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(1) The information contained in this Financial Supplement is preliminary and based on data available at the time of the earnings presentation, and investors should refer to our Quarterly Report on Form 10-Q for the period ended June 30, 2013 once it is filed with the Securities and Exchange Commission.

(2) References to ING Direct refer to the business and assets acquired and liabilities assumed in the February 17, 2012 acquisition. References to the 2012 U.S. card acquisition refer to the May 1, 2012 transaction in which we acquired substantially all of HSBC's credit card and private-label credit card business in the United States.

<sup>(3)</sup> We use the term "acquired loans" to refer to a limited portion of the credit card loans acquired in the 2012 U.S. card acquisition and the substantial majority of loans acquired in the ING Direct and Chevy Chase Bank ("CCB") acquisitions, which were recorded at fair value at acquisition and subsequently accounted for based on estimated cash flows expected to be collected over the life of the loans (under the accounting standard formerly known as "SOP 03-3"). Because SOP 03-3 takes into consideration future credit losses expected to be incurred over the life of the loans, there are no charge-offs or an allowance associated with these loans unless the estimated cash flows expected to be collected acquisition. In addition, these loans are not classified as delinquent or nonperforming even though the customer may be contractually past due because we expect that we will fully collect the carrying value of these loans. The accounting and classification of these loans may significantly alter some of our reported credit quality metrics. We therefore supplement certain reported credit quality metrics with metrics adjusted to exclude the impact of these acquired loans.

# CAPITAL ONE FINANCIAL CORPORATION (COF) Table 1: Financial Summary—Consolidated <sup>(1)(2)</sup>

|   | 2013            |        | 2013     |        | 2012     |        |          | 2012    |          | 2012   |
|---|-----------------|--------|----------|--------|----------|--------|----------|---------|----------|--------|
| (Dollars in millions, except per share data and as noted) (unaudited)                     |                 | Q2     |          | Q1     | Q4       |        | Q3       |         |          | Q2     |
| Earnings  |                 |        |          |        |          |        |          |         |          |        |
| Net interest income   | \$              | 4,553  | \$       | 4,570  | \$       | 4,528  | \$       | 4,646   | \$       | 4,001  |
| Non-interest income <sup>(3)</sup>  |                 | 1,085  |          | 981    |          | 1,096  |          | 1,136   |          | 1,054  |
| Total net revenue <sup>(4)</sup>  |                 | 5,638  |          | 5,551  |          | 5,624  |          | 5,782   |          | 5,055  |
| Provision for credit losses   |                 | 762    |          | 885    |          | 1,151  |          | 1,014   |          | 1,677  |
| Non-interest expense:   |                 |        |          |        |          |        |          |         |          |        |
| Marketing   |                 | 330    |          | 317    |          | 393    |          | 316     |          | 334    |
| Amortization of intangibles <sup>(5)</sup>  |                 | 167    |          | 177    |          | 191    |          | 199     |          | 157    |
| Acquisition-related <sup>(6)</sup>  |                 | 50     |          | 46     |          | 69     |          | 48      |          | 133    |
| Operating expenses  |                 | 2,512  |          | 2,488  |          | 2,602  |          | 2,482   |          | 2,518  |
| Total non-interest expense  |                 | 3,059  |          | 3,028  |          | 3,255  |          | 3,045   |          | 3,142  |
| Income from continuing operations before income taxes                                     |                 | 1,817  |          | 1,638  |          | 1,218  |          | 1,723   |          | 236    |
| Income tax provision  |                 | 581    |          | 494    |          | 370    |          | 535     |          | 43     |
| Income from continuing operations, net of tax   |                 | 1,236  |          | 1,144  |          | 848    |          | 1,188   |          | 193    |
| Loss from discontinued operations, net of tax <sup>(3)</sup>                              |                 | (119)  |          | (78)   |          | (5)    |          | (10)    |          | (100)  |
| Net income  |                 | 1,117  |          | 1,066  |          | 843    |          | 1,178   |          | 93     |
| Dividends and undistributed earnings allocated to participating securities <sup>(7)</sup> |                 | (4)    |          | (5)    |          | (3)    |          | (5)     |          | (1)    |
| Preferred stock dividends   |                 | (13)   |          | (13)   |          | (15)   |          |         |          | _      |
| Net income available to common stockholders   | \$              | 1,100  | \$       | 1,048  | \$       | 825    | \$       | 1,173   | \$       | 92     |
| Common Share Statistics   | -               |        |          |        |          |        |          |         |          |        |
| Basic EPS: <sup>(7)</sup>   | -               |        |          |        |          |        |          |         |          |        |
| Income from continuing operations, net of tax   | \$              | 2.09   | \$       | 1.94   | \$       | 1.43   | \$       | 2.05    | \$       | 0.33   |
| Loss from discontinued operations, net of tax   | φ               | (0.20) | φ        | (0.13) | φ        | (0.01) | φ        | (0.02)  | φ        | (0.17) |
| Net income per common share   | \$              | 1.89   | \$       | 1.81   | \$       | 1.42   | \$       | 2.03    | \$       | 0.16   |
| Diluted EPS. <sup>(7)</sup>   | Ψ               | 1.00   | Ψ        | 1.01   | Ψ        | 1.42   | Ψ        | 2.00    | Ψ        | 0.10   |
| Income from continuing operations, net of tax   | \$              | 2.07   | \$       | 1.92   | \$       | 1.42   | \$       | 2.03    | \$       | 0.33   |
| Loss from discontinued operations, net of tax   | φ               | (0.20) | φ        | (0.13) | φ        | (0.01) | φ        | (0.02)  | φ        | (0.17) |
| Net income per common share   | \$              | 1.87   | \$       | 1.79   | \$       | 1.41   | \$       | 2.01    | \$       | 0.16   |
| Weighted average common shares outstanding (in millions) for:                             | <b>—</b>        |        | <u> </u> | 1.10   | <u> </u> |        | <u> </u> | 2.01    | <u> </u> | 0.10   |
| Basic EPS   |                 | 581.5  |          | 580.5  |          | 579.2  |          | 578.3   |          | 577.7  |
| Diluted EPS   |                 | 588.8  |          | 586.3  |          | 585.6  |          | 584.1   |          | 582.8  |
| Common shares outstanding (period end, in millions)                                       |                 | 584.9  |          | 584.0  |          | 582.2  |          | 581.3   |          | 580.7  |
| Dividends per common share  | \$              | 0.30   | \$       | 0.05   | \$       | 0.05   | \$       | 0.05    | \$       | 0.05   |
| Tangible book value per common share (period end) <sup>(8)</sup>                          | φ               | 41.57  | φ        | 41.87  | φ        | 40.23  | φ        | 38.70   | φ        | 35.67  |
|   | -               | 41.57  |          | 41.07  |          | 40.23  |          | 30.70   |          | 35.07  |
| Balance Sheet (Period End)  | -               |        |          |        |          |        |          |         |          |        |
| Loans held for investment <sup>(9)</sup>  | \$1             | 91,512 | \$1      | 91,333 | \$2      | 05,889 | \$2      | 203,132 | \$2      | 02,749 |
| Interest-earning assets   | 2               | 65,693 | 2        | 68,479 | 2        | 80,096 | 2        | 270,661 | 2        | 64,331 |
| Total assets  | 2               | 96,542 | 3        | 00,163 | 3        | 12,918 | 3        | 801,989 | 2        | 96,572 |
| Interest-bearing deposits   | 1               | 87,768 | 1        | 91,093 | 1        | 90,018 | 1        | 92,488  | 1        | 93,859 |
| Total deposits  | 2               | 09,865 | 2        | 12,410 | 2        | 12,485 | 2        | 213,255 | 2        | 13,931 |
| Borrowings  |                 | 36,231 |          | 37,492 |          | 49,910 |          | 38,377  |          | 35,874 |
| Common equity   |                 | 40,188 |          | 40,443 |          | 39,646 |          | 38,819  |          | 37,192 |
| Total stockholders' equity  |                 | 41,041 |          | 41,296 |          | 40,499 |          | 39,672  |          | 37,192 |
| Balance Sheet (Quarterly Average Balances)  | -               |        |          |        |          |        |          |         |          |        |
| Loans held for investment <sup>(9)</sup>  | <b>-</b><br>\$1 | 90,562 | \$1      | 95,997 | \$2      | 02,944 | \$2      | 202,856 | \$1      | 92,632 |
| Interest-earning assets   |                 | 66,544 |          | 72,345 |          | 77,886 |          | 266,803 |          | 65,019 |
| Total assets  |                 | 97,766 |          | 03,223 |          | 08,096 |          | 297,154 |          | 95,306 |
| Interest-bearing deposits   |                 | 89,311 |          | 90,612 |          | 92,122 |          | 93,700  |          | 95,597 |
| Total deposits  |                 | 10,650 |          | 11,555 |          | 13,494 |          | 213,323 |          | 14,914 |
| Borrowings  |                 | 36,915 |          | 41,574 |          | 44,189 |          | 36,451  |          | 35,418 |
| Common equity   |                 | 40,726 |          | 40,107 |          | 39,359 |          | 38,079  |          | 37,533 |
| Total stockholders' equity  |                 | 41,579 |          | 40,960 |          | 40,212 |          | 38,535  |          | 37,533 |
| Pag   | le 1            |        |          |        |          |        |          | 20,000  |          | 5.,000 |

### CAPITAL ONE FINANCIAL CORPORATION (COF) Table 2: Selected Metrics—Consolidated <sup>(1)(2)</sup>

| (Dollars in millions, except per share data and as noted) (unaudited) Performance Metrics                  | <br>2013<br>Q2 |   | 2013<br>Q1   |   | 2012<br>Q4   | _  | 2012<br>Q3   |   | :  | 2012<br>Q2   | • |
|--|----------------|---|--------------|---|--------------|----|--------------|---|----|--------------|---|
| Net interest income growth (quarter over quarter)  | _              | % | 1            | % | (3)          | %  | 16           | % |    | 17           | % |
| Non-interest income growth (guarter over guarter)  | 11             |   | (10)         |   | (4)          |    | 8            |   |    | (31)         |   |
| Total net revenue growth (quarter over quarter)  | 2              |   | (1)          |   | (3)          |    | 14           |   |    | 2            |   |
| Total net revenue margin <sup>(10)</sup>   | 8.46           |   | 8.15         |   | 8.10         |    | 8.67         |   |    | 7.63         |   |
| Net interest margin <sup>(11)</sup>  | 6.83           |   | 6.71         |   | 6.52         |    | 6.97         |   |    | 6.04         |   |
| Return on average assets <sup>(12)</sup>   | 1.66           |   | 1.51         |   | 1.10         |    | 1.60         |   |    | 0.26         |   |
| Return on average common equity <sup>(13)</sup>  | 11.97          |   | 11.23        |   | 8.44         |    | 12.43        |   |    | 2.05         |   |
| Return on average tangible common equity <sup>(14)</sup>   | 19.70          |   | 18.79        |   | 14.42        |    | 21.84        |   |    | 3.52         |   |
| Non-interest expense as a $\%$ of average loans held for investment $^{(15)}$                              | 6.42           |   | 6.18         |   | 6.42         |    | 6.00         |   |    | 6.52         |   |
| Efficiency ratio <sup>(16)</sup>   | 54.26          |   | 54.55        |   | 57.88        |    | 52.66        |   |    | 62.16        |   |
| Effective income tax rate  | 32.0           |   | 30.2         |   | 30.4         |    | 31.1         |   |    | 18.2         |   |
| Full-time equivalent employees (in thousands), period end  | 39.6           |   | 39.3         |   | 39.6         |    | 37.6         |   |    | 37.4         |   |
| Credit Quality Metrics <sup>(9)(17)</sup>  |                |   |              |   |              |    |              |   |    |              |   |
| Allowance for loan and lease losses  | \$<br>4,407    |   | \$<br>4,606  |   | \$<br>5,156  | \$ | 5,154        |   | \$ | 4,998        |   |
| Allowance as a % of loans held for investment  | 2.30           | % | 2.41         | % | 2.50         | %  | 2.54         | % |    | 2.47         | % |
| Allowance as a % of loans held for investment (excluding acquired loans)                                   | 2.74           |   | 2.91         |   | 3.02         |    | 3.11         |   |    | 3.08         |   |
| Net charge-offs  | \$<br>969      |   | \$<br>1,079  |   | \$<br>1,150  | \$ |              |   | \$ | 738          |   |
| Net charge-off rate <sup>(18)</sup>  | 2.03           | % | 2.20         | % | 2.26         | %  | 1.75         | % |    | 1.53         | % |
| Net charge-off rate (excluding acquired loans) <sup>(18)</sup>   | 2.46           |   | 2.69         |   | 2.78         |    | 2.18         |   |    | 1.96         |   |
| 30+ day performing delinquency rate  | 2.35           |   | 2.37         |   | 2.70<br>3.29 |    | 2.54         |   |    | 2.06         |   |
| 30+ day performing delinquency rate (excluding acquired loans)<br>30+ day delinquency rate <sup>(19)</sup> | 2.83           |   | 2.90<br>2.74 |   | 3.29<br>3.09 |    | 3.15<br>2.92 |   |    | 2.59<br>2.43 |   |
| 30+ day delinquency rate (excluding acquired loans) <sup>(19)</sup>  | **             |   | 3.35         |   | 3.09         |    | 3.62         |   |    | 2.43         |   |
| Capital Ratios <sup>(20)</sup>   |                |   | 0.00         |   | 0.77         |    | 0.02         |   |    | 0.00         |   |
| Tier 1 common ratio  | 12.1           | % | 11.8         | % | 11.0         | %  | 10.7         | % |    | 9.9          | % |
| Tier 1 risk-based capital ratio  | 12.4           |   | 12.2         |   | 11.3         |    | 12.7         |   |    | 11.6         |   |
| Total risk-based capital ratio   | 14.7           | , | 14.4         |   | 13.6         |    | 15.0         |   |    | 14.0         |   |
| Tangible common equity ("TCE") ratio   | 8.7            |   | 8.6          |   | 7.9          |    | 7.9          |   |    | 7.4          |   |

