financial measures/ratios, including the reconciliations to the corresponding GAAP financial measures/ratios. Net Income - 5 Quarter Trend \$180 \$153.1 \$160 \$140 \$120 \$109.1 \$107.3 \$105.1 \$ in Millions \$101.2 \$100 \$80 \$60 \$40 \$20 \$0 Q3 2020 Q4 2020 Q1 2021 Q2 2021 Q3 2021 Total average interest-bearing deposits with banks and cash equivalents as a percentage of total average earning assets - 5 Quarter Trend \$50 14% \$44.2 \$42.9 \$45 \$41.9 \$40.7 11.6% \$39.8 12% \$40 10.8% 10.1% \$35 10% **\$ in Billions** 9.0% \$30 8.6% \$25 8% \$20 \$15 6% \$10 \$5.1 \$4.4 \$4.2 \$3.8 \$3.4 \$5 4% \$0 Q3 2020 Q4 2020 Q1 2021 Q2 2021 Q3 2021 Total average earning assets Total average interest-bearing deposits with banks and cash equivalents Total average interest-bearing deposits with banks and cash equivalents as a percentage of total average earning assets

The graphs below illustrate certain financial highlights of the third quarter of 2021 as well as historical financial performance. See "Supplemental Non-GAAP Financial Measures/Ratios" at Table 18 for additional information with respect to non-GAAP financial measures/ratios, including the reconciliations to the corresponding GAAP financial measures/ratios.













