

Dodd-Frank Act Stress Test 2014: Revised Projected Minimum Tier 1 Common Ratios

March 21, 2014

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egions Financial Corporation antander Holdings USA, Inc. tate Street Corporation	9.0
antander Holdings USA, Inc. tate Street Corporation	0.7
tate Street Corporation	8.9
tate Street Corporation	7.3
	3.3
unTrust Banks, Inc.	8.8
S. Bancorp	8.2
nionBanCal Corporation	8.1
lells Fargo & Company	

Table 1.A. Projected minimum tier 1 common ratio, Q4 2013 to Q4 2015: All bank holding companies (Updated on 3/21/14) Federal Reserve estimates in the severely adverse scenario

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 capital ratios. The minimum stressed ratios (%) are the lowest quarterly ratios from Q4 2013 to Q4 2015 in the severely adverse scenario.

Bank holding company	Stressed ratios with DFA stress testing capital action assumptions
Ally Financial Inc.	6.3
American Express Company	12.6
Bank of America Corporation	6.0
The Bank of New York Mellon Corporation	13.1
BB&T Corporation	8.2
BBVA Compass Bancshares, Inc.	8.5
BMO Financial Corp.	7.6
Capital One Financial Corporation	7.6
Citigroup Inc.	7.0
Comerica Incorporated	8.4
Discover Financial Services	13.1
Fifth Third Bancorp	8.3
The Goldman Sachs Group, Inc.	6.8
HSBC North America Holdings Inc.	6.8
Huntington Bancshares Incorporated	7.4
JPMorgan Chase & Co.	6.3
KeyCorp	9.2
M&T Bank Corporation	5.9
Morgan Stanley	6.1
Northern Trust Corporation	11.4
The PNC Financial Services Group, Inc.	9.0
RBS Citizens Financial Group, Inc.	10.7
Regions Financial Corporation	8.8
Santander Holdings USA, Inc.	7.3
State Street Corporation	13.3
SunTrust Banks, Inc.	8.7
J.S. Bancorp	8.2
JnionBanCal Corporation	8.1
Vells Fargo & Company	8.2
Zions Bancorporation	3.5

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 capital ratios. The minimum stressed ratios (%) are the lowest quarterly ratios from Q4 2013 to Q4 2015 in the severely adverse scenario.

Bank holding company	Stressed ratios with DFA stress testin capital action assumptions
Nly Financial Inc.	0.0
American Express Company	-0.5
Bank of America Corporation	-0.1
The Bank of New York Mellon Corporation	0.0
3B&T Corporation*	0.1
3BVA Compass Bancshares, Inc.	0.0
3MO Financial Corp.	0.0
Capital One Financial Corporation*	0.1
Citigroup Inc.*	0.1
Comerica Incorporated*	0.1
Discover Financial Services	0.1
Fifth Third Bancorp	0.1
The Goldman Sachs Group, Inc.	0.1
ISBC North America Holdings Inc.	-0.2
luntington Bancshares Incorporated	0.0
IPMorgan Chase & Co.	0.0
KeyCorp	0.0
A&T Bank Corporation	0.3
Norgan Stanley	0.0
Vorthern Trust Corporation	0.3
The PNC Financial Services Group, Inc.	0.0
RBS Citizens Financial Group, Inc.	0.0
Regions Financial Corporation	0.1
Santander Holdings USA, Inc.	0.0
State Street Corporation	0.0
SunTrust Banks, Inc.	0.1
J.S. Bancorp	0.0
JnionBanCal Corporation	0.0
Vells Fargo & Company	0.0
Zions Bancorporation	0.1

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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 capital ratios. The minimum stressed ratios (%) are the lowest quarterly ratios from Q4 2013 to Q4 2015 in the severely adverse scenario.

Source: Stressed ratios with Dodd-Frank Act capital action assumptions through Q4 2015.

* Numbers may not add due to rounding.