# CAPITAL ONE FINANCIAL CORPORATION (COF) Table 3: Consolidated Statements of Income<sup>(1)(2)</sup>

| Interest income:         S         4,596         S         4,649         S         4,257         S         9,245         S         7,914           Interest including leans held for sale         331         374         335         7765         633           Other         23         28         24         61         48           Total interest income         5,010         5,051         4,616         10,061         8,692           Interest expense:         318         326         373         644         684           Securitized debi obligations         45         56         69         101         149           Securitized debi obligations         82         82         87         164         175           Other borrowings         12         17         65         29         172           Total interest income         4,553         4,570         4,001         9,123         7,415           Provision for credit losses         3,791         3,695         2,324         7,476         5,165           Non-interest income         466         445         408         391         706         318           Other         691         1         120         <   |  | Th            | ree Months En | ded           |          |               |
|---|--|---------------|---------------|---------------|----------|---------------|
| Interest income:<br>Loars, including loars held for sale<br>investment securities         S 4,556         S 4,649         S 4,257         S 9,245         S 7,914           Loars, including loars held for sale<br>investment securities         23         28         24         81         48           Total interest income         5,010         5,051         4,616         10,061         8,595           Deposits         318         326         673         644         684           Securitized det bioligations         45         56         69         101         149           Securitized det bioligations         42         57         164         175           Other borrowings         12         17         86         29         172           Total interest scenes         4,653         4,570         4,001         5123         7,447           Net interest income         4,653         4,570         4,001         5123         7,447         2,266           Net interest income and provision for credit losses         3,791         3,085         2,324         7,447         2,266           Net interest income         10,85         991         1,054         2,066         2,57           Net interest income         10,85         991   |  | June 30,      | March 31,     | June 30,      |          | ided June 30, |
| Lanes, including lans held for sale<br>Lanes, including lans held for sale<br>Total interest superses:<br>Differ 23 28 24 51 481<br>Total interest superses:<br>Deposits 318 326 373 4644 684<br>Securitized debt obligations 45 56 69 101 149<br>Securitized debt obligations 52 62 87 481 155 1087 146 29 172<br>Total interest superses:<br>Deposits 74 491 615 293 1180<br>Net interest superses:<br>Net interest superses:<br>Securitized sex only a superse superse 457 481 165 293 1180<br>Net interest income after provision for credit lasses 762 885 1.677 1.647 2.250<br>Net interest income after provision for credit lasses 379 1 3.685 2.324 7.476 5.165<br>Securitized sex, net with a superse superse 1.647 7.04 0.01 9.123 7.415<br>Securitized sex, net with a superse superse 1.647 7.04 0.01 9.123 7.415<br>Securitized sex, net with a superse superse 1.647 7.04 0.01 9.123 7.415<br>Securitized sex, net with a superse superse 1.647 7.04 0.01 9.123 7.415<br>Securitized sex, net with a superse superse 1.647 7.04 0.01 9.123 7.415<br>Securitized sex, net with a superse superse 1.647 7.04 0.01 9.123 7.415<br>Securitized sex, net with a superse superse 1.645 4.063 321 7.65<br>Securitized sex, net with a superse 1.656 2.50<br>Securitized sex on superse 1.656 2.50<br>Securitized securitized sex on superse 1.656 2.50<br>Securitized securitized securitized sex on superse 1.656 2.50<br>Securitized securitized | (Dollars in millions, except per share data) (unaudited) | 2013          | 2013          | 2012          | 2013     | 2012          |
| investment securities         391         374         336         765         633           Total interest income         5,010         5,051         4,616         10,061         8,595           Deposits         318         326         373         644         644           Southitzed deht obligations         45         56         69         101         149           Senior and subordinated notes         82         82         87         164         175           Other borrowings         12         17         86         29         172           Total interest income         4553         4,570         4,001         9,123         7,415           Provision for credit losses         3,791         3,865         2,224         7,476         5,165           Non-interest income         466         445         408         931         1736           Service charges and other customer-related fees         534         550         539         1,044         954           Not-interest income         10055         911         120         80         318         766         533           Service charges and other customer-related fees         534         550         329         307   | Interest income:   |               |               |               |          |               |
| Other         23         28         24         51         48           Total interest income         5010         5051         4.616         10.061         8.595           Interest expense:         31         23         28         24         61         48           Sourification of the comparis         31         23         26         273         644         684           Sourification of the comparis         12         17         86         29         1120           Total interest expense         457         4511         615         293         1180           Previoin for credit bases         7,711         3,885         2,324         7,476         5,165           Non-interest income after provision for credit losses         3,791         3,885         2,324         7,476         5,165           Non-interest income after provision for credit losses         3,791         3,885         2,024         7,476         5,165           Non-interest income         10,865         9,91         1,024         2,066         2,275           Stringer texpense:         10,00         9,11         2,00         2,01         2,01         2,01         2,01         2,01         2,01         2,01         <  | Loans, including loans held for sale                     |               | . ,           | . ,           |          | ¥ )-          |
| Total interest income         5.010 $5.051$ $4.616$ $10.061$ $8.595$ Density         318         326         373         644         684           Securitized bot boligations         82         82         87         164         175           Other borrowings         12         17         86         29         172           Total interest expense         457         4611         615         938         1.180           Net interest income         4,553         4,570         4,001         9,123         7,415           Provision for credit losses         762         885         1.677         1,647         2.250           Not interest income         4,653         4,570         4,001         9,123         7,415           Provision for credit losses         722         885         1.677         1,647         2.206           Not intervision gradit purchase and other custome-related fees         534         550         539         1,084         954           Intervision gradit purchase and other custome-related fees         1085         981         1.004         2006         2318           Total non-interest income         10085         981         1.0054  |  |               |               |               |          |               |
| Interest expense:         Image: Composition of the composite composition of the composition of the composition o   |  |               |               |               |          |               |
| Deposite         318         326         373         644         684           Seruitized det obligations         45         56         69         101         149           Seruitized det obligations         82         82         87         164         175           Other borrowings         12         17         86         29         172           Total interest expense         457         481         615         938         1180           Net interest income         453         4570         4001         9123         7445           Service charges and other customer-related fees         534         550         539         1,084         954           Service charges and other customer-related fees         534         550         539         1,084         954           Service charges and other customer-related fees         534         550         539         1,084         954           Attribunchinetrest expense         1085         981         1,054         2,066         2,075           Starlings and sociate benefits         1,041         1,080         971         2,184         1,835           Starlines and associate benefits         1,024         2,066         2,2675         1,934  | I otal interest income                                   | 5,010         | 5,051         | 4,616         | 10,061   | 8,595         |
| Securitized debt obligations       45       56       69       101       149         Securitized debt obligations       82       82       87       164       175         Other borowings       12       17       86       29       172         Total interest expense       457       481       615       938       1.180         Net interest income after provision for credit losses       7721       885       1.677       1.447       2.250         Non-interest income       534       550       539       1.084       954         Non-interest uncome       486       445       408       931       736         Service charges and other customer-related fees       534       550       539       1.084       954         Interchange fees, net       486       445       408       931       738         Other       69       11       120       80       318       738         Total inner-interest income       1.085       961       1.054       2.066       2.675         Other       69       11       120       80       318       748         Other       69       11       120       80       2.066       2.675 </td <td>Interest expense:</td> <td></td> <td></td> <td></td> <td></td> <td></td>  | Interest expense:  |               |               |               |          |               |
| Senior and subordinated notes         82         82         87         164         175           Total Interest expense         457         481         615         938         1.180           Net interest income         4.553         4.570         4.001         9,123         7,415           Provision for credit losses         7,22         865         1.577         1,647         2,220           Net interest income         3.685         2.324         7,476         5,165           Service charges and other customer-related fees         534         550         539         1,084         954           Net interchanar-temporary impairment losses recognized in earnings         (4)         (25)         (13)         (29)         (27)           Bargian purchase gain <sup>(27)</sup> -         - <td>•</td> <td></td> <td></td> <td></td> <td></td> <td></td>  | •  |               |               |               |          |               |
| Other borowings       12       17       86       29       172         Total interest expense       457       481       615       938       1180         Net interest income       4,553       4,570       4,001       9,123       7,415         Provision for credit losses       762       865       1,877       1,647       2,250         Non-interest income eter provision for credit losses       3,791       3,685       2,232       7,476       5,165         Service charges and other customer-related fees       534       550       539       1,084       954         Intercharge fees, net       466       445       408       931       766         Bargain purchase gain <sup>(21)</sup> 69       11       120       80       318         Non-interest income       1,085       981       1,054       2,066       2,575         Non-interest expense:       30       317       334       647       655         Corumunications and data processing       233       210       203       443       375         Amortization of intangle6 <sup>(5)</sup> 167       177       157       344       219         Other       499       3,028       3,142       6,087 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>   |  |               |               |               |          |               |
| Total Interest expense $\frac{457}{(13)}$ $\frac{417}{615}$ $\frac{938}{938}$ $\frac{1180}{1180}$ Net Interest Income       4.553       4.570       4.001       9,123       7,415         Net Interest Income intervalue (losses       7,72       8.65       1.977       1,647       2,220         Net Interest Income :       5       3,791       3,685       2,324       7,476       5,165         Service charges and other customer-related fees       534       550       539       1,084       694         Net other-than-temporary impairment losses recognized in earnings       (4)       (25)       (13)       (29)       (27)         Bargian purchase gain <sup>(27)</sup> -       -       -       -       -       564         Non-Interest expense:       1.004       1,080       971       2,184       1,835         Socuparey and equipment       336       330       317       334       647       665         Norlitzation functagibles <sup>60</sup> 107       177       344       647       636       606       606       606       606       606       606       606       606       606       606       606       606       606       606       606       606       606 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>  |  |               |               |               |          |               |
| Net interest income       4.553       4.570       4.001       \$1,23       7,415         Provision for credit losses       762       885       1.677       2.260         Not interest income atter provision for credit losses       3,791       3.685       2.324       7,476       2.260         Service charges and other customer-related fees       554       550       533       1.084       954         Not-interest income       486       445       408       931       736         Bargain purchase gain <sup>(21)</sup> 69       11       120       80       318         Total non-interest income       1.085       981       1.054       2.066       2.575         Non-interest expense:       330       317       334       647       655         Staires and associate benefits       1.104       1.080       971       2.184       41.335         Occupancy and equipment       366       350       323       706       593         Anortization of intangibles <sup>60</sup> 167       177       157       344       219         Anortization of intangibles <sup>60</sup> 6087       5.546       1033       96       2.194       1.135         Communications and data processing       3.06  |  |               |               |               |          |               |
| Provision for credit losses       762       885       1.677       1.647       2.260         Net interest income after provision for credit losses       3.791       3.685       2.324       7.476       5.186         Non-interest income:       Service charges and other customer-related fees       534       550       539       1.084       954         Net other-than-temporary impairment losses recognized in earnings       (4)       (25)       (13)       (29)       (27)         Bargian purchase gain <sup>(21)</sup> -        |  |               |               |               |          |               |
| Net interest income after provision for credit losses $\overline{3.791}$ $\overline{3.685}$ $\overline{2.324}$ $\overline{7.476}$ $\overline{5.165}$ Non-interest income:         534         550         539         1.084         954           Non-interest income:         486         445         408         931         735           Not of ther-ther-temporary impairment losses recognized in earnings         446         445         408         931         736           Non-interest income         -         -         -         -         -         594           Other         -         -         -         -         -         -         594           Non-interest expense:         -         -         -         -         -         -         594           Stalaries and associate benefits         1,104         1.085         9911         1.054         2.066         2.575           Non-interest expense:         -         -         -         -         -         -         -         -         -         593         313         56         563         323         706         593         -         593         -         -         -         -         -         - <td< td=""><td></td><td></td><td></td><td></td><td>-</td><td></td></td<>  |  |               |               |               | -        |               |
| Non-interest income:         Savies charges and other customer-related fees         534         550         539         1,084         964           Service charges and other customer-related fees         534         550         539         1,084         964           Net other-than-temporary impairment losses recognized in earnings         486         4455         408         331         736           Bargain purchase gain? <sup>(7)</sup> -         -         -         -         -         -         -         -         -         -         594           Non-interest income         1,085         981         1,054         2,066         2,076         593           Non-interest expense:         -         -         -         -         -         -         -         693         318         -         647         655           Professional services         329         307         313         636         606  |  |               |               |               |          |               |
| Service charges and other customer-related fees       534       550       539       1,084       954         Interchange fees, net       466       445       408       331       736         Net other-than-temporary impairment losses recognized in earnings       (4)       (25)       (13)       (29)       (27)         Bargsin purchase gain <sup>(7)</sup> $   -$ <td< td=""><td></td><td>0,751</td><td></td><td>2,024</td><td></td><td>3,105</td></td<>  |  | 0,751         |               | 2,024         |          | 3,105         |
| Interchange Tes, net       486       445       408       931       736         Net other-than-temporary impairment losses recognized in earnings       (4)       (25)       (13)       (29)       (27)         Bargain purchase gain <sup>(21)</sup> $    -$ 594         Other       69       11       120       80       318       594         Other       69       11       120       80       318       594         Non-interest income       1,085       981       1,054       2,066       2,575         Non-interest expense:       330       317       334       647       6593         Scoreparely and equipment       356       350       323       706       593         Marketing       330       317       334       647       6656         Communications and data processing       233       210       203       4443       375         Anorization of intangibles <sup>(5)</sup> 167       177       157       344       219         Acquisition-relate <sup>(6)</sup> 50       46       133       96       219         Other       1,817       1,638       236       3,4455       2,0  |  | 534           | 550           | 530           | 1 094    | 054           |
| Net other/han-temporary impairment losses recognized in earnings       (4)       (25)       (13)       (29)       (27)         Bargain purchase gain <sup>(21)</sup> $$   | · · · · · · · · · · · · · · · · · · ·                    |               |               |               | •        |               |
| Bargain purchase gain <sup>(21)</sup> -       -       -       -       594         Other       1,085       981       1,054       2,066       2,575         Non-interest expense:       -       -       -       -       -       -         Salaries and associate benefits       1,104       1,085       981       1,054       2,066       2,575         Non-interest expense:       -       -       -       -       -       -       -       -       -       -       -       -       594       1,054       2,066       2,575       -       <   | 0  |               |               |               |          |               |
| Other         69         11         120         80         318           Total non-interest income         1,085         981         1,064         2,066         2,575           Non-interest expense:         Salaries and associate benefits         1,104         1,080         971         2,184         1,435           Occupancy and equipment         356         350         323         706         593           Marketing         320         317         334         647         655           Professional services         329         307         313         636         606           Communications and data processing         233         210         203         443         375           Amoritzation of intangibles <sup>60</sup> 167         177         157         344         219           Other         490         541         708         3,455         2,094           Income from continuing operations before income taxes         1,817         1,638         2,365         3,445           Income from continuing operations, net of tax         1,235         1,144         193         2,380         1,698           Loss from discontinued operations         510         494         43         1,075  |  |               |               | ( )           |          |               |
| Total non-interest income       1,085       981       1,054       2,066       2,575         Non-interest expense:       300       317       334       647       655         Occupancy and equipment       356       350       323       706       593         Marketing       330       317       334       647       655         Professional services       329       307       313       666       606         Communications and data processing       233       210       203       443       375         Amortization of intangibles <sup>(5)</sup> 167       177       157       344       219         Acquisition-related <sup>(7)</sup> 50       46       133       96       219         Acquisition-related <sup>(7)</sup> 50       46       133       96       219         Income from continuing operations, net of tax       1,236       1,144       193       2,380       1,698         Income from continuing operations, net of tax <sup>(7)</sup> (119)       (78)       (100)       (197)       (202)         Net income exailable to common stockholders       \$ 1,100       \$ 1,048       \$ 92       \$ 2,148       \$ 1,488         Basic earnings per common share <sup>(7)</sup> Income from con  | Other  |               |               |               |          |               |
| Non-interest expense:         2,184         1,004         1,080         971         2,184         1,835           Salaries and associate benefits         3,008         317         334         647         655           Occupancy and equipment         356         3523         706         593           Marketing         330         317         334         647         655           Professional services         329         307         313         636         6006           Communications and data processing         233         210         203         443         375           Amontization of intangibles <sup>(6)</sup> 167         177         157         344         219           Acquisition-related <sup>(7)</sup> 50         46         133         96         219           Other         490         541         706         1,031         1,144           Total non-interest expense         1,035         2,366         3,455         2,094           Income from continuing operations, net of tax         1,236         1,144         193         2,380         1,698           Loss from discontinued operations, net of tax <sup>(7)</sup> (119)         (78)         (1000)         (197)         (202) <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>   |  |               |               |               |          |               |
| Salaries and associate benefits       1,104       1,000       971       2,184       1,835         Occupancy and equipment       356       350       323       706       593         Marketing       330       317       334       647       655         Professional services       329       307       313       636       606         Communications and data processing       233       210       203       443       375         Amortization of intangibles <sup>(5)</sup> 167       177       157       344       219         Acquisition-related <sup>(6)</sup> 50       46       133       96       219         Other       490       541       708       1,144       103       2,380       3,455       2,094         Income from continuing operations, net of tax       1,236       3,142       6,087       5,646         Loss from discontinue operations, net of tax <sup>30</sup> (119)       (78)       (100)       (197)       (202)         Net income       1,117       1,066       93       2,183       1,496         Dividends and undistributed earnings allocated to participating securities <sup>(7)</sup> (4)       (5)       (1)       (9)       (8)         Preferest stock di  | Non interact expenses                                    |               |               | ·             |          |               |
| Occupancy and equipment         556         350         323         706         593           Marketing         330         317         334         647         655           Professional services         329         307         313         636         606           Communications and data processing         233         210         203         443         375           Amortization of intangibles <sup>(6)</sup> 167         177         157         344         219           Other         490         541         706         1,031         1,144           Total non-interest expense         3,059         3,028         3,142         6,067         5,646           Income from continuing operations, net of tax         1,236         1,144         193         2,380         1,698           Loss from discontinued operations, net of tax <sup>31</sup> (119)         (78)         (100)         (197)         (202)           Net income         1,117         1,066         93         2,183         1,486           Dividends and undistributed earnings allocated to participating securities <sup>(7)</sup> (4)         (5)         (1)         (9)         (8)           Preferred stock dividends         (13)         (13)         (1  | •  | 1 104         | 1 080         | 971           | 2 184    | 1 835         |
| Markeing       330       317       334       647       655         Professional services       329       307       313       636       606         Communications and data processing       233       210       203       443       375         Amotization of intangibles <sup>(6)</sup> 167       177       157       344       219         Other       50       46       133       96       219         Other       3005       3.028       3.142       6.087       5.646         Income from continuing operations before income taxes       1.817       1.638       236       3.455       2.094         Income from continuing operations, net of tax       1.236       1.144       193       2.380       1.698         Loss from discontinued operations, net of tax <sup>(3)</sup> (119)       (78)       (100)       (197)       (202)         Net income       (13)       -(13)       -(13)       -(26)       -       -         Prefered stock dividends       \$ 1.048       \$ 92       \$ 2.148       \$ 1.488         Basic earnings per common share <sup>(7)</sup> (0.20)       (0.13)       (0.17)       (0.34)       (0.37)         Income from continuing operations       \$ 2.07 <td< td=""><td></td><td></td><td>,</td><td></td><td>•</td><td></td></td<>   |  |               | ,             |               | •        |               |
| Professional services329307313636606Communications and data processing233210203443375Amotization of intangibles <sup>(5)</sup> 167177157344219Acquisition-related <sup>(6)</sup> 504613396219Other4905417081.0311.144Total non-interest expense3.0593.0283.1426.0875.646Income from continuing operations before income taxes1.8171.6382363.4552.094Income from continuing operations, net of tax1.2361.1441932.3801.698Loss from discontinued operations, net of tax <sup>31</sup> (119)(78)(100)(197)(202)Net income1.1171.066932.1831.496Dividends and undistributed earnings allocated to participating securities <sup>(7)</sup> (4)(5)(1)(9)(8)Preferred stock dividends(13)(13)(26)Net income available to common stockholders\$ 1.000\$ 1.048\$ 92\$ 2.148\$ 1.488Basic earnings per common share! <sup>(7)</sup> (0.20)(0.13)\$ 0.131\$ 0.161\$ 3.70\$ 2.74Income from continuing operations\$ 2.07\$ 1.92\$ 0.33\$ 3.99\$ 3.09Loss from discontinued operations(0.20)(0.13)\$ 0.161\$ 3.65\$ 2.74Diluted earnings per common share! <sup>(7)</sup> (0.20)(0.13)\$ 0.161\$ 3.65  | Marketing  |               |               |               |          |               |
| Amortization of intangibles (5)167177157344219Acquisition-related (6)504613396219Other504613396219Total non-interest expense3,0593.0283,1426,0875,646Income from continuing operations before income taxes1,8171,6382363,4552,094Income from continuing operations, net of tax1,2361,1441932,3801,698Loss from discontinued operations, net of tax <sup>(3)</sup> (119)(78)(100)(197)(202)Net income1,1171,066932,148\$1,496Dividends and undistributed earnings allocated to participating securities <sup>(7)</sup> (4)(5)(1)(9)(8)Preferred stock dividends(13)(13)  | Professional services                                    | 329           | 307           | 313           | 636      | 606           |
| Acquisition-related <sup>(6)</sup> 50       46       133       96       219         Other       490       541       708       1,031       1,144         Total non-interest expense       3,059       3,022       3,142       6,087       5,646         Income from continuing operations before income taxes       1,817       1,638       236       3,455       2,094         Income from continuing operations, net of tax       1,236       1,144       193       2,380       1,688         Loss from discontinued operations, net of tax <sup>(3)</sup> (199)       (78)       (100)       (197)       (202)         Net income       1,117       1,066       93       2,183       1,496         Dividends and undistributed earnings allocated to participating securities <sup>(7)</sup> (4)       (5)       (1)       (9)       (8)         Preferred stock dividends $$1,100$ $$1,048$ $$92$ $$2,148$ $$1,488$ Basic earnings per common share. <sup>(7)</sup> Income from continuing operations $$0,201$ $$0,171$ $$0,331$ $$4,04$ \$3,11         Loss from discontinued operations $$2,209$ $$1,891$ $$1,891$ $$0,161$ $$3,309$ \$2,774         Diluted earning   | Communications and data processing                       | 233           | 210           | 203           | 443      | 375           |
| Other         490         541         708         1,031         1,144           Total non-interest expense         3,059         3,028         3,142         6,087         5,646           Income from continuing operations before income taxes         1,817         1,638         236         3,445         2,094           Income from continuing operations, net of tax         1,236         1,144         193         2,380         1,698           Loss from discontinued operations, net of tax <sup>30</sup> (119)         (78)         (100)         (197)         (202)           Net income         1,117         1,066         93         2,183         1,496           Dividends and undistributed earnings allocated to participating securities <sup>(7)</sup> (4)         (5)         (1)         (9)         (8)           Preferred stock dividends         (13)         (13)         (13)         (-         (26)            Net income per basic common share <sup>(7)</sup> (4)         (5)         (1)         (9)         (8)           Income from continuing operations         \$ 2.09         \$ 1.94         \$ 0.33         \$ 4.04         \$ 3.11           Loss from discontinued operations         \$ 2.09         \$ 1.81         \$ 0.16         \$ 3.70         \$ 2.74 </td <td>Amortization of intangibles<sup>(5)</sup></td> <td>167</td> <td>177</td> <td>157</td> <td>344</td> <td>219</td>   | Amortization of intangibles <sup>(5)</sup>               | 167           | 177           | 157           | 344      | 219           |
| Total non-interest expense $3,059$ $3,028$ $3,142$ $6,087$ $5,646$ Income from continuing operations before income taxes $1,817$ $1,638$ $236$ $3,455$ $2,094$ Income tax provision $581$ $494$ $43$ $1,075$ $396$ Income tax provision $581$ $494$ $43$ $1,075$ $396$ Income from continuing operations, net of tax $1,236$ $1,144$ $193$ $2,380$ $1,698$ Loss from discontinued operations $1000$ $(197)$ $(202)$ Net income available to common stockholders $(13)$ $(13)$ $ (26)$ $-$ Net income per basic common share! <sup>7)</sup> Income from continuing operations $(0.20)$ $(0.13)$ $(0.17)$ $(0.34)$ $(0.37)$ Net income per basic common share. <sup>17)</sup> Income from continuing operations $$2.07$ $$1.94$ $$0.33$ $$4.04$ $$3.11$ Loss from discontinued operations $$(0.20)$ $(0.13)$ $(0.17)$ $(0.34)$ $(0.37)$ Net income per basic common share. <sup>17)</sup> Income from continuing operations $$2.07$ $$1.92$ $$0.33$ $$3.99$ $$3.09$ Loss from discontinued operations $$(0.20)$ $(0.13)$ $(0.17)$ $$(0.34)$ $$(0.37)$ Net income per diluted common share $$1.87$ $$1.92$ $$0.33$ $$3.99$ $$3.09$ Loss from discontinued operations $$2.07$ $$1.92$ $$0.33$ $$2.72$ Net income per diluted common share $$5.2.77$ $$2.77$ $$2.72$ W   | Acquisition-related <sup>(6)</sup>                       | 50            | 46            | 133           | 96       | 219           |
| Income from continuing operations before income taxes1,8171,6382363,4552,094Income from continuing operations, net of tax581494431,075396Loss from discontinued operations, net of tax <sup>(3)</sup> (119) $(78)$ (100)(197)(202)Net income1,1171,066932,1831,496Dividends and undistributed earnings allocated to participating securities <sup>(7)</sup> (4)(5)(1)(9)(8)Preferred stock dividends(13)(13)-(26)Net income available to common stockholders\$ 1,008\$ 92\$ 2,148\$ 1,488Basic earnings per common share: <sup>(7)</sup> Income from continuing operations(0.20)(0.13)(0.17)(0.34)(0.37)Net income per basic common share: <sup>(7)</sup> Income from continuing operations\$ 2.07\$ 1.920.33\$ 3.99\$ 3.09Loss from discontinued operations(0.20)(0.13)(0.17)(0.34)(0.37)Net income per basic common share: <sup>(7)</sup> Income from continuing operations\$ 2.07\$ 1.920.33\$ 3.99\$ 3.09Loss from discontinued operations(0.20)(0.13)(0.17)(0.34)(0.37)Net income per diluted common share\$ 1.87\$ 1.79\$ 0.16\$ 3.65\$ 2.72Weighted average common shares\$ 1.87\$ 1.79\$ 0.16\$ 3.65\$ 2.72Weighted average common shares outstanding (in millions) for:581.5580.5577.7581.0  | Other  |               |               |               |          |               |
| Income tax provision $581$ $494$ $43$ $1,075$ $396$ Income from continuing operations, net of tax $1,236$ $1,144$ $193$ $2,380$ $1,698$ Loss from discontinued operations $1,19$ $(197)$ $(202)$ Net income $1,117$ $1,066$ $93$ $2,183$ $1,496$ Dividends and undistributed earnings allocated to participating securities <sup>(7)</sup> (4)(5)(1)(9)(8)Preferred stock dividends $(13)$ $(13)$ $$ $(26)$ $$ Net income available to common stockholders $$1,048$ $$92$ $$2,148$ $$1,498$ Basic earnings per common share <sup>(7)</sup> Income from continuing operations $$2.09$ $$1.94$ $$0.33$ $$4.04$ $$3.11$ Loss from discontinued operations $$2.09$ $$1.94$ $$0.33$ $$4.04$ $$3.11$ Loss from discontinued operations $$2.09$ $$1.94$ $$0.33$ $$4.04$ $$3.214$ Diluted earnings per common share <sup>(7)</sup> $(0.20)$ $(0.13)$ $(0.17)$ $(0.34)$ $(0.37)$ Net income per basic common share <sup>(7)</sup> Income from continuing operations $$2.07$ $$1.92$ $$0.33$ $$3.99$ $$3.09$ Loss from discontinued operations $$2.07$ $$1.92$ $$0.33$ $$2.74$ Diluted earnings per common share $$2.72$ $$2.72$ Weighted average common share $$5.2.72$ $$1.92$ $$0.33$ $$2.72$ Weighted average common shares outstanding (in millions) for: $$88.8$ $$86.3$ $$82.8$ <  | •  |               | ,             |               | ;        |               |
| Income from continuing operations, net of tax1,2361,1441932,3801,698Loss from discontinued operations, net of tax(119)(78)(100)(197)(202)Net income2,1831,496(13)(13)(13)(13)(13)(13)Dividends and undistributed earnings allocated to participating securities <sup>(7)</sup> (4)(5)(1)(9)(8)Net income available to common stockholders $$1,048$ $$92$ $$2,148$ $$1,488$ Basic earnings per common share: <sup>(7)</sup> $$1,048$ $$92$ $$2,148$ $$1,488$ Income from continuing operations $$2,09$ $$1,81$ $$0,16$ $$3,70$ $$2,74$ Diluted earnings per common share: <sup>(7)</sup> $$(0.20)$ $$(0.13)$ $$(0.17)$ $$(0.34)$ $$(0.37)$ Income from continuing operations $$2,07$ $$1,89$ $$1,81$ $$0,16$ $$3,370$ $$2,74$ Diluted earnings per common share: <sup>(7)</sup> Income from continuing operations $$2,07$ $$1,92$ $$0,33$ $$3,99$ $$3,09$ Loss from discontinued operations $$2,07$ $$1,92$ $$0,33$ $$3,99$ $$3,09$ Loss from discontinued operations $$2,07$ $$1,92$ $$0,33$ $$2,74$ Diluted earnings per common share: <sup>(7)</sup> Income from continuing operations $$2,07$ $$1,92$ $$0,33$ $$3,99$ $$3,09$ Loss from discontinued operations $$2,07$ $$1,87$ $$2,79$ $$0,16$ $$2,72$ Weighted average common share $$5,81,5$ $$580,5$ <td></td> <td></td> <td>,</td> <td></td> <td></td> <td>,</td>   |  |               | ,             |               |          | ,             |
| Loss from discontinued operations, net of $tax^{(3)}$ $(119)$ $(78)$ $(100)$ $(197)$ $(202)$ Net incomeDividends and undistributed earnings allocated to participating securities <sup>(7)</sup> (4)(5)(1)(9)(8)Preferred stock dividends $(13)$ $(13)$ $(13)$ $(13)$ $(13)$ $(13)$ $(13)$ $(13)$ $(13)$ $(126)$ Net income available to common stockholders $$$1,000$ $$$1,048$ $$$92$ $$$2,148$ $$$1,488$ Basic earnings per common share: <sup>(7)</sup> Income from continuing operations $$$2.09$ $$1.944$ $$0.33$ $$$4.04$ $$$3.11$ Loss from discontinued operations $$$0.16$ $$$0.16$ $$$3.70$ $$$2.74$ Diluted earnings per common share: <sup>(7)</sup> $$$1.89$ $$$1.81$ $$$0.16$ $$$3.70$ $$$2.74$ Diluted earnings per common share: <sup>(7)</sup> $$$(0.20)$ $$$(0.13)$ $$$(0.17)$ $$$(0.34)$ $$$(0.37)$ Net income per basic common share: <sup>(7)</sup> $$$1.89$ $$$1.81$ $$$0.16$ $$$3.70$ $$$2.74$ Diluted earnings per common share: $$$2.07$ $$$1.92$ $$0.33$ $$$3.99$ $$$3.09$ Loss from discontinued operations $$$(0.20)$ $$$(0.13)$ $$$(0.17)$ $$$(0.34)$ $$$(0.37)$ Income from continuing operations $$$2.07$ $$$1.87$ $$$0.16$ $$$3.65$ $$$2.72$ Net income per diluted common share $$$$2.07$ $$$1.92$ $$$0.33$ $$$$3.65$ $$$2.72$ Weighted average common shares $$$2.07$ $$$1.87$ <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>   |  |               |               |               |          |               |
| Net income $1,117$ $1,066$ $93$ $2,183$ $1,496$ Dividends and undistributed earnings allocated to participating securities <sup>(7)</sup> (4)(5)(1)(9)(8)Preferred stock dividends $(13)$ $(13)$ $(13)$ $$ (26) $$ Net income available to common stockholders $$1,008$ $$92$ $$2,148$ $$1,488$ Basic earnings per common share: <sup>(7)</sup> Income from continuing operations $$2,09$ $$1,94$ $$0.33$ $$4.04$ $$3.11$ Loss from discontinued operations $$(0.20)$ $$(0.13)$ $$(0.17)$ $$(0.34)$ $$(0.37)$ Net income per basic common share $$1.89$ $$1.81$ $$0.16$ $$3.70$ $$2.74$ Diluted earnings per common share: <sup>(7)</sup> $$(0.20)$ $$(0.13)$ $$(0.17)$ $$(0.34)$ $$(0.37)$ Net income per basic common share $$$2.07$ $$1.92$ $$0.33$ $$$3.99$ $$3.09$ Loss from discontinued operations $$(0.20)$ $$(0.13)$ $$(0.17)$ $$(0.34)$ $$(0.37)$ Income from continuing operations $$$2.07$ $$1.92$ $$0.33$ $$$3.65$ $$$2.72$ Weighted average common share $$$1.87$ $$1.79$ $$$0.16$ $$$3.65$ $$$2.72$ Weighted average common shares outstanding (in millions) for: $$81.5$ $$80.5$ $$577.7$ $$81.0$ $$543.3$ Diluted EPS $$88.8$ $$86.3$ $$82.8$ $$87.9$ $$48.0$  |  |               |               |               |          |               |
| Dividends and undistributed earnings allocated to participating securities?"(4)(5)(1)(9)(8)Preferred stock dividendsNet income available to common stockholders $(13)$ $(13)$ $$ $(13)$ $$ $(26)$ $$ Basic earnings per common share:(7)Income from continuing operations $(0.20)$ $(0.13)$ $(0.17)$ $(0.34)$ $(0.37)$ Loss from discontinued operations $$ 2.09$ $$ 1.89$ $$ 1.81$ $$ 0.16$ $$ 3.70$ $$ 2.74$ Diluted earnings per common share: $$ 2.07$ $$ 1.89$ $$ 0.33$ $$ 0.16$ $$ 3.99$ $$ 3.09$ Loss from discontinued operations $$ 2.07$ $$ 1.92$ $$ 0.33$ $$ 0.16$ $$ 3.99$ $$ 3.09$ Loss from discontinued operations $$ 2.07$ $$ 1.92$ $$ 0.33$ $$ 3.99$ $$ 3.09$ Loss from discontinued operations $$ 2.07$ $$ 1.92$ $$ 0.33$ $$ 3.99$ $$ 3.09$ Loss from discontinued operations $$ 2.07$ $$ 1.92$ $$ 0.33$ $$ 3.99$ $$ 3.09$ Loss from discontinued operations $$ 2.07$ $$ 1.92$ $$ 0.33$ $$ 3.99$ $$ 3.09$ Loss from discontinued operations $$ 2.72$ $$ 1.87$ $$ 0.16$ $$ 3.65$ $$ 2.72$ Weighted average common share $$ 5.81.5$ $580.5$ $577.7$ $$ 581.0$ $$ 543.3$ Diluted EPS $$ 581.5$ $586.3$ $582.8$ $$ 587.9$ $$ 548.0$   | •  |               |               |               |          |               |
| Preferred stock dividends<br>Net income available to common stockholders $(13)$<br>\$ 1,000 $(13)$<br>\$ 1,048 $(13)$<br>\$ 92 $(13)$<br>\$ 2,148 $(13)$<br>\$ 2,148Basic earnings per common share:<br>(7)<br>Income from continuing operations<br>Loss from discontinued operations<br>Net income per basic common share $(26)$<br>\$ 1.94 $(26)$<br>\$ 0.33 $(26)$<br>\$ 1.94Diluted earnings per common share:<br>(7)<br>Income from continuing operations<br>Loss from discontinued common share $(13)$<br>Loss from discontinued operations<br>Loss from discontinued operations<br>Loss from discontinued operations<br>Loss from discontinued common share $(0.20)$<br>Loss from discontinued operations<br>Loss from discontinued operations<br>Loss from discontinued operations<br>Loss from discontinued common  |  | •             | ,             |               |          | ,             |
| Net income available to common stockholders       \$ 1,100       \$ 1,048       \$ 92       \$ 2,148       \$ 1,488         Basic earnings per common share: <sup>(7)</sup> Income from continuing operations       \$ 2.09       \$ 1.94       \$ 0.33       \$ 4.04       \$ 3.11         Loss from discontinued operations       \$ 2.09       \$ 1.94       \$ 0.33       \$ 4.04       \$ 3.11         Loss from discontinued operations       \$ 0.20       (0.13)       (0.17)       (0.34)       (0.37)         Net income per basic common share       \$ 1.89       \$ 1.81       \$ 0.16       \$ 3.70       \$ 2.74         Diluted earnings per common share! <sup>(7)</sup> Income from continuing operations       \$ 2.07       \$ 1.92       \$ 0.33       \$ 3.99       \$ 3.09         Loss from discontinued operations       \$ 2.07       \$ 1.92       \$ 0.33       \$ 3.99       \$ 3.09         Loss from discontinued operations       \$ 2.07       \$ 1.92       \$ 0.33       \$ 3.99       \$ 3.09         Loss from discontinued operations       \$ 2.07       \$ 1.92       \$ 0.33       \$ 3.99       \$ 3.09       \$ 3.65       \$ 2.72         Met income per diluted common share       \$ 1.87       \$ 1.79       \$ 0.16       \$ 3.65       \$ 2.72         Weighted average common shares outstanding (in millions) for:   |  |               |               | (1)           |          | (6)           |
| Basic earnings per common share:Income from continuing operations<br>Loss from discontinued operations<br>Net income per basic common share\$ 2.09<br>(0.20)\$ 1.94<br>(0.13)\$ 0.33<br>(0.17)<br>\$ 0.16\$ 4.04<br>(0.34)<br>\$ 0.31\$ 3.11<br>(0.37)<br>\$ 2.74Diluted earnings per common share:<br>Income from continuing operations<br>Loss from discontinued operations<br>Loss from discontinued operations<br>Loss from discontinued operations<br>Net income per diluted common share\$ 2.07<br>(0.20)\$ 1.92<br>(0.13)\$ 0.33<br>(0.17)<br>(0.34)\$ 3.99<br>(0.37)Diluted earnings per common share:<br>Income from continuing operations<br>Loss from discontinued operations<br>Net income per diluted common share\$ 2.07<br>(0.20)<br>(0.13)<br>(0.17)\$ 1.92<br>(0.17)<br>(0.34)<br>(0.37)\$ 3.99<br>(0.37)Weighted average common shares outstanding (in millions) for:<br>Basic EPS<br>Diluted EPS\$ 581.5<br>\$ 580.5<br>\$ 577.7\$ 581.0<br>\$ 543.3<br>\$ 582.8\$ 543.9<br>\$ 548.0   |  |               |               | \$ 92         |          | \$ 1,488      |
| Income from continuing operations\$ 2.09\$ 1.94\$ 0.33\$ 4.04\$ 3.11Loss from discontinued operations $(0.20)$ $(0.13)$ $(0.17)$ $(0.34)$ $(0.37)$ Net income per basic common share $$ 1.89$ $$ 1.81$ $$ 0.16$ $$ 3.70$ $$ 2.74$ Diluted earnings per common share. <sup>(7)</sup> Income from continuing operations $$ 2.07$ $$ 1.92$ $$ 0.33$ $$ 3.99$ $$ 3.09$ Loss from discontinued operations $$ 0.13$ $$ (0.17)$ $$ 0.33$ $$ 0.33$ $$ 0.33$ Net income per diluted common share $$ 1.87$ $$ 1.92$ $$ 0.33$ $$ 3.99$ $$ 3.09$ Weighted average common shares outstanding (in millions) for: $$ 1.87$ $$ 1.79$ $$ 0.16$ $$ 3.65$ $$ 2.72$ Weighted EPS $581.5$ $580.5$ $577.7$ $581.0$ $543.3$ Diluted EPS $588.8$ $586.3$ $582.8$ $587.9$ $548.0$  |  |               |               |               |          |               |
| Loss from discontinued operations<br>Net income per basic common share $(0.20)$<br>\$ $(0.13)$<br>\$ $(0.17)$<br>\$ $(0.34)$<br>\$ $(0.37)$<br>\$Diluted earnings per common share. $$1.89$ $$1.89$ $$1.81$ $$0.16$ $$100$ $$100$ Diluted earnings per common share. $$1.89$ $$1.81$ $$0.16$ $$100$ $$100$ Income from continuing operations<br>Loss from discontinued operations<br>Net income per diluted common share $$2.07$ $$1.92$ $$0.33$<br>$(0.13)$ $$3.99$<br>$(0.13)$ $$3.99$<br>$(0.34)$ $$3.09$<br>$(0.37)$ Weighted average common shares outstanding (in millions) for:<br>Basic EPS<br>Diluted EPS $$581.5$ $$580.5$ $$77.7$<br>$$581.0$ $$581.0$ $$543.3$<br>$$582.8$  | Basic earnings per common share: <sup>(7)</sup>          |               |               |               |          |               |
| Net income per basic common share $$ 1.89$ $$ 1.81$ $$ 0.16$ $$ 3.70$ $$ 2.74$ Diluted earnings per common share. $$ 1.89$ $$ 1.81$ $$ 0.16$ $$ 3.70$ $$ 2.74$ Diluted earnings per common share. $$ 1.89$ $$ 1.81$ $$ 0.16$ $$ 3.99$ $$ 3.09$ Loss from discontinued operations<br>Loss from discontinued operations<br>Net income per diluted common share $$ 2.07$ $$ 1.92$ $$ 0.33$ $$ 3.99$ $$ 3.09$ Weighted average common shares outstanding (in millions) for:<br>Basic EPS<br>Diluted EPS $$ 581.5$ $$ 580.5$ $$ 577.7$ $$ 581.0$ $$ 543.3$ Sease<br>Diluted EPS $$ 588.8$ $$ 586.3$ $$ 582.8$ $$ 587.9$ $$ 548.0$  | Income from continuing operations                        | \$ 2.09       | \$ 1.94       | \$ 0.33       | \$ 4.04  | \$ 3.11       |
| Diluted earnings per common share: <sup>(7)</sup> Income from continuing operations         Loss from discontinued operations         Net income per diluted common share         \$ 1.87         \$ 1.79         \$ 0.16         \$ 3.65         \$ 2.72         Weighted average common shares outstanding (in millions) for:         Basic EPS         Diluted EPS         581.5         588.8         586.3         582.8   |  |               |               |               |          |               |
| Income from continuing operations       \$ 2.07       \$ 1.92       \$ 0.33       \$ 3.99       \$ 3.09         Loss from discontinued operations       (0.20)       (0.13)       (0.17)       (0.34)       (0.37)         Net income per diluted common share       1.87       1.79       0.16       1.02       (0.34)       (0.37)         Weighted average common shares outstanding (in millions) for:       Basic EPS       581.5       580.5       577.7       581.0       543.3         Diluted EPS       588.8       586.3       582.8       587.9       548.0  | Net income per basic common share                        | \$ 1.89       | \$ 1.81       | \$ 0.16       | \$ 3.70  | \$ 2.74       |
| Income from continuing operations       \$ 2.07       \$ 1.92       \$ 0.33       \$ 3.99       \$ 3.09         Loss from discontinued operations       (0.20)       (0.13)       (0.17)       (0.34)       (0.37)         Net income per diluted common share       1.87       1.79       0.16       1.02       (0.34)       (0.37)         Weighted average common shares outstanding (in millions) for:       Basic EPS       581.5       580.5       577.7       581.0       543.3         Diluted EPS       588.8       586.3       582.8       587.9       548.0  |  |               |               |               |          |               |
| Loss from discontinued operations       (0.20)       (0.13)       (0.17)       (0.34)       (0.37)         Net income per diluted common share       \$ 1.87       \$ 1.79       \$ 0.16       \$ 3.65       \$ 2.72         Weighted average common shares outstanding (in millions) for:       Basic EPS       581.5       580.5       577.7       581.0       543.3         Diluted EPS       588.8       586.3       582.8       587.9       548.0  |  | ¢ 0.07        | ¢ 100         | ¢ 0.22        | ¢ 200    | ¢ 2.00        |
| Net income per diluted common shares       \$ 1.87       \$ 1.79       \$ 0.16       \$ 3.65       \$ 2.72         Weighted average common shares outstanding (in millions) for:<br>Basic EPS<br>Diluted EPS       581.5       580.5       577.7       581.0       543.3         588.8       586.3       582.8       587.9       543.0  |  |               |               |               |          |               |
| Weighted average common shares outstanding (in millions) for:         581.5         580.5         577.7         581.0         543.3           Diluted EPS         588.8         586.3         582.8         587.9         548.0   | •  |               |               |               |          |               |
| Basic EPS         581.5         580.5         577.7         581.0         543.3           Diluted EPS         588.8         586.3         582.8         587.9         548.0   |  | <u> </u>      | <u> </u>      | +             | <u> </u> | <u> </u>      |
| Diluted EPS         588.8         586.3         582.8         587.9         548.0   |  | 581 5         | 580 5         | 577 7         | 581 0    | 543 3         |
|   |  |               |               |               |          |               |
| uividends paid per common share \$ 0.30 \$ 0.05 \$ 0.05 \$ 0.35 \$ 0.10   |  |               |               |               |          |               |
|   | Dividends paid per common snare                          | <b>ъ 0.30</b> | ъ 0.05        | <b>Φ</b> 0.05 | ə U.35   | <b>φ</b> 0.10 |

