Comprehensive Capital Analysis and Review 2012 Table 1: Federal Reserve Estimates in the Supervisory Stress Scenario 19 Participating Bank Holding Companies

a copacing bann norang companies

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 two minimum capital ratios presented below are for the period Q4 2011 through Q4 2013 and do not necessarily occur in the same quarter.

Projected Capital Ratios through Q4 2013 Under the Hypothetical Supervisory Stress Scenario

	Actual	proposed ca	atios with all apital actions Q4 2013	Stressed ratios assuming no capital actions after Q1 2012 (1)
	Q3 2011	Q4 2013	Minimum	Minimum
Tier 1 Common Capital Ratio (%)				
Tier 1 Capital Ratio (%)				
Total Risk-Based Capital Ratio (%)				
Tier 1 Leverage Ratio (%)				
Tier 1 Common Capital (\$B)				
Tier 1 Capital (\$B)				
Total Risk-Based Capital (\$B)				
Risk-Weighted Assets (\$B)				
Average Total Assets (\$B)				

	Billions of Dollars	Percent of Average Assets
	Dollars	A35615
Pre-Provision Net Revenue (2)		
Other Revenue (3)		
less		
Provisions		
Realized Losses/Gains on Securities (AFS/HTM)		
Trading and Counterparty Losses (4)		
Other Losses/Gains (5)		
equals		
Net Income before Taxes		

Projected Loan Losses by Type of Loans for Q4 2011 through Q4 2013 Under the Hypothetical Supervisory Stress Scenario						
	Billions of Dollars	Portfolio Loss Rates (%)				
Loan Losses (6)						
First Lien Mortgages						
Junior Liens and HELOCs						
Commercial and Industrial						
Commercial Real Estate						
Credit Cards						
Other Consumer						

(1) Assumes planned capital actions through Q1 2012, but assuming no material capital issuances from March 16 through March 31, 2012. (2) Pre-Provision Net Revenue includes losses from operational risk events, mortgage put-back expenses, and OREO costs.

(3) Other Revenue includes one time income and (expense) items not included in Pre-Provision Net Revenue.

(4) Trading and Counterparty includes mark-to-market losses, changes in credit valuation adjustments (CVA) and incremental default losses.(5) 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 charges.

(6) Commercial and industrial loans include small and medium enterprise loans and corporate cards. Average loan balances used to calculate portfolio loss rates exclude loans held for sale and loans held for investment under the fair value option.

Notes: The two minimum capital ratios presented here are for the period Q4 2011 through Q4 2013 and do not necessarily occur in the same quarter. Capital actions include common dividends, common share repurchases, and common share issuance. Average balances used for profitability ratios and portfolio loss rates are averages over the nine-quarter period. Estimates may not sum precisely due to rounding. Aggregate ratios are weighted averages.

Source: Federal Reserve estimates in the Supervisory Stress scenario.

Other Loans

Comprehensive Capital Analysis and Review 2012 Table 2: Projections for 19 Participating Bank Holding Companies Billions of Dollars																				
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.																				
	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 & Company	19 Participatir Bank Holdir Companie
Projected Losses, Revenue and Net Income before Taxes for Pre-Provision Net Revenue (1) Other Revenue (2) dess Provisions Realized Losses/Gains on Securities (AFS/HTM) Trading and Counterparty Losses (3) Other Losses (Gains (4) <i>equab</i> Net Income before Taxes Projected Loan Losses by Type of Loans for Q4 2011 through Loan Losses (5) First Lien Mortgages Junior Liens and HELOCs Commercial Real Estate Credit Cards Other Consumer Other Loans					Scenario															
Portfolio Loss Rates by Type of Loans for Q4 2011 through Q Loan Losses (5) First Lien Mortgages Junior Uens and HELOCs Commercial and Industrial Commercial Real Estate Credit Cards Other Consumer Other Loans Profitability Rates for Q4 2011 through Q4 2013 Under the H					age Balances)															
PPNR Net Income before Taxes																				

(1) Pre-Provision Net Revenue includes losses from operational risk events, mortgage put-back expenses, and OREO costs.

(2) Other Revenue includes one time income and (expense) items not included in Pre-Provision Net Revenue.

(a) Other tweende mixades one time income and (expense) neiths not included in Technological Internet (expense)
(3) Trading and Counterparty includes market losses, changes in credit valuation adjustments (CVA) and incremental default losses.
(4) Other Losses/Gains includes projected change in fair value of loans held for sale and loans held for investment (cVA) and incremental default losses.
(5) Commercial and industrial loans include small and medium enterprise loans and corporate cards. Average loan balances used to calculate portfolio loss rates exclude loans held for sale and loans held for investment under the fair value option.

Notes: Average balances used for profitability ratios and portfolio loss rates are averages over the nine-quarter period. Estimates may not sum precisely due to rounding.

