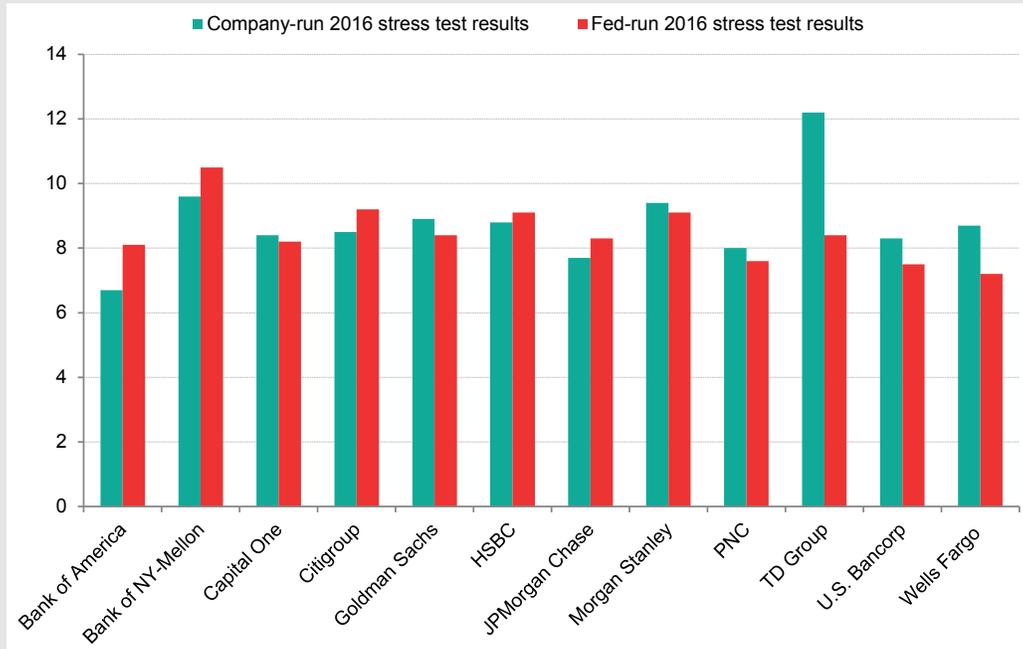
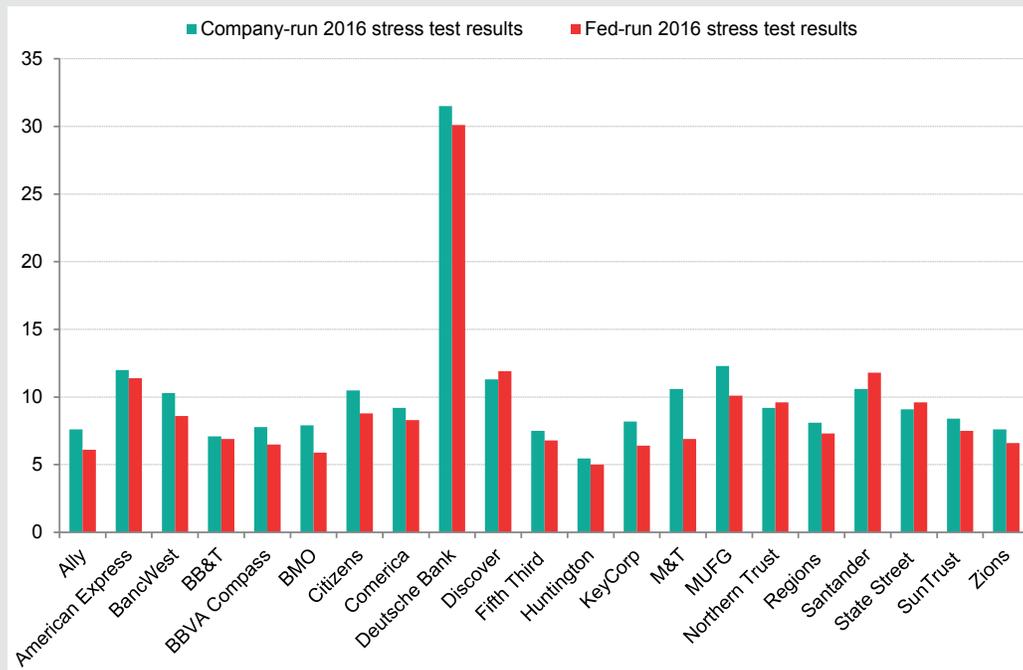


DFAST projected minimum CET 1 ratio (%)

BHCs with assets greater than \$250B



BHCs with assets less than \$250B



Data compiled July 13, 2016.

The Dodd-Frank Act stress test, or DFAST, severely adverse scenario utilizes hypothetical estimates that are representative of an economic outcome that is more adverse than expected.

The results from the Federal Reserve-run test and the company-run tests may include different assumptions and methodologies. TD Group US Holdings LLC and BancWest Corp. participated in the 2016 Dodd-Frank Act Stress Test for the first time. Both banks are accounted for in the differences calculated for 2016.

CET 1 ratios shown are the lowest quarterly ratios from the first quarter of 2016 to the first quarter of 2018.

Companies are grouped based on asset sizes disclosed for the first quarter of 2016.

CET 1 = common equity Tier 1; BHC = bank holding company

Sources: Federal Reserve, company disclosures and SNL Financial, an offering of S&P Global Market Intelligence