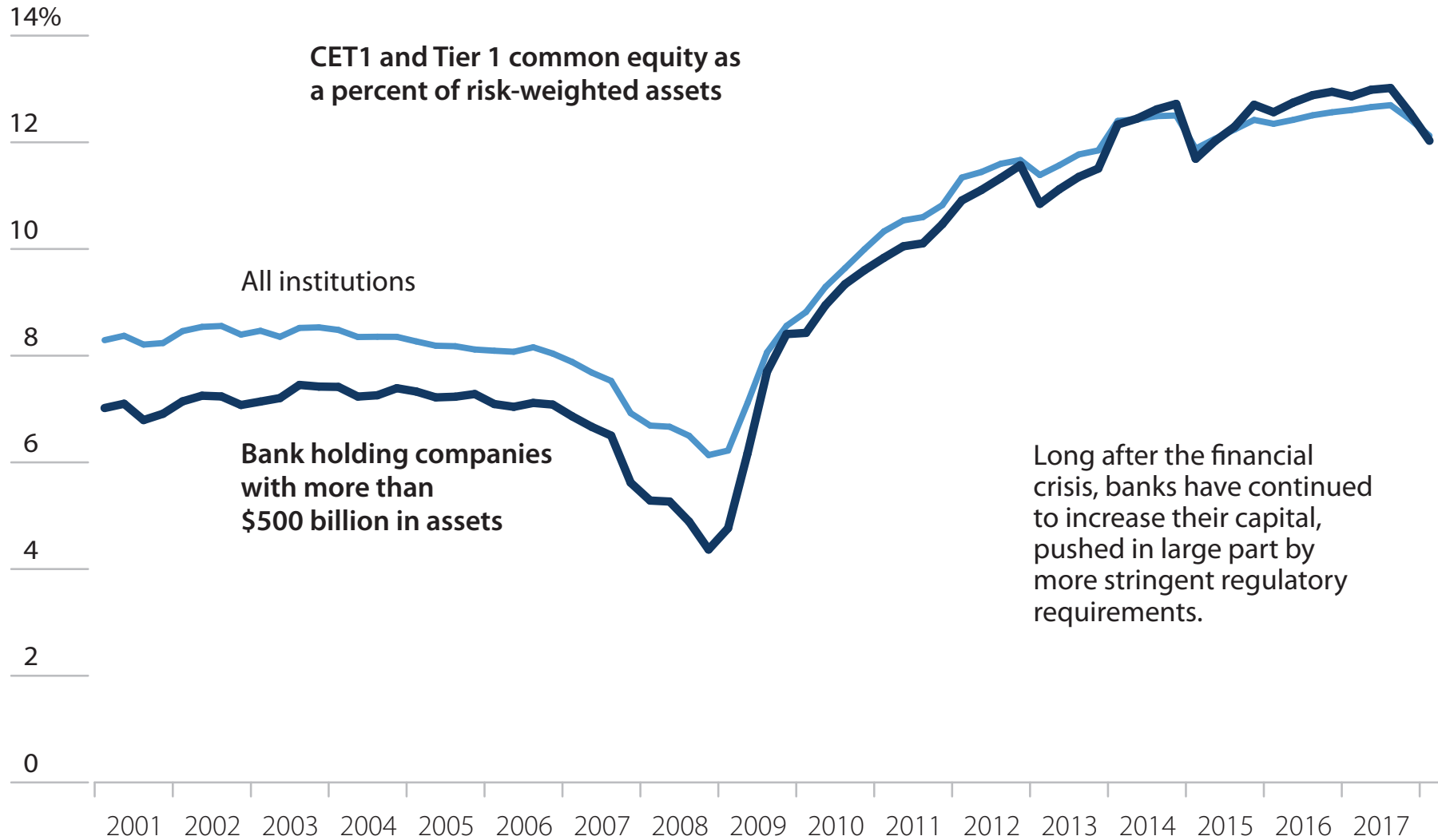


Bank Capital Levels



Note: Capital ratio is based on Tier 1 common equity pre-2014 and common equity Tier 1 (CET1) as of 2015, and is a combination of the two during 2014.

Source: Federal Reserve Bank of New York's Research and Statistics Group

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