

Blackline Showing Federal Reserve's Corrections to 2014 Supervisory Dodd-Frank Act Stress Test (DFAST) Capital Ratio Projections under Severely Adverse Scenario

(Table 3 in March 24, 2014 version vs. Table 3 in March 20, 2014 version)*

Bank holding company	Tier 1 common ratio (%)			Common equity tier 1 ratio (%)'		Tier 1 risk-based capital ratio (%)			Total-risk based capital ratio (%)			Tier 1 leverage ratio (%)		
	Actual Q3 2013	Ending	Minimum	Ending	Minimum	Actual Q3 2013	Ending	Minimum	Actual Q32013	Ending	Minimum	Actual Q3 2013	Ending	Minimum
Ally Financial Inc.	7.9	6.3	6.3	7.3	7.3	15.4	9.1	9.0 1	16.4	10.6	10.5 6	13.2	7.9	7.5 9
American Express Company	12.8	14.2 0	12.6 1	14.2 0	13.3 12.9	12.8	15.4 14.0	12.8 3	14.7	17.3 15.4	14.7 1	10.7	12.7 11.6	10.5 1
Bank of America Corporation	11.1	6.4 0	6.0 5.9	7.4 6.8	7.4 6.8	12.3	7.4 6.8	7.4 6.8	15.4	9.5 2	9.5 2	7.8	4.6 4	4.6 4
The Bank of New York Mellon Corporation	14.1	16.1	13.1	15.0	13.8	15.8	16.0 1	14.7	16.8	16.3	15.3	5.6	6.6	5.3
BB&T Corporation	9.4	8.2 4	8.2 4	7.9 8.1	7.9 8.1	11.3	9.7 8	9.7 8	13.9	12.2 11.6	11.8 6	9.0	7.9 8.0	7.9 8.0
BBVA Compass Bancshares, Inc.	11.6	8.5	8.5	8.6	8.6	11.8	8.6	8.6	14.1	10.6	10.6	10.2	7.5	7.5
BMO Financial Corp.	10.8	7.6	7.6	8.9	8.9	10.8	8.9	8.5	15.2	12.4 5	12.3 4	7.9	6.5	6.0
Capital One Financial Corporation	12.7	7.6 8	7.6 8	7.9 8.0	7.9 8.0	13.1	9.3 8.4	9.0 8.4	15.3	11.0 10.1	10.9 1	10.1	6.7 5	6.7 4
Citigroup Inc.	12.7	7.0 2	7.0 2	9.7 3	9.7 3	13.6	9.7 3	9.7 3	16.7	12.4 11.9	12.4 11.9	8.1	5.9 7	5.9 7
Comerica Incorporated	10.7	8.4 6	8.4 6	8.3 4	8.3 4	10.7	8.3 4	8.3 4	13.4	10.7 2	10.7 2	10.9	8.5 6	8.5 6
Discover Financial Services	14.7	13.6 7	13.4 2	13.0 1	12.4 5	15.6	13.8 9	13.2 3	17.9	15.8 7	15.3 2	13.7	11.9 12.1	11.8 9
Fifth Third Bancorp	9.9	8.3 4	8.3 4	7.7 9	7.7 9	11.1	8.8 7	8.8 7	14.3	11.9 8	11.9 8	10.6	8.6 5	8.6 5
The Goldman Sachs Group, Inc.	14.2	8.9 2	6.8 9	7.2 5	6.4 6	16.3	8.4	7.3	19.4	10.4 8	9.3 5	7.9	5.2 3	4.9
HSBC North America Holdings Inc.	14.7	6.8 6	6.8 6	9.6 4	9.6 4	17.1	9.6 4	9.6 4	26.5	18.4 2	18.4 2	7.8	4.4	4.4

