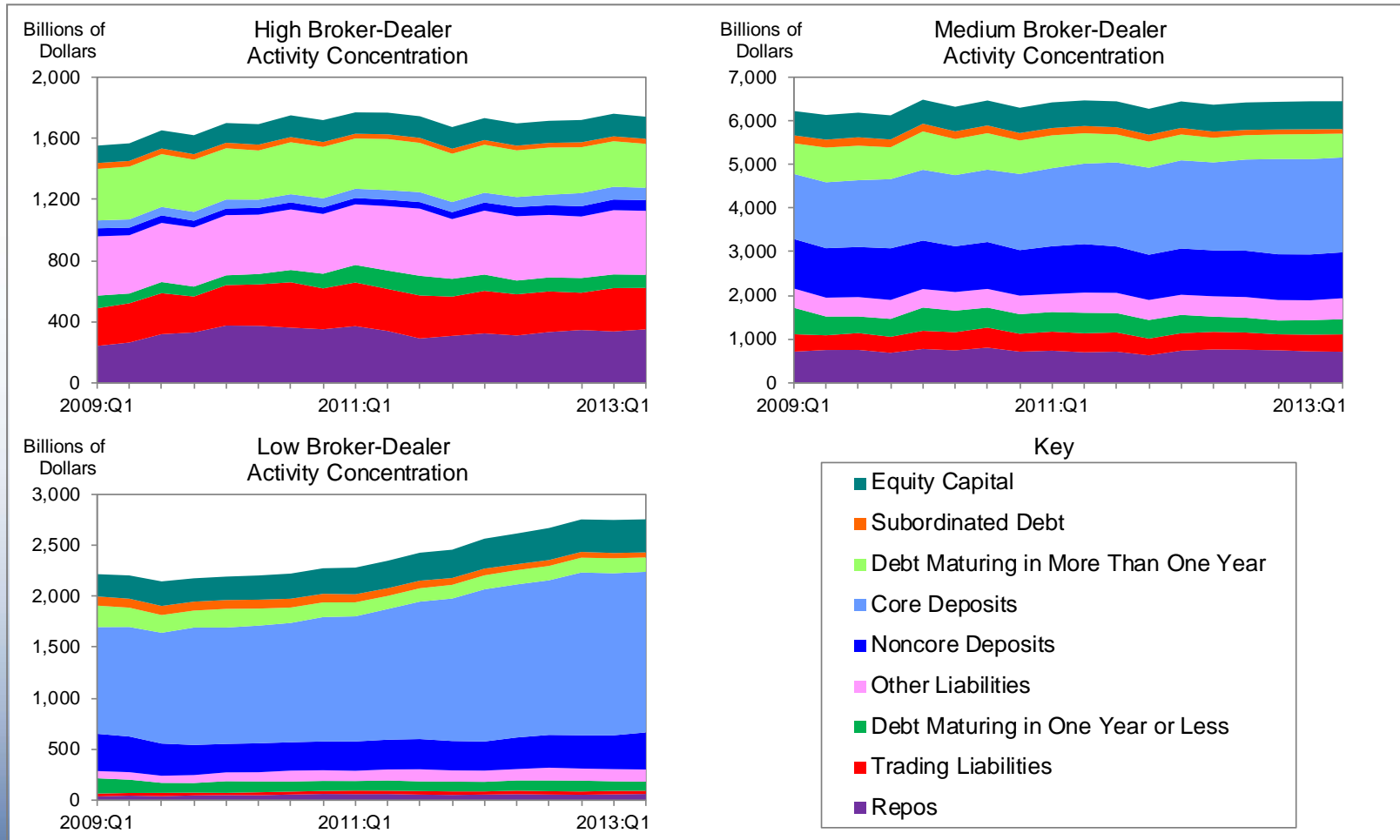


Source: Consolidated Financial Statements for Bank Holding Companies (FR Y-9C).

