

Projected loan loss rates in 2015 Dodd-Frank stress tests (%)

Under severely adverse scenario

Company (ticker)	Projected for Q4'14 through Q4'16							
	Total loan losses ¹	First lien mortgages, domestic	Junior liens & HELOCs, domestic	Commercial & industrial	Commercial real estate, domestic	Credit cards	Other consumer	Other loans
Ally Financial Inc. (ALLY)	5.0	5.4	8.0	4.5	5.1	0.0	5.2	12.7
American Express Co. (AXP)	9.2	0.0	0.0	9.0	0.0	9.3	14.3	0.0
Bank of America Corp. (BAC)	4.9	3.1	9.2	3.9	8.3	11.4	2.8	2.1
Bank of New York Mellon Corp. (BK)	2.3	2.9	9.8	3.3	10.3	0.0	10.6	1.4
BB&T Corp. (BBT)	4.6	2.7	3.6	4.1	7.0	13.6	6.0	2.0
BBVA Compass Bancshares Inc. (BBVA)*	5.7	2.9	6.8	4.6	12.5	14.4	4.0	1.5
BMO Financial Corp. (BMO)*	4.6	3.5	5.0	4.8	7.9	10.7	2.8	3.4
Capital One Financial Corp. (COF)	10.8	2.5	7.5	7.6	6.4	18.5	8.8	3.8
Citigroup Inc. (C)	7.2	4.8	11.5	4.6	9.1	15.0	11.9	2.7
Citizens Financial Group Inc. (RBS)*	5.1	2.8	7.2	3.9	11.3	12.5	3.4	1.9
Comerica Inc. (CMA)	4.5	2.6	4.9	3.0	7.8	0.0	7.8	6.6
Deutsche Bank Trust Corp. (DBK)*	4.5	3.8	9.6	9.9	7.9	0.0	2.3	1.4
Discover Financial Services (DFS)	12.2	5.1	15.0	14.0	31.6	12.7	10.1	4.3
Fifth Third Bancorp (FITB)	5.6	4.4	5.7	5.0	13.2	14.3	2.7	3.4
Goldman Sachs Group Inc. (GS)	3.2	5.1	9.3	9.8	6.1	0.0	2.7	2.0
HSBC North America Holdings Inc. (HSBA)*	8.6	12.5	22.3	3.5	9.6	14.7	7.4	2.7
Huntington Bancshares Inc. (HBAN)	4.2	2.8	4.5	4.0	7.2	14.7	3.2	2.1
JPMorgan Chase & Co. (JPM)	6.4	3.8	9.7	7.5	6.7	11.0	3.7	4.1
KeyCorp (KEY)	5.0	4.3	4.5	4.0	8.0	12.8	8.8	2.5
M&T Bank Corp. (MTB)	5.2	3.7	6.1	3.8	7.5	14.7	6.2	2.5
Morgan Stanley (MS)	4.0	1.6	9.3	8.0	19.7	0.0	0.7	4.1
MUFG Americas Holdings Corp. (8306)*	5.0	3.1	4.2	4.8	9.0	0.0	14.7	4.1
Northern Trust Corp. (NTRS)	4.9	3.5	13.0	4.0	8.5	0.0	13.1	3.7
PNC Financial Services Group Inc. (PNC)	4.7	1.7	3.0	5.7	9.3	12.1	3.2	1.5
Regions Financial Corp. (RF)	6.9	4.7	6.5	4.8	14.7	13.9	5.8	2.8
Santander Holdings USA Inc. (SAN)*	9.6	4.5	4.5	3.6	9.0	14.7	17.2	3.8
State Street Corp. (STT)	3.3	0.0	0.0	4.8	29.4	0.0	0.6	2.7
SunTrust Banks Inc. (STI)	4.5	4.0	7.1	4.5	6.9	13.9	3.4	1.5
U.S. Bancorp (USB)	6.5	2.4	5.3	7.8	11.0	14.7	3.4	3.7
Wells Fargo & Co. (WFC)	5.8	2.9	7.9	6.7	8.3	14.8	6.6	3.4
Zions Bancorp. (ZION)	6.5	0.9	4.2	6.8	8.2	14.7	11.6	4.6
31 participating bank holding companies	6.1	3.6	8.0	5.4	8.6	13.1	5.8	2.9

Data compiled March 5, 2015.

These projections represent hypothetical estimates that involve an economic outcome that is more adverse than expected. These estimates are not forecasts of expected loan losses. 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.

* Ticker shown is for the ultimate parent of the institution and is based on the ultimate parent's home-country stock exchange.

¹ Commercial and industrial loans include small and medium enterprise loans and corporate cards. Other consumer loans include student loans and automobile loans, and other loans include international real estate loans. Average loan balances used to calculate portfolio loss rates exclude loans held for sale and loans held for investment under the fair-value option.

HELOC = home equity line of credit

Sources: Federal Reserve and SNL Financial

