



	QUARTERLY TRENDS							FULL YEAR		
	4Q21	3Q21	2Q21	1Q21	4Q20	4Q21 Change		2021	2020	2021
						3Q21	4Q20			Change
CREDIT DATA AND QUALITY STATISTICS										2020
Nonaccrual loans (a)(b)(c)	\$ 4,875	\$ 5,000	\$ 5,256	\$ 5,507 (g)	\$ 5,492 (g)	(3)%	(11)%	\$ 4,875	\$ 5,492 (g)	(11)%
Net charge-offs/(recoveries)										
Consumer & Business Banking	86	66	72	65	75	30	15	289	263	10
Home Lending	(71)	(74)	(79)	(51)	(50)	4	(42)	(275)	(169)	(63)
Card	479	495	755	983	767	(3)	(38)	2,712	4,286	(37)
Auto	21	4	(16)	26	25	425	(16)	35	123	(72)
Total net charge-offs/(recoveries)	\$ 515	\$ 491	\$ 732	\$ 1,023	\$ 817	5	(37)	\$ 2,761	\$ 4,503	(39)
Net charge-off/(recovery) rate										
Consumer & Business Banking (d)	0.91 %	0.61 %	0.59 %	0.53 %	0.60 %			0.64 %	0.61 %	
Home Lending	(0.17)	(0.18)	(0.19)	(0.12)	(0.11)			(0.17)	(0.09)	
Card	1.28	1.39	2.24	2.97	2.17			1.94	2.93	
Auto	0.12	0.02	(0.10)	0.16	0.15			0.05	0.20	
Total net charge-off/(recovery) rate	0.49	0.47	0.71	0.99	0.76			0.66	1.03	
30+ day delinquency rate (e)										
Home Lending (f)	1.25 %	1.06 %	1.08 %	1.07 %	1.15 %			1.25 %	1.15 %	
Card	1.04	1.00	1.01	1.40	1.68			1.04	1.68	
Auto	0.64	0.46	0.42	0.42	0.69			0.64	0.69	
90+ day delinquency rate - Card (e)	0.50	0.49	0.54	0.80	0.92			0.50	0.92	
Allowance for loan losses										
Consumer & Business Banking	\$ 697	\$ 797	\$ 897	\$ 1,022	\$ 1,372	(13)	(49)	\$ 697	\$ 1,372	(49)
Home Lending	660	630	630	1,238	1,813	5	(64)	660	1,813	(64)
Card	10,250	11,650	12,500	14,300	17,800	(12)	(42)	10,250	17,800	(42)
Auto	733	813	817	892	1,042	(10)	(30)	733	1,042	(30)
Total allowance for loan losses	\$ 12,340	\$ 13,890	\$ 14,844	\$ 17,452	\$ 22,027	(11)	(44)	\$ 12,340	\$ 22,027	(44)