



QUARTERLY TRENDS

FULL YEAR

	4Q21	3Q21	2Q21	1Q21	4Q20	4Q21 Change		2021	2020	2021 Change
						3Q21	4Q20			2020
<b>SELECTED BALANCE SHEET DATA (period-end)</b>										
Total assets (a)	\$ 230,776	\$ 227,670	\$ 226,022	\$ 223,583	\$ 228,911	1 %	1 %	\$ 230,776	\$ 228,911	1 %
Loans:										
Loans retained	206,220	201,283	200,929	202,975	207,880	2	(1)	206,220	207,880	(1)
Loans held-for-sale and loans at fair value	2,223	3,412	3,381	2,884	2,245	(35)	(1)	2,223	2,245	(1)
<b>Total loans</b>	<b>\$ 208,443</b>	<b>\$ 204,695</b>	<b>\$ 204,310</b>	<b>\$ 205,859</b>	<b>\$ 210,125</b>	2	(1)	<b>\$ 208,443</b>	<b>\$ 210,125</b>	(1)
Equity	24,000	24,000	24,000	24,000	22,000	—	9	24,000	22,000	9
<b>Period-end loans by client segment</b>										
Middle Market Banking (b)	\$ 61,159	\$ 58,918	\$ 59,314	\$ 59,983	\$ 61,115	4	—	\$ 61,159	\$ 61,115	—
Corporate Client Banking	45,315	45,107	44,866	45,540	47,420	—	(4)	45,315	47,420	(4)
Commercial Real Estate Banking	101,751	100,458	99,858	100,035	101,146	1	1	101,751	101,146	1
Other	218	212	272	301	444	3	(51)	218	444	(51)
<b>Total loans (b)</b>	<b>\$ 208,443</b>	<b>\$ 204,695</b>	<b>\$ 204,310</b>	<b>\$ 205,859</b>	<b>\$ 210,125</b>	2	(1)	<b>\$ 208,443</b>	<b>\$ 210,125</b>	(1)
<b>SELECTED BALANCE SHEET DATA (average)</b>										
Total assets (a)	\$ 227,308	\$ 222,760	\$ 226,562	\$ 225,574	\$ 227,431	2	—	\$ 225,548	\$ 233,156	(3)
Loans:										
Loans retained	201,676	199,789	202,102	204,164	210,621	1	(4)	201,920	217,767	(7)
Loans held-for-sale and loans at fair value	3,958	2,790	3,150	2,578	1,554	42	155	3,122	1,129	177
<b>Total loans</b>	<b>\$ 205,634</b>	<b>\$ 202,579</b>	<b>\$ 205,252</b>	<b>\$ 206,742</b>	<b>\$ 212,175</b>	2	(3)	<b>\$ 205,042</b>	<b>\$ 218,896</b>	(6)
Client deposits and other third-party liabilities	323,821	300,595	290,250	290,992	276,694	8	17	301,502	237,825	27
Equity	24,000	24,000	24,000	24,000	22,000	—	9	24,000	22,000	9
<b>Average loans by client segment</b>										
Middle Market Banking	\$ 59,784	\$ 59,032	\$ 61,698	\$ 60,011	\$ 60,869	1	(2)	\$ 60,128	\$ 61,558	(2)
Corporate Client Banking	44,976	43,330	43,440	45,719	48,825	4	(8)	44,361	54,172	(18)
Commercial Real Estate Banking	100,682	100,120	99,864	100,661	101,969	1	(1)	100,331	102,479	(2)
Other	192	97	250	351	512	98	(63)	222	687	(68)
<b>Total loans</b>	<b>\$ 205,634</b>	<b>\$ 202,579</b>	<b>\$ 205,252</b>	<b>\$ 206,742</b>	<b>\$ 212,175</b>	2	(3)	<b>\$ 205,042</b>	<b>\$ 218,896</b>	(6)
<b>Headcount</b>	<b>12,902</b>	<b>12,584</b>	<b>12,163</b>	<b>11,748</b>	<b>11,675</b>	3	11	<b>12,902</b>	<b>11,675</b>	11
<b>CREDIT DATA AND QUALITY STATISTICS</b>										
Net charge-offs/(recoveries)	\$ 8	\$ 31	\$ 3	\$ 29	\$ 162	(74)	(95)	\$ 71	\$ 401	(82)
<b>Nonperforming assets</b>										
Nonaccrual loans:										
Nonaccrual loans retained (c)(d)	740	735	1,006	1,134	1,286	1	(42)	740	1,286	(42)
Nonaccrual loans held-for-sale and loans at fair value	—	—	2	—	120	—	NM	—	120	NM
<b>Total nonaccrual loans</b>	<b>740</b>	<b>735</b>	<b>1,008</b>	<b>1,134</b>	<b>1,406</b>	1	(47)	<b>740</b>	<b>1,406</b>	(47)
Assets acquired in loan satisfactions	17	16	17	24	24	6	(29)	17	24	(29)
<b>Total nonperforming assets</b>	<b>757</b>	<b>751</b>	<b>1,025</b>	<b>1,158</b>	<b>1,430</b>	1	(47)	<b>757</b>	<b>1,430</b>	(47)
Allowance for credit losses:										
Allowance for loan losses	2,219	2,354	2,589	3,086	3,335	(6)	(33)	2,219	3,335	(33)
Allowance for lending-related commitments	749	711	870	753	651	5	15	749	651	15
<b>Total allowance for credit losses</b>	<b>2,968</b>	<b>3,065</b>	<b>3,459</b>	<b>3,839</b>	<b>3,986</b>	(3)	(26)	<b>2,968</b>	<b>3,986</b>	(26)
Net charge-off/(recovery) rate (e)	0.02 %	0.06 %	0.01 %	0.06 %	0.31 %			0.04 %	0.18 %	
Allowance for loan losses to period-end loans retained	1.08	1.17	1.29	1.52	1.60			1.08	1.60	
Allowance for loan losses to nonaccrual loans retained (c)	300	320	257	272	259			300	259	
Nonaccrual loans to period-end total loans	0.36	0.36	0.49	0.55	0.67			0.36	0.67	