

## Visuals of 2014 CCAR and DFAST Results

March 27, 2014

This document includes visuals of the Federal Reserve’s 2014 Comprehensive Capital Analysis and Review (“**CCAR**”) results as well as the company-run and supervisory Dodd-Frank Act stress test (“**DFAST**”) results for 30 U.S. bank holding companies with \$50 billion or more in total consolidated assets (“**Large BHCs**”).

**Projections of Capital Ratios:** A Large BHC’s regulatory capital ratios are projected for each quarter of the nine-quarter planning horizon in accordance with the minimum capital requirements that are in effect for the company during that quarter. Accordingly, a Large BHC’s stress test capital projections reflect the U.S. Basel III capital rules, including transition arrangements, as they take effect during the planning horizon. There is an exception for the Tier 1 Common risk-based capital ratio, which is calculated throughout the planning horizon quarter using the definition of regulatory capital and total risk-weighted assets (“**RWAs**”) under the **existing** Basel I-based capital rules, as supplemented by the U.S. Basel 2.5 market risk rule where applicable.

	Minimum capital ratio		
	Q3 2013	Q1 to Q4 2014	Q1 to Q4 2015
<b>Advanced approaches BHCs</b>			
Tier 1 Common risk-based capital ratio (“ <b>T1C RBC ratio</b> ”)	5%	5%	5%
Common Equity Tier 1 risk-based capital ratio (“ <b>CET1 RBC ratio</b> ”)	N/A*	4%	4.5%
Tier 1 risk-based capital ratio (“ <b>Tier 1 RBC ratio</b> ”)	4%	5.5%	6%
Total risk-based capital ratio (“ <b>Total RBC ratio</b> ”)	8%	8%	8%
Tier 1 leverage ratio	3 or 4%	4%	4%
<b>Non-advanced approaches BHCs</b>			
T1C RBC ratio	5%	5%	5%
CET1 RBC ratio	N/A*	N/A*	4.5%
Tier 1 RBC ratio	4%	4%	6%
