



Week	Total # accounts with out transfers	# accounts with 1 out trf	% of accounts with 1 out trf	# accounts with 4 or more out trf	% of accounts with 4 or more out trf	# of accounts with 5 or more out trf	% of accounts with 5 or more out trf	Week	Avg. out transfer per account		Avg. debit per account (excl. accounts with only 1 out trf)	
									Vol	Amt	Vol	Amt
1	2270	1764	78%	24	1.1%	14	0.6%	1	1.300440529	\$ 29,368.71	2.34782609	\$ 85,957.30
2	502	332	66%	58	11.6%	33	6.6%	2	1.958167331	\$ 79,500.54	3.82941176	\$ 109,317.41
3	345	278	81%	3	0.9%	1	0.3%	3	1.307246377	\$ 47,753.63	2.58208955	\$ 28,443.01
4	399	316	79%	10	2.5%	5	1.3%	4	1.368421053	\$ 129,864.75	2.77108434	\$ 115,642.87
5	1213	1053	87%	14	1.2%	7	0.6%	5	1.200329761	\$ 133,436.32	2.51875	\$ 428,342.07
6	2029	1602	79%	20	1.0%	10	0.5%	6	1.260226713	\$ 59,320.86	2.23653396	\$ 19,464.23
7	481	343	71%	38	7.9%	10	2.1%	7	1.559251559	\$ 75,762.75	2.94927536	\$ 158,611.24
8	296	262	89%	8	2.7%	4	1.4%	8	1.280405405	\$ 53,611.55	3.44117647	\$ 140,050.23
9	1120	901	80%	17	1.5%	8	0.7%	9	1.280357143	\$ 33,744.75	2.43378995	\$ 55,213.42
10	2126	1478	70%	81	3.8%	36	1.7%	10	1.524459078	\$ 15,627.47	2.72067901	\$ 44,138.93
11	437	333	76%	48	11.0%	16	3.7%	11	1.604118993	\$ 23,355.19	3.53846154	\$ 26,419.81
12	327	254	78%	17	5.2%	7	2.1%	12	1.44648318	\$ 29,799.79	3	\$ 27,631.60
13	991	880	89%	11	1.1%	5	0.5%	13	1.173562059	\$ 115,881.64	2.54954955	\$ 449,947.06
avg	964.30769	753.53846	79%	26.84615	4%	12	2%	avg	1.404882245	\$ 63,617.53	2.83989443	\$ 129,936.86

On average, outgoing transfers are sent from about 964 Private Bank accounts every week. About 79% of those accounts (~754) have only 1 outgoing transfer per week. About 26 accounts per week (4%) have 4 or more outgoing transfers and roughly 12 accounts per week (2%) have 5 or more outgoing transfers.

The average PWM account with outgoing transfers has 1 of these transactions per week and the average size of the transaction is \$45,283.18 (\$63,617.53/1.40).

**RECOMMENDATION**

Recommend decreasing minimum count from 5 to 4 and minimum amount from \$52,000 to \$40,000.

Rule Name	Additional Details/Parameter Settings
RepWiresIn	4 Incoming Wires exceeding \$600,000. Runs weekly.

The rule is designed to flag accounts that have 4 or more incoming wires of at least \$600,000 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 incoming wires for this period: 7,659.

In 1Q 2012, about 4% or, 279 of 7,659 incoming wires were captured in a repetitive alert.