Figure 3

Liabilities and Capital Composition of Largest U.S. Bank Holding Companies by Broker-Dealer Activity Concentration

2009:Q1 - 2013:Q2

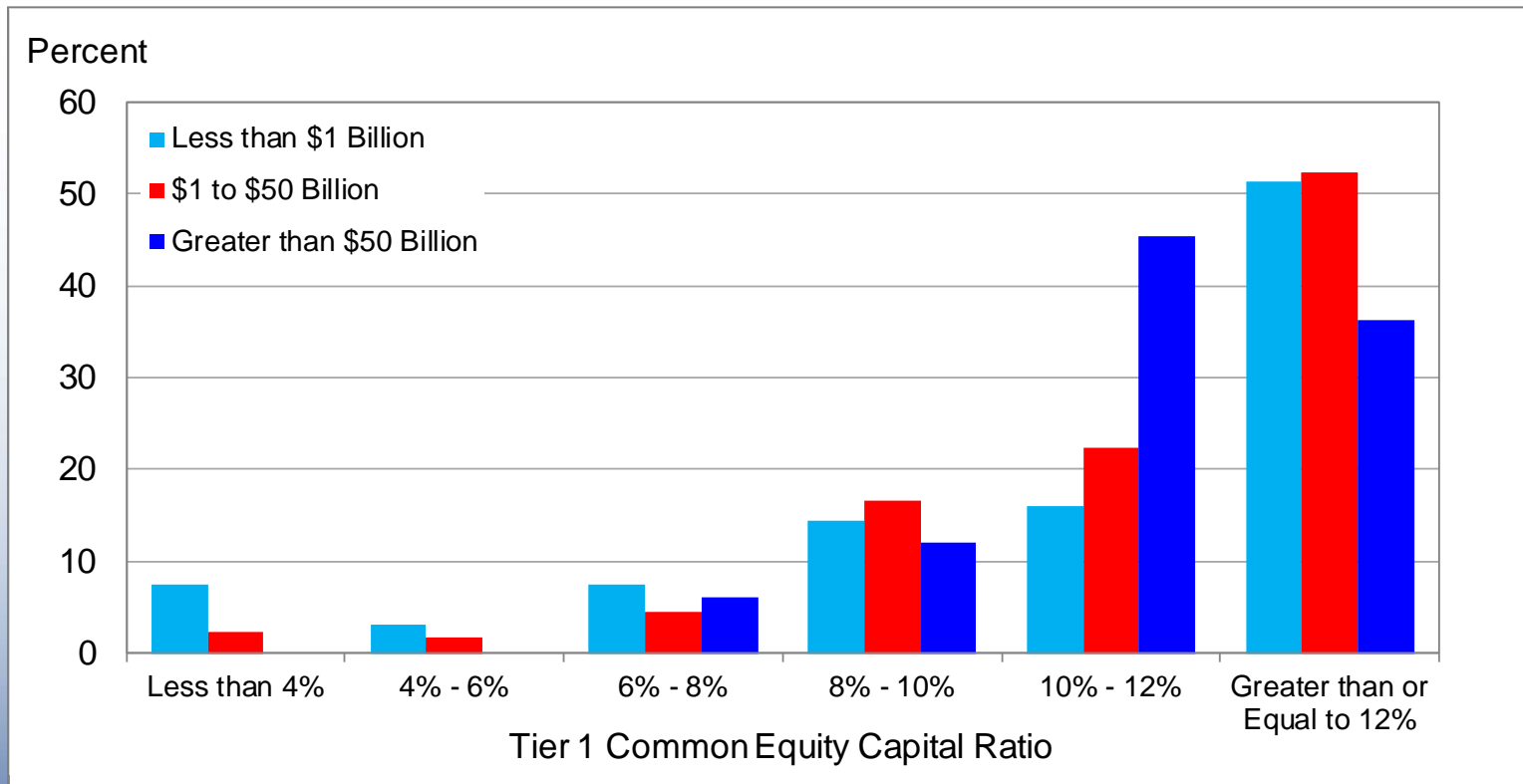


Note: The Largest BHCs include the 10 largest domestically owned U.S. bank holding companies. Source: FR Y-9C