### Table 4: Consolidated Balance Sheets

| (Dollars in millions)(unaudited)   | June 30,<br>2013 | December 31,<br>2012 | June 30,<br>2012 |  |  |
|--|------------------|----------------------|------------------|--|--|
| Assets:  |                  |                      |                  |  |  |
| Cash and cash equivalents:   |                  |                      |                  |  |  |
| Cash and due from banks  | \$ 2,176         | \$ 3,440             | \$ 2,297         |  |  |
| Interest-bearing deposits with banks   | 2,279            | 7,617                | 3,352            |  |  |
| Federal funds sold and securities purchased under agreements to resell               | 198              | 1                    | 330              |  |  |
| Total cash and cash equivalents  | 4,653            | 11,058               | 5,979            |  |  |
| Restricted cash for securitization investors   | 377              | 428                  | 370              |  |  |
| Securities available for sale, at fair value   | 62,602           | 63,979               | 55,289           |  |  |
| Loans held for investment:   |                  |                      |                  |  |  |
| Unsecuritized loans held for investment  | 151,231          | 162,059              | 158,680          |  |  |
| Restricted loans for securitization investors  | 40,281           | 43,830               | 44,069           |  |  |
| Total loans held for investment  | 191,512          | 205,889              | 202,749          |  |  |
| Less: Allowance for loan and lease losses  | (4,407)          | (5,156)              | (4,998)          |  |  |
| Net loans held for investment  | 187,105          | 200,733              | 197,751          |  |  |
| Loans held for sale, at lower of cost or fair value                                  | 6,248            | 201                  | 1,047            |  |  |
| Premises and equipment, net  | 3,766            | 3,587                | 3,556            |  |  |
| Interest receivable  | 1,454            | 1,694                | 1,623            |  |  |
| Goodwill   | 13,900           | 13,904               | 13,864           |  |  |
| Other  | 16,437           | 17,334               | 17,093           |  |  |
| Total assets   | \$ 296,542       | \$ 312,918           | \$ 296,572       |  |  |
| Liabilities:   |                  |                      |                  |  |  |
| Interest payable   | \$ 324           | \$ 450               | \$ 462           |  |  |
| Customer deposits:   |                  |                      |                  |  |  |
| Non-interest bearing deposits  | 22,097           | 22,467               | 20,072           |  |  |
| Interest-bearing deposits  | 187,768          | 190,018              | 193,859          |  |  |
| Total customer deposits  | 209,865          | 212,485              | 213,931          |  |  |
| Securitized debt obligations   | 10,831           | 11,398               | 13,608           |  |  |
| Other debt:  |                  |                      |                  |  |  |
| Federal funds purchased and securities loaned or sold under agreements to repurchase | 1,766            | 1,248                | 1,101            |  |  |
| Senior and subordinated notes  | 12,406           | 12,686               | 12,079           |  |  |
| Other borrowings   | 11,228           | 24,578               | 9,086            |  |  |
| Total other debt   | 25,400           | 38,512               | 22,266           |  |  |
| Other liabilities  | 9,081            | 9,574                | 9,113            |  |  |
| Total liabilities  | 255,501          | 272,419              | 259,380          |  |  |
| Stockholders' equity:  |                  |                      |                  |  |  |
| Preferred stock  | _                | _                    | _                |  |  |
| Common stock   | 6                | 6                    | 6                |  |  |
| Additional paid-in capital, net  | 26,339           | 26,188               | 25,217           |  |  |
| Retained earnings  | 18,804           | 16,853               | 14,905           |  |  |
| Accumulated other comprehensive income ("AOCI")                                      | (792)            | 739                  | 350              |  |  |
| Treasury stock, at cost  | (3,316)          | (3,287)              | (3,286)          |  |  |
| Total stockholders' equity   | 41,041           | 40,499               | 37,192           |  |  |
| Total liabilities and stockholders' equity   | \$ 296,542       | \$ 312,918           | \$ 296,572       |  |  |

#### Table 5: Notes to Financial & Selected Metrics and Consolidated Financial Statements (Tables 1 — 4)

- <sup>(1)</sup> Certain prior period amounts have been reclassified to conform to the current period presentation.
- (2) Results for Q2 2012 and thereafter include the impact of the May 1, 2012 closing of the 2012 U.S. card acquisition, which resulted in the addition of \$28.2 billion in credit card receivables at closing.
- (3) We recorded a provision for mortgage representation and warranty losses of \$183 million in Q2 2013, \$97 million in Q1 2013 and \$180 million in Q2 2012. We did not record a provision for mortgage representation and warranty losses in Q4 2012 or Q3 2012. The majority of the provision for representation and warranty losses is generally included net of tax in discontinued operations, with the remaining amount included pre-tax in non-interest income. The mortgage representation and warranty reserve increased to \$1.2 billion as of June 30, 2013, from \$994 million as of March 31, 2013 and \$899 million as of December 31, 2012.
- (4) Total net revenue was reduced by \$192 million in Q2 2013, \$265 million in Q1 2013, \$318 million in Q4 2012, \$185 million in Q3 2012 and \$311 million in Q2 2012 for the estimated uncollectible amount of billed finance charges and fees.
- (5) Includes purchased credit card relationship ("PCCR") intangible amortization of \$110 million in Q2 2013, \$116 million in Q1 2013, \$127 million in Q4 2012, \$131 million in Q3 2012 and \$88 million in Q2 2012, the substantial majority of which is attributable to the 2012 U.S. card acquisition. Includes core deposit intangible amortization of \$43 million in Q2 2013, \$44 million in Q1 2013, \$47 million in Q4 2012, \$49 million in Q3 2012 and \$51 million in Q2 2012.
- <sup>(6)</sup> Acquisition-related costs include transaction costs, legal and other professional or consulting fees, restructuring costs, and integration expense.
- <sup>(7)</sup> Dividends and undistributed earnings allocated to participating securities and EPS are computed independently for each period. Accordingly, the sum of each quarter may not agree to the year-to-date total.
- (8) Tangible book value per common share is a non-GAAP measure calculated based on tangible common equity divided by common shares outstanding. See "Table 13: Reconciliation of Non-GAAP Measures and Calculation of Regulatory Capital Measures Under Basel I" for additional information.
- (9) Loans held for investment includes acquired loans accounted for based on cash flows expected to be collected. See "Table 12: Notes to Loan and Business Segment Disclosures (Tables 7 — 11)" for information on the amount of acquired loans for each of the periods presented.
- <sup>(10)</sup> Calculated based on annualized total net revenue for the period divided by average interest-earning assets for the period.
- <sup>(11)</sup> Calculated based on annualized net interest income for the period divided by average interest-earning assets for the period.
- <sup>(12)</sup> Calculated based on annualized income from continuing operations, net of tax, for the period divided by average total assets for the period.
- <sup>(13)</sup> Prior to Q2 2013, we disclosed return on average total stockholders' equity, which we calculated based on annualized income from continuing operations, net of tax, for the period divided by average stockholders' equity for the period. Effective Q2 2013, we began disclosing return on average common equity ("ROCE"), which is calculated based on the annualized sum of (i) income from continuing operations, net of tax; (ii) less dividends and undistributed earnings allocated to participating securities; (iii) less preferred stock dividends, for the period, divided by average common equity. We believe ROCE is a more useful measure to assess operating performance and capital adequacy because ROCE better reflects income available to common equity holders after taking into account consideration paid on securities senior to our common equity. Our calculation of ROCE may not be comparable to similarly titled measures reported by other companies.
- (14) Prior to Q2 2013, we calculated return on average tangible common equity ("ROTCE"), a non-GAAP measure, based on annualized income from continuing operations, net of tax, for the period divided by average tangible common equity for the period. Effective Q2 2013, we revised our method of calculating ROTCE to reflect the annualized sum of (i) income from continuing operations, net of tax; (ii) less dividends and undistributed earnings allocated to participating securities; (iii) less preferred stock dividends, for the period, divided by average tangible common equity. We believe our revised calculation of ROTCE is a more useful measure to assess operating performance and capital adequacy because the revised calculation better reflects income available to common equity holders after taking into account consideration paid on securities senior to our common equity. Our calculation of ROTCE may not be comparable to similarly titled measures reported by other companies. See "Table 13: Reconciliation of Non-GAAP Measures and Calculation of Regulatory Capital Measures Under Basel I" for additional information.
- <sup>(15)</sup> Calculated based on annualized non-interest expense for the period divided by average loans held for investment for the period.
- (16) Calculated based on non-interest expense, excluding goodwill impairment charges, for the period divided by total net revenue for the period.
- (17) Loans acquired as part of the 2012 U.S. card, ING Direct and CCB acquisitions classified as held for investment are included in the denominator used in calculating our reported credit quality metrics. We supplement certain reported credit quality metrics with metrics adjusted to exclude from the denominator acquired loans accounted for based on estimated expected cash flows to be collected (formerly SOP 03-3).
- <sup>(18)</sup> Calculated based on annualized net charge-offs for the period divided by average loans held for investment for the period.
- (19) The 30+ day delinquency rate as of the end of Q2 2013 will be provided in the Quarterly Report on Form 10-Q for the quarter ended June 30, 2013.
- (20) Capital ratios are calculated under Basel I. Ratios as of the end of Q2 2013 are preliminary and therefore subject to change. TCE ratio is a non-GAAP capital ratio. See "Table 13: Reconciliation of Non-GAAP Measures and Calculation of Regulatory Capital Measures Under Basel I" for information on the calculation of each of these ratios.
- (21) A bargain purchase gain of \$594 million was recognized in earnings in Q1 2012 attributable to the February 17, 2012 acquisition of ING Direct. The bargain purchase gain represents the excess of the fair value of the net assets acquired in the ING Direct acquisition as of the acquisition date of February 17, 2012 over the consideration transferred.