Total RBC ratio	8%	8%	8%
Tier 1 leverage ratio	3 or 4%	3 or 4%	4%

\* CET1 RBC ratio is a new capital ratio introduced by the U.S. Basel III capital rules

### Notes

- For **advanced approaches BHCs**, the effective date of the U.S. Basel III capital rules (including new definitions of, deductions from, and adjustments to regulatory capital) is January 1, **2014**, subject to phase-in arrangements.
- For **non-advanced approaches BHCs**, the effective date of the U.S. Basel III capital rules (including new definitions of, deductions from, and adjustments to regulatory capital) is January 1, **2015**, subject to phase-in arrangements.
- For **all BHCs**, the effective date of the U.S. Basel III standardized approach for calculating RWAs for credit risk is January 1, **2015**. Accordingly, for stress test capital projection purposes, RWAs from Q3 2013 to Q4 2014 are calculated using the **existing** Basel I-based capital rules, as supplemented by the U.S. Basel 2.5 market risk rule where applicable. RWAs from Q1 2015 to Q4 2015 are calculated using the U.S. Basel III standardized approach, as supplemented by the U.S. Basel 2.5 market risk rule where applicable.

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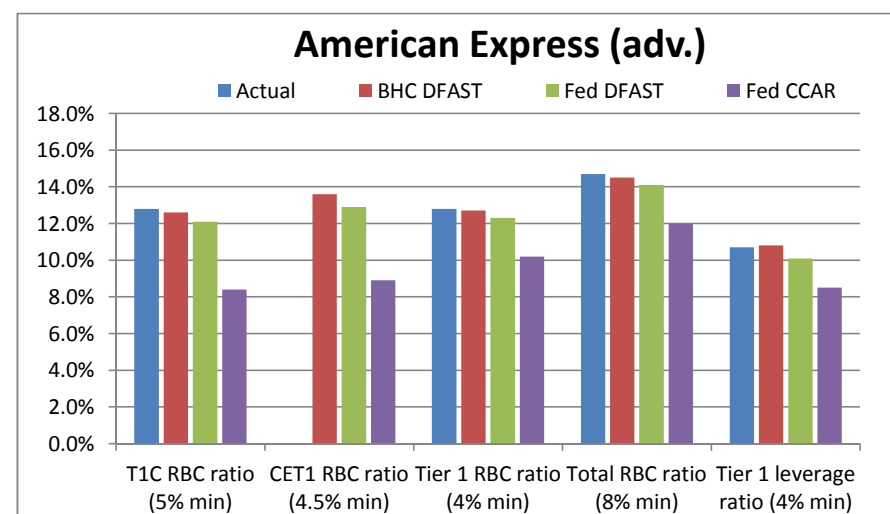
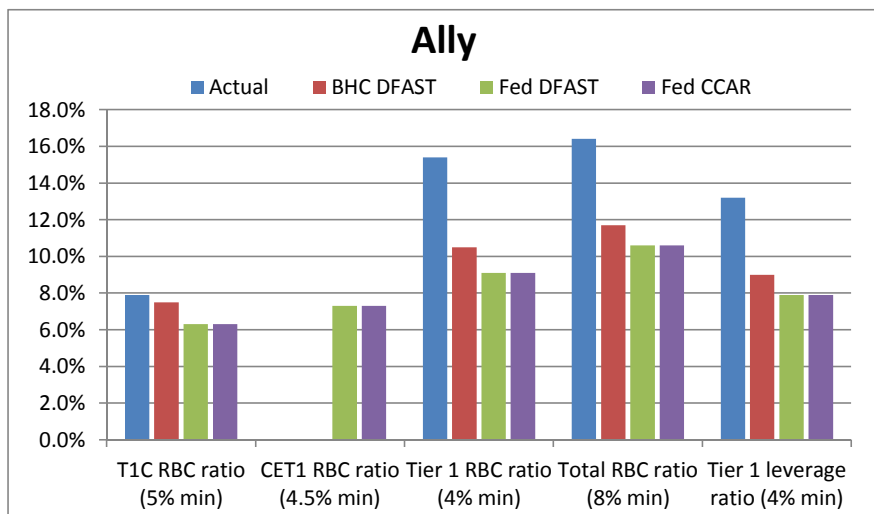
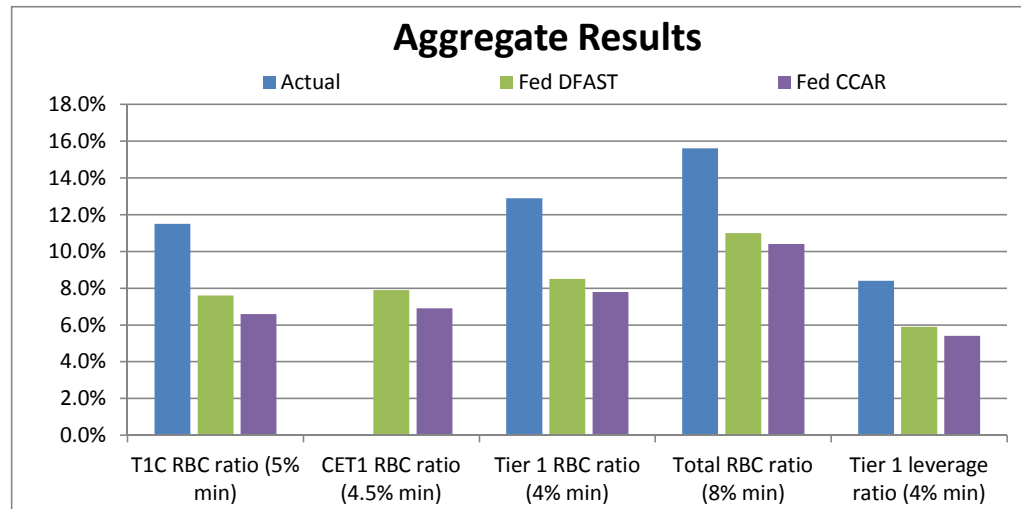
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The lowest stressed capital ratios do not necessarily occur in the same quarter of the planning horizon.



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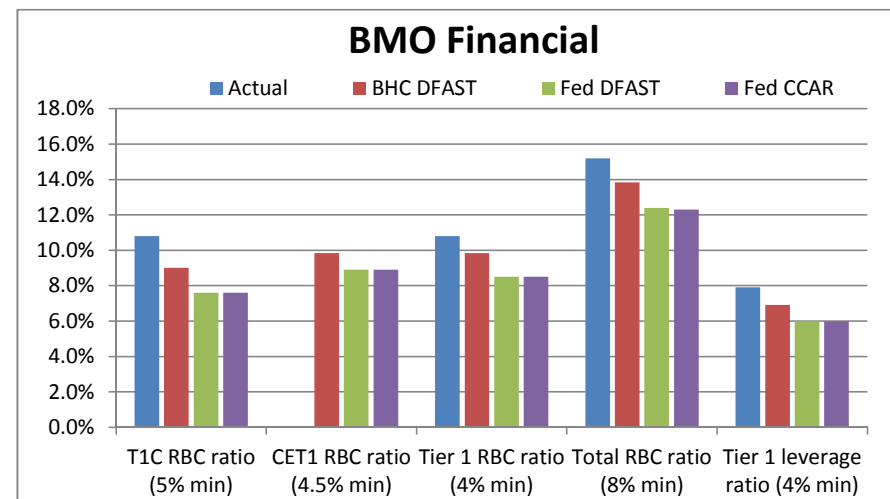
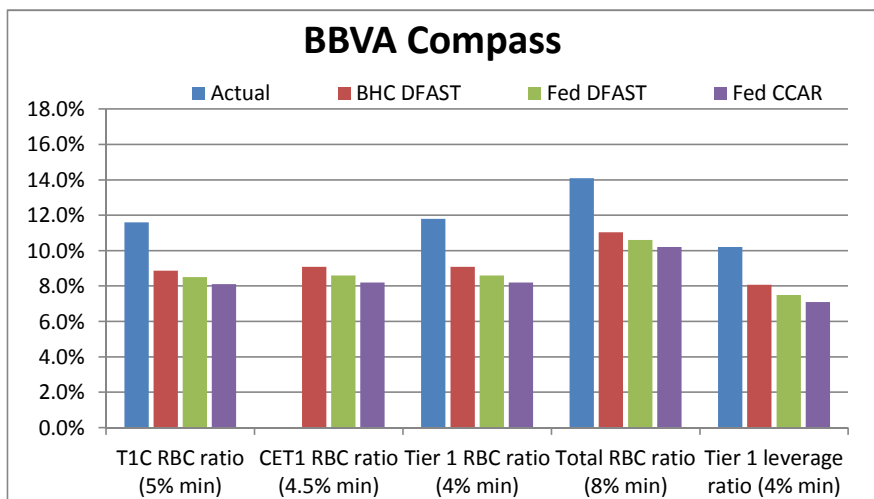
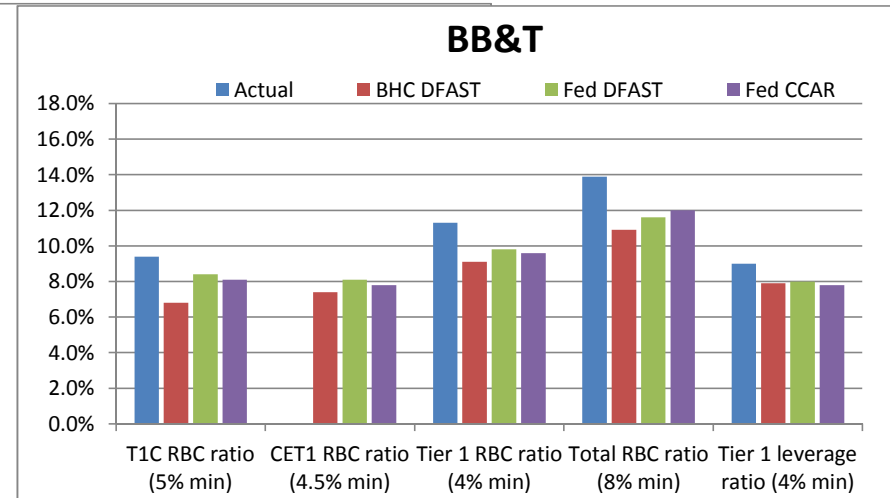
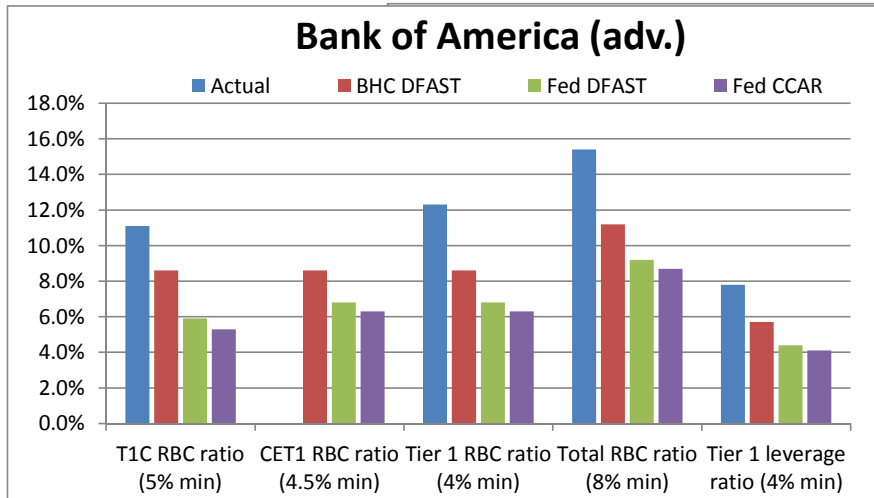
