

# Comprehensive Capital Analysis and Review 2014: Resubmission

**Table 1. Bank of America Corporation (CCAR 2014 Resubmission)**

Actual Q3 2013 and projected minimum regulatory capital ratios and tier 1 common ratio, Q4 2013–Q4 2015  
Federal Reserve estimates in the severely adverse scenario

Actual and projected capital ratios through Q4 2015 in the severely adverse scenario				
	Actual Q3 2013	Minimum stressed ratios		
		Q4 2013	2014	2015
Tier 1 common ratio (%)	10.8	7.8	5.8	5.4
Common equity tier 1 ratio (%)			8.1	6.4
Tier 1 capital ratio (%)	12.1	9.2	8.1	6.4
Total risk-based capital ratio (%)	15.1	12.0	10.8	8.8
Tier 1 leverage ratio (%)	7.6	5.8	5.1	4.1

Note: 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 tables include the minimum ratios assuming the capital actions submitted by the BHC in its resubmitted capital plan. The minimum capital ratios are for the period Q4 2013 through Q4 2015 and do not necessarily occur in the same quarter.

Required minimum capital ratios for Bank of America Corporation in CCAR 2014 resubmission			
Regulatory ratio	Q4 2013	2014	2015
Tier 1 common ratio	5 percent	5 percent	5 percent
Common equity tier 1 ratio	N/A	4 percent	4.5 percent
Tier 1 risk-based capital ratio	4 percent	5.5 percent	6 percent
Total risk-based capital ratio	8 percent	8 percent	8 percent
Tier 1 leverage ratio	3 or 4 percent	4 percent	4 percent

Note: The projected tier 1 common ratio is calculated using the definitions of tier 1 capital and total risk-weighted assets in effect at the start of the capital planning cycle in 2013, without incorporating the new definitions from the revised capital framework issued in July 2013. All other ratios are calculated in accordance with the transition arrangements provided in the Board's revised capital framework.

**Table 2. Bank of America Corporation (CCAR 2014 Resubmission)**

Actual Q3 2013 and projected minimum regulatory capital ratios and tier 1 common ratio, Q4 2013–Q4 2015

Federal Reserve estimates in the adverse scenario

Actual and projected capital ratios through Q4 2015 in the adverse scenario				
	Actual Q3 2013	Minimum stressed ratios		
		Q4 2013	2014	2015
Tier 1 common ratio (%)	10.8	8.7	8.3	8.9
Common equity tier 1 ratio (%)			9.7	8.2
Tier 1 capital ratio (%)	12.1	10.2	9.8	8.6
Total risk-based capital ratio (%)	15.1	13.0	12.6	11.2
Tier 1 leverage ratio (%)	7.6	6.3	6.1	5.6

Note: 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 tables include the minimum ratios assuming the capital actions submitted by the BHC in its resubmitted capital plan. The minimum capital ratios are for the period Q4 2013 through Q4 2015 and do not necessarily occur in the same quarter.

Required minimum capital ratios for Bank of America Corporation in CCAR 2014 resubmission			
Regulatory ratio	Q4 2013	2014	2015
Tier 1 common ratio	5 percent	5 percent	5 percent
Common equity tier 1 ratio	N/A	4 percent	4.5 percent
Tier 1 risk-based capital ratio	4 percent	5.5 percent	6 percent
Total risk-based capital ratio	8 percent	8 percent	8 percent
Tier 1 leverage ratio	3 or 4 percent	4 percent	4 percent

Note: The projected tier 1 common ratio is calculated using the definitions of tier 1 capital and total risk-weighted assets in effect at the start of the capital planning cycle in 2013, without incorporating the new definitions from the revised capital framework issued in July 2013. All other ratios are calculated in accordance with the transition arrangements provided in the Board's revised capital framework.