#### Table 6: Average Balances, Net Interest Income and Net Interest Margin (1)

|  |           | 2013 Q2                |                     | _         | 2013 Q1                |                     | 2012 Q2   |                        |                     |  |  |  |  |
|--|-----------|------------------------|---------------------|-----------|------------------------|---------------------|-----------|------------------------|---------------------|--|--|--|--|
|  | Average   |                        |                     | Average   | Interest<br>Income/    | Yield/              | Average   | Interest<br>Income/    | Yield/              |  |  |  |  |
| (Dollars in millions)(unaudited)       | Balance   | Expense <sup>(2)</sup> | Rate <sup>(2)</sup> | Balance   | Expense <sup>(2)</sup> | Rate <sup>(2)</sup> | Balance   | Expense <sup>(2)</sup> | Rate <sup>(2)</sup> |  |  |  |  |
| Interest-earning assets:               |           |                        |                     |           |                        |                     |           |                        |                     |  |  |  |  |
| Loans, including loans held for sale   | \$196,874 | \$ 4,596               | 9.34 %              | \$200,441 | \$ 4,649               | 9.28 %              | \$193,610 | \$ 4,257               | 8.80 %              |  |  |  |  |
| Investment securities <sup>(3)</sup>   | 63,907    | 391                    | 2.45                | 64,798    | 374                    | 2.31                | 56,972    | 335                    | 2.35                |  |  |  |  |
| Cash equivalents and other             | 5,763     | 23                     | 1.60                | 7,106     | 28                     | 1.58                | 14,437    | 24                     | 0.66                |  |  |  |  |
| Total interest-earning assets          | \$266,544 | \$ 5,010               | 7.52 %              | \$272,345 | \$ 5,051               | 7.42 %              | \$265,019 | \$ 4,616               | 6.97 %              |  |  |  |  |
| Interest-bearing liabilities:          |           |                        |                     |           |                        |                     |           |                        |                     |  |  |  |  |
| Interest-bearing deposits              | \$189,311 | \$ 318                 | 0.67 %              | \$190,612 | \$ 326                 | 0.68 %              | \$195,597 | \$ 373                 | 0.76 %              |  |  |  |  |
| Securitized debt obligations           | 10,942    | 45                     | 1.65                | 11,758    | 56                     | 1.91                | 14,948    | 69                     | 1.85                |  |  |  |  |
| Senior and subordinated notes          | 12,692    | 82                     | 2.58                | 11,984    | 82                     | 2.74                | 11,213    | 87                     | 3.10                |  |  |  |  |
| Other borrowings                       | 13,281    | 12                     | 0.36                | 17,832    | 17                     | 0.38                | 9,257     | 86                     | 3.72                |  |  |  |  |
| Total interest-bearing liabilities     | \$226,226 | \$ 457                 | 0.81 %              | \$232,186 | \$ 481                 | 0.83 %              | \$231,015 | \$ 615                 | 1.06 %              |  |  |  |  |
| Net interest income/spread             |           | \$ 4,553               | 6.71 %              |           | \$ 4,570               | 6.59 %              |           | \$ 4,001               | 5.90 %              |  |  |  |  |
| Impact of non-interest bearing funding |           |                        | 0.12                |           |                        | 0.12                |           |                        | 0.14                |  |  |  |  |
| Net interest margin                    |           |                        | 6.83 %              |           |                        | 6.71 %              |           |                        | 6.04 %              |  |  |  |  |

| Six Months Ended June 30, |   |   |   |   |  |  |  |  |  |  |  |  |
|---------------------------|---|---|---|---|--|--|--|--|--|--|--|--|
|                           | 2013  |   | 2012  |   |  |  |  |  |  |  |  |  |
|                           | Interest  |   |   | Interest  |  |  |  |  |  |  |  |  |
| Average                   | Income/   | Yield/  | Average   | Income/   | Yield/   |  |  |  |  |  |  |  |
| Balance                   | Expense <sup>(2)</sup>  | Rate <sup>(2)</sup>   | Balance   | Expense <sup>(2)</sup>  | Rate <sup>(2)</sup>                                    |  |  |  |  |  |  |  |
|                           |   |   |   |   |  |  |  |  |  |  |  |  |
| \$ 198,648                | \$ 9,245  | 9.31 %  | \$173,472   | \$ 7,914  | 9.12 %   |  |  |  |  |  |  |  |
| 63,930                    | 765   | 2.39  | 53,757  | 633   | 2.36   |  |  |  |  |  |  |  |
| 6,430                     | 51  | 1.59  | 10,438  | 48  | 0.92   |  |  |  |  |  |  |  |
| \$269,008                 | \$10,061  | 7.48 %  | \$237,667   | \$ 8,595  | 7.23 %   |  |  |  |  |  |  |  |
|                           |   |   |   |   |  |  |  |  |  |  |  |  |
| \$ 189,958                | \$ 644  | 0.68 %  | \$173,611   | \$ 684  | 0.79 %   |  |  |  |  |  |  |  |
| 11,348                    | 101   | 1.78  | 15,567  | 149   | 1.91   |  |  |  |  |  |  |  |
| 12,340                    | 164   | 2.66  | 10,740  | 175   | 3.26   |  |  |  |  |  |  |  |
| 15,544                    | 29  | 0.37  | 9,399   | 172   | 3.66   |  |  |  |  |  |  |  |
| \$ 229,190                | \$ 938  | 0.82 %  | \$209,317   | \$ 1,180  | <u> </u>   |  |  |  |  |  |  |  |
|                           | \$ 9,123  | 6.66 %  |   | \$ 7,415  | 6.11 %   |  |  |  |  |  |  |  |
|                           |   | 0.12  |   |   | 0.13   |  |  |  |  |  |  |  |
|                           |   | 6.78 %  |   |   | 6.24 %   |  |  |  |  |  |  |  |
|                           | Balance<br>\$198,648<br>63,930<br>6,430<br>\$269,008<br>\$189,958<br>11,348<br>12,340<br>15,544 | 2013           Interest           Average         Income/           Balance         Expense <sup>(2)</sup> \$198,648         \$ 9,245           63,930         765           6,430         51           \$269,008         \$10,061           \$189,958         \$ 644           11,348         101           12,340         164           15,544         29 | 2013           Interest           Average         Income/         Yield/           Balance         Expense <sup>(2)</sup> Rate <sup>(2)</sup> \$198,648         \$ 9,245         9.31 %           63,930         765         2.39           6,430         51         1.59           \$269,008         \$10,061         7.48 %           \$189,958         \$ 644         0.68 %           11,348         101         1.78           12,340         164         2.66           15,544         29         0.37           \$229,190         \$ 938         0.82 %           \$ 9,123         6.66 %         0.12 | 2013         Interest         Average         Income/         Yield/         Average           Balance         Expense <sup>(2)</sup> Rate <sup>(2)</sup> Balance         Balance           \$198,648         \$9,245         9.31 %         \$173,472           63,930         765         2.39         53,757           6,430         51         1.59         10,438           \$269,008         \$10,061         7.48 %         \$237,667           \$189,958         \$644         0.68 %         \$173,611           11,348         101         1.78         15,567           12,340         164         2.66         10,740           15,544         29         0.37         9,399           \$229,190         \$938         0.82 %         \$209,317           \$9,123         6.66 %         0.12 | $\begin{array}{c c c c c c c c c c c c c c c c c c c $ |  |  |  |  |  |  |  |

<sup>(1)</sup> Certain prior period amounts have been reclassified to conform to the current period presentation.

(2) Interest income and interest expense and the calculation of average yields on interest-earning assets and average rates on interest-bearing liabilities include the impact of hedge accounting.

<sup>(3)</sup> Prior to Q2 2013, average balances for investment securities were calculated based on fair value amounts. Effective Q2 2013, average balances are calculated based on the amortized cost of investment securities. The impact of this change on prior period yields is not material.

