

## Appendix 2: Disclosure Tables

**Table A.1. Dodd-Frank Act Stress Testing Results**  
**Minimum Stressed Tier 1 Common Ratios, Q4 2012 to Q4 2014**  
**Federal Reserve Estimates in the Supervisory Severely Adverse Scenario**

The capital ratios are calculated using capital action assumptions provided within the Dodd-Frank Act stress testing rule. The minimum stressed ratios (%) are the lowest quarterly ratios from Q4 2012 to Q4 2014 in the supervisory severely adverse scenario.

Bank Holding Company	Stressed Ratios with DFA Stress Testing Capital Action Assumptions
Ally Financial Inc.	
American Express Company	
Bank of America Corporation	
The Bank of New York Mellon Corporation	
BB&T Corporation	
Capital One Financial Corporation	
Citigroup Inc.	
Fifth Third Bancorp	
The Goldman Sachs Group, Inc.	
JPMorgan Chase & Co.	
Keycorp	
MetLife, Inc.	
Morgan Stanley	
The PNC Financial Services Group, Inc.	
Regions Financial Corporation	
State Street Corporation	
SunTrust Banks, Inc.	
U.S. Bancorp	
Wells Fargo & Co.	
Source: Federal Reserve estimates in the supervisory severely adverse scenario.	

**Table A.2. Dodd-Frank Stress Testing Results**  
**Projected Stressed Capital Ratios, Losses, Revenues, Net Income before Taxes,**  
**and Loan Losses by Type of Loan**  
**Federal Reserve Estimates in the Supervisory Severely Adverse Scenario**  
**BHC XXX, Inc.**

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 2012 to Q4 2014.

**Projected Capital Ratios through Q4 2014 under the Supervisory Severely Adverse Scenario**

	Actual	Stressed Capital Ratios	
	Q3 2012	Q4 2014	Minimum
Tier 1 Common Ratio (%)			
Tier 1 Capital Ratio (%)			
Total Risk-based Capital Ratio (%)			
Tier 1 Leverage Ratio (%)			

**Projected Losses, Revenue, and Net Income Before Taxes**  
**through Q4 2014 under the Supervisory Severely Adverse**  
**Scenario**

	Billions of Dollars	Percent of Average Assets
Pre-provision Net Revenue <sup>1</sup>		
Other Revenue <sup>2</sup>		
Less		
Provisions		
Realized Gains/Losses on Securities (AFS/HTM)		
Trading and Counterparty Losses <sup>3</sup>		
Other Losses/Gains <sup>4</sup>		
Equals		
Net Income Before Taxes		

<sup>1</sup> Pre-provision net revenue includes losses from operational risk events, mortgage put-back expenses, and OREO costs.

<sup>2</sup> Other revenue includes one-time income and (expense) items not included in pre-provision net revenue.

<sup>3</sup> Trading and counterparty includes mark-to-market losses, changes in credit valuation adjustments (CVA) and incremental default losses.

<sup>4</sup> Other losses/gains includes projected change in fair value of loans held for sale and loans held for investment measured under the fair-value option, and goodwill impairment losses.

**Projected Loan Losses by Type of Loans for Q4 2012**  
**through Q4 2014 under the Supervisory Severely Adverse**  
**Scenario**

	Billions of Dollars	Portfolio Loss Rates (%)
Loan Losses <sup>1</sup>		
First Lien Mortgages, Domestic		
Junior Liens and HELOCs, Domestic		
Commercial and Industrial		
Commercial Real Estate		
Credit Cards		
Other Consumer		
Other Loans		

<sup>1</sup> Commercial and industrial loans include small and medium enterprise loans and corporate cards. Other loans include international real estate loans. Average loan balances used to calculate portfolio loss rates exclude loans held for sale and loans held for investment under the fair-value option.

**Table A.3. Comprehensive Capital Analysis and Review  
Minimum Stressed Tier 1 Common Ratios, Q4 2012 to Q4 2014  
Federal Reserve Estimates in the Supervisory Severely Adverse Scenario**

The capital ratios are calculated using original and adjusted planned capital actions from 2013 annual capital plans. The minimum stressed ratios (%) are the lowest quarterly ratios from Q4 2012 to Q4 2014 in the supervisory severely adverse scenario. The left column shows the minimum ratios assuming the capital actions originally submitted by each BHC in its January 2013 annual capital plan. The right column shows the minimum ratios incorporating any adjustments to capital distributions made by the BHCs after reviewing the Federal Reserve's stress test projections.

Bank Holding Company	Stressed Ratios with Original Planned Capital Actions	Stressed Ratios with Adjusted Planned Capital Actions
Ally Financial Inc.		
American Express Company		
Bank of America Corporation		
The Bank of New York Mellon Corporation		
BB&T Corporation		
Capital One Financial Corporation		
Citigroup Inc.		
Fifth Third Bancorp		
The Goldman Sachs Group, Inc.		
JPMorgan Chase & Co.		
Keycorp		
MetLife, Inc.		
Morgan Stanley		
The PNC Financial Services Group, Inc.		
Regions Financial Corporation		
State Street Corporation		
SunTrust Banks, Inc.		
U.S. Bancorp		
Wells Fargo & Co.		
Source: Federal Reserve estimates in the supervisory severely adverse scenario.		

**Table A.4. Comprehensive Capital Analysis and Review  
Minimum Tier 1 Common Ratios, Q4 2012 to Q4 2014  
Federal Reserve Estimates in the Supervisory Severely Adverse Scenario  
BHC XXX, Inc.**

The capital ratios are calculated using original and adjusted planned capital actions from 2013 annual capital plans. 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 center column shows the minimum ratio assuming the capital actions originally submitted by the BHC in its January 2013 annual capital plan. The right column shows minimum ratios incorporating any adjustments to capital distributions made by the BHC after reviewing the Federal Reserve's stress test projections. The two minimum capital ratios presented below are for the period Q4 2012 to Q4 2014 and do not necessarily occur in the same quarter.

Projected Capital Ratios through Q4 2014 under the Supervisory Severely Adverse Scenario			
	Actual	Stressed Ratios with Original Planned Capital Actions	Stressed Ratios with Adjusted Planned Capital Actions
	Q3 2012	Minimum	Minimum
Tier 1 Common Ratio (%)			
Tier 1 Capital Ratio (%)			
Total Risk-based Capital Ratio (%)			
Tier 1 Leverage Ratio (%)			