

Comprehensive Capital Analysis and Review 2015: Resubmission

Table 1. Bank of America Corporation (CCAR 2015 Resubmission)

Minimum regulatory capital ratios, actual 2015:Q1 and projected through 2017:Q2
Federal Reserve estimates: Severely adverse scenario

Actual and projected capital ratios through 2017:Q2 in the severely adverse scenario		
	Actual 2015:Q1	Minimum stressed ratios 2015:Q2–2017:Q2
Common equity tier 1 ratio (%)	11.1	6.1
Tier 1 capital ratio (%)	12.3	7.7
Total risk-based capital ratio (%)	15.3	10.8
Tier 1 leverage ratio (%)	8.4	4.9

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 table includes the minimum ratios assuming the capital actions submitted in the BHC's resubmitted capital plan. The minimum capital ratios are for the period 2015:Q2 to 2017:Q2 and do not necessarily occur in the same quarter.

Required minimum capital ratios	
Regulatory ratio	2015–17
Common equity tier 1 ratio	4.5 percent
Tier 1 risk-based capital ratio	6 percent
Total risk-based capital ratio	8 percent
Tier 1 leverage ratio	4 percent

Note: All regulatory capital ratios are calculated in accordance with the requirements of Regulation Q, as applicable in a particular quarter of the planning horizon; provided that the advanced approaches and the supplementary leverage ratio are not used for purposes of these projections. See 12 CFR 252.12(n) and 12 CFR 252.13(b)(3).

Table 2. Bank of America Corporation (CCAR 2015 Resubmission)
 Minimum regulatory capital ratios, actual 2015:Q1 and projected through 2017:Q2
 Federal Reserve estimates: Adverse scenario

Actual and projected capital ratios through 2017:Q2 in the adverse scenario		
	Actual 2015:Q1	Minimum stressed ratios 2015:Q2–2017:Q2
Common equity tier 1 ratio (%)	11.1	7.7
Tier 1 capital ratio (%)	12.3	9.5
Total risk-based capital ratio (%)	15.3	12.2
Tier 1 leverage ratio (%)	8.4	6.0

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 table includes the minimum ratios assuming the capital actions submitted in the BHC's resubmitted capital plan. The minimum capital ratios are for the period 2015:Q2 to 2017:Q2 and do not necessarily occur in the same quarter.

Required minimum capital ratios	
Regulatory ratio	2015–17
Common equity tier 1 ratio	4.5 percent
Tier 1 risk-based capital ratio	6 percent
Total risk-based capital ratio	8 percent
Tier 1 leverage ratio	4 percent

Note: All regulatory capital ratios are calculated in accordance with the requirements of Regulation Q, as applicable in a particular quarter of the planning horizon; provided that the advanced approaches and the supplementary leverage ratio are not used for purposes of these projections. See 12 CFR 252.12(n) and 12 CFR 252.13(b)(3).