

Visuals of 2015 CCAR and DFAST Results

This document includes visuals of the Federal Reserve's 2015 Comprehensive Capital Analysis and Review ("**CCAR**") results as well as the supervisory Dodd-Frank Act stress test ("**DFAST**") results for 31 U.S. bank holding companies with \$50 billion or more in total consolidated assets ("**Large BHCs**").

Projections of Capital Ratios: Both CCAR and DFAST rely on projections of each participating BHC's balance sheet, risk-weighted assets ("RWAs"), net income, and resulting regulatory capital ratios, all of which are projected for each quarter of the nine-quarter planning horizon in accordance with the regulatory capital provisions that will be effective for the company during that quarter. Accordingly, each Large BHC's stressed capital projections reflect the U.S. Basel III capital rules, including transition arrangements, as they take effect during the planning horizon. There is an exception for the Tier 1 Common risk-based capital ratio, which is calculated throughout the planning horizon quarter using the definition of regulatory capital and total risk-weighted assets ("**RWAs**") under the Basel I-based capital rules that were effective prior to the effective date of the U.S. Basel III final rule, as supplemented by the U.S. Basel 2.5 market risk rule where applicable. Because the supervisory DFAST and CCAR projections are calculated by the Federal Reserve (rather than by the BHCs themselves), the Basel III-based RWAs for the 2015 and 2016 projections are based on the standardized approaches ("**SA**") for all BHCs, (even advanced approaches BHCs).

	Q4 2014			2015 to 2016		
	Required Minimum Ratio	Numerator (Capital) Methodology	Denominator (RWA) Methodology	Required Minimum Ratio	Numerator (Capital) Methodology	Denominator (RWA) Methodology
Advanced approaches BHCs						
Tier 1 Common risk-based capital ratio (" T1C RBC ratio ") *	5%	Basel I	Basel I RWA	5%	Basel I	Basel I RWA
Common Equity Tier 1 risk-based capital ratio (" CET1 RBC ratio ")	4%	Basel III	Basel I RWA	4.5%	Basel III	Basel III SA
Tier 1 risk-based capital ratio (" Tier 1 RBC ratio ")	5.5%	Basel III	Basel I RWA	6%	Basel III	Basel III SA
Total risk-based capital ratio (" Total RBC ratio ")	8%	Basel III	Basel I RWA	8%	Basel III	Basel III SA
Tier 1 leverage ratio	4%	Basel III	Avg. Assets	4%	Basel III	Avg. Assets
Non-advanced approaches BHCs						
T1C RBC ratio *	5%	Basel I	Basel I RWA	5%	Basel I	Basel I RWA
CET1 RBC ratio	N/A			4.5%	Basel III	Basel III SA
Tier 1 RBC ratio	4%	Basel I	Basel I RWA	6%	Basel III	Basel III SA
Total RBC ratio	8%	Basel I	Basel I RWA	8%	Basel III	Basel III SA
Tier 1 leverage ratio	3 or 4%	Basel I	Basel I RWA	4%	Basel III	Avg. Assets

* The T1C RBC ratio is calculated for purposes of the Federal Reserve's capital planning regulations; it is not a component of the U.S. Basel III capital rules.

- For **advanced approaches BHCs**, the effective date of the U.S. Basel III capital rules is January 1, **2014**, subject to phase-in arrangements.
- For **non-advanced approaches BHCs**, the effective date of the U.S. Basel III capital rules is January 1, **2015**, subject to phase-in arrangements.
- For **all BHCs**, the effective date of the U.S. Basel III standardized approach for calculating RWAs for credit risk is January 1, **2015**. Accordingly, for stress test capital projection purposes, RWAs from Q3 2013 to Q4 2014 are calculated using the **existing** Basel I-based capital rules, as supplemented by the U.S. Basel 2.5 market risk rule where applicable. RWAs from Q1 2015 to Q4 2015 are calculated using the U.S. Basel III standardized approach, as supplemented by the U.S. Basel 2.5 market risk rule where applicable.

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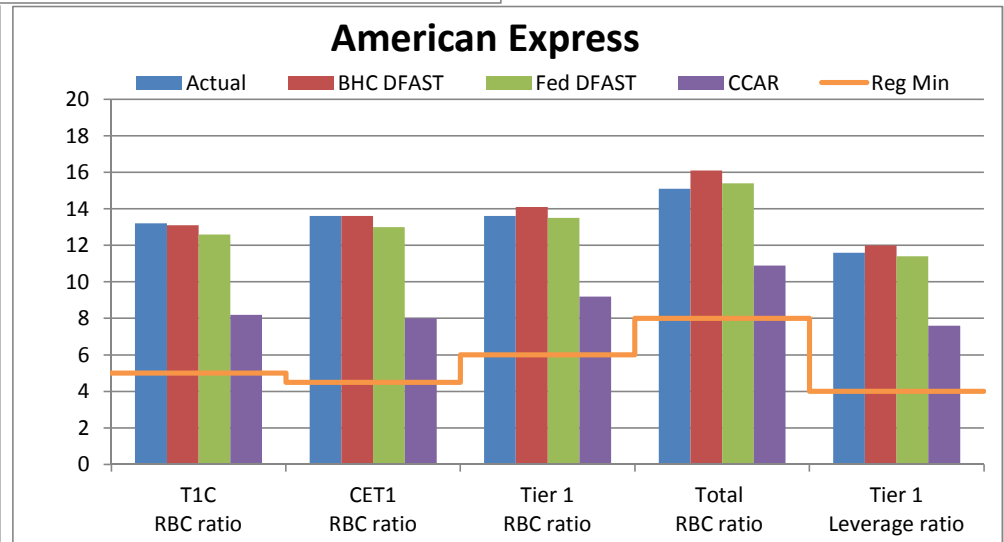
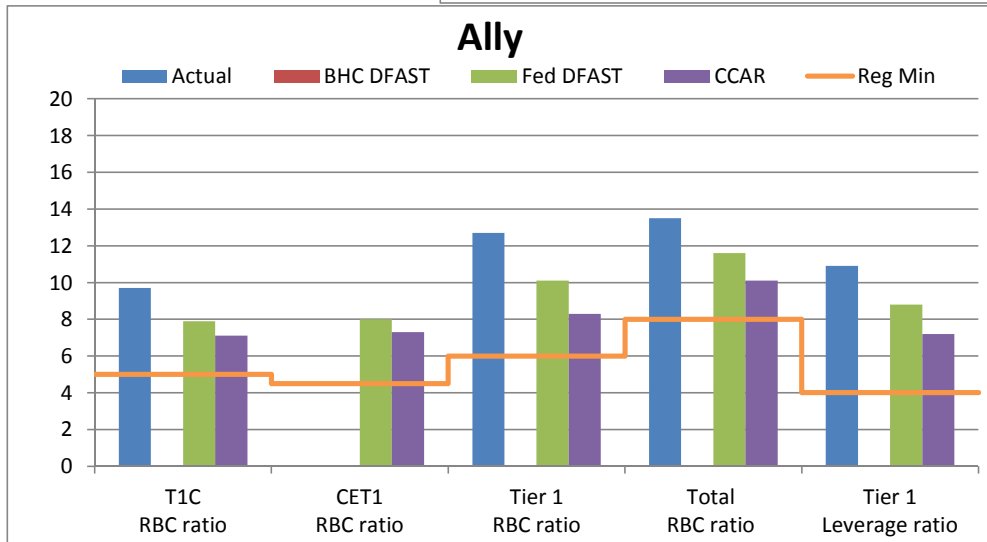
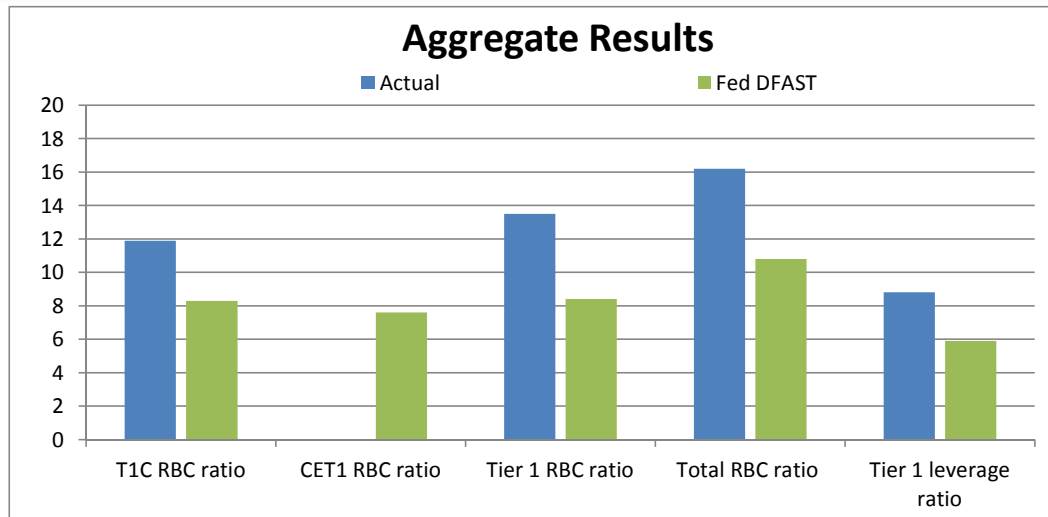
Actual = Each BHC's reported capital ratio for Q3 2014 — as of 2014, the CET1 RBC ratio is only reported for Advanced Approaches BHCs.