#### Table 7: Loan Information and Performance Statistics<sup>(1)(2)(3)</sup>

|   | 2013   | 2013 2013 201   |   | 2012   | 2012   |
|---|--|---|---|--|--|
| (Dollars in millions)(unaudited)  | Q2   | Q1  | Q4  | Q3   | Q2   |
| Period-end Loans Held For Investment  |  |   |   |  |  |
| Credit card:  |  |   |   |  |  |
| Domestic credit card  | \$ 70,490  | \$ 70,361   | \$ 83,141   | \$ 80,621  | \$ 80,798  |
| International credit card   | 7,820  | 8,036   | 8,614   | 8,412  | 8,116  |
| Total credit card   | 78,310   | 78,397  | 91,755  | 89,033   | 88,914   |
| Consumer banking:   | 20.260   | 27.040  | 07 100  | 26 424   | 25 251   |
| Automobile<br>Home loan   | 29,369<br>39,163   | 27,940<br>41,931  | 27,123<br>44,100  | 26,434<br>46,275   | 25,251<br>48,224   |
| Retail banking  | 3,686  | 3,742   | 3,904   | 4,029  | 4,140  |
| Total consumer banking  | 72,218   | 73,613  | 75,127  | 76,738   | 77,615   |
| Commercial banking:   |  |   |   |  |  |
| Commercial and multifamily real estate  | 18,570   | 17,878  | 17,732  | 16,963   | 16,254   |
| Commercial and industrial<br>Total commercial lending   | <u>21,170</u><br>39,740  | <u>20,127</u><br>38,005   | <u> </u>  | <u>18,965</u><br>35,928  | <u>18,467</u><br>34,721  |
| Small-ticket commercial real estate   | 1,065  | 1,145   | 1,196   | 1,281  | 1,335  |
| Total commercial banking  | 40,805   | 39,150  | 38,820  | 37,209   | 36,056   |
| Other loans   | 179  | 173   | 187   | 152  | 164  |
| Total   | \$ 191,512   | \$ 191,333  | \$ 205,889  | \$ 203,132   | \$ 202,749   |
| Average Loans Held For Investment   |  |   |   |  |  |
| Credit card:  |  |   |   |  |  |
| Domestic credit card  | \$ 69,966  | \$ 74,714   | \$ 80,718   | \$ 80,502  | \$ 71,468  |
| International credit card   | 7,980  | 8,238   | 8,372   | 8,154  | 8,194  |
| Total credit card   | 77,946   | 82,952  | 89,090  | 88,656   | 79,662   |
| Consumer banking:   | 00.077   | 07 477  | 00.004  | 05 000   | 04 407   |
| Automobile<br>Home loan   | 28,677<br>40,532   | 27,477<br>43,023  | 26,881<br>45,250  | 25,923<br>47,262   | 24,487<br>48,966   |
| Retail banking  | 3,721  | 3,786   | 3,967   | 4,086  | 4,153  |
| Total consumer banking  | 72,930   | 74,286  | 76,098  | 77,271   | 77,606   |
| Commercial banking:   |  |   |   |  |  |
| Commercial and multifamily real estate  | 18,084   | 17,454  | 17,005  | 16,654   | 15,838   |
| Commercial and industrial   | 20,332   | 19,949  | 19,344  | 18,817   | 18,001   |
| Total commercial lending<br>Small-ticket commercial real estate   | 38,416<br>1,096  | 37,403<br>1,173   | 36,349<br>1,249   | 35,471<br>1,296  | 33,839<br>1,388  |
| Total commercial banking  | 39,512   | 38,576  | 37,598  | 36,767   | 35,227   |
| Other loans   | 174  | 183   | 158   | 162  | 137  |
| Total   | \$ 190,562   | \$ 195,997  | \$ 202,944  | \$ 202,856   | \$ 192,632   |
| Net Charge-off Rates  |  |   |   |  |  |
| Credit card:  |  |   |   |  |  |
| Domestic credit card  | 4.28 %   | 4.43 %  | 4.35 %  | 3.04 %   | 2.86 %   |
| International credit card   | 5.08   | 4.59  | 3.99  | 4.95   | 5.49   |
| Total credit card<br>Consumer banking:  | 4.36   | 4.45  | 4.32  | 5.22   | 3.13   |
|   |  |   |   |  |  |
| Automobile  | 1.28   | 1.78  | 2.24  | 1.79   | 1.11   |
| Automobile<br>Home loan   | 1.28<br>0.03   | 1.78<br>0.04  | 2.24<br>(0.06)  | 1.79<br>0.28   | 1.11<br>0.09   |
| Home loan<br>Retail banking   | 0.03<br>1.50   | 0.04<br>1.85  | (0.06)<br>2.45  | 0.28<br>1.20   | 0.09<br>1.27   |
| Home loan<br>Retail banking<br>Total consumer banking   | 0.03   | 0.04  | (0.06)  | 0.28   | 0.09   |
| Home loan<br>Retail banking<br>Total consumer banking<br>Commercial banking:  | 0.03<br><u>1.50</u><br>0.60  | 0.04<br>1.85<br>0.78  | (0.06)<br>2.45<br>0.88  | 0.28<br>1.20<br>0.83   | 0.09<br>1.27<br>0.48   |
| Home loan<br>Retail banking<br>Total consumer banking<br>Commercial banking:<br>Commercial and multifamily real estate  | 0.03<br>1.50<br>0.60<br>0.04   | 0.04<br>1.85<br>0.78<br>0.01  | (0.06)<br><u>2.45</u><br><u>0.88</u><br>(0.08)  | 0.28<br>1.20   | 0.09<br><u>1.27</u><br><u>0.48</u><br>0.18   |
| Home loan<br>Retail banking<br>Total consumer banking<br>Commercial banking:  | 0.03<br><u>1.50</u><br>0.60  | 0.04<br>1.85<br>0.78  | (0.06)<br>2.45<br>0.88  | 0.28<br>1.20<br>0.83   | 0.09<br>1.27<br>0.48   |
| Home Ioan<br>Retail banking<br>Total consumer banking<br>Commercial banking:<br>Commercial and multifamily real estate<br>Commercial and industrial   | 0.03<br>1.50<br>0.60<br>0.04<br>0.03   | 0.04<br>1.85<br>0.78<br>0.01<br>0.04<br>0.03<br>1.41  | (0.06)<br>2.45<br>0.88<br>(0.08)<br>0.13  | 0.28 1.20 0.83 (0.05)  | 0.09<br>1.27<br>0.48<br>0.18<br>0.10<br>0.14<br>1.46   |
| Home Ioan<br>Retail banking<br>Total consumer banking<br>Commercial banking:<br>Commercial and multifamily real estate<br>Commercial and industrial<br>Total commercial lending<br>Small-ticket commercial real estate<br>Total commercial banking  | 0.03<br>1.50<br>0.60<br>0.04<br>0.03<br>0.03<br>0.45<br>0.04   | 0.04<br>1.85<br>0.78<br>0.01<br>0.04<br>0.03<br>1.41<br>0.07  | (0.06)<br>2.45<br>0.88<br>(0.08)<br>0.13<br>0.03<br>2.02<br>0.10  | 0.28<br>1.20<br>0.83<br>(0.05)<br>   | 0.09<br>1.27<br>0.48<br>0.18<br>0.10<br>0.14<br>1.46<br>0.19   |
| Home Ioan<br>Retail banking<br>Total consumer banking<br>Commercial banking:<br>Commercial and multifamily real estate<br>Commercial and industrial<br>Total commercial lending<br>Small-ticket commercial real estate<br>Total commercial banking<br>Other Ioans   | 0.03<br>1.50<br>0.60<br>0.04<br>0.03<br>0.03<br>0.45<br>0.04<br>13.10  | 0.04<br>1.85<br>0.78<br>0.01<br>0.04<br>0.03<br>1.41<br>0.07<br>14.53   | (0.06)<br>2.45<br>0.88<br>(0.08)<br>0.13<br>0.03<br>2.02<br>0.10<br>24.23   | 0.28<br><u>1.20</u><br>0.83<br>(0.05)<br><u>-</u><br>(0.03)<br>0.79<br><u>-</u><br><u>30.11</u>  | 0.09<br>1.27<br>0.48<br>0.18<br>0.10<br>0.14<br>1.46<br>0.19<br>18.04  |
| Home Ioan<br>Retail banking<br>Total consumer banking<br>Commercial banking:<br>Commercial and multifamily real estate<br>Commercial and industrial<br>Total commercial lending<br>Small-ticket commercial real estate<br>Total commercial banking<br>Other Ioans<br>Total  | 0.03<br>1.50<br>0.60<br>0.04<br>0.03<br>0.03<br>0.45<br>0.04   | 0.04<br>1.85<br>0.78<br>0.01<br>0.04<br>0.03<br>1.41<br>0.07  | (0.06)<br>2.45<br>0.88<br>(0.08)<br>0.13<br>0.03<br>2.02<br>0.10  | 0.28<br>1.20<br>0.83<br>(0.05)<br>   | 0.09<br>1.27<br>0.48<br>0.18<br>0.10<br>0.14<br>1.46<br>0.19   |
| Home Ioan<br>Retail banking<br>Total consumer banking<br>Commercial banking:<br>Commercial and multifamily real estate<br>Commercial and industrial<br>Total commercial lending<br>Small-ticket commercial real estate<br>Total commercial banking<br>Other Ioans<br>Total<br><b>30+ Day Performing Delinquency Rates</b>   | 0.03<br>1.50<br>0.60<br>0.04<br>0.03<br>0.03<br>0.45<br>0.04<br>13.10  | 0.04<br>1.85<br>0.78<br>0.01<br>0.04<br>0.03<br>1.41<br>0.07<br>14.53   | (0.06)<br>2.45<br>0.88<br>(0.08)<br>0.13<br>0.03<br>2.02<br>0.10<br>24.23   | 0.28<br><u>1.20</u><br>0.83<br>(0.05)<br><u>-</u><br>(0.03)<br>0.79<br><u>-</u><br><u>30.11</u>  | 0.09<br>1.27<br>0.48<br>0.18<br>0.10<br>0.14<br>1.46<br>0.19<br>18.04  |
| Home Ioan<br>Retail banking<br>Total consumer banking<br>Commercial banking:<br>Commercial and multifamily real estate<br>Commercial and industrial<br>Total commercial lending<br>Small-ticket commercial real estate<br>Total commercial banking<br>Other Ioans<br>Total<br>30+ Day Performing Delinquency Rates<br>Credit card:  | 0.03<br>1.50<br>0.60<br>0.04<br>0.03<br>0.03<br>0.45<br>0.04<br>13.10<br>2.03 %  | 0.04<br>1.85<br>0.78<br>0.01<br>0.04<br>0.03<br>1.41<br>0.07<br>14.53<br>2.20 %   | (0.06) $2.45$ $0.88$ $(0.08)$ $0.13$ $0.03$ $2.02$ $0.10$ $24.23$ $2.26$ %  | $\begin{array}{r} 0.28 \\ 1.20 \\ 0.83 \\ (0.05) \\ \hline \\ 0.03 \\ 0.79 \\ \hline \\ 30.11 \\ \hline \\ 1.75 \\ \% \end{array}$   | 0.09<br>1.27<br>0.48<br>0.18<br>0.10<br>0.14<br>1.46<br>0.19<br>18.04<br>1.53 %  |
| Home Ioan<br>Retail banking<br>Total consumer banking<br>Commercial banking:<br>Commercial and multifamily real estate<br>Commercial and industrial<br>Total commercial lending<br>Small-ticket commercial real estate<br>Total commercial banking<br>Other Ioans<br>Total<br><b>30+ Day Performing Delinquency Rates</b>   | 0.03<br>1.50<br>0.60<br>0.04<br>0.03<br>0.03<br>0.45<br>0.04<br>13.10  | 0.04<br>1.85<br>0.78<br>0.01<br>0.04<br>0.03<br>1.41<br>0.07<br>14.53   | (0.06)<br>2.45<br>0.88<br>(0.08)<br>0.13<br>0.03<br>2.02<br>0.10<br>24.23   | 0.28<br><u>1.20</u><br>0.83<br>(0.05)<br><u>-</u><br>(0.03)<br>0.79<br><u>-</u><br><u>30.11</u>  | 0.09<br>1.27<br>0.48<br>0.18<br>0.10<br>0.14<br>1.46<br>0.19<br>18.04  |
| Home Ioan<br>Retail banking<br>Total consumer banking<br>Commercial banking:<br>Commercial and multifamily real estate<br>Commercial and industrial<br>Total commercial lending<br>Small-ticket commercial real estate<br>Total commercial banking<br>Other Ioans<br>Total<br><b>30+ Day Performing Delinquency Rates</b><br>Credit card:<br>Domestic credit card<br>International credit card<br>Total credit card   | 0.03<br>1.50<br>0.60<br>0.04<br>0.03<br>0.03<br>0.45<br>0.04<br>13.10<br>2.03 %<br>3.05 %  | $\begin{array}{c} 0.04 \\ 1.85 \\ \hline 0.78 \\ \hline 0.01 \\ 0.04 \\ \hline 0.03 \\ 1.41 \\ \hline 0.07 \\ 14.53 \\ \hline 2.20 \\ \% \\ \hline 3.37 \\ \% \end{array}$  | $(0.06) \\ 2.45 \\ 0.88 \\ (0.08) \\ 0.13 \\ 0.03 \\ 2.02 \\ 0.10 \\ 24.23 \\ 2.26 \\ \% \\ 3.61 \\ \%$   | $\begin{array}{c} 0.28\\ 1.20\\ \hline 0.83\\ \hline (0.05)\\ \hline \\ \hline$  | 0.09<br>1.27<br>0.48<br>0.18<br>0.10<br>0.14<br>1.46<br>0.19<br>18.04<br>1.53 %  |
| Home Ioan<br>Retail banking<br>Total consumer banking<br>Commercial banking:<br>Commercial and multifamily real estate<br>Commercial and industrial<br>Total commercial lending<br>Small-ticket commercial real estate<br>Total commercial real estate<br>Total commercial banking<br>Other Ioans<br>Total<br><b>30+ Day Performing Delinquency Rates</b><br>Credit card:<br>Domestic credit card<br>International credit card<br>Total credit card<br>Total credit card<br>Consumer banking:   | 0.03<br>1.50<br>0.60<br>0.04<br>0.03<br>0.03<br>0.03<br>0.45<br>0.04<br>13.10<br>2.03 %<br>3.05 %<br>3.84<br>3.13 %  | $\begin{array}{c} 0.04\\ 1.85\\ \hline 0.78\\ \hline 0.01\\ 0.04\\ \hline 0.03\\ 1.41\\ \hline 0.07\\ 14.53\\ \hline 2.20\\ \%\\ \hline 3.37\\ 4.04\\ \hline 3.44\\ \%\end{array}$  | (0.06) $2.45$ $0.88$ $(0.08)$ $0.13$ $0.03$ $2.02$ $0.10$ $24.23$ $2.26$ % $3.61$ % $3.61$ %  | $\begin{array}{c} 0.28\\ 1.20\\ \hline 0.83\\ \hline (0.05)\\ \hline \\ \hline$  | $\begin{array}{c} 0.09\\ 1.27\\ \hline 0.48\\ \hline 0.18\\ \hline 0.10\\ \hline 0.14\\ \hline 1.46\\ \hline 0.19\\ \hline 18.04\\ \hline 1.53\\ \%\\ \hline \end{array}$  |
| Home Ioan<br>Retail banking<br>Total consumer banking<br>Commercial and multifamily real estate<br>Commercial and multifamily real estate<br>Commercial and industrial<br>Total commercial lending<br>Small-ticket commercial real estate<br>Total commercial banking<br>Other Ioans<br>Total<br><b>30+ Day Performing Delinquency Rates</b><br>Credit card:<br>Domestic credit card<br>International credit card<br>Total credit card<br>Consumer banking:<br>Automobile   | 0.03<br>1.50<br>0.60<br>0.04<br>0.03<br>0.03<br>0.45<br>0.04<br>13.10<br>2.03 %<br>3.05 %<br>3.84<br>3.13 %<br>6.03 %  | $\begin{array}{c} 0.04\\ 1.85\\ \hline 0.78\\ \hline 0.01\\ 0.04\\ \hline 0.03\\ 1.41\\ \hline 0.07\\ 14.53\\ \hline 2.20\\ \%\\ \hline 3.37\\ \%\\ \hline 4.04\\ \hline 3.44\\ \%\\ \hline 5.58\\ \%\\ \end{array}$  | (0.06) $2.45$ $0.88$ $(0.08)$ $0.13$ $0.03$ $2.02$ $0.10$ $24.23$ $2.26$ % $3.61$ % $3.61$ % $3.61$ % $7.00$ %  | $\begin{array}{c} 0.28\\ 1.20\\ \hline 0.83\\ \hline (0.05)\\ \hline \\ \hline \\ \hline \\ 0.03\\ \hline \\ 0.79\\ \hline \\ \hline \\ \hline \\ 30.11\\ \hline \\ 1.75\\ \%\\ \hline \\ \hline \\ 3.52\\ \%\\ \hline \\ 3.52\\ \%\\ \hline \\ \hline \\ 3.55\\ \%\\ \hline \\ 6.12\\ \%\\ \end{array}$   | $\begin{array}{c} 0.09\\ 1.27\\ \hline 0.48\\ \hline 0.18\\ 0.10\\ \hline 0.14\\ \hline 1.46\\ \hline 0.19\\ \hline 18.04\\ \hline 1.53\\ \%\\ \hline \end{array}$   |
| Home Ioan<br>Retail banking<br>Total consumer banking<br>Commercial banking:<br>Commercial and multifamily real estate<br>Commercial and industrial<br>Total commercial lending<br>Small-ticket commercial real estate<br>Total commercial banking<br>Other Ioans<br>Total<br><b>30+ Day Performing Delinquency Rates</b><br>Credit card:<br>Domestic credit card<br>International credit card<br>Total credit card<br>Consumer banking:<br>Automobile<br>Home Ioan   | 0.03<br>1.50<br>0.60<br>0.04<br>0.03<br>0.03<br>0.45<br>0.04<br>13.10<br>2.03<br>%<br>3.05<br>%<br>3.05<br>%<br>3.84<br>3.13<br>%<br>6.03<br>%   | $\begin{array}{c} 0.04\\ 1.85\\ \hline 0.78\\ \hline 0.01\\ 0.04\\ \hline 0.03\\ \hline 1.41\\ \hline 0.07\\ \hline 14.53\\ \hline 2.20\\ \%\\ \hline 3.37\\ \hline 4.04\\ \hline 3.44\\ \%\\ \hline 5.58\\ \%\\ 0.14\\ \end{array}$  | $(0.06) \\ 2.45 \\ 0.88 \\ (0.08) \\ 0.13 \\ 0.03 \\ 2.02 \\ 0.10 \\ 24.23 \\ 2.26 \\ \% \\ \hline 3.61 \\ \% \\ \hline 3.61 \\ \% \\ \hline 7.00 \\ \% \\ 0.13 \\ \% \\ \hline$  | $\begin{array}{c} 0.28\\ 1.20\\ \hline 0.83\\ \hline 0.05)\\ \hline -\\ \hline 0.03\\ \hline 0.79\\ \hline -\\ \hline 30.11\\ \hline 1.75\\ \%\\ \hline \\ 3.52\\ \%\\ \hline \\ 3.52\\ \%\\ \hline \\ 3.65\\ \%\\ \hline \\ 6.12\\ \%\\ 0.15\\ \%\end{array}$   | $\begin{array}{c} 0.09\\ 1.27\\ \hline 0.48\\ \hline 0.18\\ 0.10\\ \hline 0.14\\ \hline 1.46\\ \hline 0.19\\ \hline 18.04\\ \hline 1.53\\ \hline \%\\ \hline \end{array} \\ \begin{array}{c} 2.79\\ \%\\ \hline 4.84\\ \hline 2.97\\ \%\\ \hline 5.20\\ \%\\ 0.15\\ \end{array} \\ \begin{array}{c} \end{array}$   |
| Home Ioan<br>Retail banking<br>Total consumer banking<br>Commercial banking:<br>Commercial and multifamily real estate<br>Commercial and industrial<br>Total commercial lending<br>Small-ticket commercial real estate<br>Total commercial banking<br>Other Ioans<br>Total<br><b>30+ Day Performing Delinquency Rates</b><br>Credit card:<br>Domestic credit card<br>International credit card<br>International credit card<br>Consumer banking:<br>Automobile<br>Home Ioan<br>Retail banking   | 0.03<br>1.50<br>0.60<br>0.04<br>0.03<br>0.03<br>0.45<br>0.04<br>13.10<br>2.03<br>%<br>3.05<br>%<br>3.84<br>3.13<br>%<br>6.03<br>%<br>0.68  | $\begin{array}{c} 0.04\\ 1.85\\ \hline 0.78\\ \hline 0.01\\ 0.04\\ \hline 0.03\\ 1.41\\ \hline 0.07\\ \hline 14.53\\ \hline 2.20\\ \%\\ \hline \\ 3.37\\ \%\\ 4.04\\ \hline 3.44\\ \%\\ \hline 5.58\\ \%\\ 0.14\\ 0.83\\ \hline \end{array}$  | (0.06) $2.45$ $0.88$ $(0.08)$ $0.13$ $0.03$ $2.02$ $0.10$ $24.23$ $2.26$ % $3.61$ % $3.61$ % $7.00$ % $0.13$ $0.76$   | $\begin{array}{c} 0.28\\ 1.20\\ \hline 0.83\\ \hline (0.05)\\ \hline \\ \hline$  | $\begin{array}{c} 0.09\\ 1.27\\ \hline 0.48\\ \hline 0.18\\ 0.10\\ \hline 0.14\\ \hline 1.46\\ \hline 0.19\\ \hline 18.04\\ \hline 1.53\\ \%\\ \hline \\ \hline \\ 2.79\\ \%\\ \hline \\ 2.79\\ \%\\ \hline \\ 5.20\\ \%\\ 0.15\\ \hline 0.69\\ \hline \end{array}$  |
| Home Ioan<br>Retail banking<br>Total consumer banking<br>Commercial banking:<br>Commercial and multifamily real estate<br>Commercial and industrial<br>Total commercial lending<br>Small-ticket commercial real estate<br>Total commercial banking<br>Other Ioans<br>Total<br><b>30+ Day Performing Delinquency Rates</b><br>Credit card:<br>Domestic credit card<br>International credit card<br>International credit card<br>Consumer banking:<br>Automobile<br>Home Ioan<br>Retail banking<br>Total consumer banking   | 0.03<br>1.50<br>0.60<br>0.04<br>0.03<br>0.03<br>0.45<br>0.04<br>13.10<br>2.03<br>%<br>3.05<br>%<br>3.05<br>%<br>3.84<br>3.13<br>%<br>6.03<br>%   | $\begin{array}{c} 0.04\\ 1.85\\ \hline 0.78\\ \hline 0.01\\ 0.04\\ \hline 0.03\\ \hline 1.41\\ \hline 0.07\\ \hline 14.53\\ \hline 2.20\\ \%\\ \hline 3.37\\ \hline 4.04\\ \hline 3.44\\ \%\\ \hline 5.58\\ \%\\ 0.14\\ \end{array}$  | $(0.06) \\ 2.45 \\ 0.88 \\ (0.08) \\ 0.13 \\ 0.03 \\ 2.02 \\ 0.10 \\ 24.23 \\ 2.26 \\ \% \\ \hline 3.61 \\ \% \\ \hline 3.61 \\ \% \\ \hline 7.00 \\ \% \\ 0.13 \\ \% \\ \hline$  | $\begin{array}{c} 0.28\\ 1.20\\ \hline 0.83\\ \hline 0.05)\\ \hline -\\ \hline 0.03\\ \hline 0.79\\ \hline -\\ \hline 30.11\\ \hline 1.75\\ \%\\ \hline \\ 3.52\\ \%\\ \hline \\ 3.52\\ \%\\ \hline \\ 3.65\\ \%\\ \hline \\ 6.12\\ \%\\ 0.15\\ \%\end{array}$   | $\begin{array}{c} 0.09\\ 1.27\\ \hline 0.48\\ \hline 0.18\\ 0.10\\ \hline 0.14\\ \hline 1.46\\ \hline 0.19\\ \hline 18.04\\ \hline 1.53\\ \%\\ \hline \\ \hline 2.79\\ \%\\ \hline 2.79\\ \%\\ \hline 2.79\\ \%\\ \hline 5.20\\ \%\\ 0.15\\ \end{array}$   |
| Home Ioan<br>Retail banking<br>Total consumer banking<br>Commercial banking:<br>Commercial and multifamily real estate<br>Commercial and industrial<br>Total commercial lending<br>Small-ticket commercial real estate<br>Total commercial banking<br>Other Ioans<br>Total<br><b>30+ Day Performing Delinquency Rates</b><br>Credit card:<br>Domestic credit card<br>International credit card<br>International credit card<br>Consumer banking:<br>Automobile<br>Home Ioan<br>Retail banking<br>Total consumer banking<br>Total consumer banking<br>Monperforming Asset Rates <sup>(4)</sup>   | 0.03<br>1.50<br>0.60<br>0.04<br>0.03<br>0.03<br>0.45<br>0.04<br>13.10<br>2.03<br>%<br>3.05<br>%<br>3.84<br>3.13<br>%<br>6.03<br>%<br>0.68  | $\begin{array}{c} 0.04\\ 1.85\\ \hline 0.78\\ \hline 0.01\\ 0.04\\ \hline 0.03\\ 1.41\\ \hline 0.07\\ \hline 14.53\\ \hline 2.20\\ \%\\ \hline \\ 3.37\\ \%\\ 4.04\\ \hline 3.44\\ \%\\ \hline 5.58\\ \%\\ 0.14\\ 0.83\\ \hline \end{array}$  | (0.06) $2.45$ $0.88$ $(0.08)$ $0.13$ $0.03$ $2.02$ $0.10$ $24.23$ $2.26$ % $3.61$ % $3.61$ % $7.00$ % $0.13$ % $0.76$   | $\begin{array}{c} 0.28\\ 1.20\\ \hline 0.83\\ \hline (0.05)\\ \hline \\ \hline$  | $\begin{array}{c} 0.09\\ 1.27\\ \hline 0.48\\ \hline 0.18\\ 0.10\\ \hline 0.14\\ \hline 1.46\\ \hline 0.19\\ \hline 18.04\\ \hline 1.53\\ \%\\ \hline \\ \hline \\ 2.79\\ \%\\ \hline \\ 2.79\\ \%\\ \hline \\ 5.20\\ \%\\ 0.15\\ \hline 0.69\\ \hline \end{array}$  |
| Home Ioan<br>Retail banking<br>Total consumer banking:<br>Commercial and multifamily real estate<br>Commercial and industrial<br>Total commercial lending<br>Small-ticket commercial real estate<br>Total commercial banking<br>Other Ioans<br>Total<br><b>30+ Day Performing Delinquency Rates</b><br>Credit card:<br>Domestic credit card<br>International credit card<br>International credit card<br>Consumer banking:<br>Automobile<br>Home Ioan<br>Retail banking<br>Total consumer banking   | 0.03<br>1.50<br>0.60<br>0.04<br>0.03<br>0.03<br>0.45<br>0.04<br>13.10<br>2.03<br>%<br>3.05<br>%<br>3.84<br>3.13<br>%<br>6.03<br>%<br>0.12<br>0.68<br>2.55<br>%   | $\begin{array}{c} 0.04\\ 1.85\\ \hline 0.78\\ \hline 0.01\\ 0.04\\ \hline 0.03\\ 1.41\\ \hline 0.07\\ \hline 14.63\\ \hline 2.20\\ \%\\ \hline \hline 3.37\\ \%\\ \hline 4.04\\ \hline 3.44\\ \%\\ \hline 5.58\\ \%\\ 0.14\\ \hline 0.83\\ \hline 2.24\\ \%\\ \end{array}$  | (0.06) $2.45$ $0.88$ $(0.08)$ $0.13$ $0.03$ $2.02$ $0.10$ $24.23$ $2.26$ % $3.61$ % $3.61$ % $7.00$ % $0.13$ $0.76$ $2.65$ %  | $\begin{array}{c} 0.28\\ 1.20\\ \hline 0.83\\ \hline (0.05)\\ \hline \\ \hline \\ 0.79\\ \hline \\ \hline \\ 30.11\\ \hline \\ 1.75\\ \%\\ \hline \\ 3.52\\ \%\\ \hline \\ 3.52\\ \%\\ \hline \\ 3.52\\ \%\\ \hline \\ 6.12\\ \%\\ \hline \\ 0.15\\ \hline \\ 0.73\\ \hline \\ 2.23\\ \%\\ \end{array}$  | $\begin{array}{c} 0.09\\ 1.27\\ \hline 0.48\\ \hline 0.18\\ 0.10\\ \hline 0.14\\ \hline 1.46\\ \hline 0.19\\ \hline 18.04\\ \hline 1.53\\ \%\\ \hline \end{array} \\ \begin{array}{c} 2.79\\ \%\\ \hline 2.79\\ \%\\ \hline 5.20\\ \%\\ \hline 5.20\\ \%\\ \hline 0.15\\ \hline 0.69\\ \hline 1.82\\ \%\\ \end{array} \\ \begin{array}{c} \end{array} \\ \end{array}$  |
| Home Ioan<br>Retail banking<br>Total consumer banking:<br>Commercial and multifamily real estate<br>Commercial and industrial<br>Total commercial lending<br>Small-ticket commercial estate<br>Total commercial banking<br>Other Ioans<br>Total<br><b>30- Day Performing Delinquency Rates</b><br>Credit card:<br>Domestic credit card<br>International credit card<br>International credit card<br>Consumer banking:<br>Automobile<br>Home Ioan<br>Retail banking<br>Total consumer banking<br>Total consumer banking<br>Nonperforming Asset Rates <sup>(4)</sup>  | 0.03<br>1.50<br>0.60<br>0.04<br>0.03<br>0.03<br>0.45<br>0.04<br>13.10<br>2.03 %<br>3.05 %<br>3.84<br>3.13 %<br>6.03 %<br>0.12<br>0.68<br>2.55 %  | $\begin{array}{c} 0.04\\ 1.85\\ \hline 0.78\\ \hline 0.01\\ 0.04\\ \hline 0.03\\ 1.41\\ \hline 0.07\\ 14.53\\ \hline 2.20\\ \%\\ \hline 3.37\\ 4.04\\ \hline 3.44\\ \%\\ \hline 5.58\\ \%\\ 0.14\\ \hline 0.83\\ \hline 2.24\\ \%\\ \hline 1.13\\ \%\\ \end{array}$   | (0.06) $2.45$ $0.88$ $(0.08)$ $0.13$ $0.03$ $2.02$ $0.10$ $24.23$ $2.26$ % $3.61$ % $3.61$ % $7.00$ % $0.13$ $0.76$ $2.65$ % $1.16$ %   | $\begin{array}{c} 0.28\\ 1.20\\ \hline 0.83\\ \hline (0.05)\\ \hline \\ \hline$  | $\begin{array}{c} 0.09\\ 1.27\\ \hline 0.48\\ \hline 0.18\\ 0.10\\ \hline 0.14\\ \hline 1.46\\ \hline 0.19\\ \hline 18.04\\ \hline 1.53\\ \%\\ \hline \\ \hline \\ 2.79\\ \%\\ \hline \\ 2.79\\ \%\\ \hline \\ 5.20\\ \%\\ 0.15\\ \hline 0.69\\ \hline \end{array}$  |
| Home Ioan<br>Retail banking<br>Total consumer banking:<br>Commercial and multifamily real estate<br>Commercial and industrial<br>Total commercial lending<br>Small-ticket commercial real estate<br>Total commercial banking<br>Other Ioans<br>Total<br><b>30+ Day Performing Delinquency Rates</b><br>Credit card:<br>Domestic credit card<br>International credit card<br>Total credit card<br>Consumer banking:<br>Automobile<br>Home Ioan<br>Retail banking<br>Total consumer banking<br><b>Nonperforming Asset Rates<sup>(4)</sup></b><br>Credit card:<br>International credit card  | 0.03<br>1.50<br>0.60<br>0.04<br>0.03<br>0.03<br>0.45<br>0.04<br>13.10<br>2.03<br>%<br>3.05<br>%<br>3.84<br>3.13<br>%<br>6.03<br>%<br>0.12<br>0.68<br>2.55<br>%   | $\begin{array}{c} 0.04\\ 1.85\\ \hline 0.78\\ \hline 0.01\\ 0.04\\ \hline 0.03\\ 1.41\\ \hline 0.07\\ \hline 14.63\\ \hline 2.20\\ \%\\ \hline \hline 3.37\\ \%\\ \hline 4.04\\ \hline 3.44\\ \%\\ \hline 5.58\\ \%\\ 0.14\\ \hline 0.83\\ \hline 2.24\\ \%\\ \end{array}$  | (0.06) $2.45$ $0.88$ $(0.08)$ $0.13$ $0.03$ $2.02$ $0.10$ $24.23$ $2.26$ % $3.61$ % $3.61$ % $7.00$ % $0.13$ $0.76$ $2.65$ % $1.16$ %   | $\begin{array}{c} 0.28\\ 1.20\\ \hline 0.83\\ \hline (0.05)\\ \hline \\ \hline \\ 0.79\\ \hline \\ \hline \\ 30.11\\ \hline \\ 1.75\\ \%\\ \hline \\ 3.52\\ \%\\ \hline \\ 3.65\\ \%\\ \hline \\ 6.12\\ \%\\ \hline \\ 0.15\\ \hline \\ 0.73\\ \hline \\ 2.23\\ \%\\ \hline \\ \hline \\ - \%\\ \end{array}$   | $\begin{array}{c} 0.09\\ 1.27\\ \hline 0.48\\ \hline 0.18\\ 0.10\\ \hline 0.14\\ \hline 1.46\\ \hline 0.19\\ \hline 18.04\\ \hline 1.53\\ \%\\ \hline \\ \hline 2.79\\ \%\\ \hline 2.97\\ \%\\ \hline 5.20\\ \%\\ \hline 0.69\\ \hline 0.69\\ \hline 1.82\\ \%\\ \hline \end{array}$   |
| Home Ioan<br>Retail banking<br>Total consumer banking:<br>Commercial banking:<br>Commercial and multifamily real estate<br>Commercial and industrial<br>Total commercial lending<br>Small-ticket commercial real estate<br>Total commercial real estate<br>Total commercial banking<br>Other Ioans<br>Total<br><b>30+ Day Performing Delinquency Rates</b><br>Credit card:<br>Domestic credit card<br>International credit card<br>Total credit card<br>Consumer banking:<br>Automobile<br>Home Ioan<br>Retail banking<br>Total consumer banking<br><b>Nonperforming Asset Rates<sup>(4)</sup></b><br>Credit card:<br>International credit card<br>Total credit card  | 0.03<br>1.50<br>0.60<br>0.04<br>0.03<br>0.03<br>0.45<br>0.04<br>13.10<br>2.03 %<br>3.05 %<br>3.84<br>3.13 %<br>6.03 %<br>0.12<br>0.68<br>2.55 %  | $\begin{array}{c} 0.04 \\ 1.85 \\ \hline 0.78 \\ \hline 0.01 \\ 0.04 \\ \hline 0.03 \\ 1.41 \\ \hline 0.07 \\ 14.53 \\ \hline 2.20 \\ \% \\ \hline \\ 3.37 \\ 4.04 \\ \hline \\ 3.44 \\ \% \\ \hline \\ 5.58 \\ \% \\ 0.14 \\ 0.83 \\ \hline \\ 2.24 \\ \% \\ \hline \\ \hline \\ 1.13 \\ \% \\ 0.12 \\ \% \\ \hline \\ 0.40 \\ \% \\ \hline \end{array}$   | (0.06) $2.45$ $0.88$ $(0.08)$ $0.13$ $0.03$ $2.02$ $0.10$ $24.23$ $2.26$ % $3.61$ % $3.61$ % $7.00$ % $0.13$ $0.76$ $2.65$ % $(1.16)$ % $0.63$ %  | $\begin{array}{c} 0.28\\ 1.20\\ \hline 0.83\\ \hline (0.05)\\ \hline \\ \hline$  | $\begin{array}{c} 0.09\\ 1.27\\ \hline 0.48\\ \hline 0.18\\ 0.10\\ \hline 0.14\\ \hline 1.46\\ \hline 0.19\\ \hline 18.04\\ \hline 1.53\\ \%\\ \hline \end{array} \\ \begin{array}{c} 2.79\\ \%\\ \hline 2.79\\ \%\\ \hline 5.20\\ \%\\ \hline 5.20\\ \%\\ \hline 0.15\\ \hline 0.69\\ \hline 1.82\\ \%\\ \hline \hline \end{array} \\ \begin{array}{c} & \\ \\ \end{array} \\ \begin{array}{c} \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\$  |