Bank holding company	Stressed ratios with DFA stress testing capital action assumptions
Ily Financial Inc.	7.6
Imerican Express Company	12.5
Bank of America Corporation	8.7
he Bank of New York Mellon Corporation	13.6
B&T Corporation	9.1
3BVA Compass Bancshares, Inc.	11.1
BMO Financial Corp.	9.9
Capital One Financial Corporation	11.7
 itigroup Inc.	9.7
Comerica Incorporated	10.3
Discover Financial Services	13.9
ifth Third Bancorp	9.2
The Goldman Sachs Group, Inc.	9.6
ISBC North America Holdings Inc.	11.1
luntington Bancshares Incorporated	9.5
PMorgan Chase & Co.	8.7
(eyCorp	10.5
A&T Bank Corporation	8.7
Aorgan Stanley	8.9
Jorthern Trust Corporation	12.6
'he PNC Financial Services Group, Inc.	10.2
BS Citizens Financial Group, Inc.	13.0
Regions Financial Corporation	10.7
Santander Holdings USA, Inc.	8.5
State Street Corporation	13.9
SunTrust Banks, Inc.	9.7
J.S. Bancorp	9.1
InionBanCal Corporation	11.4
Vells Fargo & Company	10.0

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 capital ratios. The minimum stressed ratios (%) are the lowest quarterly ratios from Q4 2013 to Q4 2015 in the adverse scenario.

Bank holding company	Stressed ratios with DFA stress testing capital action assumptions
Ally Financial Inc.	7.6
American Express Company	13.0
Bank of America Corporation	8.8
The Bank of New York Mellon Corporation	13.6
BB&T Corporation	9.1
BBVA Compass Bancshares, Inc.	11.1
BMO Financial Corp.	9.9
Capital One Financial Corporation	11.6
Citigroup Inc.	9.7
Comerica Incorporated	10.2
Discover Financial Services	13.9
Fifth Third Bancorp	9.2
The Goldman Sachs Group, Inc.	9.5
HSBC North America Holdings Inc.	11.2
Huntington Bancshares Incorporated	9.5
JPMorgan Chase & Co.	8.7
KeyCorp	10.5
M&T Bank Corporation	8.6
Morgan Stanley	8.9
Northern Trust Corporation	12.5
The PNC Financial Services Group, Inc.	10.2
RBS Citizens Financial Group, Inc.	13.0
Regions Financial Corporation	10.7
Santander Holdings USA, Inc.	8.5
State Street Corporation	13.9
SunTrust Banks, Inc.	9.7
J.S. Bancorp	9.1
JnionBanCal Corporation	11.4
Nells Fargo & Company	10.0
lions Bancorporation	7.2

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 capital ratios. The minimum stressed ratios (%) are the lowest quarterly ratios from Q4 2013 to Q4 2015 in the adverse scenario.

Bank holding company	Stressed ratios with DFA stress testing capital action assumptions
Ally Financial Inc.	0.0
American Express Company	-0.5
Bank of America Corporation	-0.1
The Bank of New York Mellon Corporation	0.0
BB&T Corporation	0.0
BBVA Compass Bancshares, Inc.	0.0
BMO Financial Corp.	0.0
Capital One Financial Corporation	0.1
Citigroup Inc.*	0.1
Comerica Incorporated	0.1
Discover Financial Services	0.0
Fifth Third Bancorp	0.0
The Goldman Sachs Group, Inc.	0.1
HSBC North America Holdings Inc.	-0.1
Huntington Bancshares Incorporated	0.0
JPMorgan Chase & Co.	0.0
KeyCorp	0.0
M&T Bank Corporation	0.1
Norgan Stanley	0.0
Northern Trust Corporation	0.1
The PNC Financial Services Group, Inc.	0.0
RBS Citizens Financial Group, Inc.	0.0
Regions Financial Corporation	0.0
Santander Holdings USA, Inc.	0.0
State Street Corporation	0.0
SunTrust Banks, Inc.	0.0
J.S. Bancorp	0.0
UnionBanCal Corporation	0.0
Wells Fargo & Company	0.0
Zions Bancorporation	0.1

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 capital ratios. The minimum stressed ratios (%) are the lowest quarterly ratios from Q4 2013 to Q4 2015 in the adverse scenario.

Source: Stressed ratios with Dodd-Frank Act capital action assumptions through Q4 2015.

* Numbers may not add due to rounding.