

Capital ratios in Dodd-Frank stress tests 2014 (%) - Updated March 24, 2014

Under severely adverse scenario

Company (ticker)	Tier 1 common ratio			Tier 1 capital ratio			Total risk-based capital ratio			Tier 1 leverage ratio		
	Actual Q3'13	Projected Q4'15	Projected minimum	Actual Q3'13	Projected Q4'15	Projected minimum	Actual Q3'13	Projected Q4'15	Projected minimum	Actual Q3'13	Projected Q4'15	Projected minimum
Ally Financial Inc.	7.9	6.3	6.3	15.4	9.1	9.1	16.4	10.6	10.6	13.2	7.9	7.9
American Express Co. (AXP)	12.8	14.0	12.1	12.8	14.0	12.3	14.7	15.4	14.1	10.7	11.6	10.1
Bank of America Corp. (BAC)	11.1	6.0	5.9	12.3	6.8	6.8	15.4	9.2	9.2	7.8	4.4	4.4
Bank of New York Mellon Corp. (BK)	14.1	16.1	13.1	15.8	16.1	14.7	16.8	16.3	15.3	5.6	6.6	5.3
BB&T Corp. (BBT)	9.4	8.4	8.4	11.3	9.8	9.8	13.9	11.6	11.6	9.0	8.0	8.0
BBVA Compass Bancshares Inc. (BBVA)*	11.6	8.5	8.5	11.8	8.6	8.6	14.1	10.6	10.6	10.2	7.5	7.5
BMO Financial Corp. (BMO)*	10.8	7.6	7.6	10.8	8.9	8.5	15.2	12.5	12.4	7.9	6.5	6.0
Capital One Financial Corp. (COF)	12.7	7.8	7.8	13.1	8.4	8.4	15.3	10.1	10.1	10.1	6.7	6.7
Citigroup Inc. (C)	12.7	7.2	7.2	13.6	9.3	9.3	16.7	11.9	11.9	8.1	5.7	5.7
Comerica Inc. (CMA)	10.7	8.6	8.6	10.7	8.4	8.4	13.4	10.2	10.2	10.9	8.6	8.6
Discover Financial Services (DFS)	14.7	13.7	13.2	15.6	13.9	13.3	17.9	15.7	15.2	13.7	12.1	11.9
Fifth Third Bancorp (FITB)	9.9	8.4	8.4	11.1	8.7	8.7	14.3	11.8	11.8	10.6	8.5	8.5
Goldman Sachs Group Inc. (GS)	14.2	9.2	6.9	16.3	8.4	7.3	19.4	10.8	9.5	7.9	5.3	4.9
HSBC North America Holdings Inc. (HSBA)*	14.7	6.6	6.6	17.1	9.4	9.4	26.5	18.2	18.2	7.8	4.4	4.4
Huntington Bancshares Inc. (HBAN)	10.9	7.4	7.4	12.4	8.5	8.5	14.7	10.8	10.8	10.9	7.5	7.5
JPMorgan Chase & Co. (JPM)	10.5	6.7	6.3	11.7	7.1	7.1	14.3	9.3	9.3	6.9	4.6	4.6
KeyCorp (KEY)	11.2	9.3	9.2	11.9	9.6	9.6	14.4	11.9	11.9	11.3	9.2	9.2
M&T Bank Corp. (MTB)	9.1	6.2	6.2	11.9	7.9	7.9	15.1	11.0	11.0	10.7	7.0	7.0
Morgan Stanley (MS)	12.6	7.6	6.1	15.3	7.9	7.1	16.1	9.9	8.9	7.3	4.6	4.5
Northern Trust Corp. (NTRS)	13.1	11.7	11.7	13.6	10.7	10.7	14.9	13.7	13.7	8.3	7.1	7.1
PNC Financial Services Group Inc. (PNC)	10.3	9.0	9.0	12.2	9.1	9.1	15.6	11.8	11.8	11.1	8.8	8.8
RBS Citizens Financial Group Inc. (RBS)*	13.9	10.7	10.7	14.0	10.9	10.9	16.3	13.5	13.5	12.1	9.5	9.5
Regions Financial Corp. (RF)	11.0	9.0	8.9	11.5	9.5	9.5	14.5	12.0	12.0	9.9	8.2	8.1
Santander Holdings USA Inc. (SAN)*	13.7	7.3	7.3	14.4	10.0	8.9	16.5	12.8	11.2	12.4	8.9	7.8
State Street Corp. (STT)	15.5	14.7	13.3	17.3	12.8	12.2	19.8	14.8	14.3	7.2	7.0	6.3
SunTrust Banks Inc. (STI)	9.9	9.0	8.8	11.0	9.0	8.9	13.0	10.9	10.9	9.5	7.8	7.8
U.S. Bancorp (USB)	9.3	8.3	8.2	11.2	9.2	9.1	13.3	11.1	11.0	9.6	8.1	8.1
UnionBanCal Corp. (8306)*	11.1	8.1	8.1	11.2	8.2	8.2	13.1	10.4	10.4	10.2	7.6	7.6
Wells Fargo & Co. (WFC)	10.6	8.2	8.2	12.1	8.5	8.5	15.1	12.0	12.0	9.8	7.0	7.0
Zions Bancorp. (ZION)	10.5	3.6	3.6	13.1	5.4	5.4	14.8	7.2	7.2	10.6	4.5	4.5
30 participating bank holding companies	11.5	7.8	7.6	12.9	8.5	8.5	15.6	11.0	11.0	8.4	5.9	5.9

Data is current as of March 24, 2014.

Projected capital ratios updated on March 24, 2014 per Federal Reserve's corrected results.

* Ticker shown is for the ultimate parent of the institution, and is based on the ultimate parent's home-country stock exchange.

The capital ratios are calculated using capital action assumptions provided within the Dodd-Frank Act stress testing rule. These projections represent hypothetical estimates that involve an economic outcome that is more adverse than expected. These estimates are not forecasts of capital ratios. The minimum stressed ratios (%) are the lowest quarterly ratios from Q4 2013 to Q4 2015 under the severely adverse scenario.

Source: Federal Reserve and SNL Financial