| Home Ioan<br>Retail banking<br>Total consumer banking<br>Commercial and multifamily real estate<br>Commercial and multifamily real estate<br>Commercial and industrial<br>Total commercial lending<br>Small-ticket commercial real estate<br>Total commercial banking<br>Other Ioans<br>Total<br><b>30+ Day Performing Delinquency Rates</b><br>Credit card:<br>Domestic credit card<br>International credit card<br>Total credit card<br>Consumer banking:<br>Automobile<br>Home Ioan<br>Retail banking<br>Total consumer banking<br><b>Nonperforming Asset Rates<sup>(4)</sup></b><br>Credit card:<br>International credit card<br>Total credit card<br>Consumer banking:<br>Automobile<br>Home Ioan  | 0.03<br>1.50<br>0.60<br>0.04<br>0.03<br>0.03<br>0.45<br>0.04<br>13.10<br>2.03<br>%<br>3.05<br>%<br>3.84<br>3.13<br>%<br>6.03<br>%<br>0.12<br>0.68<br>2.55<br>%<br>1.20<br>%<br>0.50<br>%   | $\begin{array}{c} 0.04\\ 1.85\\ \hline 0.78\\ \hline 0.01\\ 0.04\\ \hline 0.03\\ 1.41\\ \hline 0.07\\ 14.53\\ \hline 2.20\\ \%\\ \hline \\ 3.37\\ \%\\ 4.04\\ \hline 3.44\\ \%\\ \hline \\ 5.58\\ \%\\ 0.14\\ \hline \\ 0.83\\ \hline 2.24\\ \%\\ \hline \\ \hline \\ 1.13\\ \%\\ \hline \\ 0.12\\ \%\\ \hline \\ 0.40\\ \%\\ \hline \\ 0.40\\ \%\\ \hline \end{array}$   | (0.06) $2.45$ $0.88$ $(0.08)$ $0.13$ $0.03$ $2.02$ $0.10$ $24.23$ $2.26$ % $3.61$ % $3.61$ % $7.00$ % $0.13$ $0.76$ $2.65$ % $(1.16)$ % $0.63$ % $1.00$   | $\begin{array}{c} 0.28\\ 1.20\\ \hline 0.83\\ \hline (0.05)\\ \hline \\ \hline \\ 0.79\\ \hline \\ \hline \\ 30.11\\ \hline \\ 1.75\\ \%\\ \hline \\ 3.52\\ \%\\ \hline \\ 3.65\\ \%\\ \hline \\ 6.12\\ \%\\ \hline \\ 0.15\\ \hline \\ 0.73\\ \hline \\ 2.23\\ \%\\ \hline \\ \hline \\ \hline \\ \hline \\ 0.52\\ \%\\ \hline \\ 0.52\\ \%\\ \hline \\ 0.88\\ \hline \end{array}$  | $\begin{array}{c} 0.09\\ 1.27\\ \hline 0.48\\ \hline 0.18\\ 0.10\\ \hline 0.14\\ \hline 1.46\\ \hline 0.19\\ \hline 18.04\\ \hline 1.53\\ \%\\ \hline \end{array} \\ \begin{array}{c} 2.79\\ \%\\ \hline 2.79\\ \%\\ \hline 1.53\\ \%\\ \hline \end{array} \\ \begin{array}{c} 3.79\\ \%\\ \hline 1.53\\ \%\\ \hline \end{array} \\ \begin{array}{c} 0.15\\ 0.69\\ \hline 0.15\\ \hline 0.69\\ \hline 1.82\\ \%\\ \hline \hline \end{array} \\ \begin{array}{c} 0.41\\ \%\\ 0.94\\ \hline \end{array} \\ \begin{array}{c} 0.94\\ \%\\ \hline \end{array} \\ \begin{array}{c} 0.09\\ \%\\ \hline 0.41\\ \%\\ 0.94\\ \end{array} \\ \begin{array}{c} 0.09\\ \%\\ \%\\ \hline \end{array} \\ \begin{array}{c} 0.09\\ \%\\ \%\\ \%\\ \hline \end{array} \\ \begin{array}{c} 0.09\\ \%\\ \%\\ \%\\ \end{array} \\ \begin{array}{c} 0.14\\ \%\\ \%\\ \%\\ \end{array} \\ \begin{array}{c} 0.09\\ \end{array} \\ \begin{array}{c} 0.09\\ \end{array} \\ \end{array} \\ \begin{array}{c} 0.09\\ \end{array} \\ \end{array} \\ \begin{array}{c} 0.09\\ \end{array} \\ \end{array} $ \\ \begin{array}{c} 0.09\\ \end{array} \\ \begin{array}{c} 0.09\\ \end{array} \\ \begin{array}{c} 0.09\\ \end{array} \\ \begin{array}{c} 0.09\\ \end{array} \\ \end{array}  \\ \begin{array}{c} 0.09\\ \end{array} \\ \begin{array}{c} 0.09\\ \end{array} \\ \begin{array}{c} 0.09\\ \end{array} \\ \end{array}  \\ \begin{array}{c} 0.09\\ \end{array} \\ \begin{array}{c} 0.09\\ \end{array} \\ \end{array}  \\ \begin{array}{c} 0.09\\ \end{array} \\ \end{array}  \\ \begin{array}{c} 0.09\\ \end{array} \\ \end{array}  \\ \end{array}  \\ \begin{array}{c} 0.09\\ \end{array} \\ \end{array}  \\ \begin{array}{c} 0.09\\ \end{array} \\ \end{array}  \\ \end{array}  \\ \begin{array}{c} 0.09\\ \end{array} \\ \end{array}  \\ \end{array}  \\ \begin{array}{c} 0.09\\ \end{array} \\ \end{array}  \\ \end{array}  \\ \end{array}  \\ \end{array}  \\ \begin{array}{c} 0.09\\ \end{array} \\ \end{array}  \\ \end{array}  \\ \end{array}  \\ \end{array}  \\ \begin{array}{c} 0.09\\ \end{array} \\ \end{array} \\ \end{array} \\ \end{array} \\ \end{array} \\ \end{array}  \\ \\ \end{array}  \\ \\ \end{array}  \\ \\ \end{array}  \\ \end{array}  \\ \\ \end{array}  \\ \\ \end{array}  \\ \end{array}  \\ \end{array}  \\ \\ \\ \end{array}  \\ \\ \end{array} |
| Home Ioan<br>Retail banking<br>Total consumer banking:<br>Commercial and multifamily real estate<br>Commercial and industrial<br>Total commercial lending<br>Small-ticket commercial real estate<br>Total commercial banking<br>Other Ioans<br>Total<br><b>30+ Day Performing Delinquency Rates</b><br>Credit card:<br>Domestic credit card<br>International credit card<br>Total credit card<br>Consumer banking:<br>Automobile<br>Home Ioan<br>Retail banking<br>Total credit card<br>Credit card:<br>International credit card<br>Credit card:<br>Credit card:<br>Consumer banking<br>Total consumer banking<br>Total credit card<br>Consumer banking:<br>Automobile<br>Home Ioan<br>Retail banking:<br>Automobile   | 0.03<br>1.50<br>0.60<br>0.04<br>0.03<br>0.03<br>0.03<br>0.45<br>0.04<br>13.10<br>2.03 %<br>3.05 %<br>3.84<br>3.13 %<br>6.03 %<br>0.12<br>0.68<br>2.55 %<br>1.20 %<br>0.12 %<br>0.50 %<br>1.08<br>1.11  | $\begin{array}{c} 0.04\\ 1.85\\ \hline 0.78\\ \hline 0.01\\ 0.04\\ \hline 0.03\\ \hline 1.41\\ \hline 0.07\\ \hline 14.53\\ \hline 2.20\\ \%\\ \hline \\ \hline \\ 3.37\\ \%\\ \hline 4.04\\ \hline \\ 3.44\\ \%\\ \hline \\ 5.58\\ \%\\ \hline 0.14\\ \hline \\ 0.83\\ \hline \\ 2.24\\ \%\\ \hline \\ \hline \\ \hline \\ 1.13\\ \%\\ \hline \\ 0.12\\ \%\\ \hline \\ 0.40\\ \%\\ \hline \\ 1.02\\ \hline \\ 1.24\\ \hline \end{array}$   | (0.06) $2.45$ $0.88$ $(0.08)$ $0.13$ $0.03$ $2.02$ $0.10$ $24.23$ $2.26$ % $3.61$ % $3.61$ % $7.00$ % $0.13$ $0.76$ $2.65$ % $(1.16)$ % $0.11$ % $0.63$ % $1.00$ $1.85$   | $\begin{array}{c} 0.28\\ 1.20\\ \hline 0.83\\ \hline 0.05)\\ \hline \\ \hline \\ 0.03\\ \hline \\ 0.79\\ \hline \\ \hline \\ 30.11\\ \hline \\ 1.75\\ \%\\ \hline \\ 3.52\\ \%\\ \hline \\ 4.92\\ \hline \\ 3.65\\ \%\\ \hline \\ 6.12\\ \%\\ \hline \\ 0.15\\ \hline \\ 0.73\\ \hline \\ 2.23\\ \%\\ \hline \\ \hline \\ \hline \\ 0.52\\ \%\\ \hline \\ 0.52\\ \%\\ \hline \\ 0.52\\ \%\\ \hline \\ 0.98\\ \hline \\ 2.25\\ \hline \end{array}$  | $\begin{array}{c} 0.09\\ 1.27\\ \hline 0.48\\ \hline 0.18\\ 0.10\\ \hline 0.14\\ \hline 1.46\\ \hline 0.19\\ \hline 18.04\\ \hline 1.53\\ \%\\ \hline \\ \hline \\ \hline \\ 2.79\\ \%\\ \hline \\ \hline \\ \hline \\ 2.79\\ \%\\ \hline \\ \hline \\ \hline \\ \hline \\ \\ \hline \\ \hline \\ \\ \\ \hline \\ \hline \\ \\ \hline \\ \hline \\ \\ \hline \\ \hline \\ \hline \\ \hline \\ \hline \\ \\ \hline \hline \\ \hline \\ \hline \\ \\$  |
| Home Ioan<br>Retail banking<br>Total consumer banking<br>Commercial banking:<br>Commercial and multifamily real estate<br>Commercial and industrial<br>Total commercial lending<br>Small-ticket commercial real estate<br>Total commercial banking<br>Other Ioans<br>Total<br><b>304 Day Performing Delinquency Rates</b><br>Credit card:<br>Domestic credit card<br>International credit card<br>Total credit card<br>Consumer banking:<br>Automobile<br>Home Ioan<br>Retail banking<br>Total credit card<br>Credit card:<br>International credit card<br>Consumer banking<br>Total consumer banking<br>Credit card:<br>International credit card<br>Consumer banking<br>Total credit card<br>Consumer banking:<br>Automobile<br>Home Ioan<br>Retail banking:<br>Automobile<br>Home Ioan<br>Retail banking<br>Total consumer banking:<br>Automobile<br>Home Ioan<br>Retail banking<br>Total consumer banking   | 0.03<br>1.50<br>0.60<br>0.04<br>0.03<br>0.03<br>0.45<br>0.04<br>13.10<br>2.03<br>%<br>3.05<br>%<br>3.84<br>3.13<br>%<br>6.03<br>%<br>0.12<br>0.68<br>2.55<br>%<br>1.20<br>%<br>0.50<br>%   | $\begin{array}{c} 0.04\\ 1.85\\ \hline 0.78\\ \hline 0.01\\ 0.04\\ \hline 0.03\\ 1.41\\ \hline 0.07\\ 14.53\\ \hline 2.20\\ \%\\ \hline \\ 3.37\\ \%\\ 4.04\\ \hline 3.44\\ \%\\ \hline \\ 5.58\\ \%\\ 0.14\\ \hline \\ 0.83\\ \hline 2.24\\ \%\\ \hline \\ \hline \\ 1.13\\ \%\\ \hline \\ 0.12\\ \%\\ \hline \\ 0.40\\ \%\\ \hline \\ 0.40\\ \%\\ \hline \end{array}$   | (0.06) $2.45$ $0.88$ $(0.08)$ $0.13$ $0.03$ $2.02$ $0.10$ $24.23$ $2.26$ % $3.61$ % $3.61$ % $7.00$ % $0.13$ $0.76$ $2.65$ % $(1.16)$ % $0.63$ % $1.00$   | $\begin{array}{c} 0.28\\ 1.20\\ \hline 0.83\\ \hline (0.05)\\ \hline \\ \hline \\ 0.79\\ \hline \\ \hline \\ 30.11\\ \hline \\ 1.75\\ \%\\ \hline \\ 3.52\\ \%\\ \hline \\ 3.65\\ \%\\ \hline \\ 6.12\\ \%\\ \hline \\ 0.15\\ \hline \\ 0.73\\ \hline \\ 2.23\\ \%\\ \hline \\ \hline \\ \hline \\ \hline \\ 0.52\\ \%\\ \hline \\ 0.52\\ \%\\ \hline \\ 0.88\\ \hline \end{array}$  | $\begin{array}{c} 0.09\\ 1.27\\ \hline 0.48\\ \hline 0.18\\ 0.10\\ \hline 0.14\\ \hline 1.46\\ \hline 0.19\\ \hline 18.04\\ \hline 1.53\\ \%\\ \hline \end{array} \\ \begin{array}{c} 2.79\\ \%\\ \hline 2.79\\ \%\\ \hline 1.53\\ \%\\ \hline \end{array} \\ \begin{array}{c} 3.79\\ \%\\ \hline 1.53\\ \%\\ \hline \end{array} \\ \begin{array}{c} 0.15\\ 0.69\\ \hline 0.15\\ \hline 0.69\\ \hline 1.82\\ \%\\ \hline \hline \end{array} \\ \begin{array}{c} 0.41\\ \%\\ 0.94\\ \hline \end{array} \\ \begin{array}{c} 0.94\\ \%\\ \hline \end{array} \\ \begin{array}{c} 0.09\\ \%\\ \hline 0.41\\ \%\\ 0.94\\ \end{array} \\ \begin{array}{c} 0.09\\ \%\\ \%\\ \hline \end{array} \\ \begin{array}{c} 0.09\\ \%\\ \%\\ \%\\ \hline \end{array} \\ \begin{array}{c} 0.09\\ \%\\ \%\\ \%\\ \end{array} \\ \begin{array}{c} 0.14\\ \%\\ \%\\ \%\\ \end{array} \\ \begin{array}{c} 0.09\\ \end{array} \\ \begin{array}{c} 0.09\\ \end{array} \\ \end{array} \\ \begin{array}{c} 0.09\\ \end{array} \\ \end{array} \\ \begin{array}{c} 0.09\\ \end{array} \\ \end{array} $ \\ \begin{array}{c} 0.09\\ \end{array} \\ \begin{array}{c} 0.09\\ \end{array} \\ \begin{array}{c} 0.09\\ \end{array} \\ \begin{array}{c} 0.09\\ \end{array} \\ \end{array}  \\ \begin{array}{c} 0.09\\ \end{array} \\ \begin{array}{c} 0.09\\ \end{array} \\ \begin{array}{c} 0.09\\ \end{array} \\ \end{array}  \\ \begin{array}{c} 0.09\\ \end{array} \\ \begin{array}{c} 0.09\\ \end{array} \\ \end{array}  \\ \begin{array}{c} 0.09\\ \end{array} \\ \end{array}  \\ \begin{array}{c} 0.09\\ \end{array} \\ \end{array}  \\ \end{array}  \\ \begin{array}{c} 0.09\\ \end{array} \\ \end{array}  \\ \begin{array}{c} 0.09\\ \end{array} \\ \end{array}  \\ \end{array}  \\ \begin{array}{c} 0.09\\ \end{array} \\ \end{array}  \\ \end{array}  \\ \begin{array}{c} 0.09\\ \end{array} \\ \end{array}  \\ \end{array}  \\ \end{array}  \\ \end{array}  \\ \begin{array}{c} 0.09\\ \end{array} \\ \end{array}  \\ \end{array}  \\ \end{array}  \\ \end{array}  \\ \begin{array}{c} 0.09\\ \end{array} \\ \end{array} \\ \end{array} \\ \end{array} \\ \end{array} \\ \end{array}  \\ \\ \end{array}  \\ \\ \end{array}  \\ \\ \end{array}  \\ \end{array}  \\ \\ \end{array}  \\ \\ \end{array}  \\ \end{array}  \\ \end{array}  \\ \\ \\ \end{array}  \\ \\ \end{array} |
| Home Ioan<br>Retail banking<br>Total consumer banking:<br>Commercial and multifamily real estate<br>Commercial and industrial<br>Total commercial lending<br>Small-ticket commercial real estate<br>Total commercial banking<br>Other Ioans<br>Total<br><b>30+ Day Performing Delinquency Rates</b><br>Credit card:<br>Domestic credit card<br>International credit card<br>Total credit card<br>Consumer banking:<br>Automobile<br>Home Ioan<br>Retail banking<br>Total credit card<br>Credit card:<br>International credit card<br>Credit card:<br>International credit card<br>Credit card:<br>International credit card<br>Total consumer banking:<br>Automobile<br>Home Ioan<br>Retail banking<br>Total consumer banking:<br>Automobile<br>Home Ioan<br>Retail banking<br>Total consumer banking:<br>Automobile<br>Home Ioan<br>Retail banking<br>Total consumer banking:<br>Automobile<br>Home Ioan<br>Retail banking<br>Total consumer banking<br>Total consumer banking<br>Total consumer banking<br>Total consumer banking<br>Total consumer banking   | $\begin{array}{c} 0.03 \\ 1.50 \\ 0.60 \\ \hline \\ 0.04 \\ 0.03 \\ 0.03 \\ 0.03 \\ 0.45 \\ \hline \\ 0.04 \\ \hline \\ 13.10 \\ 2.03 \\ \% \\ \hline \\ 3.05 \\ \% \\ \hline \\ 3.84 \\ \hline \\ 3.13 \\ \% \\ \hline \\ 6.03 \\ \% \\ \hline \\ 0.12 \\ \% \\ \hline \\ 0.68 \\ 2.55 \\ \% \\ \hline \\ \hline \\ 1.20 \\ \% \\ \hline \\ 0.50 \\ \% \\ \hline \\ 1.08 \\ 1.11 \\ \hline \\ 0.84 \\ \% \end{array}$   | $\begin{array}{c} 0.04\\ 1.85\\ \hline 0.78\\ \hline 0.01\\ 0.04\\ \hline 0.03\\ 1.41\\ \hline 0.07\\ \hline 14.53\\ \hline 2.20\\ \%\\ \hline \\ 3.37\\ \%\\ \hline 4.04\\ \hline \\ 3.44\\ \%\\ \hline \\ 5.58\\ \%\\ \hline \\ 0.14\\ \hline \\ 0.83\\ \hline \\ 2.24\\ \%\\ \hline \\ \hline \\ 0.12\\ \%\\ \hline \\ 0.40\\ \%\\ \hline \\ 1.02\\ \hline \\ 1.24\\ \%\\ \hline \\ 0.80\\ \%\\ \end{array}$   | $(0.06)$ $2.45$ $0.88$ $(0.08)$ $0.13$ $0.03$ $2.02$ $0.10$ $24.23$ $2.26$ % $3.61$ % $3.61$ % $7.00$ % $0.13$ $0.76$ $2.65$ % $\frac{1.16}{1.6}$ % $0.63$ % $1.00$ $1.85$ $0.91$ %   | $\begin{array}{c} 0.28\\ 1.20\\ \hline 0.83\\ \hline 0.05)\\ \hline \\ \hline \\ 0.03\\ \hline \\ 0.79\\ \hline \\ \hline \\ 30.11\\ \hline \\ 1.75\\ \%\\ \hline \\ 3.52\\ \%\\ \hline \\ 4.92\\ \hline \\ 3.65\\ \%\\ \hline \\ 6.12\\ \%\\ \hline \\ 0.15\\ \hline \\ 0.73\\ \hline \\ 2.23\\ \%\\ \hline \\ \hline \\ \hline \\ 0.52\\ \%\\ \hline \\ 0.52\\ \%\\ \hline \\ 0.52\\ \%\\ \hline \\ 0.98\\ \hline \\ 2.25\\ \hline \end{array}$  | $\begin{array}{c} 0.09\\ 1.27\\ \hline 0.48\\ \hline 0.18\\ 0.10\\ \hline 0.14\\ \hline 1.46\\ \hline 0.19\\ \hline 18.04\\ \hline 1.53\\ \%\\ \hline \end{array} \\ \begin{array}{c} 2.79\\ \%\\ \hline 5.20\\ \%\\ \hline 5.20\\ \%\\ \hline 0.15\\ \hline 0.69\\ \hline 1.82\\ \%\\ \hline \hline \\ \hline \\ 0.41\\ \%\\ \hline 0.94\\ \hline 2.21\\ \hline \\ 0.83\\ \%\\ \end{array}$   |
| Home Ioan<br>Retail banking<br>Total consumer banking<br>Commercial banking:<br>Commercial and multifamily real estate<br>Commercial and industrial<br>Total commercial lending<br>Small-ticket commercial real estate<br>Total commercial banking<br>Other Ioans<br>Total<br><b>30+ Day Performing Delinquency Rates</b><br>Credit card:<br>Domestic credit card<br>International credit card<br>Total credit card<br>Consumer banking:<br>Automobile<br>Home Ioan<br>Retail banking<br>Total credit card<br>Credit card:<br>International credit card<br>Consumer banking<br>Total credit card<br>Consumer banking<br>Total credit card<br>Consumer banking<br>Total credit card<br>Retail banking<br>Total credit card<br>Total consumer banking:<br>Automobile<br>Home Ioan<br>Retail banking<br>Total consumer banking  | 0.03<br>1.50<br>0.60<br>0.04<br>0.03<br>0.03<br>0.03<br>0.45<br>0.04<br>13.10<br>2.03 %<br>3.05 %<br>3.84<br>3.13 %<br>6.03 %<br>0.12<br>0.68<br>2.55 %<br>1.20 %<br>0.12 %<br>0.50 %<br>1.08<br>1.11  | $\begin{array}{c} 0.04\\ 1.85\\ \hline 0.78\\ \hline 0.01\\ 0.04\\ \hline 0.03\\ \hline 1.41\\ \hline 0.07\\ \hline 14.53\\ \hline 2.20\\ \%\\ \hline \\ \hline \\ 3.37\\ \%\\ \hline 4.04\\ \hline \\ 3.44\\ \%\\ \hline \\ 5.58\\ \%\\ \hline 0.14\\ \hline \\ 0.83\\ \hline \\ 2.24\\ \%\\ \hline \\ \hline \\ \hline \\ 1.13\\ \%\\ \hline \\ 0.12\\ \%\\ \hline \\ 0.40\\ \%\\ \hline \\ 0.40\\ \%\\ \hline \\ 0.64\\ \%\\ \hline \\ 0.76\\ \%\\ \hline \\ 0.64\\ \%\\ \hline \end{array}$                 | (0.06) $2.45$ $0.88$ $(0.08)$ $0.13$ $0.03$ $2.02$ $0.10$ $24.23$ $2.26$ % $3.61$ % $3.61$ % $7.00$ % $0.13$ $0.76$ $2.65$ % $(1.16)$ % $0.63$ % $1.00$ $1.85$ $0.91$ % $0.82$ %  | $\begin{array}{c} 0.28\\ 1.20\\ \hline 0.83\\ \hline (0.05)\\ \hline \\ \hline \\ \hline \\ 0.79\\ \hline \\ \hline \\ \hline \\ 30.11\\ \hline \\ 1.75\\ \%\\ \hline \\ \hline \\ 3.52\\ \%\\ \hline \\ \hline \\ 3.52\\ \%\\ \hline \\ \hline \\ 3.52\\ \%\\ \hline \\ \hline \\ \hline \\ 0.73\\ \hline \\ \hline \\ 0.15\\ \%\\ \hline \\ \hline \\ \hline \\ 0.73\\ \hline \\ \hline \\ \hline \\ 0.73\\ \hline \\ \hline \\ 0.52\\ \%\\ \hline \\ 0.98\\ \hline \\ 0.89\\ \%\\ \hline \\ \hline \\ 0.89\\ \%\\ \hline \\ \hline \\ \end{array}$  | $\begin{array}{c} 0.09\\ 1.27\\ \hline 0.48\\ \hline 0.18\\ 0.10\\ \hline 0.14\\ \hline 1.46\\ \hline 0.19\\ \hline 18.04\\ \hline 1.53\\ \%\\ \hline \\ \hline \\ \hline \\ 2.79\\ \%\\ \hline \\ \hline \\ \hline \\ 2.79\\ \%\\ \hline \\ \hline \\ \hline \\ \hline \\ \hline \\ \\ \hline \\ \hline \\ \\ \hline \\ \hline$   |
| Home Ioan<br>Retail banking<br>Total consumer banking<br>Commercial and multifamily real estate<br>Commercial and multifamily real estate<br>Commercial and industrial<br>Total commercial lending<br>Small-ticket commercial real estate<br>Total commercial banking<br>Other Ioans<br>Total<br><b>30+ Day Performing Delinquency Rates</b><br>Credit card:<br>Domestic credit card<br>International credit card<br>Total credit card<br>Consumer banking:<br>Automobile<br>Home Ioan<br>Retail banking<br>Total consumer banking<br><b>Nonperforming Asset Rates</b> <sup>(4)</sup><br>Credit card:<br>International credit card<br>Total credit card<br>Consumer banking:<br>Automobile<br>Home Ioan<br>Retail banking:<br>Automobile<br>Home Ioan<br>Retail banking:<br>Automobile<br>Home Ioan<br>Retail banking:<br>Total consumer banking:<br>Commercial and multifamily real estate<br>Commercial lending   | $\begin{array}{c} 0.03\\ 1.50\\ 0.60\\ \hline \\ 0.04\\ 0.03\\ 0.03\\ 0.45\\ \hline \\ 0.04\\ \hline \\ 13.10\\ \hline \\ 2.03\\ \%\\ \hline \\ \hline \\ 3.05\\ \%\\ \hline \\ 3.84\\ \hline \\ 3.13\\ \%\\ \hline \\ 6.03\\ \%\\ \hline \\ 0.68\\ \hline \\ 0.55\\ \%\\ \hline \\ \hline \\ 0.50\\ \%\\ \hline \\ 0.50\\ \%\\ \hline \\ 0.56\\ \%\\ \hline \\ 0.66\\ \%\\ \hline \\ 0.66\\ \%\\ \hline \\ 0.61\\ \%\\ \hline \end{array}$  | $\begin{array}{c} 0.04\\ 1.85\\ \hline 0.78\\ \hline 0.01\\ 0.04\\ \hline 0.03\\ 1.41\\ \hline 0.07\\ \hline 14.53\\ \hline 2.20\\ \%\\ \hline \\ 3.37\\ \%\\ 4.04\\ \hline 3.44\\ \%\\ \hline 5.58\\ \%\\ 0.14\\ \hline 0.83\\ \hline 2.24\\ \%\\ \hline \\ \hline \\ 0.12\\ \%\\ \hline 0.12\\ \%\\ \hline \\ 0.40\\ \%\\ \hline \\ 0.40\\ \%\\ \hline \\ 0.40\\ \%\\ \hline \\ 0.68\\ \%\\ \hline \\ 0.64\\ \hline \\ 0.69\\ \%\\ \end{array}$   | (0.06)<br>2.45<br>0.88<br>(0.08)<br>0.13<br>0.03<br>2.02<br>0.10<br>24.23<br>2.26<br>%<br>3.61<br>%<br>3.61<br>%<br>7.00<br>%<br>0.13<br>0.76<br>2.65<br>%<br>1.16<br>%<br>0.63<br>%<br>1.00<br>1.85<br>0.91<br>%<br>0.82<br>%<br>0.77<br>% | $\begin{array}{c} 0.28\\ 1.20\\ \hline 0.83\\ \hline 0.05)\\ \hline \\ \hline \\ 0.05)\\ \hline \\ \hline \\ 0.79\\ \hline \\ \hline \\ 30.11\\ \hline \\ 1.75\\ \hline \\ 0.79\\ \hline \\ \hline \\ 3.52\\ \%\\ \hline \\ \hline \\ 0.52\\ \%\\ \hline \\ 0.89\\ \%\\ \hline \\ 0.89\\ \%\\ \hline \\ 1.04\\ \%\\ \hline \\ 0.85\\ \%\\ \hline \end{array}$  | $\begin{array}{c} 0.09\\ 1.27\\ \hline 0.48\\ \hline 0.18\\ 0.10\\ \hline 0.14\\ 1.46\\ \hline 1.53\\ \%\\ \hline \end{array} \\ \begin{array}{c} 2.79\\ \%\\ \hline 1.53\\ \%\\ \hline \end{array} \\ \begin{array}{c} 2.79\\ \%\\ \hline 5.20\\ \%\\ \hline 0.15\\ \hline 0.69\\ \hline 1.82\\ \%\\ \hline \hline \end{array} \\ \begin{array}{c} 0.41\\ \%\\ 0.94\\ \hline 2.21\\ \%\\ \hline \end{array} \\ \begin{array}{c} 0.41\\ \%\\ 0.94\\ \hline 0.94\\ \hline 2.21\\ \%\\ \hline \end{array} \\ \begin{array}{c} 0.83\\ \%\\ \hline 1.28\\ \%\\ \hline \end{array} \\ \begin{array}{c} 0.81\\ \%\\ 1.03\\ \%\\ \hline \end{array} \\ \begin{array}{c} 0.99\\ \%\\ \%\\ \hline \end{array} \\ \begin{array}{c} 0.99\\ \%\\ \%\\ \hline \end{array} \\ \begin{array}{c} 0.90\\ \%\\ \%\\ \hline \end{array} \\ \begin{array}{c} 0.90\\ \%\\ \%\\ \%\\ \hline \end{array} \\ \begin{array}{c} 0.90\\ \%\\ \%\\ \%\\ \end{array} \\ \begin{array}{c} 0.91\\ \%\\ \end{array} $ \\ \begin{array}{c} 0.91\\ \%\\ \end{array} \\ \begin{array}{c} 0.91\\ \end{array} \\ \begin{array}{c} 0.91\\ \end{array} \\ \begin{array}{c} 0.91\\ \end{array} \\ \end{array} \\ \begin{array}{c} 0.91\\ \end{array} \\ \begin{array}{c} 0.91\\ \end{array} \\ \end{array}  \\ \begin{array}{c} 0.91\\ \end{array} \\ \end{array}  \\ \begin{array}{c} 0.91\\ \end{array} \\ \begin{array}{c} 0.91\\ \end{array} \\ \begin{array}{c} 0.91\\ \end{array} \\ \end{array}  \\ \begin{array}{c} 0.91\\ \end{array} \\ \begin{array}{c} 0.91\\ \end{array} \\ \end{array}  \\ \begin{array}{c} 0.91\\ \end{array}  \\ \begin{array}{c} 0.91\\ \end{array} \\ \end{array}  \\ \begin{array}{c} 0.91\\ \end{array} \\ \begin{array}{c} 0.91\\ \end{array} \\ \end{array}  \\ \begin{array}{c} 0.91\\ \end{array}  \\ \begin{array}{c} 0.91\\ \end{array}  \\ \begin{array}{c} 0.91\\ \end{array} \\ \end{array}  \\ \begin{array}{c} 0.91\\ \end{array}  \\ \begin{array}{c} 0.91\\ \end{array}  \\ \begin{array}{c} 0.91\\ \end{array} \\ \end{array}  \\ \begin{array}{c} 0.91\\ \end{array}  \\ \end{array}  \\ \end{array}  \\ \begin{array}{c} 0.91\\ \end{array}  \\ \end{array}  \\ \begin{array}{c} 0.91\\ \end{array}  \\ \end{array}  \\ \end{array}  \\ \begin{array}{c} 0.91\\ \end{array}  \\ \end{array}  \\ \begin{array}{c} 0.91\\ \end{array}  \\ \\ \end{array}  \\ \bigg  \\ \end{array}  \\ \end{array}  \\ \bigg  \\ \bigg  \\ \bigg  \\ \\ \end{array}  \\ \end{array}  \\ \bigg  \\ \bigg  \\ \bigg  \\ \bigg  \\ \bigg  \\ \\ \bigg   |
| Home Ioan<br>Retail banking<br>Total consumer banking:<br>Commercial and multifamily real estate<br>Commercial and industrial<br>Total commercial lending<br>Small-ticket commercial real estate<br>Total commercial banking<br>Other Ioans<br>Total<br><b>30- Day Performing Delinquency Rates</b><br>Credit card:<br>Domestic credit card<br>International credit card<br>Total credit card<br>Consumer banking:<br>Automobile<br>Home Ioan<br>Retail banking<br>Total consumer banking<br><b>Nonperforming Asset Rates<sup>(4)</sup></b><br>Credit card:<br>International credit card<br>Consumer banking:<br>Automobile<br>Home Ioan<br>Retail banking<br>Total consumer banking:<br>Automobile<br>Home Ioan<br>Retail banking<br>Total consumer banking:<br>Consumer banking:<br>Automobile<br>Home Ioan<br>Retail banking<br>Total consumer banking<br>Small-ticket commercial lending<br>Small-ticket commercial real estate | $\begin{array}{c} 0.03 \\ 1.50 \\ \hline 0.60 \\ \hline 0.04 \\ 0.03 \\ \hline 0.03 \\ 0.03 \\ \hline 0.03 \\ \hline 0.03 \\ \hline 0.04 \\ \hline 13.10 \\ \hline 2.03 \\ \% \\ \hline \hline 3.05 \\ \% \\ \hline 3.84 \\ \hline 3.13 \\ \% \\ \hline 6.03 \\ \% \\ \hline 0.12 \\ \% \\ \hline 0.68 \\ \hline 2.55 \\ \% \\ \hline \hline 1.20 \\ \% \\ \hline 0.68 \\ \hline 2.55 \\ \% \\ \hline \hline 0.61 \\ \% \\ \hline 0.61 \\ \hline 0.6$ | $\begin{array}{c} 0.04 \\ 1.85 \\ \hline 0.78 \\ \hline 0.01 \\ 0.04 \\ \hline 0.03 \\ 1.41 \\ \hline 0.07 \\ 14.53 \\ \hline 2.20 \\ \% \\ \hline \\ 3.37 \\ 4.04 \\ \hline \\ 3.44 \\ \% \\ \hline \\ 5.58 \\ \% \\ \hline \\ 0.14 \\ \hline \\ 0.83 \\ \hline \\ 2.24 \\ \% \\ \hline \\ \hline \\ 0.12 \\ \% \\ \hline \\ 0.40 \\ \% \\ \hline \\ 0.40 \\ \% \\ \hline \\ 0.69 \\ \% \\ \hline \end{array}$ | $(0.06)$ $2.45$ $0.88$ $(0.08)$ $0.13$ $0.03$ $2.02$ $0.10$ $24.23$ $2.26$ % $3.61$ % $3.61$ % $7.00$ % $0.13$ $0.76$ $2.65$ % $\frac{1.16}{9}$ % $0.63$ % $1.00$ $1.85$ $0.91$ % $0.82$ % $0.72$ $0.77$ %                                  | $\begin{array}{c} 0.28\\ 1.20\\ \hline 0.83\\ \hline 0.05)\\ \hline \\ \hline \\ 0.03)\\ 0.79\\ \hline \\ \hline \\ 0.79\\ \hline \\ \hline \\ 30.11\\ \hline \\ 1.75\\ \\ \\ \hline \\ \\ 30.11\\ \hline \\ \hline \\ 0.79\\ \hline \\ \\ \hline \\ \hline \\ \\ \hline \hline \\ \hline \\ \hline \\ \hline \\ \hline \hline \\ \hline \\ \hline \\ \hline \\ \hline \hline \\ \hline \\ \hline \\ \hline \\ \hline \hline \\ \hline \\ \hline \\ \hline \\ \hline \hline \\ \hline \\ \hline \\ \hline \\ \hline \hline \\ \hline \\ \hline \\ \hline \\ \hline \hline \\ \hline \\ \hline \\ \hline \\ \hline \hline \\ \hline \\ \hline \\ \hline \\ \hline \hline \\ \hline \\ \hline \\ \hline \\ \hline \hline \hline \\ \hline \hline \\ \hline \hline \\ \hline$ | $\begin{array}{c} 0.09\\ 1.27\\ \hline 0.48\\ \hline 0.18\\ 0.10\\ \hline 0.14\\ 1.46\\ \hline 0.19\\ \hline 18.04\\ \hline 1.53\\ \%\\ \hline \end{array}$  |
| Home Ioan<br>Retail banking<br>Total consumer banking:<br>Commercial and multifamily real estate<br>Commercial and industrial<br>Total commercial lending<br>Small-ticket commercial real estate<br>Total commercial banking<br>Other Ioans<br>Total<br><b>30+ Day Performing Delinquency Rates</b><br>Credit card:<br>Domestic credit card<br>International credit card<br>Total credit card<br>Consumer banking:<br>Automobile<br>Home Ioan<br>Retail banking<br>Total credit card<br>Credit card:<br>International credit card<br>Consumer banking<br>Total consumer banking<br>Monperforming Asset Rates <sup>(4)</sup><br>Credit card:<br>International credit card<br>Total credit card<br>Consumer banking:<br>Automobile<br>Home Ioan<br>Retail banking:<br>Automobile<br>Home Ioan<br>Retail banking:<br>Total consumer banking:<br>Commercial and multifamily real estate<br>Commercial lending   | $\begin{array}{c} 0.03\\ 1.50\\ 0.60\\ \hline \\ 0.04\\ 0.03\\ 0.03\\ 0.45\\ \hline \\ 0.04\\ \hline \\ 13.10\\ \hline \\ 2.03\\ \%\\ \hline \\ \hline \\ 3.05\\ \%\\ \hline \\ 3.84\\ \hline \\ 3.13\\ \%\\ \hline \\ 6.03\\ \%\\ \hline \\ 0.68\\ \hline \\ 0.55\\ \%\\ \hline \\ \hline \\ 0.50\\ \%\\ \hline \\ 0.50\\ \%\\ \hline \\ 0.56\\ \%\\ \hline \\ 0.66\\ \%\\ \hline \\ 0.66\\ \%\\ \hline \\ 0.61\\ \%\\ \hline \end{array}$  | $\begin{array}{c} 0.04\\ 1.85\\ \hline 0.78\\ \hline 0.01\\ 0.04\\ \hline 0.03\\ 1.41\\ \hline 0.07\\ \hline 14.53\\ \hline 2.20\\ \%\\ \hline \\ 3.37\\ \%\\ 4.04\\ \hline 3.44\\ \%\\ \hline 5.58\\ \%\\ 0.14\\ \hline 0.83\\ \hline 2.24\\ \%\\ \hline \\ \hline \\ 0.12\\ \%\\ \hline 0.12\\ \%\\ \hline \\ 0.40\\ \%\\ \hline \\ 0.40\\ \%\\ \hline \\ 0.40\\ \%\\ \hline \\ 0.68\\ \%\\ \hline \\ 0.64\\ \hline \\ 0.69\\ \%\\ \end{array}$   | (0.06)<br>2.45<br>0.88<br>(0.08)<br>0.13<br>0.03<br>2.02<br>0.10<br>24.23<br>2.26<br>%<br>3.61<br>%<br>3.61<br>%<br>7.00<br>%<br>0.13<br>0.76<br>2.65<br>%<br>1.16<br>%<br>0.63<br>%<br>1.00<br>1.85<br>0.91<br>%<br>0.82<br>%<br>0.77<br>% | $\begin{array}{c} 0.28\\ 1.20\\ \hline 0.83\\ \hline 0.05)\\ \hline \\ \hline \\ 0.05)\\ \hline \\ \hline \\ 0.79\\ \hline \\ \hline \\ 30.11\\ \hline \\ 1.75\\ \hline \\ 0.79\\ \hline \\ \hline \\ 3.52\\ \%\\ \hline \\ \hline \\ 0.52\\ \%\\ \hline \\ 0.89\\ \%\\ \hline \\ 0.89\\ \%\\ \hline \\ 1.04\\ \%\\ \hline \\ 0.85\\ \%\\ \hline \end{array}$  | $\begin{array}{c} 0.09\\ 1.27\\ \hline 0.48\\ \hline 0.18\\ 0.10\\ \hline 0.14\\ 1.46\\ \hline 1.53\\ \%\\ \hline \end{array} \\ \begin{array}{c} 2.79\\ \%\\ \hline 1.53\\ \%\\ \hline \end{array} \\ \begin{array}{c} 2.79\\ \%\\ \hline 5.20\\ \%\\ \hline 0.15\\ \hline 0.69\\ \hline 1.82\\ \%\\ \hline \hline \\ \hline \end{array} \\ \begin{array}{c} 0.41\\ \%\\ 0.94\\ \hline 0.81\\ \hline 1.28\\ \%\\ \hline \end{array} \\ \begin{array}{c} 0.81\\ \%\\ 1.28\\ \%\\ \hline \end{array} \\ \begin{array}{c} 0.81\\ \%\\ 0.81\\ \hline 1.03\\ \%\\ \end{array}$   |

