

Capital ratios in 2015 Dodd-Frank stress tests (%)

Under severely adverse scenario

Company (ticker)	Tier 1 common ratio			Common equity Tier 1 ratio			Tier 1 risk-based capital ratio			Total risk-based capital ratio			Tier 1 leverage ratio		
	Act. Q3'14	Proj. Q4'16	Proj. min.	Act. Q3'14 ¹	Proj. Q4'16	Proj. min.	Act. Q3'14	Proj. Q4'16	Proj. min.	Act. Q3'14	Proj. Q4'16	Proj. min.	Act. Q3'14	Proj. Q4'16	Proj. min.
Ally Financial Inc. (ALLY)	9.7	7.9	7.9	NA	8.0	8.0	12.7	10.1	10.1	13.5	11.6	11.6	10.9	8.8	8.8
American Express Co. (AXP)	13.2	15.4	12.5	13.6	15.1	13.0	13.6	15.6	13.5	15.1	17.3	15.4	11.6	13.0	11.4
Bank of America Corp. (BAC)	11.3	7.4	7.1	12.0	7.2	7.1	12.8	7.9	7.8	15.8	10.4	10.4	7.9	5.1	5.1
Bank of New York Mellon Corp. (BK)	13.9	16.0	12.6	15.1	15.1	12.6	16.3	16.1	13.6	17.0	16.5	14.2	5.8	6.0	5.2
BB&T Corp. (BBT)	10.5	8.1	8.1	NA	8.2	8.2	12.4	9.8	9.8	15.2	11.8	11.8	9.7	7.4	7.4
BBVA Compass Bancshares Inc. (BBVA)*	11.0	6.3	6.3	NA	6.9	6.9	11.3	6.9	6.9	13.3	8.7	8.7	9.6	5.5	5.5
BMO Financial Corp. (BMO)*	11.5	9.0	9.0	NA	7.4	7.4	11.5	7.4	7.4	15.5	10.3	10.3	8.3	5.2	5.2
Capital One Financial Corp. (COF)	12.7	9.5	9.5	12.7	9.4	9.4	13.3	10.1	10.1	15.2	11.8	11.8	10.6	7.9	7.9
Citigroup Inc. (C)	13.4	8.2	8.2	15.1	7.1	6.8	15.1	7.1	6.8	17.7	9.5	9.2	9.0	4.7	4.6
Citizens Financial Group Inc. (RBS)*	12.9	10.7	10.7	NA	10.9	10.9	12.9	10.9	10.9	16.1	14.3	14.3	10.9	8.8	8.8
Comerica Inc. (CMA)	10.6	9.0	9.0	NA	8.7	8.7	10.6	8.7	8.7	12.8	10.5	10.5	10.8	8.9	8.9
Deutsche Bank Trust Corp. (DBK)*	36.6	34.7	34.7	NA	28.6	28.6	36.6	28.6	28.6	37.0	29.8	29.8	11.9	11.0	11.0
Discover Financial Services (DFS)	14.8	15.3	13.9	NA	14.5	13.3	15.6	15.2	14.1	17.8	16.9	15.8	13.7	13.3	12.6
Fifth Third Bancorp (FITB)	9.6	7.9	7.9	NA	7.4	7.4	10.8	8.5	8.5	14.3	11.5	11.5	9.8	7.7	7.7
Goldman Sachs Group Inc. (GS)	14.4	9.3	6.3	15.1	7.1	5.8	17.0	8.1	6.4	19.8	10.0	8.1	9.0	5.9	5.4
HSBC North America Holdings Inc. (HSBA)*	14.0	8.9	8.9	16.3	8.9	8.9	17.3	10.0	10.0	26.1	14.8	14.8	9.4	6.0	6.0
Huntington Bancshares Inc. (HBAN)	10.3	9.0	9.0	NA	8.7	8.7	11.6	9.4	9.4	13.7	11.6	11.6	9.8	8.0	8.0
JPMorgan Chase & Co. (JPM)	10.9	6.5	6.5	11.1	6.4	6.3	12.6	7.3	7.3	15.0	9.6	9.6	7.6	4.6	4.6
KeyCorp (KEY)	11.3	9.9	9.9	NA	9.6	9.6	12.0	9.9	9.9	14.1	12.1	12.1	11.2	9.3	9.3
M&T Bank Corp. (MTB)	9.8	7.3	7.3	NA	7.5	7.5	12.5	8.8	8.8	15.4	11.6	11.6	10.6	6.8	6.8
Morgan Stanley (MS)	15.0	8.8	6.2	15.2	8.3	6.3	17.1	8.8	6.5	19.8	11.3	8.6	8.2	4.9	4.5
MUFG Americas Holdings Corp. (8306)*	12.7	8.0	8.0	12.7	8.0	8.0	12.7	8.0	8.0	14.6	10.2	10.2	11.4	7.1	7.1
Northern Trust Corp. (NTRS)	12.8	12.4	12.3	12.8	10.9	10.8	13.6	11.4	11.3	16.0	13.6	13.6	7.9	7.4	7.4
PNC Financial Services Group Inc. (PNC)	11.0	9.5	9.5	11.1	8.4	8.4	12.8	9.9	9.9	16.1	12.5	12.5	11.1	8.7	8.7
Regions Financial Corp. (RF)	11.8	8.3	8.3	NA	8.5	8.5	12.7	9.0	9.0	15.5	11.4	11.4	11.0	7.6	7.6
Santander Holdings USA Inc. (SAN)*	11.0	9.4	9.4	NA	10.3	10.3	13.1	10.7	10.7	15.0	12.5	12.5	12.3	9.6	9.6
State Street Corp. (STT)	13.7	14.1	11.8	15.0	9.7	8.1	16.7	11.2	9.7	19.1	13.1	11.6	6.4	5.4	4.8
SunTrust Banks Inc. (STI)	9.6	8.2	8.2	NA	8.2	8.2	10.5	9.0	9.0	12.3	10.8	10.8	9.5	7.6	7.6
U.S. Bancorp (USB)	9.5	8.6	8.5	9.7	8.2	8.1	11.3	9.6	9.6	13.6	11.7	11.7	9.4	8.1	8.0
Wells Fargo & Co. (WFC)	10.8	7.5	7.5	11.1	6.9	6.9	12.6	8.2	8.2	15.6	11.1	11.1	9.6	6.4	6.4
Zions BanCorp. (ZION)	11.9	5.1	5.1	NA	6.0	6.0	14.4	7.3	7.3	16.3	9.4	9.4	11.9	5.9	5.9
31 participating bank holding companies	11.9	8.4	8.2	NA	7.8	7.6	13.5	8.6	8.4	16.2	11.0	10.8	8.8	5.9	5.9

Data compiled March 5, 2015.

* 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 fourth quarter 2014 to fourth quarter 2016 under the severely adverse scenario.

¹ Actual common equity Tier 1 ratios are only reported by advanced-approaches bank holding companies in 2014. All bank holding companies are subject to the common equity Tier 1 ratio for each quarter of 2015 and 2016.

Act. = actual; Proj. = projected; Min. = minimum.

NA = not available

Sources: Federal Reserve and SNL Financial

