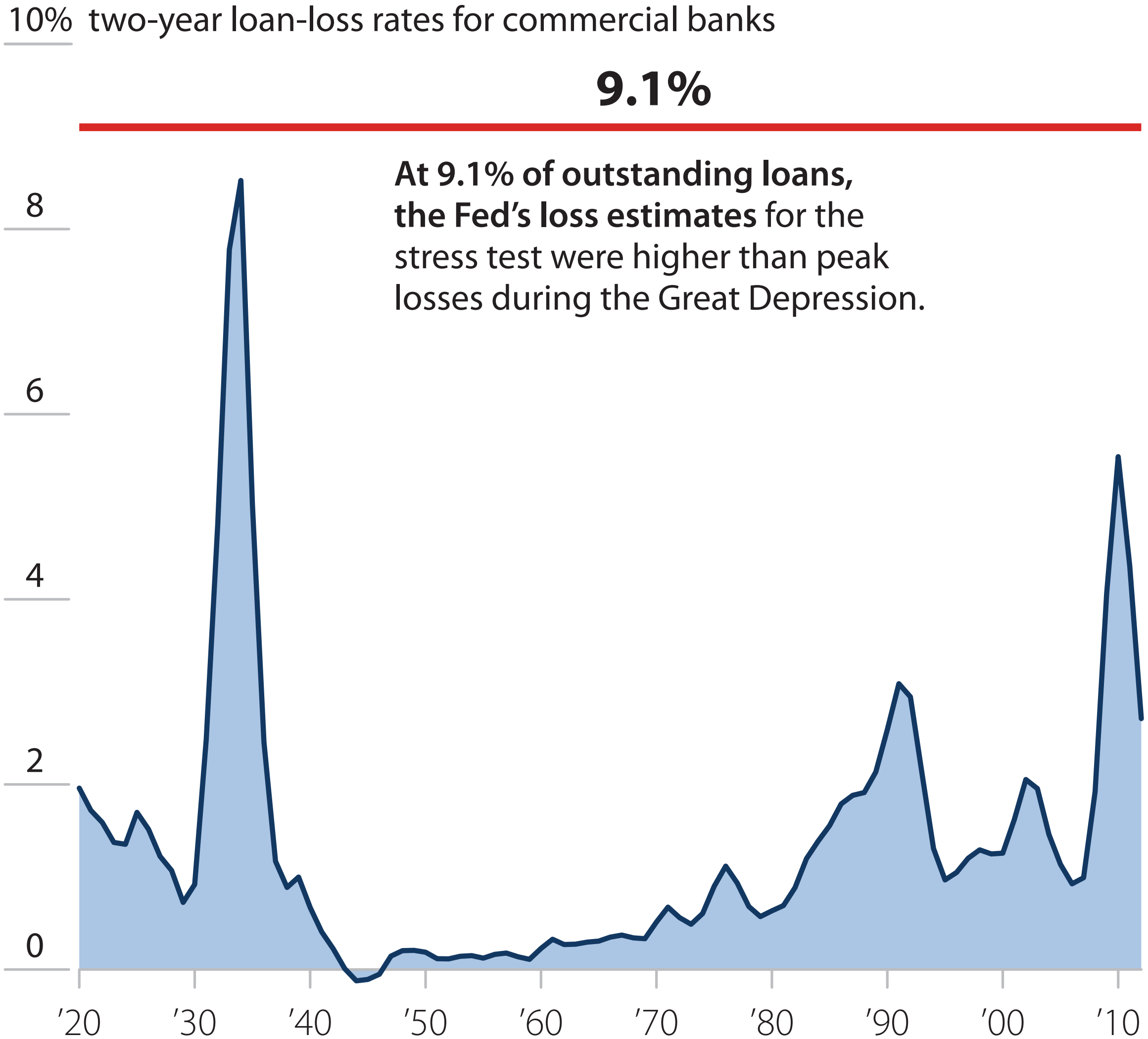
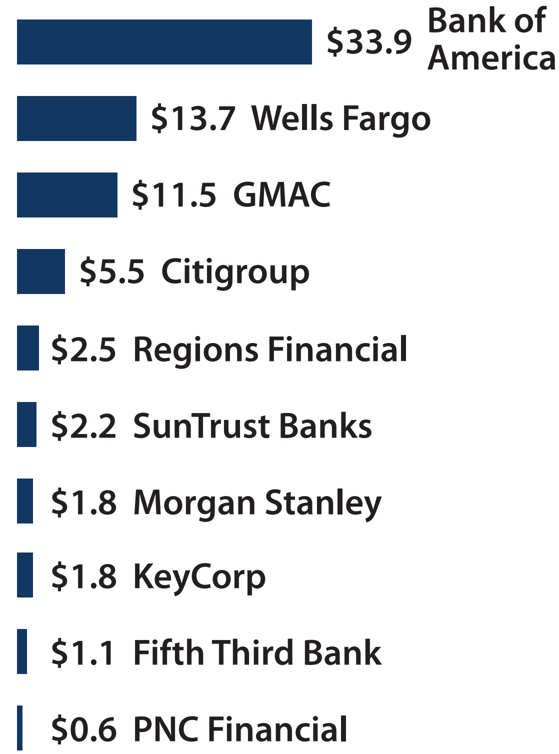
# Two-Year Loan-Loss Rates for Commercial Banks, and Bank Capital Shortfalls Determined by the Supervisory Capital Assessment Program, May 7, 2009




**CAPITAL RAISES NEEDED, IN BILLIONS**

*Of 19 institutions participating in the Supervisory Capital Assessment Program (SCAP), ten were required to raise $74.6 billion in capital; nine others did not need additional capital.*




Note: The $74.6 billion in required capital is after earnings and capital measures in the first quarter of 2009. Citigroup's requirement, for example, fell from $92.6 billion to $5.5 billion after adjusting for capital actions and earnings in the first quarter of 2009 and its plan to convert approximately $58 billion of preferred stock into common equity.

Sources: Federal Deposit Insurance Corp.; Federal Reserve Board; International Monetary Fund