Figure 4

Tier 1 Common Equity Capital Ratio Distribution of U.S. Bank Holding Companies by Asset Size

as of June 30, 2013

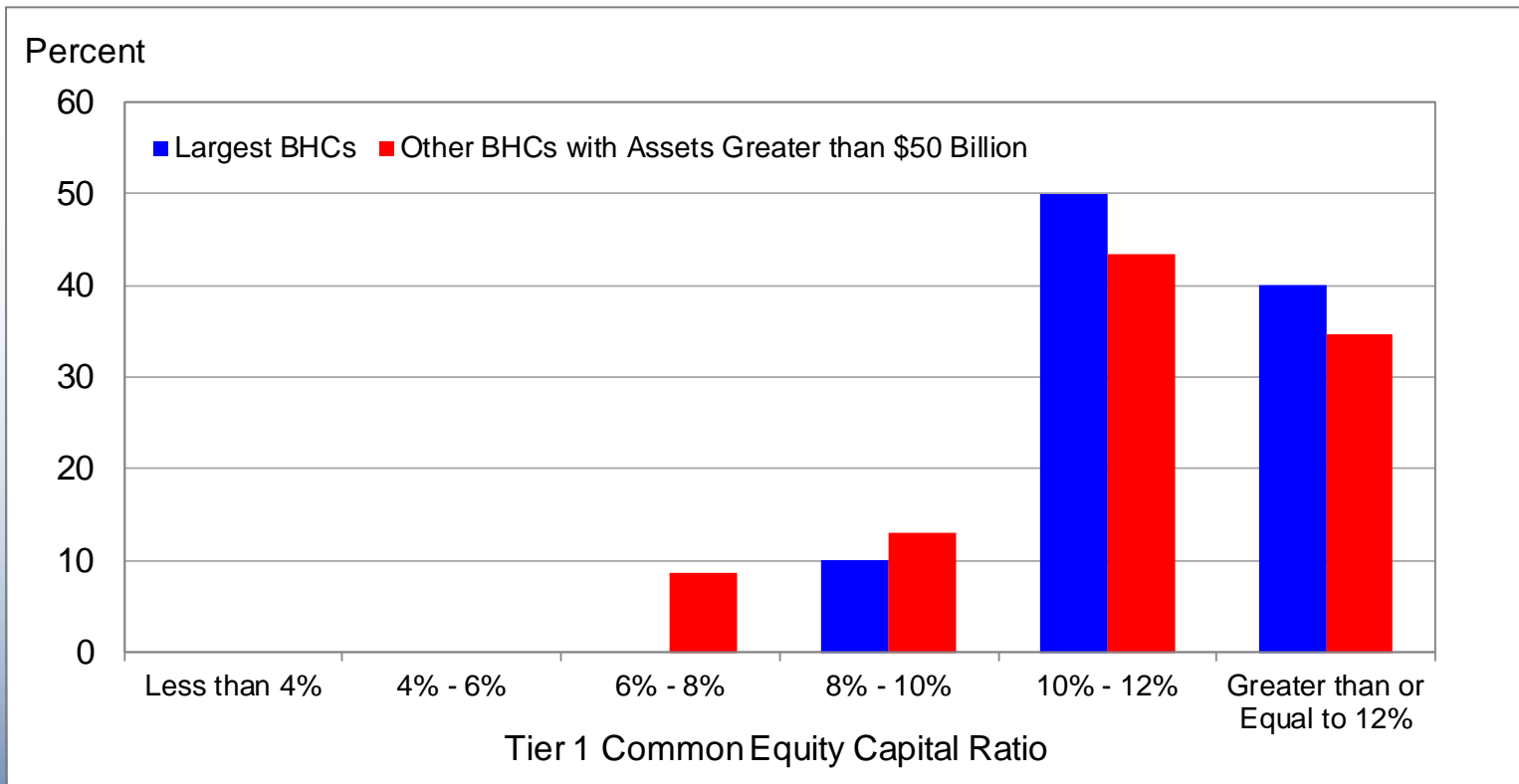


Source: Consolidated Financial Statements for Bank Holding Companies (FR Y-9C).

