

Schedule 22 shows the changes in the allowance for loan losses and a summary of loan loss experience.

Schedule 22

SUMMARY OF LOAN LOSS EXPERIENCE

<i>(Amounts in millions)</i>	2015	2014	2013	2012	2011
Loans and leases outstanding on December 31, (net of unearned income)	\$ 40,650	\$ 40,064	\$ 39,043	\$ 37,670	\$ 37,257
Average loans and leases outstanding, (net of unearned income)	\$ 40,171	\$ 39,522	\$ 38,109	\$ 37,037	\$ 36,896
Allowance for loan losses:					
Balance at beginning of year	\$ 605	\$ 746	\$ 896	\$ 1,052	\$ 1,442
Provision charged against earnings	40	(98)	(87)	14	75
Adjustment for FDIC-supported/PCI loans	—	(1)	(11)	(15)	(9)
Charge-offs:					
Commercial	(111)	(77)	(76)	(121)	(241)
Commercial real estate	(14)	(15)	(26)	(85)	(229)
Consumer	(14)	(14)	(29)	(61)	(90)
Total	(139)	(106)	(131)	(267)	(560)
Recoveries:					
Commercial	55	41	41	56	55
Commercial real estate	35	12	25	42	35
Consumer	10	11	13	14	14
Total	100	64	79	112	104
Net loan and lease charge-offs	(39)	(42)	(52)	(155)	(456)
Balance at end of year	\$ 606	\$ 605	\$ 746	\$ 896	\$ 1,052
Ratio of net charge-offs to average loans and leases	0.10%	0.11%	0.14%	0.42%	1.24%
Ratio of allowance for loan losses to net loans and leases, on December 31,	1.49%	1.51%	1.91%	2.38%	2.82%
Ratio of allowance for loan losses to nonperforming loans, on December 31,	173.23%	197.18%	183.54%	138.25%	115.43%
Ratio of allowance for loan losses to nonaccrual loans and accruing loans past due 90 days or more, on December 31,	158.70%	180.03%	166.97%	126.22%	104.67%

Schedule 23 provides a breakdown of the allowance for loan losses and the allocation among the portfolio segments.

Schedule 23

ALLOCATION OF THE ALLOWANCE FOR LOAN LOSSES

At December 31,

	2015		2014		2013		2012		2011	
<i>(Amounts in millions)</i>	% of total loans	Allocation of allowance	% of total loans	Allocation of allowance	% of total loans	Allocation of allowance	% of total loans	Allocation of allowance	% of total loans	Allocation of allowance
Loan segment										
Commercial	52.9%	\$ 454	53.5%	\$ 413	53.5%	\$ 469	52.9%	\$ 521	52.7%	\$ 578
Commercial real estate	25.5	114	25.3	145	26.6	216	27.4	277	28.5	347
Consumer	21.6	38	21.2	47	19.9	61	19.7	98	18.8	127
Total	100.0%	\$ 606	100.0%	\$ 605	100.0%	\$ 746	100.0%	\$ 896	100.0%	\$ 1,052