BHC DFAST = Lowest stressed capital ratio projected over the planning horizon under the Supervisory Severely Adverse Stress Scenario, as determined as part of the **BHC's company-run DFAST** exercise, which uses DFAST capital action assumptions. **The remaining 2015 company-run annual DFAST results are expected to be released by Friday, March 20, 2015.**

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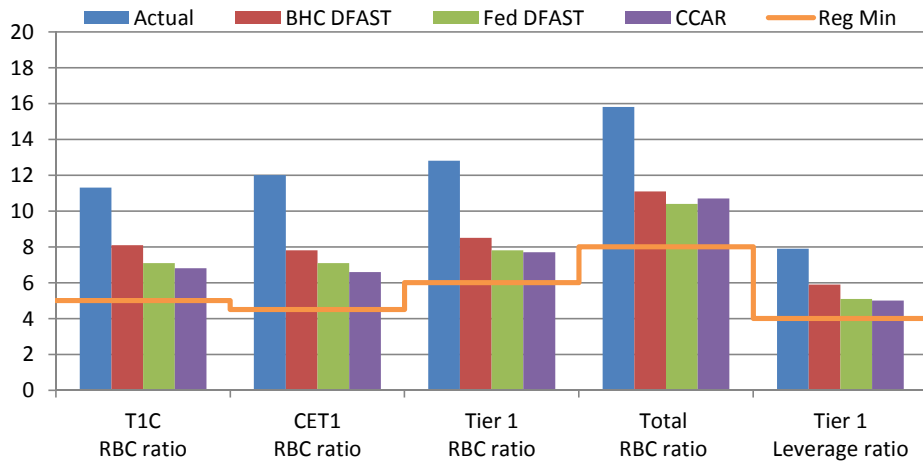
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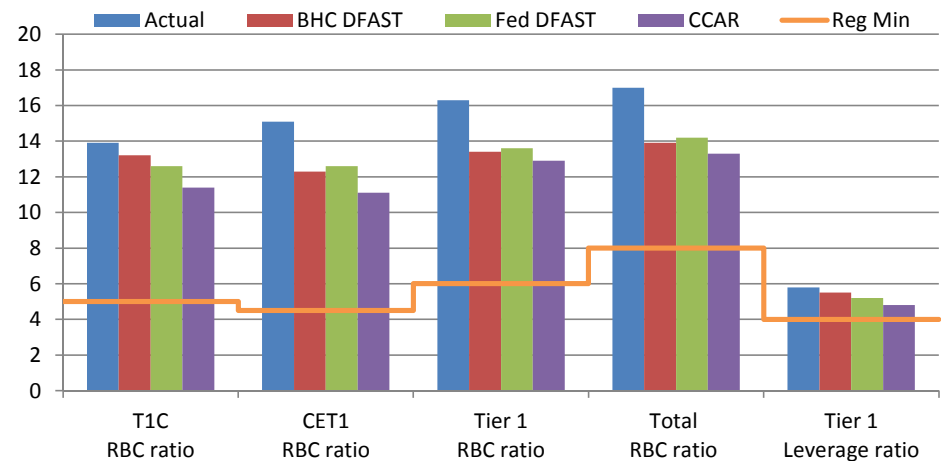
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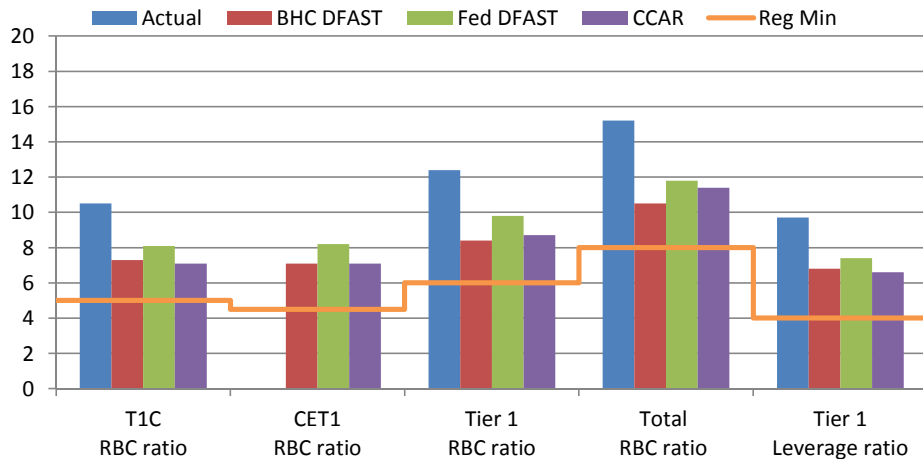
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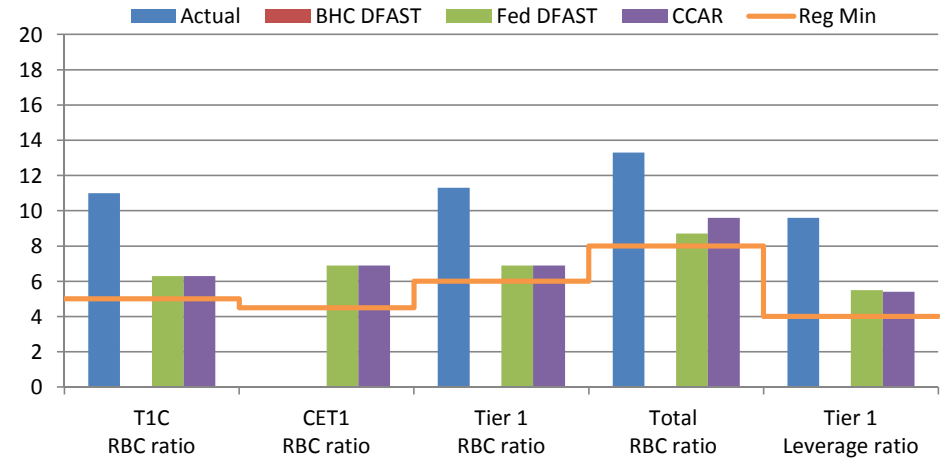
BNY Mellon