Figure 5

Tier 1 Common Equity Capital Ratio Distribution of U.S. Bank Holding Companies with Assets Over \$50 Billion

as of June 30, 2013



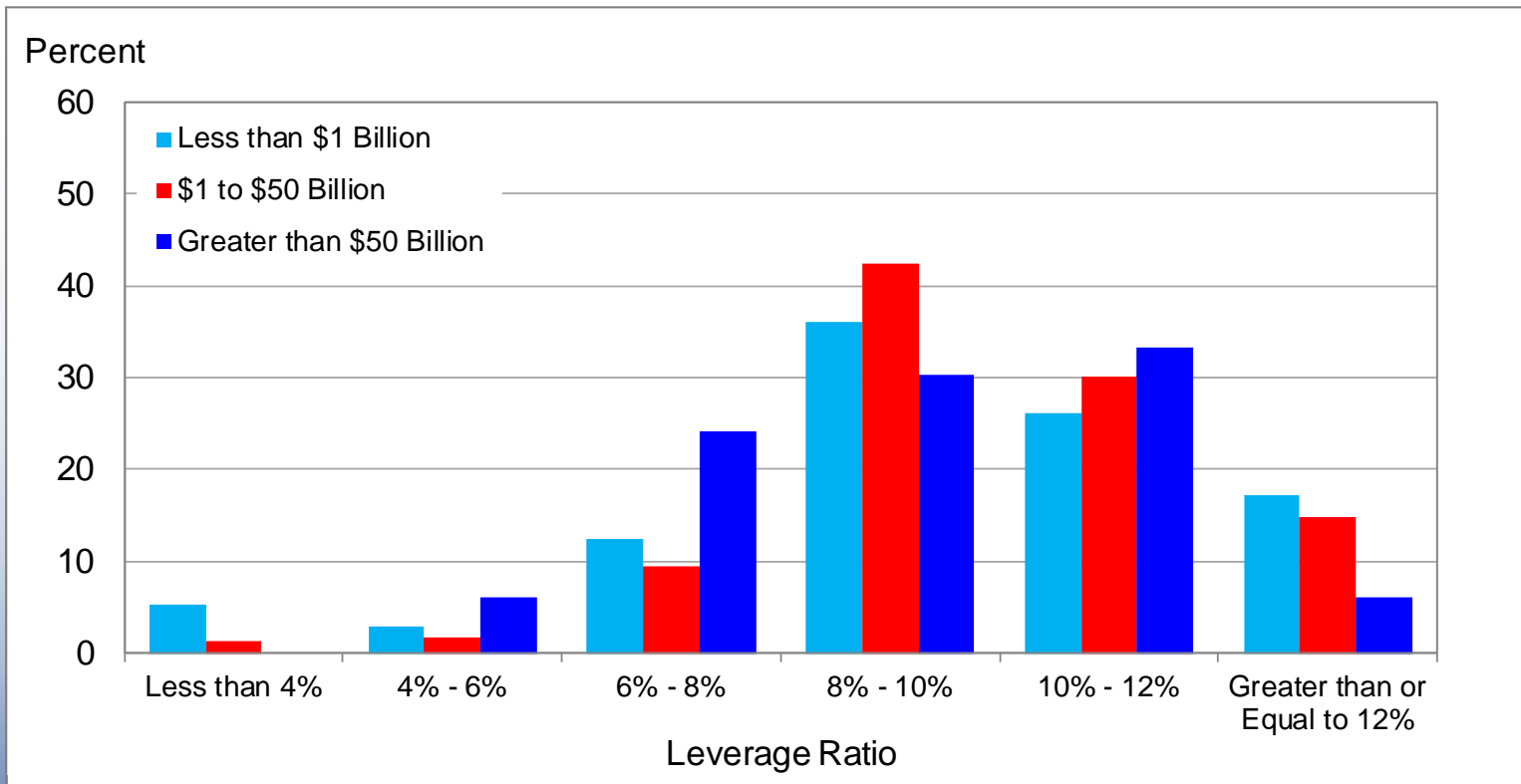
Note: The Largest BHCs include the 10 largest domestically owned U.S. bank holding companies.

Source: Consolidated Financial Statements for Bank Holding Companies (FR Y-9C).