Source: Federal Reserve estimates in the Supervisory Stress scenario.

										and Review 2012										
Table 3: Projected Capital Ratios for 19 Participating Bank Holding Companies in the Supervisory Stress Scenario																				
		These pro	ojections represe	nt hypothetical	estimates that in	wolve an econo	mic outcome tha	t is more adver	se than expected	These estimates	s are not forec	asts of expected k	sses, revenues,	net income bef	ore taxes or capi	tal ratios.				
					The two minim	um capital ratio	s presented belo	w are for the p	riod Q4 2011 thr	ough Q4 2013 an	nd do not neces	sarily occur in the	same quarter.							
				The Bank of										The PNC						19
		American	Bank of	New York		Capital One			The Goldman					Financial	Regions					Participatin
	Ally Financial	Express	America	Mellon	BB&T	Financial		Fifth Third	Sachs Group.	JPMorgan			Morgan	Services	Financial	State Street	SunTrust		Wells Fargo &	Bank Holdi
	Inc.	Company	Corporation	Corporation	Corporation	Corporation	Citigroup Inc.	Bancorp	Inc.	Chase & Co.	Keycorp	MetLife, Inc.	Stanley	Group, Inc.	Corporation	Corporation	Banks, Inc.	U.S. Bancorp	Company	Companie
ctual Q3 2011																				
Tier 1 Common Capital Ratio (%)																				
Tier 1 Capital Ratio (%)																				
Total Risk-Based Capital Ratio (%)																				
Tier 1 Leverage Ratio (%)																				
	Stress Scenario - Stre	essed ratios wit	th all proposed o	anital actions t	1 rough 04 2013															
4 2013 Under the Hypothetical Supervisory	Stress Scenario - Stre	essed ratios wit	th all proposed o	apital actions t	1rough Q4 2013															
Tier 1 Leverage Ratio (%) (4 2013 Under the Hypothetical Supervisory 3 Tier 1 Common Capital Ratio (%) Tier 1 Capital Ratio (%)	Stress Scenario - Stre	essed ratios wit	th all proposed o	apital actions t	1rough Q4 2013															
4 2013 Under the Hypothetical Supervisory Tier 1 Common Capital Ratio (%) Tier 1 Capital Ratio (%)	Stress Scenario - Stre	essed ratios wit	th all proposed o	apital actions t	1rough Q4 2013															
4 2013 Under the Hypothetical Supervisory Tier 1 Common Capital Ratio (%)	Stress Scenario - Stro	essed ratios wit	th all proposed o	apital actions t	1rough Q4 2013															
(4 2013 Under the Hypothetical Supervisory Tier 1 Common Capital Ratio (%) Tier 1 Capital Ratio (%) Total Risk-Based Capital Ratio (%) Tier 1 Leverage Ratio (%)							L .													
4 2013 Under the Hypothetical Supervisory Tier 1 Common Capital Ratio (%) Tier 1 Capital Ratio (%) Total Risk-Based Capital Ratio (%) Tier 1 Leverage Ratio (%)							ı													
4 2013 Under the Hypothetical Supervisory Tier 1 Common Capital Ratic (%) Tier 1 Capital Ratic (%) Total Risk Based Capital Ratic (%) Tier 1 Leverage Ratic (%) Ilinimum Capital Ratics Under the Hypotheti																				
42 2013 Under the Hypothetical Supervisory Tier 1 Common Capital Ratio (%) Tier 1 Capital Ratio (%) Total Risk-Based Capital Ratio (%) Tier 1 Leverage Ratio (%) filminum Capital Ratios Under the Hypotheti Tier 1 Common Capital Ratio (%)							ı													
4 2013 Under the Hypothetical Supervisory : Tier 1 Common Capital Ratio (%) Tier 1 Capital Ratio (%) Total Risk Based Capital Ratio (%) Tier 1 Leverage Ratio (%) Ilinimum Capital Ratios Under the Hypotheti Tier 1 Common Capital Ratio (%) Tier 1 Capital Ratio (%)							1													
4 2013 Under the Hypothetical Supervisory : Tier 1 Common Capital Ratic (%) Tier 1 Capital Ratic (%) Total Risk Based Capital Ratic (%) Tier 1 Leverage Ratic (%) Ilinimum Capital Ratics Under the Hypotheti Tier 1 Common Capital Ratic (%) Tier 1 Capital Ratic (%) Total Risk-Based Capital Ratic (%) Tier 1 Leverage Ratic (%)	cal Supervisory Stree	ss Scenario - St	ressed ratios wi	th all proposed	capital actions t	hrough Q4 2013	1													
4 2013 Under the Hypothetical Supervisory : Tier 1 Common Capital Ratio (%) Tier 1 Capital Ratio (%) Tier 1 Capital Ratio (%) Tier 1 Leverage Ratio (%) Inimum Capital Ratio (%) Tier 1 Common Capital Ratio (%) Tier 1 Common Capital Ratio (%) Tier 1 Capital Ratio (%) Total Risk-Based Capital Ratio (%) Tier 1 Leverage Ratio (%)	cal Supervisory Stree	ss Scenario - St	ressed ratios wi	th all proposed	capital actions t	hrough Q4 2013														
4 2013 Under the Hypothetical Supervisory : Tier 1 Common Capital Ratio (%) Tier 1 Capital Ratio (%) Total Risk-Based Capital Ratio (%) Tier 1 Leverage Ratio (%) Inimum Capital Ratios Under the Hypotheti Tier 1 Common Capital Ratio (%) Tier 1 Capital Ratio (%) Tier 1 Capital Ratio (%) Tier 1 Leverage Ratio (%) Tier 1 Leverage Ratio (%) Inimum Capital Ratios Under the Hypotheti	cal Supervisory Stree	ss Scenario - St	ressed ratios wi	th all proposed	capital actions t	hrough Q4 2013	ı													
4 2013 Under the Hypothetical Supervisory : Tier 1 Common Capital Ratic (%) Tier 1 Capital Ratic (%) Total Risk-Based Capital Ratic (%) Tier 1 Leverage Ratic (%) Tier 1 Leverage Ratic (%) Tier 1 Common Capital Ratic (%) Total Risk-Based Capital Ratic (%) Total Risk-Based Capital Ratic (%) Tier 1 Leverage Ratic (%) Timum Capital Ratics Under the Hypotheti Tier 1 Common Capital Ratic (%)	cal Supervisory Stree	ss Scenario - St	ressed ratios wi	th all proposed	capital actions t	hrough Q4 2013	1													