# Table 8: Financial & Statistical Summary—Credit Card Business<sup>(1)(2)(3)</sup>

|  | 2013 |                  |    | 2013             |    | 2012                |          | 2012                | 2012 |                |  |
|--|------|------------------|----|------------------|----|---------------------|----------|---------------------|------|----------------|--|
| (Dollars in millions) (unaudited)  |      | Q2               |    | Q1               |    | Q4                  |          | Q3                  | Q2   |                |  |
| Credit Card  |      |                  |    |                  |    |                     |          |                     |      |                |  |
| Earnings:  |      |                  |    |                  |    |                     |          |                     |      |                |  |
| Net interest income  | \$   | 2,804            | \$ | 2,830            | \$ | 2,849               | \$       | 2,991               | \$   | 2,350          |  |
| Non-interest income  |      | 832              |    | 821              |    | 883                 |          | 826                 |      | 771            |  |
| Total net revenue  |      | 3,636            |    | 3,651            |    | 3,732               |          | 3,817               |      | 3,121          |  |
| Provision for credit losses  |      | 713<br>1,819     |    | 743<br>1,848     |    | 1,000<br>1,933      |          | 892<br>1,790        |      | 1,711<br>1,863 |  |
| Non-interest expense<br>Income (loss) from continuing operations before taxes          |      | 1,104            |    | 1,040            |    | 799                 |          | 1,135               |      | (453)          |  |
| Income tax provision (benefit)   |      | 385              |    | 374              |    | 279                 |          | 394                 |      | (156)          |  |
| Income (loss) from continuing operations, net of tax                                   | \$   | 719              | \$ | 686              | \$ | 520                 | \$       | 741                 | \$   | (297)          |  |
| Selected performance metrics:  |      |                  |    |                  |    |                     |          |                     |      | <u> </u>       |  |
| Period-end loans held for investment   | \$   | 78,310           | \$ | 78,397           | \$ | 91,755              | \$       | 89,033              | \$   | 88,914         |  |
| Average loans held for investment  | Ŷ    | 77,946           | Ψ  | 82,952           | Ψ  | 89,090              | Ψ        | 88,656              | Ψ    | 79,662         |  |
| Average yield on loans held for investment <sup>(5)</sup>                              |      | 15.94 %          |    | 15.16 %          |    | 14.33 %             |          | 15.03 %             |      | 13.42 %        |  |
| Total net revenue margin <sup>(6)</sup>  |      | 18.66            |    | 17.61            |    | 16.76               |          | 17.22               |      | 15.67          |  |
| Net charge-off rate  |      | 4.36             |    | 4.45             |    | 4.32                |          | 3.22                |      | 3.13           |  |
| 30+ day performing delinquency rate  |      | 3.13             |    | 3.44             |    | 3.61                |          | 3.65                |      | 2.97           |  |
| 30+ day delinquency rate <sup>(7)</sup>  |      | **               |    | 3.53             |    | 3.69                |          | 3.65                |      | 2.97           |  |
| Nonperforming loan rate <sup>(4)</sup>   |      | 0.12             |    | 0.12             |    | 0.11                |          | _                   |      |                |  |
| Card loan premium amortization and other intangible accretion <sup>(8)</sup>           | \$   | 57               | \$ | 57               | \$ | 65                  | \$       | 82                  | \$   | 59             |  |
|  | φ    |                  | φ  |                  | φ  |                     | φ        |                     | φ    |                |  |
| PCCR intangible amortization   |      | 110              |    | 116              |    | 127                 |          | 131                 |      | 88             |  |
| Purchase volume <sup>(9)</sup>   |      | 50,788           |    | 45,098           |    | 52,853              |          | 48,020              |      | 45,228         |  |
| Domestic Card  |      |                  |    |                  |    |                     |          |                     |      |                |  |
| Earnings:  |      |                  |    |                  |    |                     |          |                     |      |                |  |
| Net interest income  | \$   | 2,536            | \$ | 2,556            | \$ | 2,583               | \$       | 2,715               | \$   | 2,118          |  |
| Non-interest income  |      | 737<br>3,273     |    | 724<br>3,280     |    | <u>798</u><br>3,381 |          | <u>722</u><br>3,437 |      | 708<br>2,826   |  |
| Total net revenue<br>Provision for credit losses                                       |      | 647              |    | 647              |    | 911                 |          | 811                 |      | 1,600          |  |
| Non-interest expense   |      | 1,635            |    | 1,633            |    | 1,727               |          | 1,584               |      | 1,634          |  |
| Income (loss) from continuing operations before taxes                                  |      | 991              |    | 1,000            |    | 743                 |          | 1,042               |      | (408)          |  |
| Income tax provision (benefit)   |      | 353              |    | 356              |    | 263                 |          | 369                 |      | (144)          |  |
| Income (loss) from continuing operations, net of tax                                   | \$   | 638              | \$ | 644              | \$ | 480                 | \$       | 673                 | \$   | (264)          |  |
| Selected performance metrics:  |      |                  |    |                  |    |                     |          |                     |      |                |  |
| Period-end loans held for investment   | \$   | 70,490           | \$ | 70,361           | \$ | 83,141              | \$       | 80,621              | \$   | 80,798         |  |
| Average loans held for investment  |      | 69,966           |    | 74,714           |    | 80,718              |          | 80,502              |      | 71,468         |  |
| Average yield on loans held for investment <sup>(5)</sup>                              |      | 15.91 %          |    | 15.07 %          |    | 14.20 %             |          | 14.88 <b>%</b>      |      | 13.33 %        |  |
| Total net revenue margin <sup>(6)</sup>  |      | 18.71            |    | 17.56            |    | 16.75               |          | 17.08               |      | 15.82          |  |
| Net charge-off rate  |      | 4.28             |    | 4.43             |    | 4.35                |          | 3.04                |      | 2.86           |  |
| 30+ day performing delinquency rate  |      | 3.05             |    | 3.37             |    | 3.61                |          | 3.52                |      | 2.79           |  |
| 30+ day delinquency rate <sup>(7)</sup>  |      | **               |    | 3.37             |    | 3.61                |          | 3.52                |      | 2.79           |  |
| Purchase volume <sup>(9)</sup>   | \$   | 47,273           | \$ | 41,831           | \$ | 48,918              | \$       | 44,552              | \$   | 41,807         |  |
| International Card   |      |                  |    | *                |    | ,                   | ·        | ,                   |      | ,              |  |
| Earnings:  |      |                  |    |                  |    |                     |          |                     |      |                |  |
| Net interest income  | \$   | 268              | \$ | 274              | \$ | 266                 | \$       | 276                 | \$   | 232            |  |
| Non-interest income  |      | 95               |    | 97               |    | 85                  |          | 104                 |      | 63             |  |
| Total net revenue  |      | 363              |    | 371              |    | 351                 |          | 380                 |      | 295            |  |
| Provision for credit losses  |      | 66               |    | 96               |    | 89                  |          | 81                  |      | 111            |  |
| Non-interest expense   |      | 184              |    | 215              |    | 206                 |          | 206                 |      | 229            |  |
| Income (loss) from continuing operations before taxes                                  |      | 113              |    | 60               |    | 56                  |          | 93                  |      | (45)           |  |
| Income tax provision (benefit)<br>Income (loss) from continuing operations, net of tax | \$   | <u>32</u><br>81  | \$ | <u>18</u><br>42  | \$ | <u>16</u><br>40     | \$       | <u>25</u><br>68     | \$   | (12)<br>(33)   |  |
|  | Ψ    |                  | Ψ  |                  |    |                     | <u> </u> |                     | Ψ    | (00)           |  |
| Selected performance metrics:  | ¢    | 7 9 2 0          | \$ | 8 026            | \$ | 8,614               | \$       | 9 440               | \$   | 8,116          |  |
| Period-end loans held for investment<br>Average loans held for investment              | \$   | 7,820<br>7,980   | Φ  | 8,036<br>8,238   | Φ  | 8,614<br>8,372      | Φ        | 8,412<br>8,154      | ¢    | 8,116<br>8,194 |  |
| Average yield on loans held for investment   |      | 7,980<br>16.19 % |    | 0,230<br>15.97 % |    | 15.59 %             |          | 16.47 <b>%</b>      |      | 14.18 %        |  |
| Total net revenue margin   |      | 18.20            |    | 18.01            |    | 16.77               |          | 18.64               |      | 14.40          |  |
| Net charge-off rate  |      | 5.08             |    | 4.59             |    | 3.99                |          | 4.95                |      | 5.49           |  |
| 30+ day performing delinquency rate  |      | 3.84             |    | 4.04             |    | 3.58                |          | 4.92                |      | 4.84           |  |
| 30+ day delinquency rate <sup>(7)</sup>  |      | **               |    | 4.93             |    | 4.49                |          | 4.92                |      | 4.84           |  |
| Nonperforming loan rate <sup>(4)</sup>   |      | 1.20             |    | 1.13             |    | 1.16                |          | _                   |      | _              |  |
| Purchase volume <sup>(9)</sup>   | \$   | 3,515            | \$ | 3,267            | \$ | 3,935               | \$       | 3,468               | \$   | 3,421          |  |
|  | ÷    | 2,210            | Ŧ  | 0,201            | ¥  | 2,000               | Ŷ        | 0,100               | Ŧ    | S, 1           |  |

# Table 9: Financial & Statistical Summary—Consumer Banking Business<sup>(1)(2)</sup>

|  |    | 2013    |   | 2013         |   | 2012         |   | 2012 |         |   | 2012 |               |  |
|--|----|---------|---|--------------|---|--------------|---|------|---------|---|------|---------------|--|
| (Dollars in millions) (unaudited)              |    | Q2      |   | Q1           | - | <br>Q4       |   |      | Q3      |   |      | Q2            |  |
| Consumer Banking                               | _  |         |   |              |   |              |   |      |         |   |      |               |  |
| Earnings:                                      |    |         |   |              |   |              |   |      |         |   |      |               |  |
| Net interest income                            | \$ | 1,478   |   | \$<br>1,478  |   | \$<br>1,503  |   | \$   | 1,501   |   | \$   | 1,496         |  |
| Non-interest income                            |    | 189     |   | 181          | _ | <br>161      |   |      | 260     |   |      | 185           |  |
| Total net revenue                              |    | 1,667   |   | 1,659        |   | 1,664        |   |      | 1,761   |   |      | 1,681         |  |
| Provision for credit losses                    |    | 67      |   | 175          |   | 169          |   |      | 202     |   |      | 44            |  |
| Non-interest expense                           |    | 910     |   | 890          |   | <br>992      |   |      | 977     |   |      | 959           |  |
| Income from continuing operations before taxes |    | 690     |   | 594          | _ | <br>503      |   |      | 582     | - |      | 678           |  |
| Income tax provision                           |    | 246     |   | 211          |   | 178          |   |      | 206     |   |      | 240           |  |
| Income from continuing operations, net of tax  | \$ | 444     |   | \$<br>383    | _ | \$<br>325    |   | \$   | 376     |   | \$   | 438           |  |
| Selected performance metrics:                  |    |         |   |              |   |              |   |      |         |   |      |               |  |
| Period-end loans held for investment           | \$ | 72,218  |   | \$<br>73,613 |   | \$<br>75,127 |   | \$   | 76,738  |   | \$   | 77,615        |  |
| Average loans held for investment              |    | 72,930  |   | 74,286       |   | 76,098       |   |      | 77,271  |   |      | 77,606        |  |
| Average yield on loans held for investment     |    | 5.99    | % | 5.93         | % | 5.94         | % |      | 6.05 %  | 6 |      | 6.17 <b>%</b> |  |
| Auto loan originations                         | \$ | 4,525   |   | \$<br>3,789  |   | \$<br>3,479  |   | \$   | 3,905   |   | \$   | 4,306         |  |
| Period-end deposits                            |    | 169,789 |   | 172,605      |   | 172,396      |   |      | 173,100 |   |      | 173,966       |  |
| Average deposits                               |    | 170,733 |   | 171,089      |   | 172,654      |   |      | 173,334 |   |      | 174,416       |  |
| Deposit interest expense rate                  |    | 0.64    | % | 0.64         | % | 0.68         | % |      | 0.71 %  | 6 |      | 0.70 %        |  |
| Core deposit intangible amortization           | \$ | 35      |   | \$<br>37     |   | \$<br>39     |   | \$   | 41      |   | \$   | 42            |  |
| Net charge-off rate                            |    | 0.60    | % | 0.78         | % | 0.88         | % |      | 0.83 %  | % |      | 0.48 %        |  |
| 30+ day performing delinquency rate            |    | 2.55    |   | 2.24         |   | 2.65         |   |      | 2.23    |   |      | 1.82          |  |
| 30+ day delinquency rate <sup>(7)</sup>        |    | **      |   | 2.81         |   | 3.34         |   |      | 2.91    |   |      | 2.47          |  |
| Nonperforming loan rate                        |    | 0.78    |   | 0.74         |   | 0.85         |   |      | 0.84    |   |      | 0.79          |  |
| Nonperforming asset rate <sup>(4)</sup>        |    | 0.84    |   | 0.80         |   | 0.91         |   |      | 0.89    |   |      | 0.83          |  |
| Period-end loans serviced for others           | \$ | 14,313  |   | \$<br>14,869 |   | \$<br>15,333 |   | \$   | 15,659  |   | \$   | 16,108        |  |