Figure 6

Leverage Ratio Distribution of U.S. Bank Holding Companies by Asset Size

as of June 30, 2013

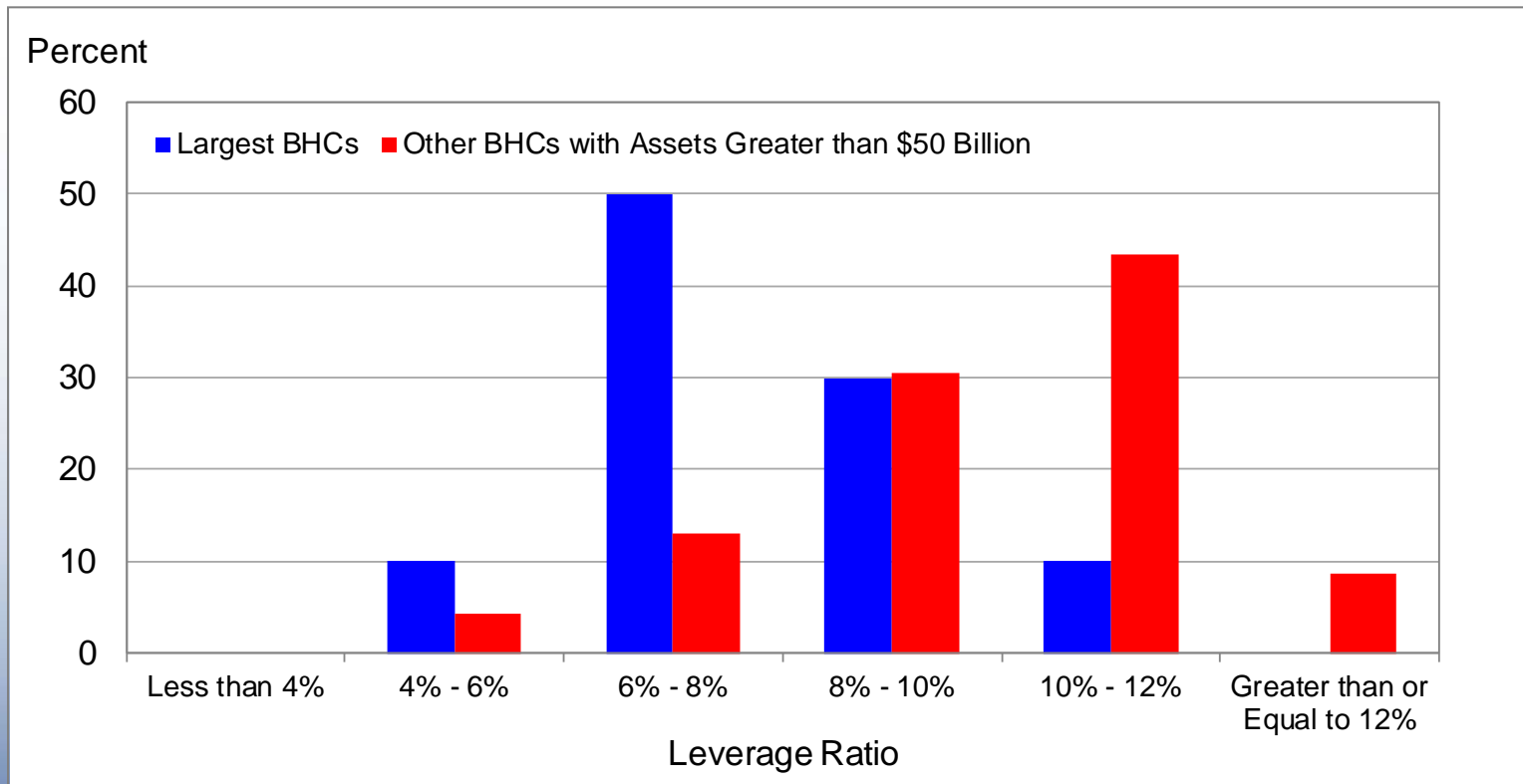


Source: Consolidated Financial Statements for Bank Holding Companies (FR Y-9C).

