



Week	Total # accounts with inc wires	# of accounts with 1 inc wire	% of accounts with 1 inc wire	# of accounts with 3 or more inc wires	% of accounts with 3 or more inc wires	# of accounts with 4 or more inc wires	% of accounts with 4 or more inc wires	Week	Avg. inc wire per account	Avg. credit per account (excl. accounts with only 1 inc wire and omni a/c)
									Vol	Amt
1	410	318	78%	38	9%	20	5%	1	2.114634146	\$ 1,617,557.77
2	299	230	77%	25	8%	18	6%	2	1.799331104	\$ 2,485,177.38
3	284	219	77%	25	9%	13	5%	3	1.535211268	\$ 966,758.99
4	303	233	77%	30	10%	17	6%	4	1.844884488	\$ 2,241,985.94
5	404	332	82%	36	9%	25	6%	5	1.868811881	\$ 1,873,877.75
6	309	249	81%	23	7%	11	4%	6	1.540453074	\$ 1,144,236.37
7	273	218	80%	29	11%	17	6%	7	1.802197802	\$ 1,202,646.92
8	240	197	82%	21	9%	9	4%	8	1.691666667	\$ 1,771,005.15
9	409	331	81%	30	7%	20	5%	9	1.696821516	\$ 1,473,916.54
10	332	260	78%	28	8%	15	5%	10	1.75	\$ 1,278,757.20
11	360	291	81%	27	8%	15	4%	11	1.619444444	\$ 1,165,230.60
12	256	208	81%	20	8%	14	5%	12	1.94140625	\$ 3,069,345.65
13	368	275	75%	37	10%	26	7%	13	2.105978261	\$ 1,734,987.30
average	326.69231	258.53846	79%	28.38462	9%	16.92308	5%	average	1.793141608	\$ 1,694,267.97

On average, 327 Private Bank accounts receive incoming wires every week. About 80% of those accounts (~259) of those accounts received only 1 incoming wire per week. About 28 accounts per week (9%) have 3 or more incoming wires and roughly 17 accounts per week (5%) have 4 or more incoming wires.

The average PWM account with outgoing transfers has 2 of these transactions per week and the average size of the transaction is \$847,133.98 (\$1,694,267.97/2).

RECOMMENDATION

No changes recommended. Current parameters are sufficient.

Rule Name	Additional Details/Parameter Settings
RepWiresOut	3 Outgoing Wires exceeding \$300,000. Runs weekly.

The rule is designed to flag accounts that have 3 or more outgoing wires of at least \$300,000 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: 27,971.

In 1Q 2012, about 3% or, 908 of 27,971 outgoing wires were captured in a repetitive alert.