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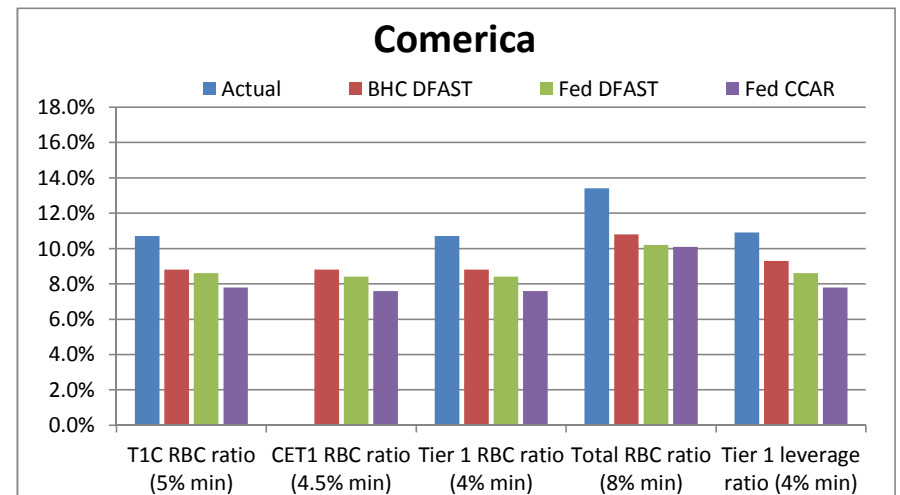
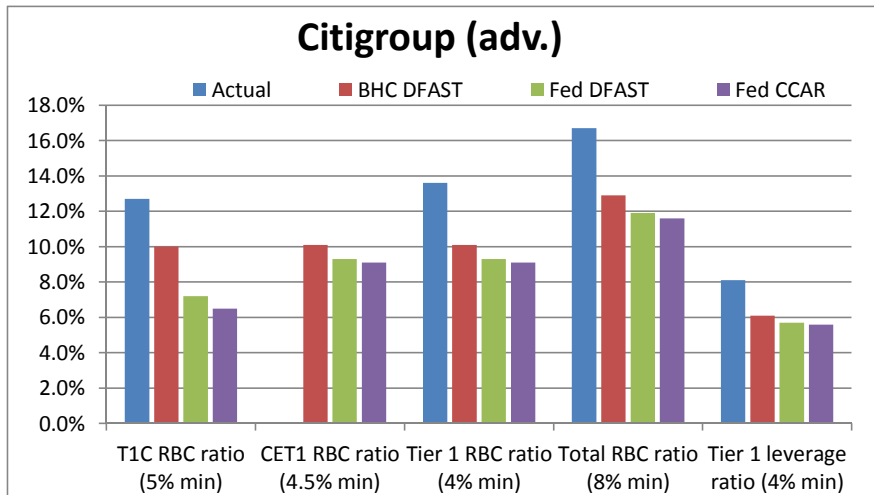
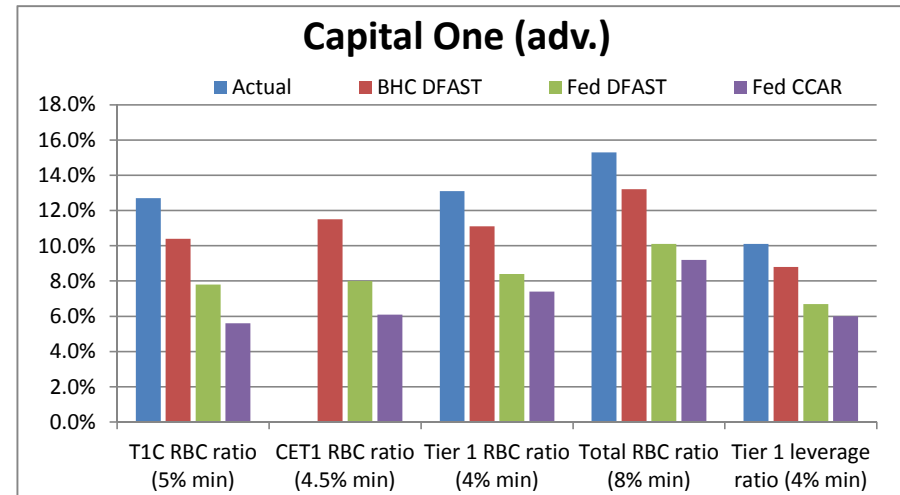
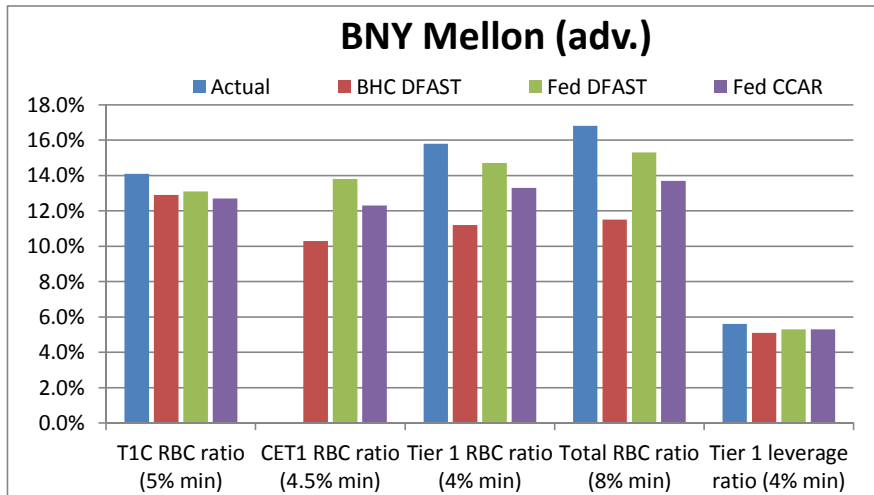
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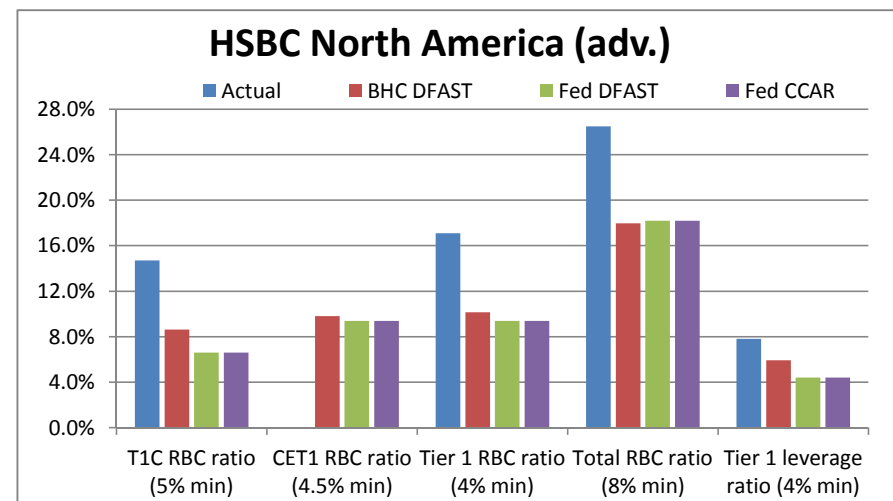
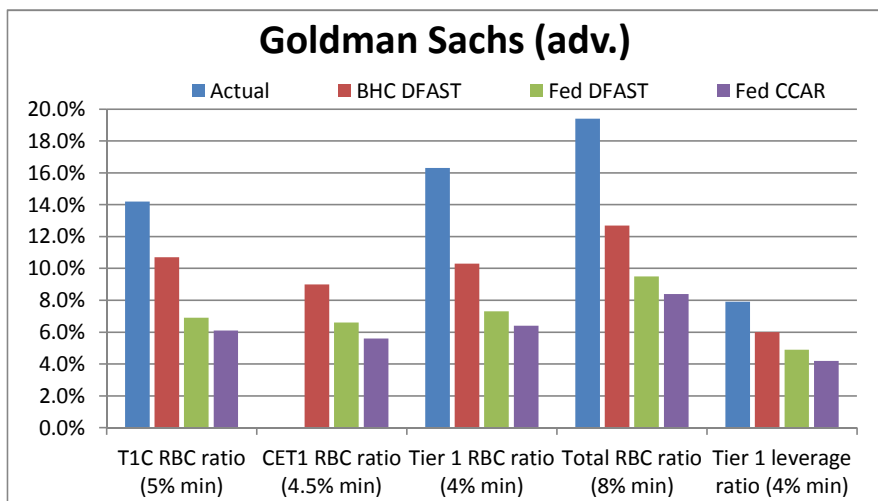
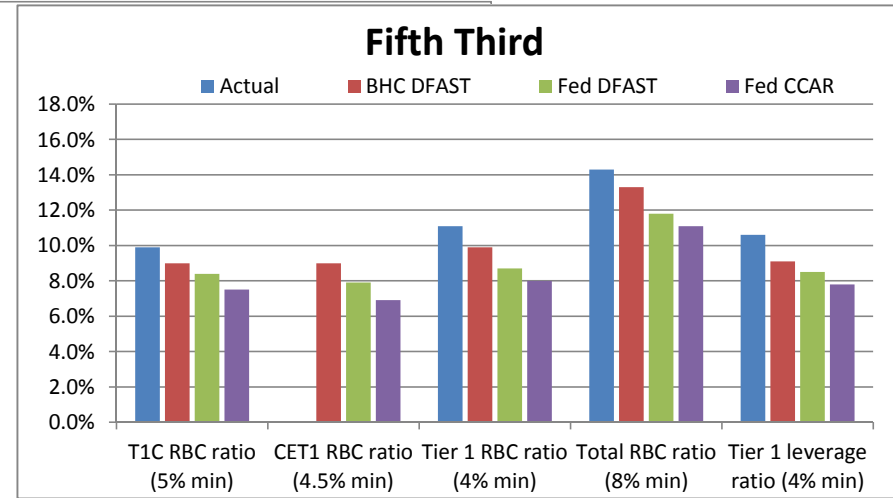
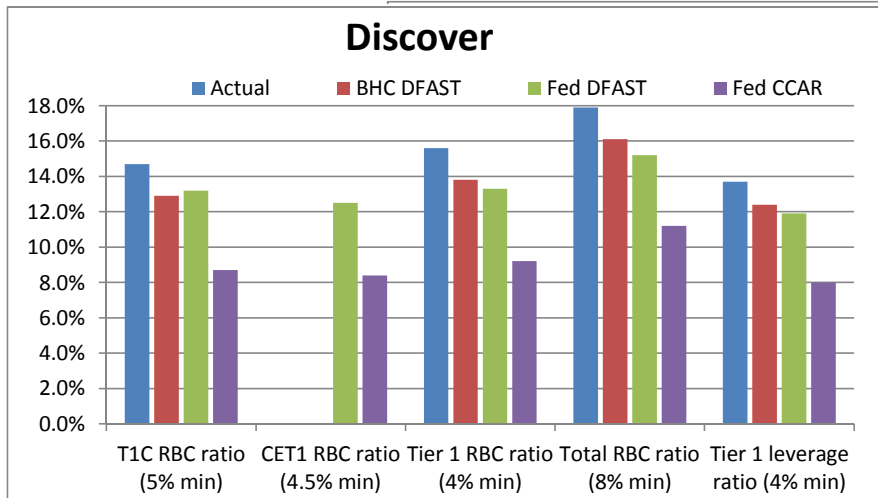
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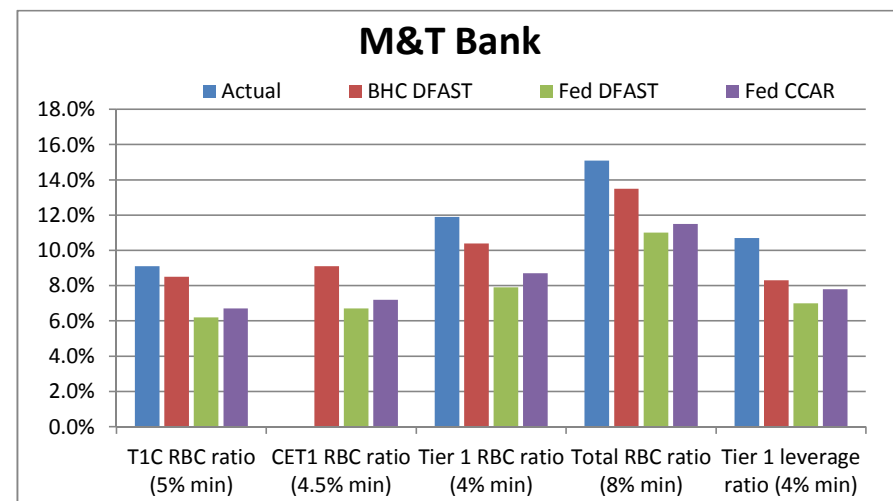
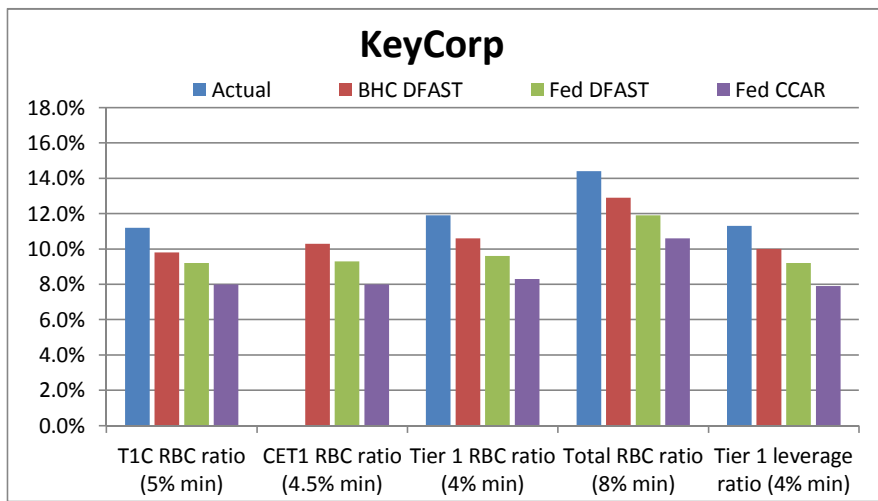
