



				Shares		(I) (Instr. 5)	
Deferred Shares	Â (2)	Â (2)	Common Stock	11,740	\$ (3)	D	Â
Deferred Shares	Â (4)	Â (4)	Common Stock	7,063	\$ (5)	D	Â

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Ragavan Chetlur S 230 PARK AVENUE NEW YORK, NY 10169	Â	Â	Â Chief Risk Officer	Â

## Signatures

/s/ Harris Oliner,  
attorney-in-fact

01/13/2014

\_\_Signature of Reporting Person

Date

## Explanation of Responses:

\* If the form is filed by more than one reporting person, *see* Instruction 5(b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

- (1) Includes 5,128 restricted shares that will vest on January 22, 2014.
- (2) Fifty percent of the deferred shares vest on March 27, 2015, 25% of such shares vest on March 27, 2016 and 25% of such shares vest on March 27, 2017.
- (3) Each deferred share represents a contingent right to receive one share of the issuer's Common Stock. The deferred shares may be settled in Common Stock or a combination of cash and Common Stock.
- (4) One hundred percent of these deferred shares vest on January 1, 2016.
- (5) Each deferred share represents a contingent right to receive one share of the issuer's Common Stock. The deferred shares may be settled in Common Stock or a combination of cash and Common Stock.

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### Remarks:

Exhibit List: Exhibit 24 - Power of Attorney

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *See* Instruction 6 for procedure.

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.