

**CREDIT-RELATED INFORMATION,
CONTINUED**

(in millions, except ratio data)



| | | | | | | 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 |
| ALLOWANCE COMPONENTS AND RATIOS | | | | | | | |
| ALLOWANCE FOR LOAN LOSSES | | | | | | | |
| Consumer, excluding credit card | | | | | | | |
| Asset-specific (a) | \$ (665) | \$ (571) | \$ (557) | \$ (348) | \$ (7) | (16)% | NM |
| Portfolio-based | 2,430 | 2,445 | 2,455 | 3,030 | 3,643 | (1) | (33)% |
| Total consumer, excluding credit card | 1,765 | 1,874 | 1,898 | 2,682 | 3,636 | (6) | (51) |
| Credit card | | | | | | | |
| Asset-specific (b) | 313 | 383 | 443 | 522 | 633 | (18) | (51) |
| Portfolio-based | 9,937 | 11,267 | 12,057 | 13,778 | 17,167 | (12) | (42) |
| Total credit card | 10,250 | 11,650 | 12,500 | 14,300 | 17,800 | (12) | (42) |
| Total consumer | 12,015 | 13,524 | 14,398 | 16,982 | 21,436 | (11) | (44) |
| Wholesale | | | | | | | |
| Asset-specific (c) | 263 | 357 | 488 | 529 | 682 | (26) | (61) |
| Portfolio-based | 4,108 | 4,269 | 4,614 | 5,490 | 6,210 | (4) | (34) |
| Total wholesale | 4,371 | 4,626 | 5,102 | 6,019 | 6,892 | (6) | (37) |
| Total allowance for loan losses | 16,386 | 18,150 | 19,500 | 23,001 | 28,328 | (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) |
| Total allowance for credit losses | \$ 18,689 | \$ 20,528 | \$ 22,585 | \$ 25,611 | \$ 30,815 | (9) | (39) |
| CREDIT RATIOS | | | | | | | |
| 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 | | |
| Total allowance to total retained loans | 1.62 | 1.86 | 2.02 | 2.42 | 2.95 | | |
| 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 | | |
| Total allowance to total retained nonaccrual loans | 236 | 259 | 247 | 274 | 323 | | |