



Week	Total # accounts with inc transfers	# accounts with 1 inc trf	% of accounts with 1 inc trf	# of accounts with >=4 inc trf	% of accounts with >=4 inc trf	Week	Avg. inc transfer per account		Avg. credit per account (excl. accounts with only 1 inc trf)	
							Vol	Amt	Vol	Amt
1	563	465	83%	11	2%	1	1.367673179	\$ 117,060.40	3.112244898	\$ 274,183.66
2	443	341	77%	16	4%	2	1.410835214	\$ 71,684.15	2.784313725	\$ 100,717.97
3	349	272	78%	2	1%	3	1.280802292	\$ 47,597.73	2.272727273	\$ 26,435.83
4	397	313	79%	10	3%	4	1.360201511	\$ 132,398.00	2.702380952	\$ 117,669.43
5	1175	991	84%	16	1%	5	1.235744681	\$ 136,964.46	2.505434783	\$ 103,173.65
6	376	327	87%	10	3%	6	1.284574468	\$ 319,838.19	3.183673469	\$ 233,085.37
7	461	318	69%	41	9%	7	1.607375271	\$ 79,516.08	2.958041958	\$ 150,498.70
8	280	246	88%	10	4%	8	1.285714286	\$ 56,328.63	3.352941176	\$ 128,333.74
9	997	872	87%	11	1%	9	1.192577733	\$ 37,106.63	2.536	\$ 95,772.62
10	532	413	78%	14	3%	10	1.421052632	\$ 67,653.74	2.882352941	\$ 98,205.58
11	430	328	76%	54	13%	11	1.620930233	\$ 22,008.79	3.617647059	\$ 21,225.12
12	318	247	78%	11	3%	12	1.440251572	\$ 30,669.03	2.971830986	\$ 58,340.61
13	982	871	89%	11	1%	13	1.17413442	\$ 116,668.95	2.540540541	\$ 320,584.13
avg.	561.7692308	461.8461538	81%	16.69231	4%	avg.	1.360143653	\$ 95,038.06	2.87847152	\$ 132,940.49

On average, incoming transfers are received from about 562 Private Bank accounts every week. More than 80% of those accounts (~461) have only 1 incoming transfer per week. About 16 accounts per week (4%) have 4 or more incoming wires.

The average PWM account with incoming transfers has 1 of these transactions per week and the average size of the transaction is \$69,873.55 (\$95,038.06/1.36).

RECOMMENDATION

Recommend maintaining minimum count at 4, but lowering minimum amount from \$95,000 to \$70,000.

Rule Name	Additional Details/Parameter Settings
RepTranOut2	5 Outgoing Transfers exceeding \$52,000. Runs weekly.

The rule is designed to flag accounts that have 5 or more outgoing transfers of at least \$52,000 each within 7 days.

The analysis included in this document is based on the population of transactions with a "bookdate" between 3/1/2011 and 3/31/2011.

Total number of outgoing transfers for this period: 17,086.

In 1Q 2012, about <1% or, 65 of 17,086 outgoing transfers were captured in a repetitive alert.