

CORPORATE & INVESTMENT BANK

FINANCIAL HIGHLIGHTS, CONTINUED

(in millions, except ratio and headcount data)



	QUARTERLY TRENDS							FULL YEAR		
	4Q21	3Q21	2Q21	1Q21	4Q20	4Q21 Change		2021	2020	2021 Change
						3Q21	4Q20			2020
SELECTED BALANCE SHEET DATA (period-end)										
Total assets (a)	\$ 1,259,896	\$ 1,355,752	\$ 1,363,992	\$ 1,355,123	\$ 1,095,926	(7)%	15 %	\$ 1,259,896	\$ 1,095,926	15 %
Loans:										
Loans retained (b)	159,786	151,211	144,764	134,134	133,296	6	20	159,786	133,296	20
Loans held-for-sale and loans at fair value (c)	50,386	52,436	56,668	45,846	39,588	(4)	27	50,386	39,588	27
Total loans	210,172	203,647	201,432	179,980	172,884	3	22	210,172	172,884	22
Equity	83,000	83,000	83,000	83,000	80,000	—	4	83,000	80,000	4
SELECTED BALANCE SHEET DATA (average)										
Total assets (a)	\$ 1,341,267	\$ 1,331,240	\$ 1,371,218	\$ 1,293,864	\$ 1,139,424	1	18	1,334,518	\$ 1,121,942	19
Trading assets - debt and equity instruments	407,656	442,623	473,875	(i) 468,976	(i) 447,022	(i) (8)	(9)	448,099	425,060	(i) 5
Trading assets - derivative receivables	65,365	64,730	69,392	(i) 73,452	(i) 73,366	(i) 1	(11)	68,203	69,243	(i) (2)
Loans:										
Loans retained (b)	153,595	149,826	140,096	136,794	128,765	3	19	145,137	135,676	7
Loans held-for-sale and loans at fair value (c)	52,429	53,712	52,376	45,670.9	36,228	(2)	45	51,072	33,792	51
Total loans	206,024	203,538	192,472	182,464.9	164,993	1	25	196,209	169,468	16
Equity	83,000	83,000	83,000	83,000	80,000	—	4	83,000	80,000	4
Headcount (d)	67,546	66,267	64,261	62,772	61,733	2	9	67,546	61,733	9
CREDIT DATA AND QUALITY STATISTICS										
Net charge-offs/(recoveries)	\$ 23	\$ 2	\$ (12)	\$ (7)	\$ 88	NM	(74)	\$ 6	\$ 370	(98)
Nonperforming assets:										
Nonaccrual loans:										
Nonaccrual loans retained (e)	584	547	783	842	1,008	7	(42)	584	1,008	(42)
Nonaccrual loans held-for-sale and loans at fair value (f)	844	1,234	1,187	1,266	1,662	(32)	(49)	844	1,662	(49)
Total nonaccrual loans	1,428	1,781	1,970	2,108	2,670	(20)	(47)	1,428	2,670	(47)
Derivative receivables	316	393	481	284	56	(20)	464	316	56	464
Assets acquired in loan satisfactions	91	95	95	97	85	(4)	7	91	85	7
Total nonperforming assets	1,835	2,269	2,546	2,489	2,811	(19)	(35)	1,835	2,811	(35)
Allowance for credit losses:										
Allowance for loan losses	1,348	1,442	1,607	1,982	2,366	(7)	(43)	1,348	2,366	(43)
Allowance for lending-related commitments	1,372	1,426	1,902	1,602	1,534	(4)	(11)	1,372	1,534	(11)
Total allowance for credit losses	2,720	2,868	3,509	3,584	3,900	(5)	(30)	2,720	3,900	(30)
Net charge-off/(recovery) rate (b)(g)	0.06 %	0.01 %	(0.03)%	(0.02)%	0.27 %			— %	0.27 %	
Allowance for loan losses to period-end loans retained (b)	0.84	0.95	1.11	1.48	1.77			0.84	1.77	
Allowance for loan losses to period-end loans retained, excluding trade finance and conduits (h)	1.12	1.29	1.53	2.06	2.54			1.12	2.54	
Allowance for loan losses to nonaccrual loans retained (b)(e)	231	264	205	235	235			231	235	
Nonaccrual loans to total period-end loans	0.68	0.87	0.98	1.17	1.54			0.68	1.54	