

Undercapitalized Banks by State (Post Stress Testing)

"Undercapitalized Banks" are considered to be those with less than 8% risk-based Tier 1 Capital under a 2-year stress test, without considering the potential contribution, positive or negative, from earnings

STATE	NUMBER OF BANKS			TOTAL ASSETS (\$millions)		
	Undercapitalized Banks	All Banks in State	%	Undercapitalized Banks	All Banks in State	%
Alabama	29	147	19.7%	9,188	33,865	27.1%
Alaska	1	7	14.3%	256	4,955	5.2%
Arizona	15	36	41.7%	4,531	13,422	33.8%
Arkansas	22	131	16.8%	7,924	57,180	13.9%
California	62	275	22.5%	23,576	237,129	9.9%
Colorado	34	113	30.1%	10,508	56,831	18.5%
Connecticut	16	53	30.2%	9,004	44,020	20.5%
Delaware	7	38	18.4%	4,622	29,653	15.6%
Florida	115	251	45.8%	44,833	127,799	35.1%
Georgia	102	262	38.9%	26,717	81,296	32.9%
Hawaii	2	9	22.2%	673	33,740	2.0%
Idaho	5	19	26.3%	759	7,709	9.8%
Illinois	153	608	25.2%	100,125	192,102	52.1%
Indiana	24	148	16.2%	27,715	82,443	33.6%
Iowa	31	363	8.5%	17,506	75,543	23.2%
Kansas	37	325	11.4%	9,085	56,271	16.1%
Kentucky	43	198	21.7%	19,604	56,825	34.5%
Louisiana	34	159	21.4%	40,698	71,088	57.3%
Maine	9	30	30.0%	5,049	34,667	14.6%
Maryland	40	87	46.0%	15,797	36,706	43.0%
Massachusetts	44	169	26.0%	33,815	112,375	30.1%
Michigan	44	135	32.6%	20,937	54,341	38.5%
Minnesota	98	404	24.3%	19,156	74,540	25.7%
Mississippi	17	91	18.7%	28,472	63,406	44.9%
Missouri	81	337	24.0%	31,075	125,047	24.9%
Montana	16	73	21.9%	9,507	21,812	43.6%
Nebraska	19	222	8.6%	5,244	53,894	9.7%
Nevada	7	31	22.6%	1,168	37,441	3.1%
New Hampshire	6	24	25.0%	2,868	8,839	32.5%
New Jersey	49	119	41.2%	73,280	106,882	68.6%
New Mexico	11	50	22.0%	7,589	16,380	46.3%
New York	37	204	18.1%	49,554	235,246	21.1%
North Carolina	45	101	44.6%	25,168	52,059	48.3%
North Dakota	15	93	16.1%	7,325	24,375	30.1%
Ohio	55	239	23.0%	45,731	102,888	44.4%
Oklahoma	56	246	22.8%	19,441	53,171	36.6%
Oregon	14	35	40.0%	3,922	32,364	12.1%
Pennsylvania	75	217	34.6%	86,054	179,158	48.0%
Puerto Rico	4	7	57.1%	32,822	46,762	70.2%
Rhode Island	4	15	26.7%	4,955	26,358	18.8%
South Carolina	36	83	43.4%	30,131	51,269	58.8%
South Dakota	5	84	6.0%	27,612	45,748	60.4%
Tennessee	72	190	37.9%	26,873	61,144	43.9%
Texas	105	620	16.9%	52,848	246,732	21.4%
Utah	8	59	13.6%	10,862	89,072	12.2%
Vermont	6	13	46.2%	2,289	5,535	41.3%
Virginia	54	117	46.2%	37,916	68,906	55.0%
Washington (state)	25	78	32.1%	9,361	48,568	19.3%
Washington DC	2	6	33.3%	468	1,508	31.1%
West Virginia	16	66	24.2%	17,552	28,762	61.0%
Wisconsin	66	273	24.2%	24,979	64,553	38.7%
Wyoming	3	37	8.1%	1,378	7,385	18.7%
U.S. TOTALS	1876	7697	24.4%	\$ 1,128,525	\$ 3,479,766	32.4%

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STATE	NUMBER OF BANKS			TOTAL ASSETS (\$millions)		
	Undercapitalized Banks	All Banks in State	%	Undercapitalized Banks	All Banks in State	%
Puerto Rico	4	7	57.1%	32,822	46,762	70.2%
Vermont	6	13	46.2%	2,289	5,535	41.3%
Virginia	54	117	46.2%	37,916	68,906	55.0%
Maryland	40	87	46.0%	15,797	36,706	43.0%
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Wyoming	3	37	8.1%	1,378	7,385	18.7%
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