Figure 7

Leverage Ratio Distribution of U.S. Bank Holding Companies with Assets over \$50 Billion

as of June 30, 2013



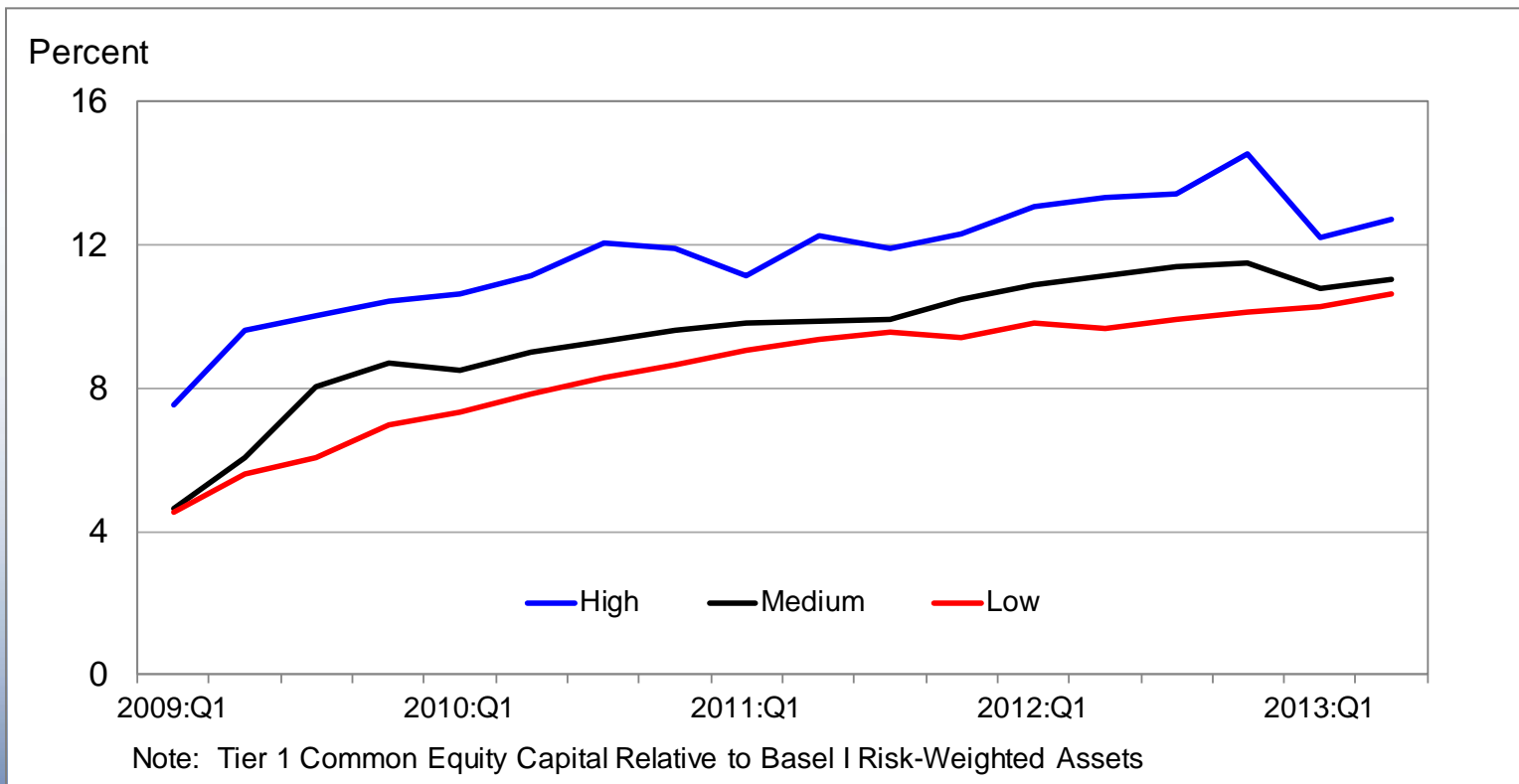
Note: The Largest BHCs include the 10 largest domestically owned U.S. bank holding companies.

Source: Consolidated Financial Statements for Bank Holding Companies (FR Y-9C).

