

Home Lending of (0.05)%, (0.12)% and 0.02%, respectively; and (4) total CCB of 1.14%, 0.98% and 1.12%, respectively.

- (e) At December 31, 2019, 2018 and 2017, excluded mortgage loans insured by U.S. government agencies of \$1.7 billion, \$4.1 billion and \$6.2 billion, respectively, that are 30 or more days past due. These amounts have been excluded based upon the government guarantee.
- (f) Excludes PCI loans. The 30+ day delinquency rate for PCI loans was 8.44%, 9.16% and 10.13% at December 31, 2019, 2018 and 2017, respectively.
- (g) Excluding net charge-offs of \$467 million related to the student loan portfolio transfer, the total net charge-off rates for the full year 2017 would have been 1.10%.

## Selected metrics

As of or for the year ended December 31, (in billions, except ratios and where otherwise noted)				
	2019	2018	2017	
<b>Business Metrics</b>				
CCB households (in millions)	62.6	61.7	61.1	
Number of branches	4,976	5,036	5,130	
Active digital customers (in thousands) <sup>(a)</sup>	52,421	49,254	46,694	
Active mobile customers (in thousands) <sup>(b)</sup>	37,297	33,260	30,056	
Debit and credit card sales volume	\$ 1,114.4	\$ 1,016.9	\$ 916.9	
<b>Consumer &amp; Business Banking</b>				
Average deposits	\$ 678.9	\$ 656.5	\$ 625.6	
Deposit margin	2.49%	2.38%	1.98%	
Business banking origination volume	\$ 6.6	\$ 6.7	\$ 7.3	
Client investment assets	358.0	282.5	273.3	
<b>Home Lending</b>				
Mortgage origination volume by channel				
Retail	\$ 51.0	\$ 38.3	\$ 40.3	
Correspondent	54.2	41.1	57.3	
Total mortgage origination volume <sup>(c)</sup>	\$ 105.2	\$ 79.4	\$ 97.6	
Total loans serviced (period-end)	\$ 761.4	\$ 789.8	\$ 816.1	
Third-party mortgage loans serviced (period-end)	520.8	519.6	553.5	
MSR carrying value (period-end)	4.7	6.1	6.0	
Ratio of MSR carrying value (period-end) to third-party mortgage loans serviced (period-end)	0.90%	1.17%	1.08%	
MSR revenue multiple <sup>(d)</sup>	2.65x	3.34x	3.09x	
<b>Card, excluding Commercial Card</b>				
Credit card sales volume	\$ 762.8	\$ 692.4	\$ 622.2	
New accounts opened (in millions)	7.8	7.8	8.4	
<b>Card Services</b>				
Net revenue rate	11.52%	11.27%	10.57%	
<b>Merchant Services</b>				
Merchant processing volume	\$ 1,511.5	\$ 1,366.1	\$ 1,191.7	
<b>Auto</b>				
Loan and lease origination volume	\$ 34.0	\$ 31.8	\$ 33.3	
Average Auto operating lease assets	21.6	18.8	15.2	

(a) Users of all web and/or mobile platforms who have logged in within the past 90 days.

(b) Users of all mobile platforms who have logged in within the past 90 days.

(c) Firmwide mortgage origination volume was \$115.9 billion, \$86.9 billion and \$107.6 billion for the years ended December 31, 2019, 2018 and 2017, respectively.

(d) Represents the ratio of MSR carrying value (period-end) to third-party mortgage loans serviced (period-end) divided by the ratio of loan servicing-related revenue to third-party mortgage loans serviced (average).