# Table 10: Financial & Statistical Summary—Commercial Banking Business<sup>(1)(2)</sup>

|   |    | 2013                 |    | 2013                 |       | 2012 |               |     | 2012 |                      |    | 2012                 |
|---|----|----------------------|----|----------------------|-------|------|---------------|-----|------|----------------------|----|----------------------|
| (Dollars in millions) (unaudited)                     |    | Q2                   | _  | Q1                   |       |      | Q4            |     |      | Q3                   | _  | Q2                   |
| Commercial Banking                                    | _  |                      |    |                      | _     |      |               |     |      | _                    |    |                      |
| Earnings:   |    |                      |    |                      |       |      |               |     |      |                      |    |                      |
| Net interest income                                   | \$ | 457                  | \$ | 454                  |       | \$   | 450           |     | \$   | 432                  | \$ | 427                  |
| Non-interest income                                   |    | 93                   |    | 84                   |       |      | 86            | -   |      | 87                   |    | 82                   |
| Total net revenue <sup>(10)</sup>                     |    | 550                  |    | 538                  |       |      | 536           |     |      | 519                  |    | 509                  |
| Provision for credit losses                           |    | (14)                 |    | (35)                 | )     |      | (20)          |     |      | (87)                 |    | (94)                 |
| Non-interest expense                                  |    | 269                  |    | 258                  |       |      | 294           |     |      | 253                  |    | 251                  |
| Income from continuing operations before taxes        |    | 295                  |    | 315                  |       |      | 262           |     |      | 353                  |    | 352                  |
| Income tax provision                                  |    | 105                  |    | 112                  |       |      | 93            | -   |      | 125                  |    | 124                  |
| Income from continuing operations, net of tax         | \$ | 190                  | \$ | 203                  |       | \$   | 169           |     | \$   | 228                  | \$ | 228                  |
| Selected performance metrics:                         |    |                      |    |                      |       |      |               |     |      |                      |    |                      |
| Period-end loans held for investment                  | \$ | 40,805               | \$ | 39,150               |       | \$   | 38,820        |     | \$   | 37,209               | \$ | 36,056               |
| Average loans held for investment                     |    | 39,512               |    | 38,576               |       |      | 37,598        |     |      | 36,767               |    | 35,227               |
| Average yield on loans held for investment            |    | 3.84 %               |    | 3.91                 | %     |      | 4.15          | %   |      | 4.14 %               |    | 4.27 %               |
| Period-end deposits                                   | \$ | 30,869               | \$ | 30,275               |       | \$   | 29,866        |     | \$   | 28,670               | \$ | 27,784               |
| Average deposits                                      |    | 30,746               |    | 30,335               |       |      | 29,476        |     |      | 28,063               |    | 27,943               |
| Deposit interest expense rate                         |    | 0.26 %               |    | 0.28                 |       |      | 0.28          | %   |      | 0.31 %               |    | 0.33 %               |
| Core deposit intangible amortization                  | \$ | 8                    | \$ | 7                    |       | \$   | 8             |     | \$   | 8                    | \$ | 9                    |
| Net charge-off rate                                   |    | 0.04 %               |    | 0.07                 | %     |      | 0.10          | %   |      | - %                  |    | 0.19 %               |
| Nonperforming loan rate                               |    | 0.60                 |    | 0.71                 |       |      | 0.73          |     |      | 0.82                 |    | 0.99                 |
| Nonperforming asset rate <sup>(4)</sup>               |    | 0.62                 |    | 0.74                 |       |      | 0.77          |     |      | 0.87                 |    | 1.04                 |
| Risk category: <sup>(11)</sup>                        |    |                      |    |                      |       |      |               |     |      |                      |    |                      |
| Noncriticized   | \$ | 39,168               | \$ | 37,359               |       | \$   | 36,839        |     | \$   | 35,112               | \$ | 33,745               |
| Criticized performing                                 |    | 1,087                |    | 1,191                |       |      | 1,340         |     |      | 1,394                |    | 1,524                |
| Criticized nonperforming                              |    | 244                  |    | 277                  |       |      | 282           |     |      | 305                  |    | 356                  |
| Total risk-rated loans                                |    | 40,499               |    | 38,827               |       |      | 38,461        |     |      | 36,811               |    | 35,625               |
| Acquired commercial loans<br>Total commercial loans   | ¢  | <u>306</u><br>40,805 | \$ | <u>323</u><br>39,150 |       | \$   | 359<br>38,820 | •   | \$   | <u>398</u><br>37,209 | \$ | <u>431</u><br>36.056 |
| Total commercial loans                                | φ  | 40,805               | φ  | 39,130               |       | φ    | 30,020        | -   | φ    | 37,209               | à  | 30,030               |
| % of period-end commercial loans held for investment: |    |                      |    |                      |       |      |               |     |      |                      |    |                      |
| Noncriticized   |    | 96.0 %               |    | 95.4                 | %     |      |               | %   |      | 94.4 %               |    | 93.6 %               |
| Criticized performing                                 |    | 2.7                  |    | 3.1                  |       |      | 3.5           |     |      | 3.7                  |    | 4.2                  |
| Criticized nonperforming<br>Total risk-rated loans    |    | 0.6<br>99.3          |    | 0.7                  |       |      | 0.7           |     |      | 0.8                  |    | <u>1.0</u><br>98.8   |
| Acquired commercial loans                             |    | 99.3<br>0.7          |    | 99.2<br>0.8          |       |      | 99.1<br>0.9   |     |      | 96.9<br>1.1          |    | 96.6                 |
| Total commercial loans                                |    | 100.0 %              |    | 100.0                | %     |      | 100.0         | %   |      | 100.0 %              |    | 100.0 %              |
|   |    | 100.0 /8             |    | 100.0                | = " = |      | 100.0         | ,,, |      | 100.0 /0             |    | 100.0 /0             |

# Table 11: Financial & Statistical Summary—Other and Total<sup>(1)(2)</sup>

| (Dollars in millions) (unaudited)<br>Other            |    |         | 2013<br>Q2 |         |               | 2013<br>Q1    | <br>2012<br>Q4 | <br>2012<br>Q3 | <br>2012<br>Q2 |
|---|----|---------|------------|---------|---------------|---------------|----------------|----------------|----------------|
| Earnings:   | -  |         |            |         |               |               |                |                |                |
| Net interest expense                                  | \$ | (186)   | \$         | (192)   | \$<br>(274)   | \$<br>(278)   | \$<br>(272)    |                |                |
| Non-interest income                                   |    | (29)    |            | (105)   | (34)          | (37)          | <b>1</b> 6     |                |                |
| Total net revenue                                     |    | (215)   |            | (297)   | <br>(308)     | <br>(315)     | <br>(256)      |                |                |
| Provision for credit losses                           |    | (4)     |            | 2       | 2             | 7             | 16             |                |                |
| Non-interest expense                                  |    | 61      |            | 32      | 36            | 25            | 69             |                |                |
| Income (loss) from continuing operations before taxes |    | (272)   | -          | (331)   | (346)         | <br>(347)     | <br>(341)      |                |                |
| Income tax benefit                                    |    | (155)   |            | (203)   | (180)         | (190)         | (165)          |                |                |
| Income (loss) from continuing operations, net of tax  | \$ | (117)   | \$         | (128)   | \$<br>(166)   | \$<br>(157)   | \$<br>(176)    |                |                |
| Selected performance metrics:                         |    |         |            |         |               |               |                |                |                |
| Period-end loans held for investment                  | \$ | 179     | \$         | 173     | \$<br>187     | \$<br>152     | \$<br>164      |                |                |
| Average loans held for investment                     |    | 174     |            | 183     | 158           | 162           | 137            |                |                |
| Period-end deposits                                   |    | 9,207   |            | 9,530   | 10,223        | 11,485        | 12,181         |                |                |
| Average deposits                                      |    | 9,171   |            | 10,131  | 11,364        | 11,926        | 12,555         |                |                |
| Total   | _  |         |            |         |               |               |                |                |                |
| Earnings:   |    |         |            |         |               |               |                |                |                |
| Net interest income                                   | \$ | 4,553   | \$         | 4,570   | \$<br>4,528   | \$<br>4,646   | \$<br>4,001    |                |                |
| Non-interest income                                   |    | 1,085   |            | 981     | <br>1,096     | <br>1,136     | <br>1,054      |                |                |
| Total net revenue                                     |    | 5,638   |            | 5,551   | 5,624         | 5,782         | 5,055          |                |                |
| Provision for credit losses                           |    | 762     |            | 885     | 1,151         | 1,014         | 1,677          |                |                |
| Non-interest expense                                  |    | 3,059   |            | 3,028   | <br>3,255     | <br>3,045     | <br>3,142      |                |                |
| Income from continuing operations before taxes        |    | 1,817   |            | 1,638   | 1,218         | 1,723         | 236            |                |                |
| Income tax provision                                  |    | 581     |            | 494     | <br>370       | <br>535       | <br>43         |                |                |
| Income from continuing operations, net of tax         | \$ | 1,236   | \$         | 1,144   | \$<br>848     | \$<br>1,188   | \$<br>193      |                |                |
| Selected performance metrics:                         |    |         |            |         |               |               |                |                |                |
| Period-end loans held for investment                  | \$ | 191,512 | \$         | 191,333 | \$<br>205,889 | \$<br>203,132 | \$<br>202,749  |                |                |
| Average loans held for investment                     |    | 190,562 |            | 195,997 | 202,944       | 202,856       | 192,632        |                |                |
| Period-end deposits                                   |    | 209,865 |            | 212,410 | 212,485       | 213,255       | 213,931        |                |                |
| Average deposits                                      |    | 210,650 |            | 211,555 | 213,494       | 213,323       | 214,914        |                |                |

#### CAPITAL ONE FINANCIAL CORPORATION (COF) Table 12: Notes to Loan and Business Segment Disclosures (Tables 7 — 11)

- <sup>(1)</sup> Certain prior period amounts have been reclassified to conform to the current period presentation.
- (2) Loans acquired as part of the 2012 U.S. card, ING Direct and CCB acquisitions are included in the denominator used in calculating our reported credit quality metrics. We therefore present certain reported credit quality metrics, adjusted to exclude from the denominator acquired loans accounted for based on estimated cash flows expected to be collected over the life of the loans (formerly SOP 03-3). The table below presents amounts related to acquired loans accounted for under SOP 03-3.

| (Dollars in millions) (unaudited)            | 2013<br>Q2 |        | 2013<br>Q1 |        | 2012<br>Q4 |        | 2012<br>Q3 |        | 2012<br>Q2 |        |
|--|------------|--------|------------|--------|------------|--------|------------|--------|------------|--------|
| Acquired loans accounted for under SOP 03-3: |            |        |            |        |            |        |            |        |            |        |
| Period-end unpaid principal balance          | \$         | 33,620 | \$         | 36,216 | \$         | 38,477 | \$         | 40,749 | \$         | 43,333 |
| Period-end loans held for investment         |            | 32,275 |            | 34,943 |            | 37,134 |            | 39,388 |            | 41,673 |
| Average loans held for investment            |            | 33,144 |            | 35,706 |            | 37,899 |            | 40,158 |            | 42,182 |

- <sup>(3)</sup> Results for Q2 2012 and thereafter include the impact of the May 1, 2012 closing of the 2012 U.S. card acquisition, which resulted in the addition of approximately \$28.2 billion in credit card receivables at closing.
- <sup>(4)</sup> Nonperforming assets consist of nonperforming loans, real estate owned ("REO") and other foreclosed assets. The nonperforming asset ratios are calculated based on nonperforming assets for each category divided by the combined period-end total of loans held for investment, REO and other foreclosed assets for each respective category. The nonperforming loan ratios are calculated based on nonperforming loans for each category divided by period-end loans held for investment for each respective category.
- <sup>(5)</sup> The transfer of the Best Buy Stores, L.P. ("Best Buy") portfolio to held for sale resulted in an increase in the average yield for Domestic Card and Total Card of 168 basis points and 152 basis points, respectively, in Q2 2013 and 107 basis points and 97 basis points, respectively, in Q1 2013.
- <sup>(6)</sup> The transfer of the Best Buy portfolio to held for sale resulted in an increase in the net revenue margin for Domestic Card and Total Card of 188 basis points and 169 basis points, respectively, in Q2 2013 and 123 basis points and 112 basis points, respectively, in Q1 2013.
- <sup>(7)</sup> The 30+ day delinquency rate as of the end of Q2 2013 will be provided in our Quarterly Report on Form 10-Q for the period ended June 30, 2013.
- <sup>(8)</sup> Represents the net reduction in interest income attributable to non-SOP 03-3 card loan premium amortization and other intangible accretion associated with the 2012 U.S. card acquisition.
- <sup>(9)</sup> Includes credit card purchase transactions, net of returns. Excludes cash advance transactions.
- (10) Because some of our tax-related commercial investments generate tax-exempt income or tax credits, we make certain reclassifications within our Commercial Banking business results to present revenues on a taxable-equivalent basis, calculated assuming an effective tax rate approximately equal to our federal statutory tax rate of 35%.
- <sup>(11)</sup> Criticized exposures correspond to the "Special Mention," "Substandard" and "Doubtful" asset categories defined by bank regulatory authorities.

#### Table 13: Reconciliation of Non-GAAP Measures and Calculation of Regulatory Capital Measures Under Basel I

In addition to disclosing regulatory capital measures under Basel I, we also report certain non-GAAP capital measures that management uses in assessing its capital adequacy. These non-GAAP measures include average tangible common equity, tangible common equity ("TCE") and TCE ratio. The table below provides the details of the calculation of our Basel I regulatory capital and non-GAAP capital measures. While our non-GAAP capital measures are widely used by investors, analysts and bank regulatory agencies to assess the capital position of financial services companies, they may not be comparable to similarly titled measures reported by other companies.

| (Dollars in millions)(unaudited)  |                | 2013<br>Q2         | 2013<br>Q1 |                      | 2012<br>Q4 |                    | 2012<br>Q3 |                   | 2012<br>Q2 |                    |  |
|---|----------------|--------------------|------------|----------------------|------------|--------------------|------------|-------------------|------------|--------------------|--|
| Average Equity to Non-GAAP Average Tangible Common Equity Average total stockholders' equity      | - \$           | 41,579             | \$         | 40,960               | \$         | 40,212             | \$         | 38,535            | \$         | 37,533             |  |
| Less: Average goodwill and other intangible assets <sup>(1)</sup>                                 | Ŷ              | (15,974)           | Ψ          | (16,141)             | Ψ          | (16,340)           | Ŷ          | (16,408)          | Ψ          | (15,689)           |  |
| Noncumulative perpetual preferred stock <sup>(2)</sup>  |                | (13,374)<br>(853)  |            | (10, 141)<br>(853)   |            | (10,340)<br>(853)  |            | (456)             |            | (13,003)           |  |
| Average tangible common equity <sup>(3)</sup>   | \$             | 24,752             | \$         | 23,966               | \$         | 23,019             | \$         | 21,671            | \$         | 21,844             |  |
|   | _              | ,. •_              | -          | 20,000               | <u> </u>   | 20,010             | <b>—</b>   | 21,011            | <u> </u>   | 21,011             |  |
| Stockholders' Equity to Non-GAAP Tangible Common Equity Total stockholders' equity                | - \$           | 41,041             | \$         | 41,296               | \$         | 40,499             | \$         | 39,672            | \$         | 37,192             |  |
| Less: Goodwill and other intangible assets <sup>(1)</sup>   | Ŷ              | (15,872)           | Ψ          | (15,992)             | Ψ          | (16,224)           | Ψ          | (16,323)          | Ψ          | (16,477)           |  |
| Noncumulative perpetual preferred stock <sup>(2)</sup>  |                | (15,672)<br>(853)  |            | (15,992)<br>(853)    |            | (10,224)<br>(853)  |            | (10,323)<br>(853) |            | (10,477)           |  |
| Tangible common equity <sup>(3)</sup>   | ¢              | 24,316             | \$         | 24,451               | \$         | 23,422             | \$         | 22,496            | \$         | 20,715             |  |
|   | <del>م</del>   | 24,310             | ð          | 24,401               | φ          | 23,422             | φ          | 22,490            | φ          | 20,715             |  |
| Total Assets to Tangible Assets   | -              | 000 540            | ¢          | 200 402              | ¢          | 040.040            | •          | 204 000           | ¢          | 000 570            |  |
| Total assets<br>Less: Assets from discontinued operations   | \$             | 296,542<br>(310)   | \$         | 300,163<br>(309)     | \$         | 312,918<br>(309)   | \$         | 301,989<br>(309)  | \$         | 296,572<br>(310)   |  |
| Total assets from continuing operations   |                | 296,232            |            | 299,854              |            | 312,609            |            | 301,680           |            | 296,262            |  |
| Less: Goodwill and other intangible assets <sup>(1)</sup>   |                | (15,872)           |            | (15,992)             |            | (16,224)           |            | (16,323)          |            | (16,477)           |  |
| Tangible assets   | \$             | 280,360            | \$         | 283,862              | \$         | 296,385            | \$         | 285,357           | \$         | 279,785            |  |
| Non-GAAP TCE Ratio  |                |                    |            |                      |            |                    |            |                   |            |                    |  |
| Tangible common equity <sup>(3)</sup>   | -<br>\$        | 24,316             | \$         | 24,451               | \$         | 23,422             | \$         | 22.496            | \$         | 20.715             |  |
| Tangible assets   | φ              | 280,360            | φ          | 283,862              | φ          | 296,385            | φ          | 285,357           | φ          | 279,785            |  |
| TCE ratio <sup>(3)</sup>  |                | 8.7 %              | ,          | 8.6 %                |            | 7.9 %              | 'n         | 7.9 %             | 6          | 7.4 %              |  |
|   | _              | 0.1 /              | 0          | 0.0 /0               |            | 1.0 /              | 0          | 1.0 /             | 0          | 7.1 70             |  |
| Regulatory Capital Ratios <sup>(4)</sup>  | _              |                    |            |                      |            |                    |            |                   |            |                    |  |
| Total stockholders' equity  | \$             | 41,041             | \$         | 41,296               | \$         | 40,499             | \$         | 39,672            | \$         | 37,192             |  |
| Less: Net unrealized gains on AFS securities recorded in AOCI <sup>(5)</sup>                      |                | 503                |            | (583)                |            | (712)              |            | (752)             |            | (422)              |  |
| Net (gains) losses on cash flow hedges recorded in AOCI <sup>(5)</sup>                            |                | 175                |            | 15                   |            | 2                  |            | (6)               |            | 34                 |  |
| Disallowed goodwill and other intangible assets   |                | (14,309)           |            | (14,361)             |            | (14,428)           |            | (14,497)          |            | (14,563)           |  |
| Disallowed deferred tax assets  |                | _                  |            |                      |            |                    |            | (221)             |            | (758)              |  |
| Noncumulative perpetual preferred stock <sup>(2)</sup><br>Other                                   |                | (853)              |            | (853)                |            | (853)<br>(12)      |            | (853)<br>(12)     |            | (12)               |  |
| Tier 1 common capital   |                | (5)<br>26,552      |            | <u>(4)</u><br>25,510 |            | 24,496             |            | 23,331            |            | 21,471             |  |
| Plus: Noncumulative perpetual preferred stock <sup>(2)</sup>                                      |                | 853                |            | 853                  |            | 853                |            | 853               |            | ,                  |  |
| Tier 1 restricted core capital items <sup>(6)</sup>   |                | 2                  |            | 1                    |            | 2                  |            | 3,636             |            | 3,636              |  |
| Tier 1 capital  |                | 27,407             |            | 26,364               |            | 25,351             |            | 27,820            |            | 25,107             |  |
| Plus: Long-term debt qualifying as Tier 2 capital   |                | 2,124              |            | 2,121                |            | 2,119              |            | 2,119             |            | 2,318              |  |
| Qualifying allowance for loan and lease losses  |                | 2,781              |            | 2,738                |            | 2,830              |            | 2,767             |            | 2,740              |  |
| Other Tier 2 components<br>Tier 2 capital   |                | <u>12</u><br>4,917 |            | <u>11</u><br>4,870   |            | <u>13</u><br>4,962 |            | 4,903             |            | <u>15</u><br>5,073 |  |
| Total risk-based capital <sup>(7)</sup>   | \$             | 32,324             | \$         | 31,234               | \$         | 30,313             | \$         | 32,723            | \$         | 30,180             |  |
| Risk-weighted assets <sup>(8)</sup>   | <u>*</u><br>\$ | 220,204            | \$         | 216,458              | \$         | 223,472            | \$         | 218,390           | \$         | 216,341            |  |
| -   | -              |                    | <u> </u>   |                      | <u> </u>   |                    |            |                   |            |                    |  |
| Tier 1 common ratio <sup>(9)</sup>  |                | 12.1 %             | D          | 11.8 %               |            | 11.0 %             | 0          | 10.7 %            | 0          | 9.9 %              |  |
| Tier 1 risk-based capital ratio <sup>(10)</sup><br>Total risk-based capital ratio <sup>(11)</sup> |                | 12.4<br>14.7       |            | 12.2<br>14.4         |            | 11.3<br>13.6       |            | 12.7<br>15.0      |            | 11.6<br>14.0       |  |
| I JUAI HINT-DASEU GAPILAI IALIU   |                | 14.7               |            | 14.4                 |            | 13.0               |            | 15.0              |            | 14.0               |  |

<sup>(1)</sup> Includes impact from related deferred taxes.

(2) Noncumulative perpetual preferred stock qualifies for Tier 1 capital; however, it is not includable in Tier 1 common capital.

<sup>(3)</sup> TCE ratio is a non-GAAP measure calculated based on tangible common equity divided by tangible assets.

<sup>(4)</sup> Regulatory capital ratios as of the end of Q2 2013 are preliminary and therefore subject to change.

(5) Amounts presented are net of tax.

<sup>(6)</sup> Consists primarily of trust preferred securities.

<sup>(7)</sup> Total risk-based capital equals the sum of Tier 1 capital and Tier 2 capital.

<sup>(8)</sup> Calculated based on prescribed regulatory guidelines.

<sup>(9)</sup> Tier 1 common ratio is a regulatory measure calculated based on Tier 1 common capital divided by risk-weighted assets.

(10) Tier 1 risk-based capital ratio is a regulatory capital measure calculated based on Tier 1 capital divided by risk-weighted assets.

(11) Total risk-based capital ratio is a regulatory capital measure calculated based on total risk-based capital divided by risk-weighted assets.