Figure 8

Tier 1 Common Equity Capital Ratio of Largest U.S. Bank Holding Companies by Broker-Dealer Activity Concentration

2009:Q1 - 2013:Q2



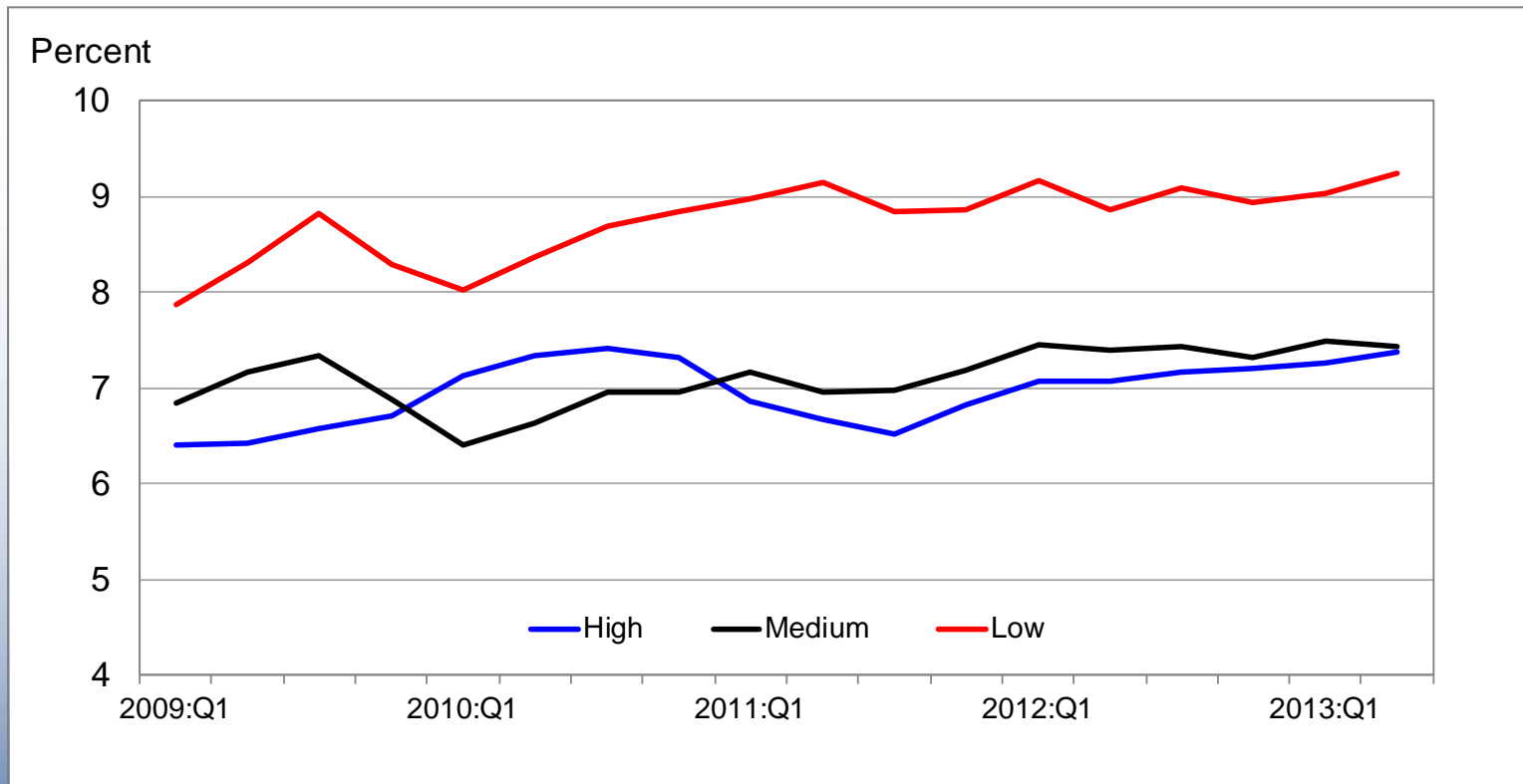
Note: The Largest BHCs include the 10 largest domestically owned U.S. bank holding companies.

Source: Consolidated Financial Statements for Bank Holding Companies (FR Y-9C).

Figure 9

Leverage Ratio of Largest U.S. Bank Holding Companies by Broker-Dealer Activity Concentration

2009:Q1 - 2013:Q2



Note: The Largest BHCs include the 10 largest domestically owned U.S. bank holding companies.

Source: Consolidated Financial Statements for Bank Holding Companies (FR Y-9C).