



						Dec 31, 2021 Change	
	Dec 31, 2021	Sep 30, 2021	Jun 30, 2021	Mar 31, 2021	Dec 31, 2020	Sep 30, 2021	Dec 31, 2020
<b>ALLOWANCE COMPONENTS AND RATIOS</b>							
<b>ALLOWANCE FOR LOAN LOSSES</b>							
<b>Consumer, excluding credit card</b>							
Asset-specific (a)	\$ (665)	\$ (571)	\$ (557)	\$ (348)	\$ (7)	(16)%	NM
Portfolio-based	2,430	2,445	2,455	3,030	3,643	(1)	(33)%
<b>Total consumer, excluding credit card</b>	<b>1,765</b>	<b>1,874</b>	<b>1,898</b>	<b>2,682</b>	<b>3,636</b>	(6)	(51)
<b>Credit card</b>							
Asset-specific (b)	313	383	443	522	633	(18)	(51)
Portfolio-based	9,937	11,267	12,057	13,778	17,167	(12)	(42)
<b>Total credit card</b>	<b>10,250</b>	<b>11,650</b>	<b>12,500</b>	<b>14,300</b>	<b>17,800</b>	(12)	(42)
<b>Total consumer</b>	<b>12,015</b>	<b>13,524</b>	<b>14,398</b>	<b>16,982</b>	<b>21,436</b>	(11)	(44)
<b>Wholesale</b>							
Asset-specific (c)	263	357	488	529	682	(26)	(61)
Portfolio-based	4,108	4,269	4,614	5,490	6,210	(4)	(34)
<b>Total wholesale</b>	<b>4,371</b>	<b>4,626</b>	<b>5,102</b>	<b>6,019</b>	<b>6,892</b>	(6)	(37)
<b>Total allowance for loan losses</b>	<b>16,386</b>	<b>18,150</b>	<b>19,500</b>	<b>23,001</b>	<b>28,328</b>	(10)	(42)
Allowance for lending-related commitments	2,261	2,305	2,998	2,516	2,409	(2)	(6)
Allowance for investment securities	42	73	87	94	78	(42)	(46)
<b>Total allowance for credit losses</b>	<b>\$ 18,689</b>	<b>\$ 20,528</b>	<b>\$ 22,585</b>	<b>\$ 25,611</b>	<b>\$ 30,815</b>	(9)	(39)
<b>CREDIT RATIOS</b>							
Consumer, excluding credit card allowance, to total							
consumer, excluding credit card retained loans	0.60 %	0.63 %	0.64 %	0.89 %	1.20 %		
Credit card allowance to total credit card retained loans	6.64	8.14	8.86	10.85	12.41		
Wholesale allowance to total wholesale retained loans	0.78	0.87	0.97	1.17	1.34		
Wholesale allowance to total wholesale retained loans, excluding trade finance and conduits (d)	0.84	0.93	1.05	1.26	1.45		
<b>Total allowance to total retained loans</b>	<b>1.62</b>	<b>1.86</b>	<b>2.02</b>	<b>2.42</b>	<b>2.95</b>		
Consumer, excluding credit card allowance, to consumer,							
excluding credit card retained nonaccrual loans (e)	36	38	37	50	67		
Total allowance, excluding credit card allowance, to retained							
nonaccrual loans, excluding credit card nonaccrual loans (e)	89	93	89	104	120		
Wholesale allowance to wholesale retained nonaccrual loans	213	222	189	200	208		
<b>Total allowance to total retained nonaccrual loans</b>	<b>236</b>	<b>259</b>	<b>247</b>	<b>274</b>	<b>323</b>		