

Appendix

Proposed Requirements*

	Category I	Category II	Category III	Category IV	Other Firms
	U.S. GSIBs	≥ \$700b Total Assets or ≥ \$75b in Cross-Jurisdictional Activity	≥ \$250b Total Assets or ≥ \$75b in NBA, wSTWF, or Off-balance sheet exposure	Other firms with \$100b to \$250b Total Assets	\$50b to \$100b Total Assets
Capital	TLAC/Long-term debt				
	Stress Testing <ul style="list-style-type: none"> • CCAR qualitative and quantitative • Annual company-run stress testing • Annual supervisory stress testing • Annual capital plan submission 	Stress Testing <ul style="list-style-type: none"> • CCAR qualitative and quantitative • Annual company-run stress testing • Annual supervisory stress testing • Annual capital plan submission 	Stress Testing <ul style="list-style-type: none"> • CCAR qualitative and quantitative • Company-run stress testing every other year • Annual supervisory stress testing • Annual capital plan submission 	Stress Testing <ul style="list-style-type: none"> • CCAR quantitative (two-year cycle) • Supervisory stress testing (two-year cycle) • Annual capital plan submission 	
	Risk-Based Capital <ul style="list-style-type: none"> • GSIB surcharge • Advanced approaches • Countercyclical Buffer • No opt-out of AOCI capital impact 	Risk-Based Capital <ul style="list-style-type: none"> • Advanced approaches • Countercyclical Buffer • No opt-out of AOCI capital impact 	Risk-Based Capital <ul style="list-style-type: none"> • Countercyclical Buffer • Allow opt-out of AOCI capital impact 	Risk-Based Capital <ul style="list-style-type: none"> • Allow opt-out of AOCI capital impact 	Risk-Based Capital <ul style="list-style-type: none"> • Allow opt-out of AOCI capital impact
	Leverage capital <ul style="list-style-type: none"> • Enhanced supplementary leverage ratio 	Leverage capital <ul style="list-style-type: none"> • Supplementary leverage Ratio 	Leverage capital <ul style="list-style-type: none"> • Supplementary leverage ratio 	Leverage capital	Leverage capital
Liquidity	Standardized <ul style="list-style-type: none"> • Full LCR (100%) • Full NSFR (100%) 	Standardized <ul style="list-style-type: none"> • Full LCR (100%) • Full NSFR (100%) 	Standardized <ul style="list-style-type: none"> • Reduced LCR (70-85%)† • Reduced NSFR (70-85%)† 		
	Internal <ul style="list-style-type: none"> • Liquidity stress tests (monthly) • Liquidity risk management 	Internal <ul style="list-style-type: none"> • Liquidity stress tests (monthly) • Liquidity risk management 	Internal <ul style="list-style-type: none"> • Liquidity stress tests (monthly) • Liquidity risk management 	Internal <ul style="list-style-type: none"> • Liquidity stress tests (quarterly) • Tailored liquidity risk management 	

* This figure does not reflect risk committee and related risk management requirements or single-counterparty credit limits.

† For firms subject to Category III requirements with wSTWF of \$75 billion or more, 100% LCR and NSFR requirements would apply. For firms subject to Category III requirements with less than \$75 billion in wSTWF, the proposal would request comment on reducing the LCR and NSFR requirements to a level between 70-85%.

Glossary: NBA – nonbank assets; wSTWF – weighted short-term wholesale funding; AOCI – accumulated other comprehensive income; CCAR – Comprehensive Capital Analysis and Review; GSIB – global systemically important bank holding company; LCR – liquidity coverage ratio rule; NSFR – net stable funding ratio proposed rule; TLAC – total loss-absorbing capacity.

Appendix

List of Firms by Projected Category¹⁴

Category I U.S. GSIBs	Category II ≥ \$700b Total Assets or ≥ \$75b in Cross- Jurisdictional Activity	Category III ≥ \$250b Total Assets or ≥ \$75b in NBA, wSTWF, or Off-balance sheet exposure	Category IV Other firms with \$100b to \$250b Total Assets	Other firms \$50b to \$100b Total Assets
JPMorgan Chase Bank of America Citigroup Wells Fargo Goldman Sachs Morgan Stanley Bank of New York Mellon State Street	Northern Trust	U.S. Bancorp PNC Financial Capital One Charles Schwab	BB&T Corp. SunTrust Inc. American Express Ally Financial Citizens Financial Fifth Third KeyCorp Regions Financial M&T Bank Huntington Discover	Synchrony Financial Comerica Inc. E*TRADE Financial Silicon Valley Bank NY Community Bancorp

¹⁴ Projected categories are based on data for Q2 2018. Actual categories would be based on 4-quarter averages.