BB&T



BBVA Compass



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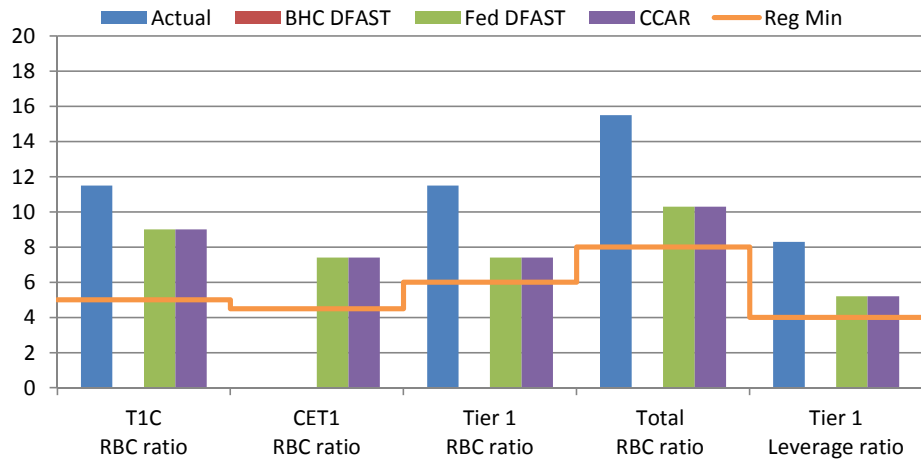
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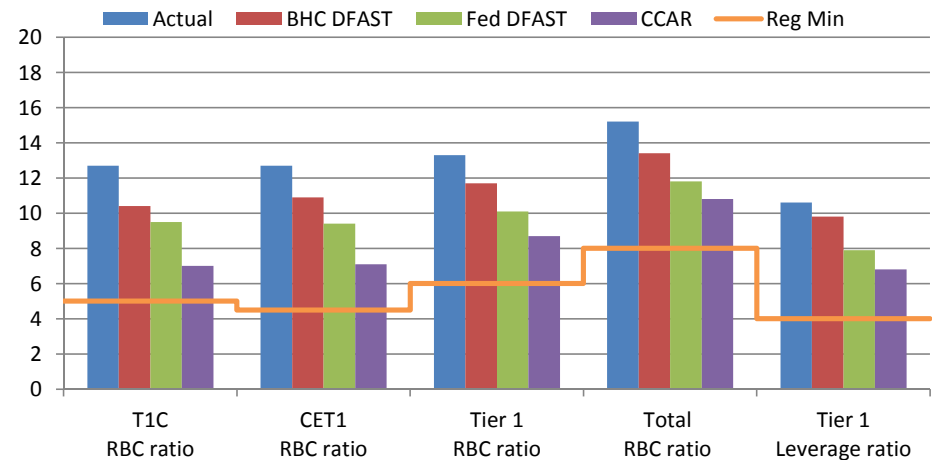
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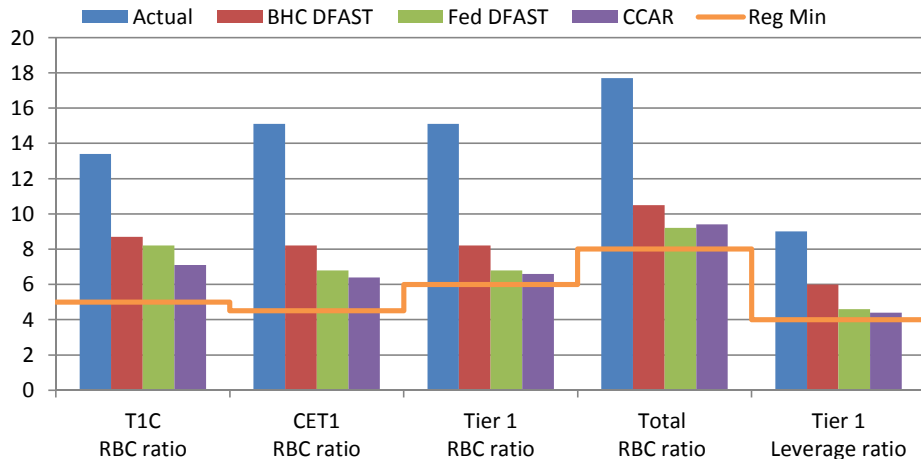
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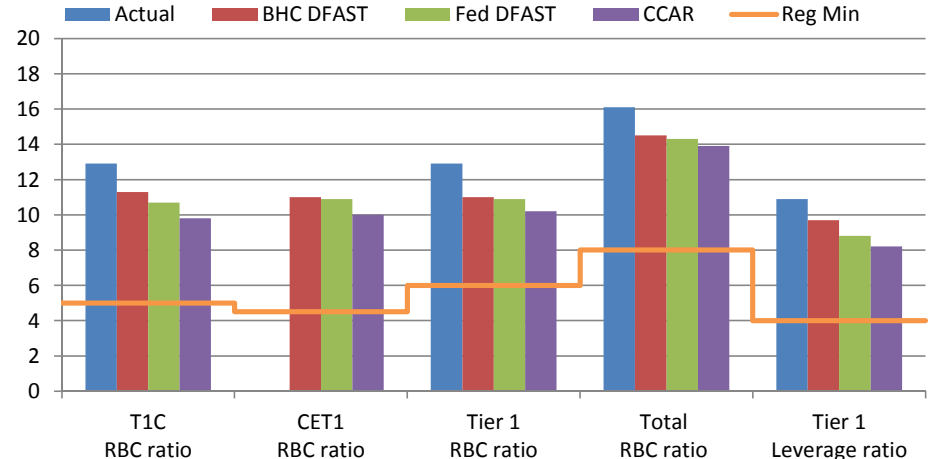
Capital One