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	Actual Q3 2013	Ending	Minimum	Ending	Minimum	Actual Q3 2013	Ending	Minimum	Actual Q32013	Ending	Minimum	Actual Q3 2013	Ending	Minimum
Huntington Bancshares Incorporated	10.9	7.4	7.4	7.9	7.9	12.4	8.5	8.5	14.7	10.8	10.8	10.9	7.5	7.5
JPMorgan Chase & Co.	10.5	6.7	6.3	6.5	6.5	11.7	7.81	7.71	14.3	9.83	9.83	6.9	5.04.6	5.04.6
KeyCorp	11.2	9.3	9.2	9.3	9.3	11.9	9.6	9.6	14.4	11.9	11.9	11.3	9.2	9.2
M&T Bank Corporation	9.1	5.96.2	5.96.2	6.57	6.57	11.9	8.07.9	8.07.9	15.1	10.811.0	10.811.0	10.7	7.40	7.40
Morgan Stanley	12.6	7.6	6.1	7.8	7.1	15.3	8.57.9	7.51	16.1	10.89.9	8.9.6	7.3	4.96	4.75
Northern Trust Corporation	13.1	11.47	11.47	10.36	10.36	13.6	10.57	10.57	14.9	13.47	13.47	8.3	6.97.1	6.97.1
The PNC Financial Services Group, Inc.	10.3	9.0	9.0	7.5	7.5	12.2	9.1	9.1	15.6	12.311.8	12.311.8	11.1	8.8	8.8
RBS Citizens Financial Group, Inc.	13.9	10.7	10.7	10.7	10.7	14.0	12.010.9	11.610.9	16.3	15.613.5	14.213.5	12.1	10.9.5	9.85
Regions Financial Corporation	11.0	8.9.0	8.89	9.23	9.23	11.5	9.85	9.5	14.5	12.40	12.40	9.9	8.42	8.01
Santander Holdings USA, Inc.	13.7	7.3	7.3	6.7	6.7	14.4	11.410.0	8.9	16.5	13.912.8	11.2	12.4	9.9	7.8
State Street Corporation	15.5	14.7	13.3	11.9	11.4	17.3	14.112.8	13.112.2	19.8	16.414.8	15.214.3	7.2	7.70	6.3
SunTrust Banks, Inc.	9.9	8.9.0	8.78	8.45	8.34	11.0	9.20	8.89	13.0	11.410.9	10.89	9.5	7.8.0	7.8
U.S. Bancorp	9.3	8.3	8.2	7.6	7.5	11.2	9.42	9.1	13.3	11.61	11.40	9.6	8.31	8.1
UnionBanCal Corporation	11.1	8.1	8.1	8.2	8.2	11.2	8.2	8.2	13.1	10.4	10.4	10.2	7.6	7.6

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	Actual Q3 2013	Ending	Minimum	Ending	Minimum	Actual Q3 2013	Ending	Minimum	Actual Q3 2013	Ending	Minimum	Actual Q3 2013	Ending	Minimum
Wells Fargo & Company	10.6	8.2	8.2	7.4	7.4	12.1	9.0 <u>8.5</u>	8.95	15.1	13 <u>12.0</u>	12.80	9.8	7.40	7.40
Zions Bancorporation	10.5	3.5 <u>6</u>	3.5 <u>6</u>	4.5 <u>6</u>	4.5 <u>6</u>	13.1	5.3 <u>4</u>	5.34	14.8	7.4 <u>2</u>	7.42	10.6	4.4 <u>5</u>	4.45
30 participating bank holding companies	11.5	7.8	7.6	8.0 <u>7.9</u>	8.0 <u>7.9</u>	12.9	8.9 <u>5</u>	8.85	15.6	11.5 <u>0</u>	11.40	8.4	6.4 <u>5.9</u>	6.4 <u>5.9</u>

Note: 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 expected losses, revenues, net income before taxes, or capital ratios. The minimum capital ratio presented is for the period Q4 2013 to Q4 2015.

¹ Advanced approaches bank holding companies are subject to the common equity tier 1 ratio for each quarter of 2014. All bank holding companies are subject to the common equity tier 1 ratio for each quarter of 2015. For purposes of this stress test cycle, an advanced approaches BHC includes any BHC that has consolidated assets greater than or equal to \$250 billion or total consolidated on-balance sheet foreign exposure of at least \$10 billion as of December 31, 2013. See 12 CFR 217.100(b)(1);

12 CFR part 225, appendix G, section 1(b). Other BHCs include any BHC that is subject to 12 CFR 225.8 and is not an advanced approaches BHC.