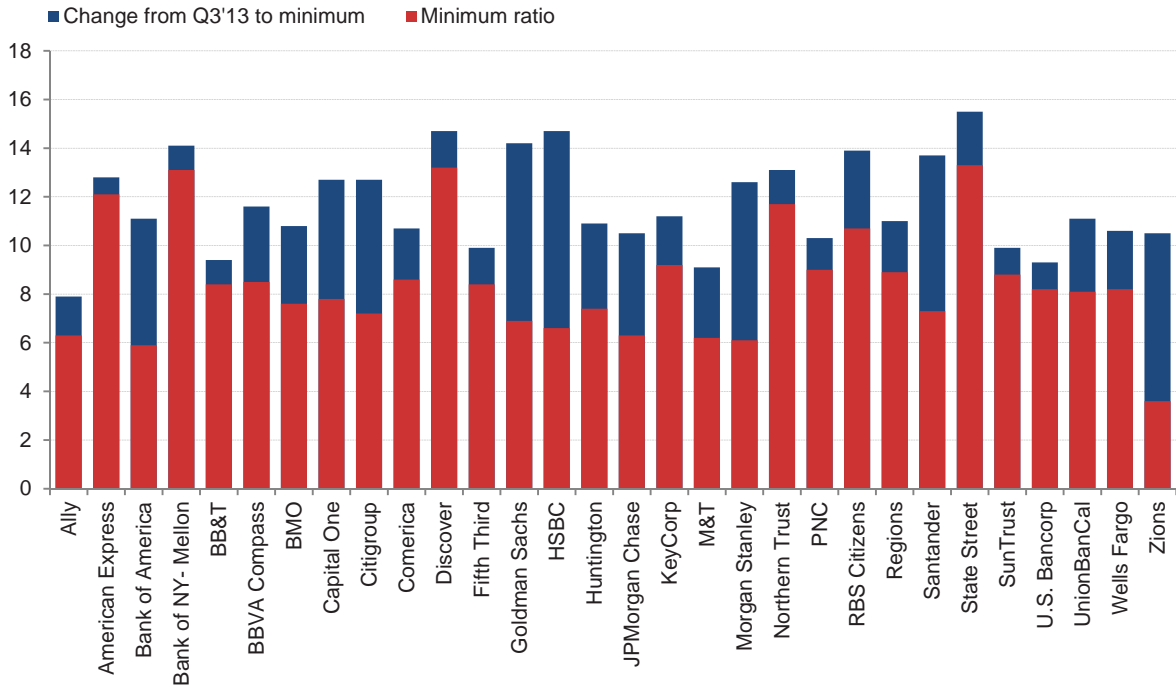


# Change from Q3'13 to minimum tier 1 common ratio in severely adverse scenario (%) - Updated March 24, 2014



Data is current as of March 24, 2014.

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