Citigroup



Citizens Financial



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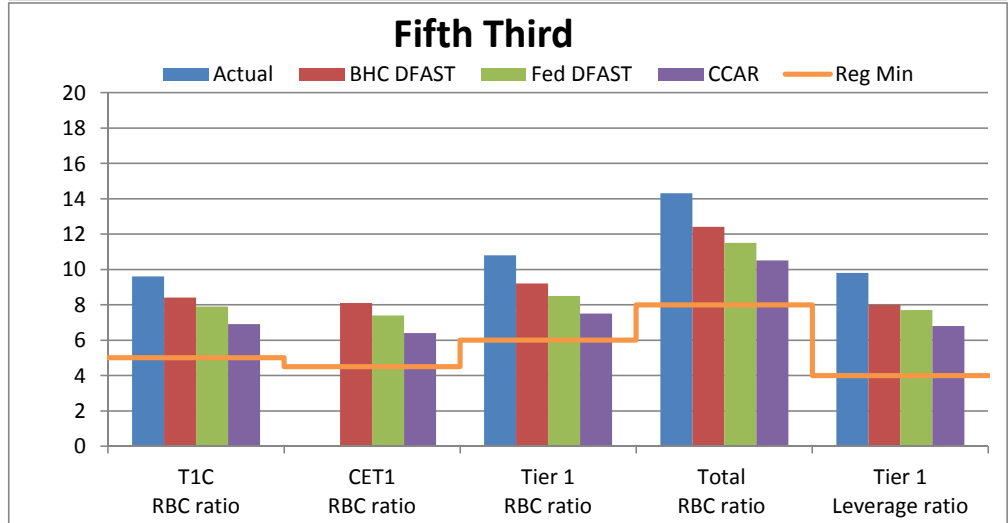
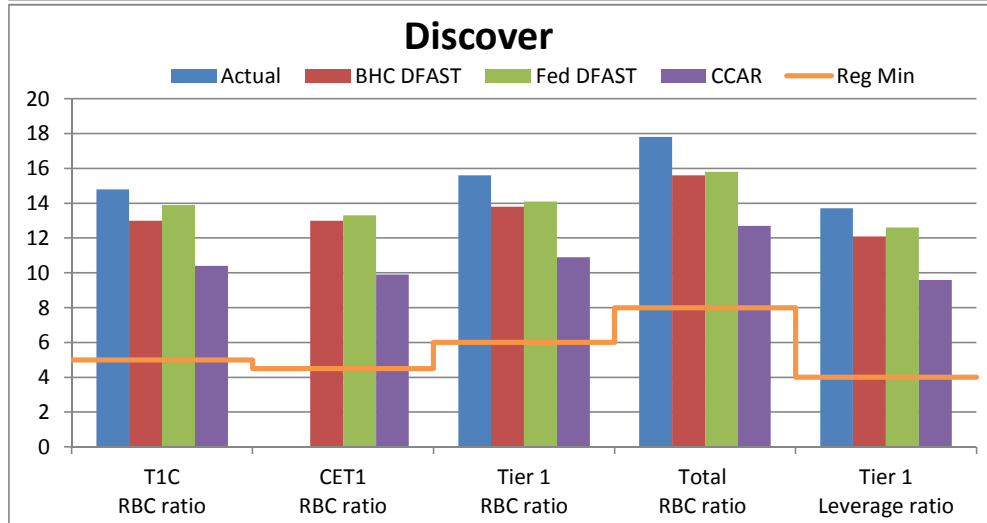
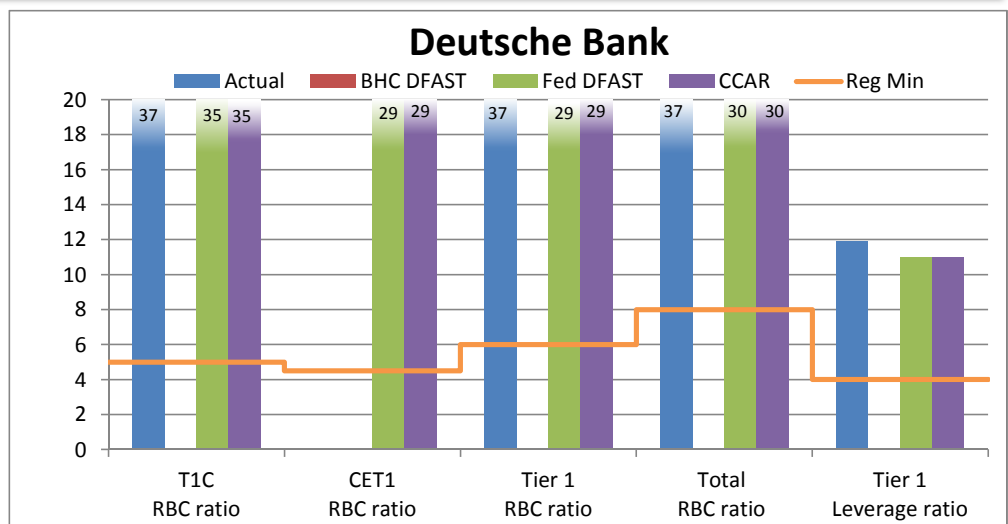
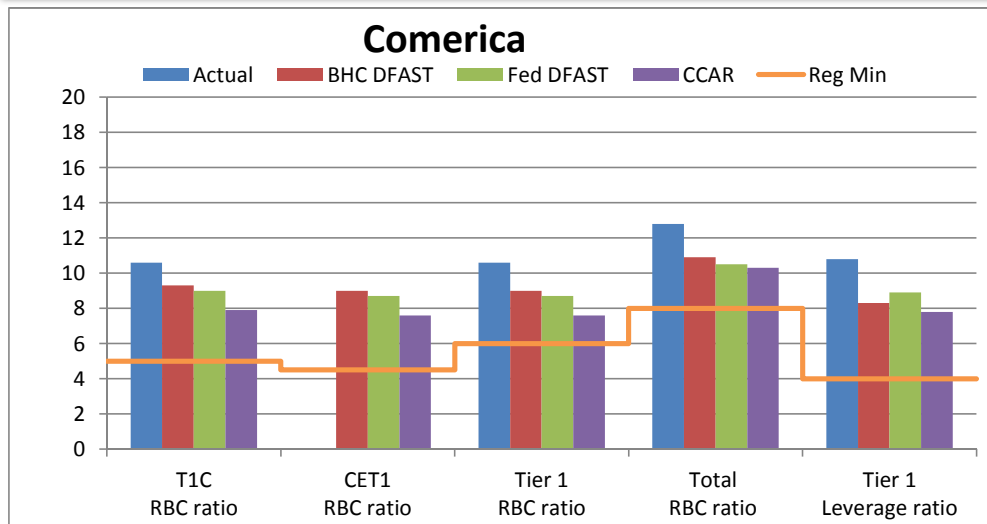
