



NEWS RELEASE

FEDERAL RESERVE BANK *of* KANSAS CITY
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KANSAS CITY FED RELEASES SEMI-ANNUAL UPDATE OF BANK CAPITAL ANALYSIS

KANSAS CITY, MISSOURI - The Federal Reserve Bank of Kansas City today released the Fourth Quarter 2024 results of its semiannual [Bank Capital Analysis \(BCA\)](#), which provides an objective and data-based approach to judging capital strength across the banking industry. The BCA presents leverage ratios for individual U.S. global systemically important banks (G-SIBS), non-U.S. G-SIBS, and three other groups of institutions in the United States: large, regional and community banking organizations.

The latest release of the BCA shows that while the weighted average tier 1 leverage ratio across U.S. G-SIBs had been trending upward through year-end 2023, it has declined 13 basis points year-over-year to 7.11 percent as of Dec. 31, 2024 and remains well below the leverage capital ratios for large banks (9.62 percent), regional banks (10.08 percent), and community banks (10.63 percent).

In addition, the weighted average supplementary leverage ratio (SLR), also known as the Basel III leverage ratio, for G-SIBs declined 10 basis points year-over-year to 5.98 percent as of Dec. 31, 2024.

Adequate capital is critically important for the safety and soundness of banks and for overall financial stability. It serves as a buffer against unexpected losses and insolvency, and protects the taxpayer-backed federal safety net for banks. Capital is particularly important for the largest systemically important banking organizations as protection against economy-wide financial instability. For more information about the Kansas City Fed's Bank Capital Analysis, see [Understanding the Bank Capital Analysis - Federal Reserve Bank of Kansas City](#).

As the regional headquarters of the nation's central bank, the Kansas City Fed and its branch offices in Denver, Oklahoma City and Omaha serve the seven states of the Tenth District: Colorado, Kansas, Nebraska, Oklahoma, Wyoming, northern New Mexico and western Missouri.

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