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(in millions)	Quarter ended					$ Change from		Year ended Dec 31,		$ Change
	Dec 31, 2021	Sep 30, 2021	Jun 30, 2021	Mar 31, 2021	Dec 31, 2020	Sep 30, 2021	Dec 31, 2020	2021	2020	
Balance, beginning of period	$14,705	16,391	18,043	19,713	20,471	(1,686)	(5,766)	19,713	10,456	9,257
Cumulative effect from change in accounting policies (1)	—	—	—	—	—			—	(1,337)	1,337
Allowance for purchased credit-deteriorated (PCD) loans (2)	—	—	—	—	—	—	—	—	8	(8)
Balance, beginning of period, adjusted	14,705	16,391	18,043	19,713	20,471	(1,686)	(5,766)	19,713	9,127	10,586
Provision for credit losses	(464)	(1,387)	(1,239)	(1,117)	(144)	923	(320)	(4,207)	14,005	(18,212)
Interest income on certain loans (3)	(33)	(35)	(36)	(41)	(36)	2	3	(145)	(153)	8
Net loan charge-offs:										
Commercial:										
Commercial and industrial	(3)	(46)	(81)	(88)	(111)	43	108	(218)	(1,239)	1,021
Real estate mortgage	(22)	10	5	(46)	(162)	(32)	140	(53)	(283)	230
Real estate construction	—	(1)	1	1	—	1	—	—	19	(19)
Lease financing	(3)	(1)	(5)	(15)	(35)	(2)	32	(24)	(87)	63
Total commercial	(28)	(38)	(80)	(149)	(308)	10	280	(295)	(1,590)	1,295
Consumer:										
Residential mortgage – first lien	(110)	14	19	24	3	(124)	(113)	(53)	5	(58)
Residential mortgage – junior lien	(8)	28	31	19	24	(36)	(32)	70	55	15
Credit card	(150)	(158)	(256)	(236)	(190)	8	40	(800)	(1,139)	339
Auto	(58)	(26)	(45)	(52)	(51)	(32)	(7)	(181)	(270)	89
Other consumer	(67)	(79)	(50)	(119)	(62)	12	(5)	(315)	(350)	35
Total consumer	(393)	(221)	(301)	(364)	(276)	(172)	(117)	(1,279)	(1,699)	420
Net loan charge-offs	(421)	(259)	(381)	(513)	(584)	(162)	163	(1,574)	(3,289)	1,715
Other	1	(5)	4	1	6	6	(5)	1	23	(22)
Balance, end of period	$13,788	14,705	16,391	18,043	19,713	(917)	(5,925)	13,788	19,713	(5,925)
Components:										
Allowance for loan losses	$12,490	13,517	15,148	16,928	18,516	(1,027)	(6,026)	12,490	18,516	(6,026)
Allowance for unfunded credit commitments	1,298	1,188	1,243	1,115	1,197	110	101	1,298	1,197	101
Allowance for credit losses for loans	$13,788	14,705	16,391	18,043	19,713	(917)	(5,925)	13,788	19,713	(5,925)

Ratio of allowance for loan losses to total net loan charge-offs (annualized)	7.49x		13.14		9.93		8.13		7.97				7.94	5.63	
Allowance for loan losses as a percentage of:														
Total loans	1.39%		1.57		1.78		1.96		2.09				1.39	2.09	
Nonaccrual loans	173		192		205		210		212				173	212	
Allowance for credit losses for loans as a percentage of:														
Total loans	1.54%		1.70		1.92		2.09		2.22				1.54	2.22	
Nonaccrual loans	191		208		222		224		226				191	226	