Notes: The two minimum capital ratios presented here are for the period Q4 2011 through Q4 2013 and do not necessarily occur in the same quarter. Capital actions include common dividends, common share repurchases, and common share issuance. Estimates may not sum precisely due to rounding.

Source: Federal Reserve estimates in the Supervisory Stress scenario.

Comprehensive Capital Analysis and Review 2012 Table C.X.: Federal Reserve Estimates in the Supervisory Stress Scenario

XYZ, Inc.

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 two minimum capital ratios presented below are for the period Q4 2011 through Q4 2013 and do not necessarily occur in the same quarter.

Projected Capital Ratios through Q4 2013 Under the Hypothetical Supervisory Stress Scenario

Actual	Stressed rat proposed cap	oital actions	Stressed ratios assuming no capital actions
Actual	through (24 2013	after Q1 2012 (1)
Q3 2011	Q4 2013	Minimum	Minimum

Tier 1 Common Capital Ratio (%) Tier 1 Capital Ratio (%) Total Risk-Based Capital Ratio (%) Tier 1 Leverage Ratio (%)

Projected Losses, Revenue and Net Income before Taxes for Q4 2011 through Q4 2013 Under the Hypothetical Supervisory Stress Scenario

	Billions of Dollars	Percent of Average Assets
Pre-Provision Net Revenue (2)		
Other Revenue (3)		
less		
Provisions		
Realized Losses/Gains on Securities (AFS/HTM)		
Trading and Counterparty Losses (4)		
Other Losses/Gains (5)		
equals		
Net Income before Taxes		

Projected Loan Losses by Type of Loans for Q4 2011 through Q4 2013 Under the Hypothetical Supervisory Stress Scenario

Billions of	Portfolio Loss Rates
Dollars	(%)

Loan Losses (6)	
First Lien Mortgages	
Junior Liens and HELOCs	
Commercial and Industrial	
Commercial Real Estate	
Credit Cards	
Other Consumer	
Other Loans	

Assumes planned capital actions through Q1 2012, but assuming no material capital issuances from March 16 through March 31, 2012.
Pre-Provision Net Revenue includes losses from operational risk events, mortgage put-back expenses, and OREO costs.

(3) Other Revenue includes one time income and (expense) items not included in Pre-Provision Net Revenue.

(4) Trading and Counterparty includes mark-to-market losses, changes in credit valuation adjustments (CVA) and incremental default losses.(5) 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 charges.

(6) Commercial and industrial loans include small and medium enterprise loans and corporate cards. Average loan balances used to calculate portfolio loss rates exclude loans held for sale and loans held for investment under the fair value option.

Notes: The two minimum capital ratios presented here are for the period Q4 2011 through Q4 2013 and do not necessarily occur in the same quarter. Capital actions include common dividends, common share repurchases, and common share issuance. Average balances used for profitability ratios and portfolio loss rates are averages over the nine-quarter period. Estimates may not sum precisely due to rounding.

Source: Federal Reserve estimates in the Supervisory Stress scenario.