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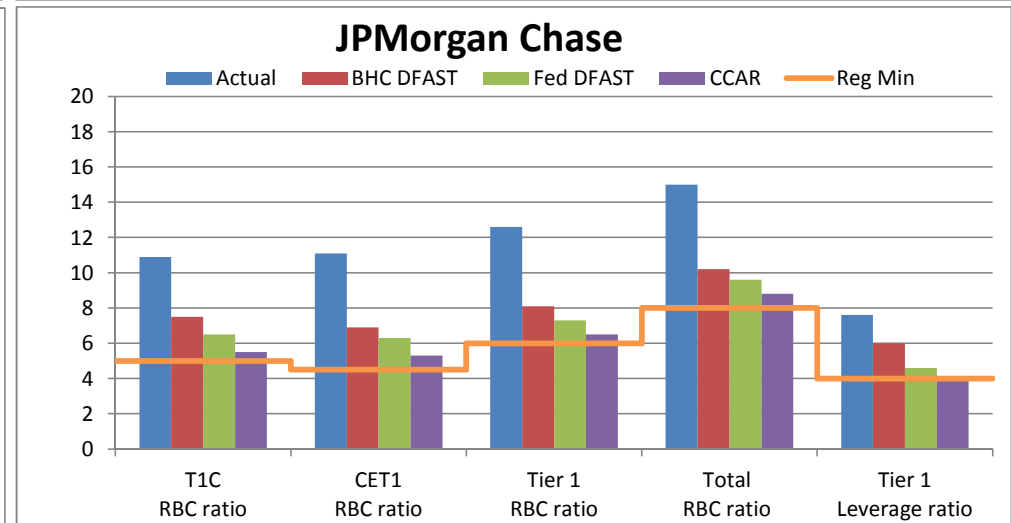
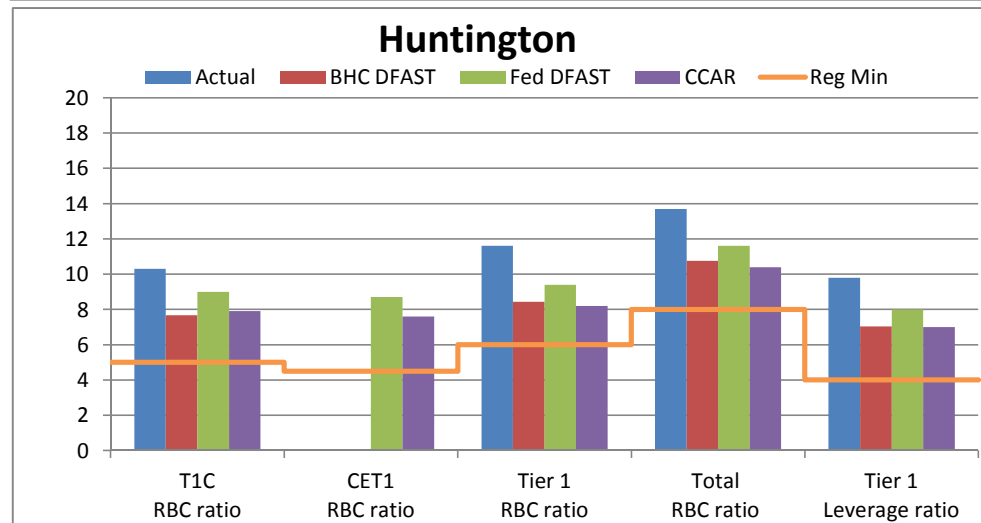
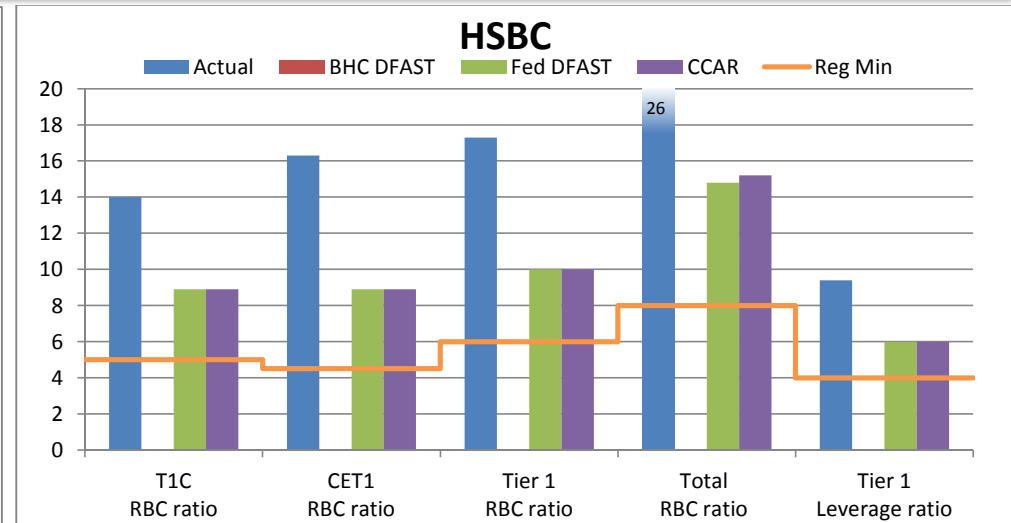
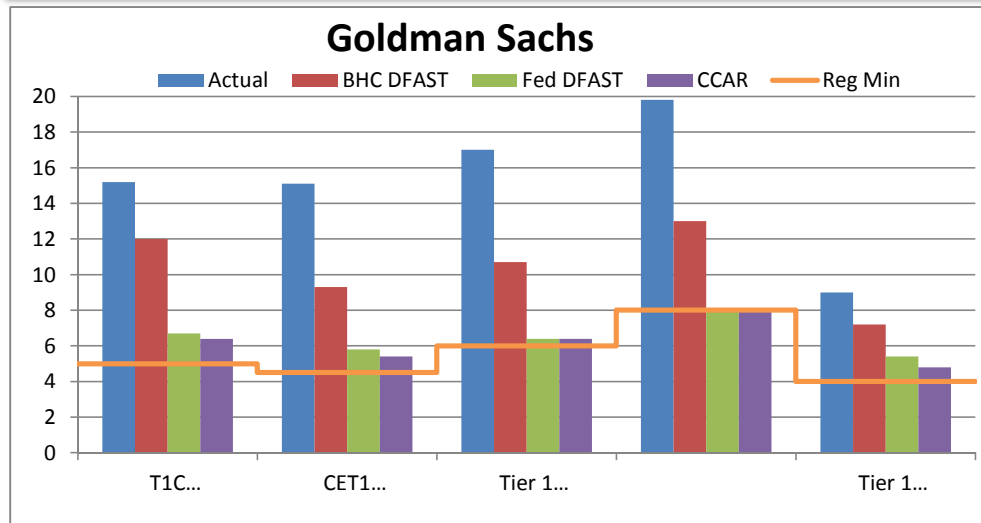
