
Comprehensive Capital Analysis and Review 2012
Estimates of Minimum Tier 1 Common Ratios, Q4 2011 through Q4 2013

The minimum stressed ratios (%) are the lowest quarterly ratios from Q4 2011 to Q4 2013 in the Supervisory Stress scenario. The left column shows minimum ratios assuming no capital actions after Q1 2012. The right column shows minimum ratios with all proposed capital actions through Q4 2013. Minimum ratios may occur in different quarters across the BHCs, and in different quarters for each BHC across the two columns.

Bank Holding Company	Minimum stressed ratios assuming no capital actions after Q1 2012 (1)	Minimum stressed ratios with all proposed capital actions through Q4 2013
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		

(1) Assumes planned capital actions through Q1 2012, but assuming no material capital issuances from March 16 through March 31, 2012.

Notes: Capital actions include common dividends, common share repurchases, and common share issuance.

Source: Federal Reserve estimates in the Supervisory Stress Scenario.