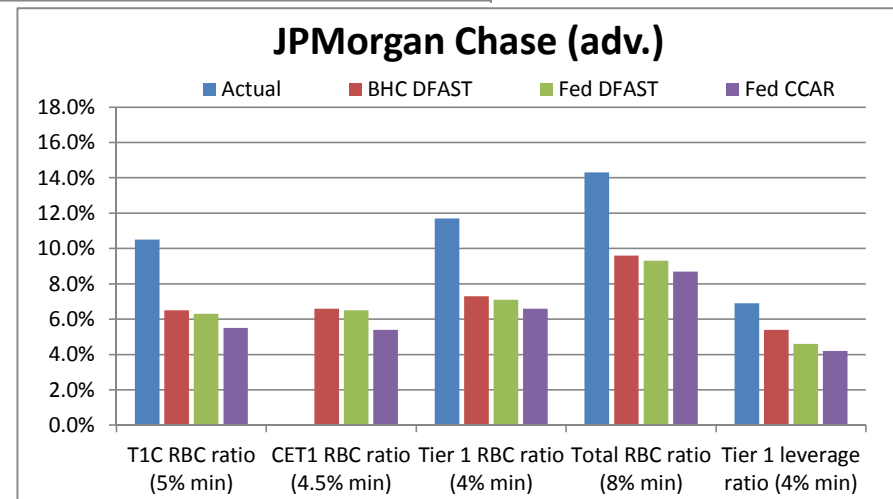
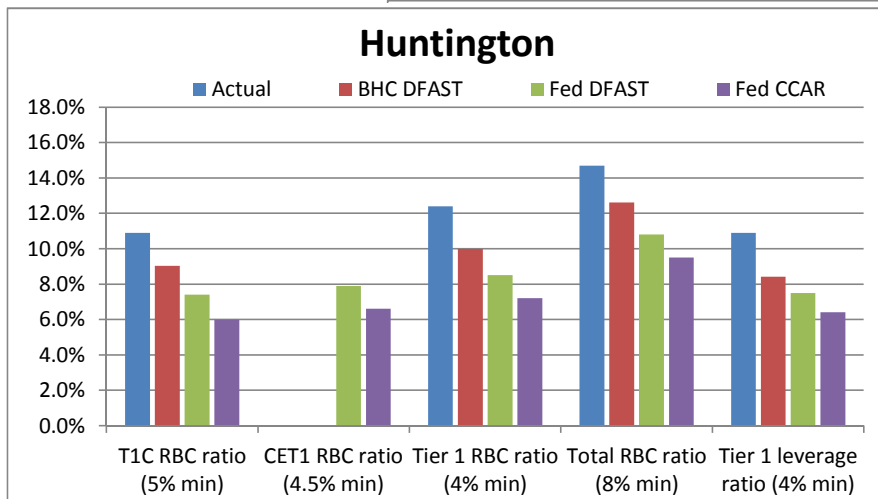
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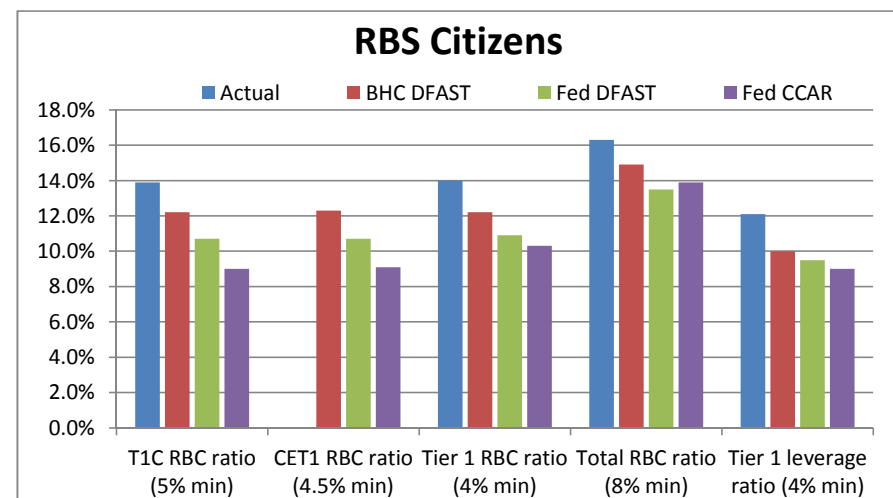
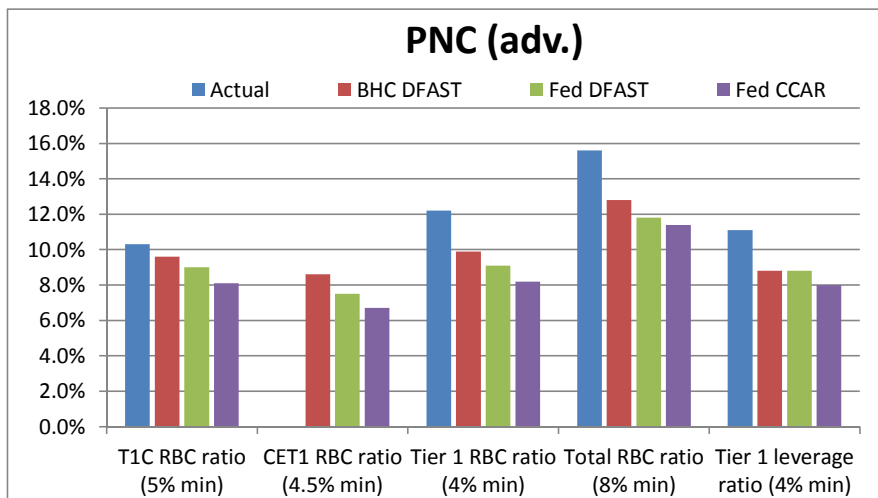
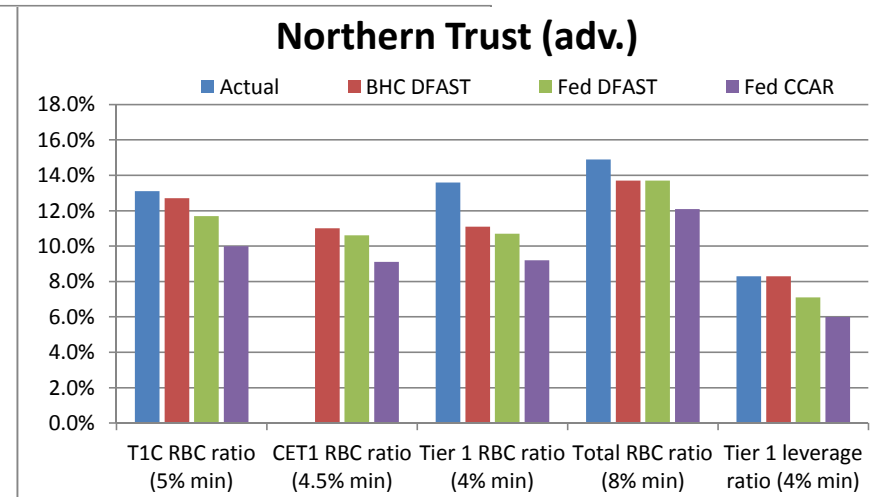
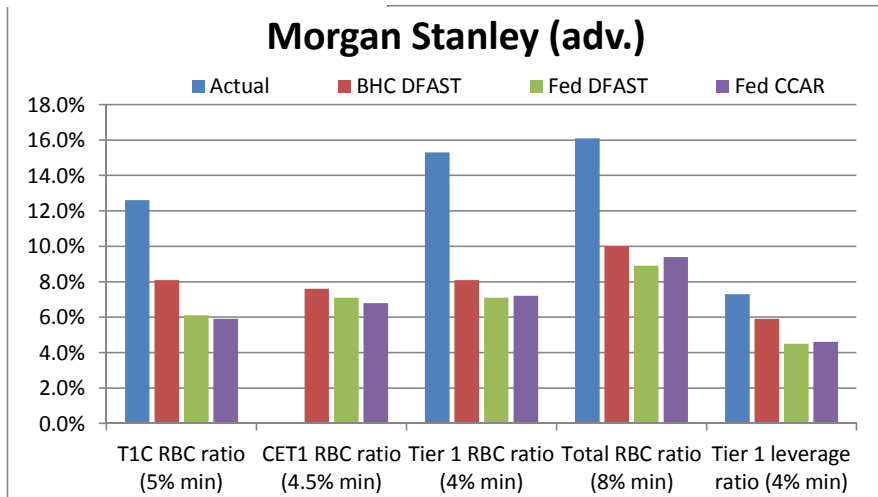
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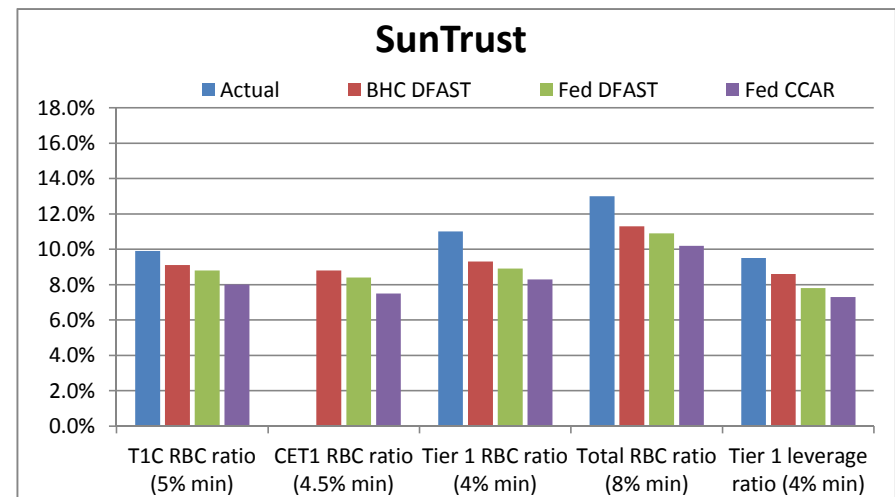
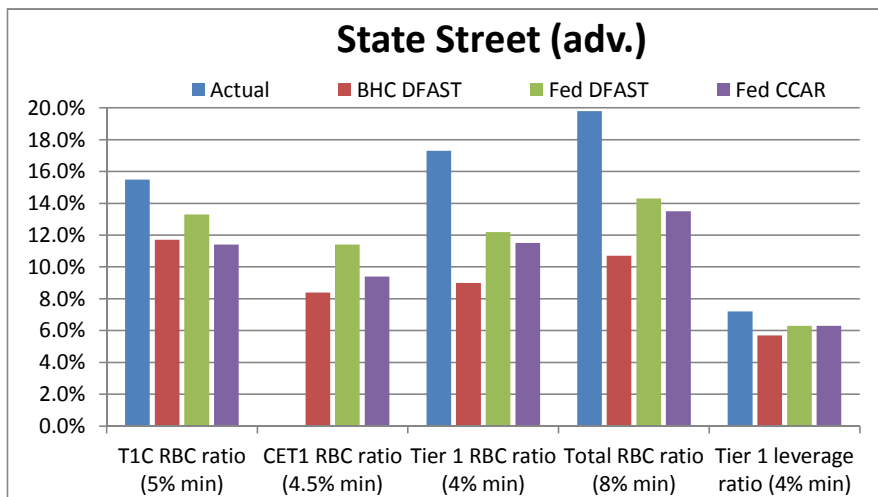
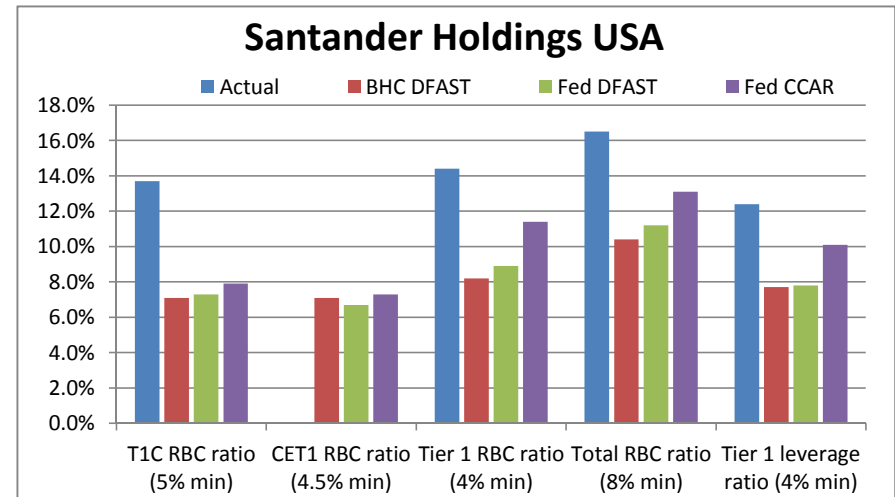
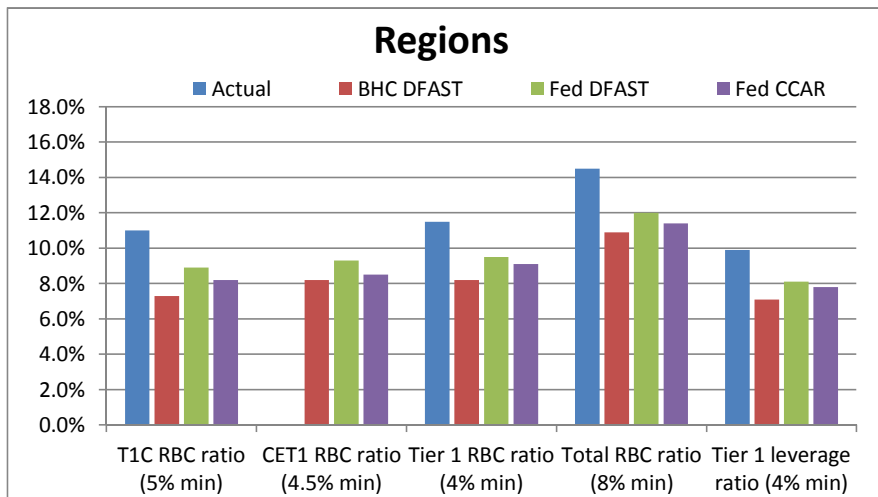
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