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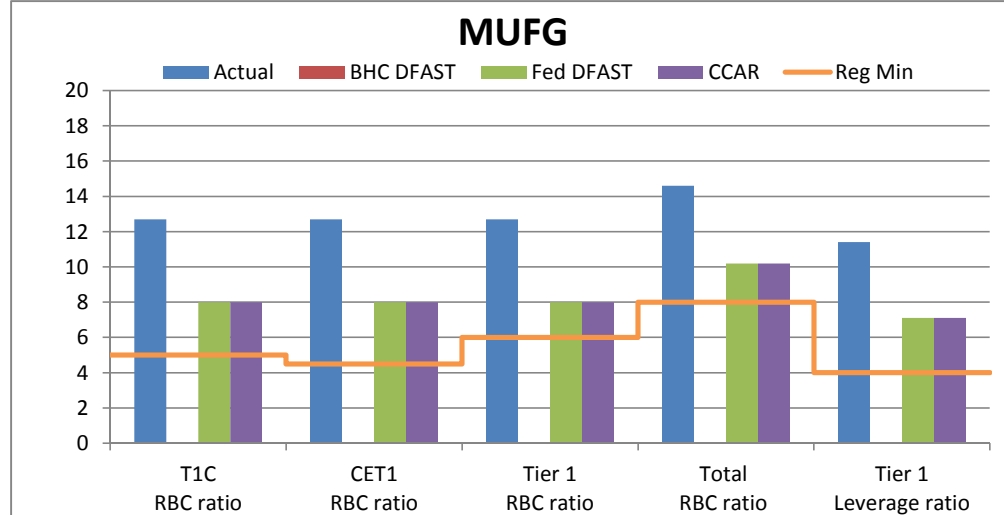
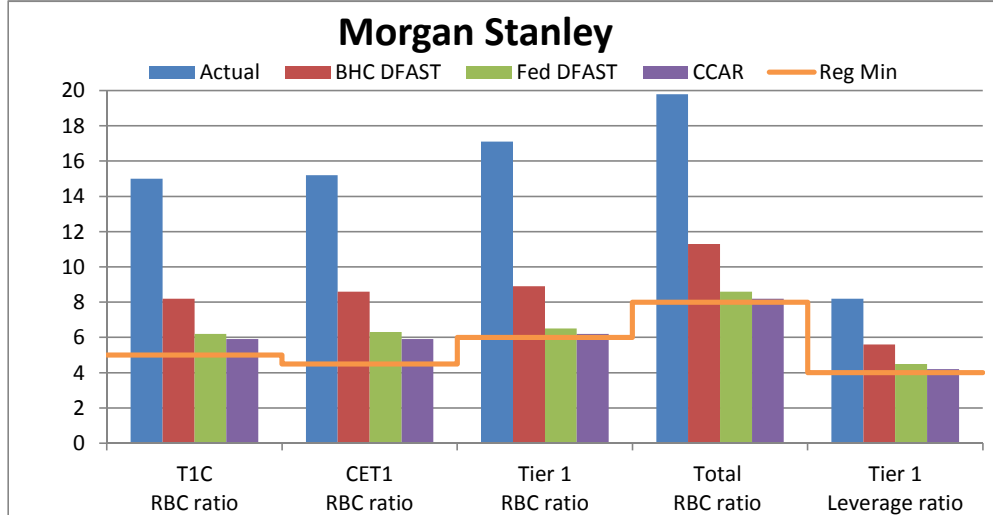
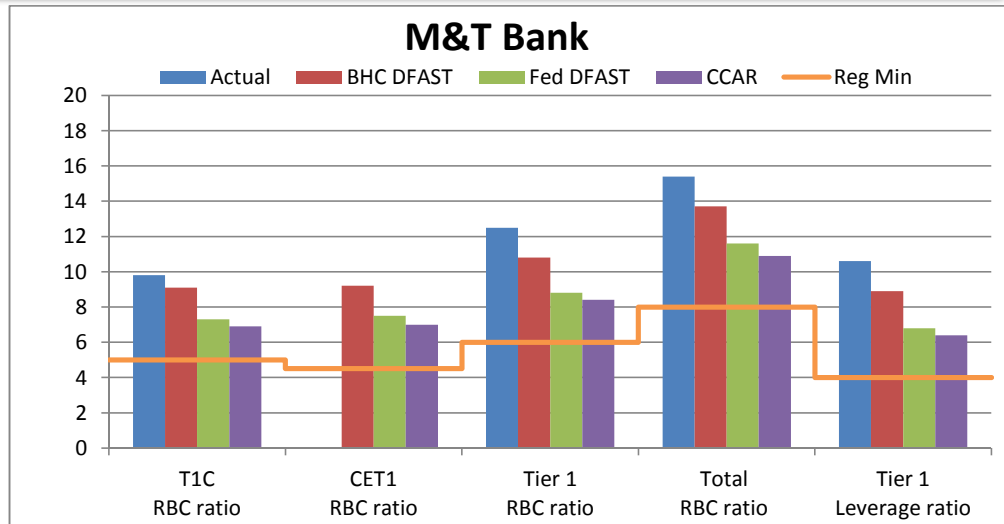
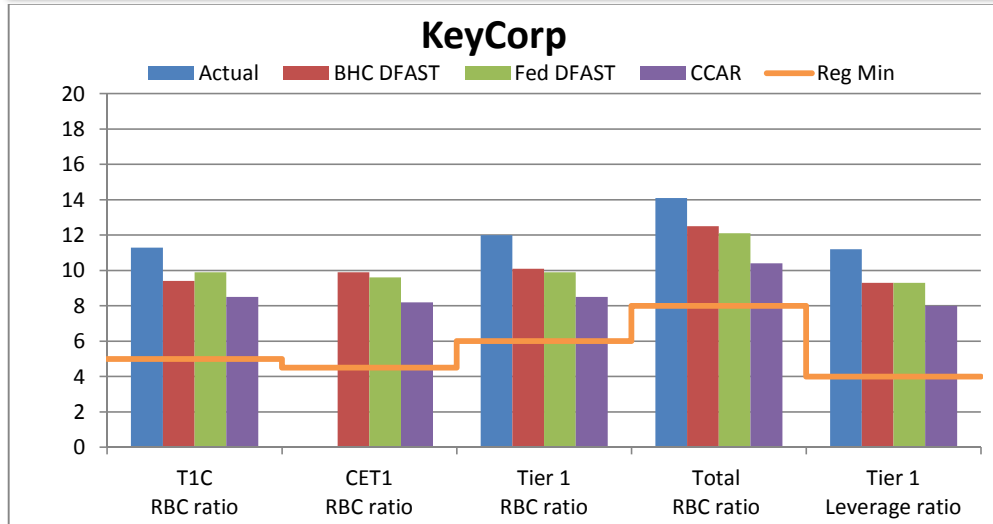
