

ALLOWANCE FOR CREDIT LOSSES										
(\$ in millions)	4Q		3Q		2Q		1Q		4Q	
	2021	% (a)	2021	% (a)	2021	% (a)	2021	% (a)	2020	% (a)
Balance, beginning of period	\$6,300		\$6,610		\$6,960		\$8,010		\$8,010	
Net charge-offs										
Commercial	6	.02	13	.05	26	.11	52	.22	142	.56
Lease financing	--	--	1	.08	1	.08	4	.30	8	.57
Total commercial	6	.02	14	.05	27	.11	56	.22	150	.56
Commercial mortgages	(3)	(.04)	1	.01	--	--	(12)	(.17)	82	1.12
Construction and development	(1)	(.04)	12	.44	--	--	5	.19	2	.07
Total commercial real estate	(4)	(.04)	13	.13	--	--	(7)	(.07)	84	.83
Residential mortgages	(7)	(.04)	(10)	(.05)	(10)	(.05)	(5)	(.03)	(7)	(.04)
Credit card	109	1.93	111	2.01	148	2.81	144	2.76	165	2.99
Retail leasing	1	.05	1	.05	(1)	(.05)	1	.05	9	.43
Home equity and second mortgages	(2)	(.08)	(3)	(.11)	(3)	(.11)	(2)	(.07)	(3)	(.09)
Other	29	.27	21	.20	19	.20	36	.40	43	.48
Total other retail	28	.18	19	.13	15	.10	35	.25	49	.34
Total net charge-offs	132	.17	147	.20	180	.25	223	.31	441	.58
Provision for credit losses	(13)		(163)		(170)		(827)		441	
Balance, end of period	<u>\$6,155</u>		<u>\$6,300</u>		<u>\$6,610</u>		<u>\$6,960</u>		<u>\$8,010</u>	
Components										
Allowance for loan losses	\$5,724		\$5,792		\$6,026		\$6,343		\$7,314	
Liability for unfunded credit commitments	431		508		584		617		696	
Total allowance for credit losses	<u>\$6,155</u>		<u>\$6,300</u>		<u>\$6,610</u>		<u>\$6,960</u>		<u>\$8,010</u>	
Gross charge-offs	\$ 254		\$ 266		\$ 314		\$ 374		\$ 556	
Gross recoveries	\$ 122		\$ 119		\$ 134		\$ 151		\$ 115	
Allowance for credit losses as a percentage of										
Period-end loans	1.97		2.12		2.23		2.36		2.69	
Nonperforming loans	738		695		649		617		654	
Nonperforming assets	701		667		624		579		617	

(a) Annualized and calculated on average loan balances