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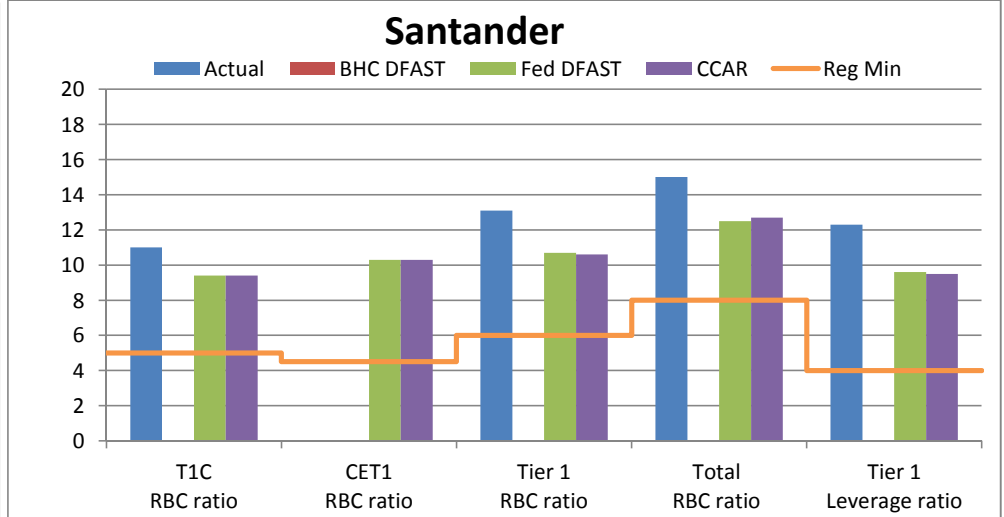
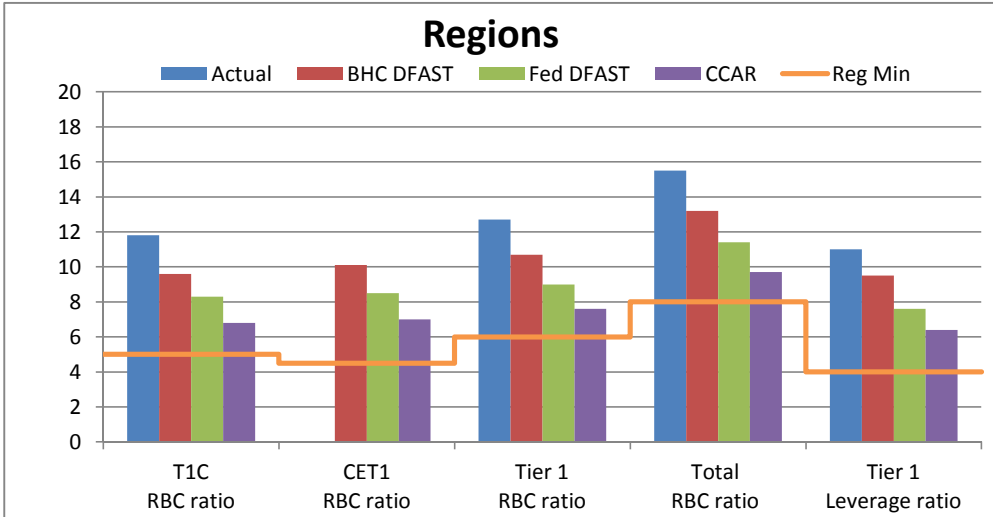
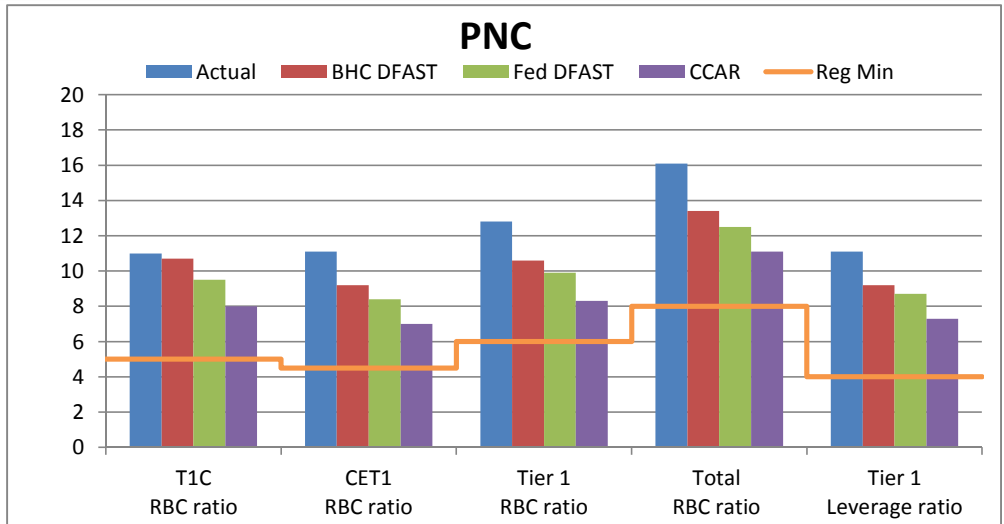
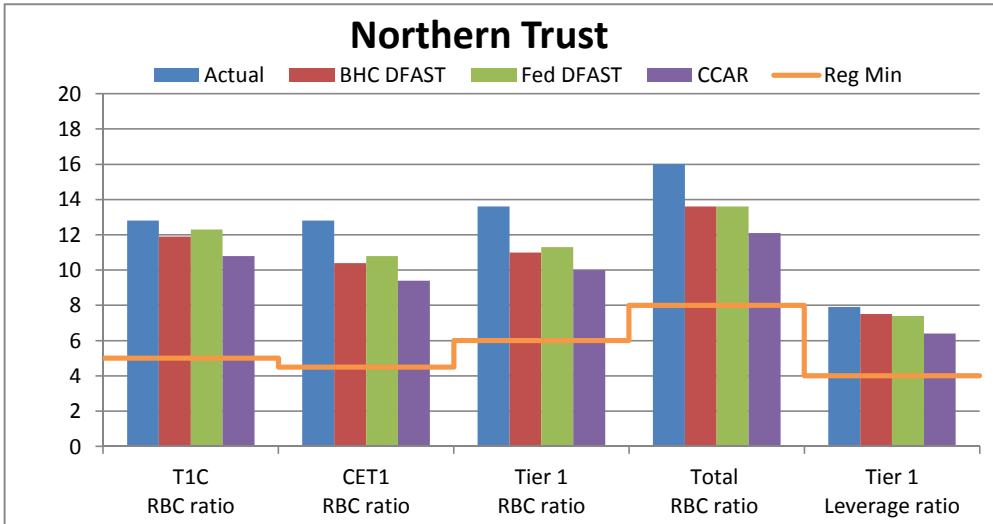
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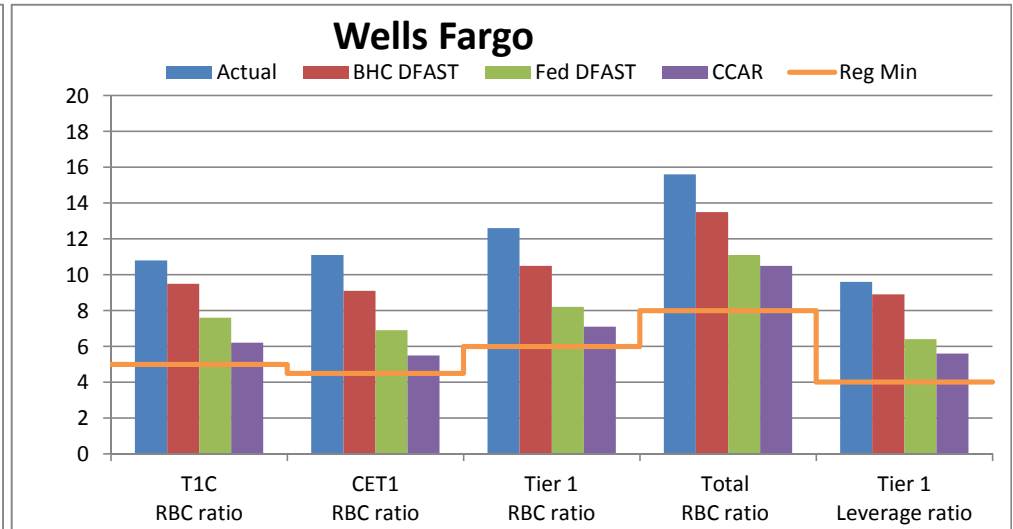
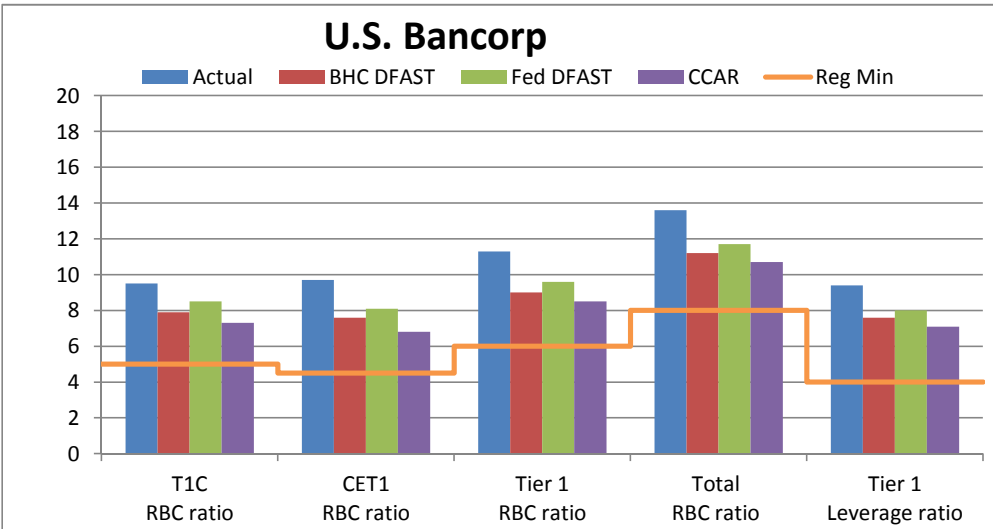
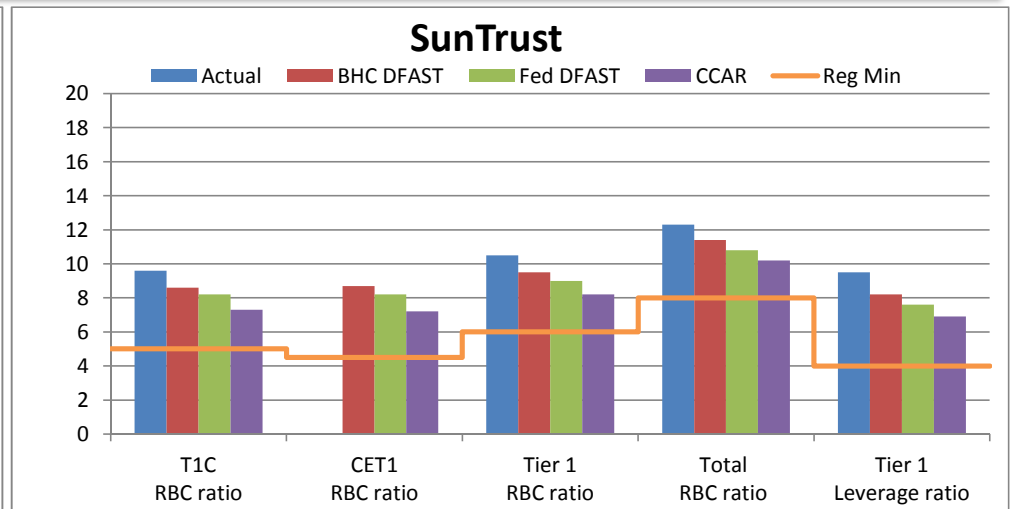
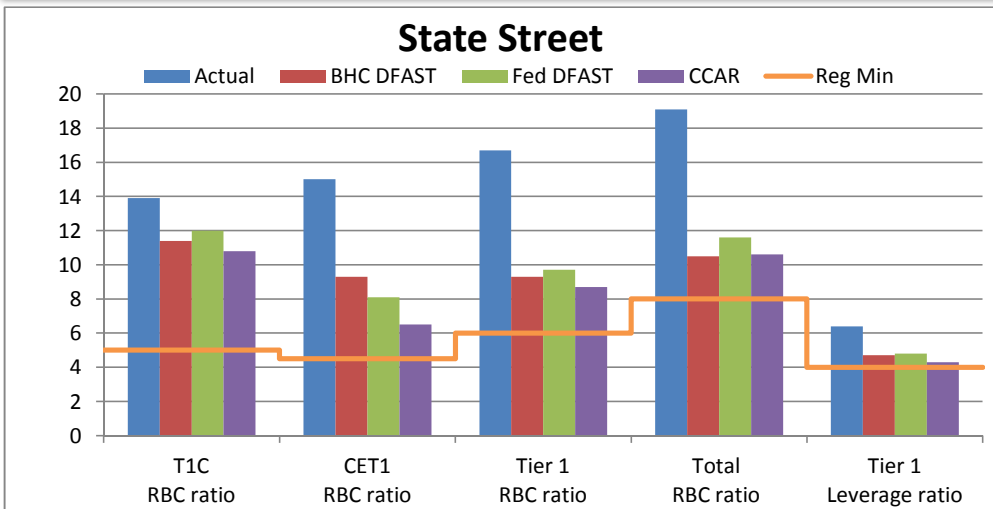
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