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Financing Receivable and Current Expected Credit Loss Disclosures
(2023 GAAP Taxonomy[†])

GAAP Financial Reporting Taxonomy and SEC Reporting Taxonomy
(collectively referred to as the “GAAP Taxonomy”)
Implementation Guide Series

[†] Changes from the 2021 GAAP Taxonomy Implementation Guide are included in Appendix A.

The GAAP Taxonomy Implementation Guide is not authoritative; rather, it is a document that communicates how the GAAP Financial Reporting Taxonomy (GRT) and SEC Reporting Taxonomy (SRT) (collectively referred to as the GAAP Taxonomy) are designed. It also provides other information to help a user of the GAAP Taxonomy understand how elements and relationships are structured.

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GAAP Taxonomy Implementation Guide on Financing Receivable and Current Expected Credit Loss Disclosures

Overview

The purpose of this GAAP Taxonomy Implementation Guide (Guide) is to demonstrate the modeling for the reporting of financing receivables under *FASB Accounting Standards Codification*[®] Topics 310 and 326. These examples are not intended to encompass all the potential modeling configurations or to dictate the appearance and structure of an entity's extension taxonomy or its financial statements. The examples are provided to help users of the GAAP Financial Reporting Taxonomy and the SEC Reporting Taxonomy (collectively referred to as the "GAAP Taxonomy" understand how the modeling for financing receivables is structured within the GAAP Taxonomy. The examples are based on the assumption that the entity meets the criteria for reporting financing receivables under Generally Accepted Accounting Principles (GAAP) and/or U.S. Securities and Exchange Commission (SEC) authoritative literature. In addition, the reported line items within the examples do not include all reporting requirements and represent only partial disclosures and statements for illustrative purposes.

While constituents may find the information in the Guide useful, users looking for guidance to conform to SEC eXtensible Business Reporting Language (XBRL) filing requirements should look to the SEC EDGAR Filer Manual and other information provided on the SEC's website at www.sec.gov/structureddata.

This Guide focuses on detail tagging only (Level 4); it does not include elements for text blocks, policy text blocks, and table text blocks (Levels 1 through 3).

There are two sections included in this Guide:

- **Section 1: Overview of Modeling:** This section provides an overview of the modeling for the reporting of financing receivables.
- **Section 2: Examples of Modeling:** This section includes examples of modeling for the reporting of financing receivables.
 - Example 1—[Loan Balances, Disaggregation by Portfolio Segment and Class](#)
 - Example 2—[Loans by Loan Portfolio Segment and Class](#)
 - Example 3—[Credit Quality Indicators](#)
 - Example 4—[Nonperforming Loans](#)

- Example 5—[Summary of Loans by Portfolio and Class](#)
- Example 6—[Loan Modifications](#)
- Example 7—[Allowance for Credit Losses Roll Forward](#)
- Example 8—[Nonaccrual Loans](#)

General Information

- (1) A legend for dimensions and domain members has been provided to associate with facts contained in the notes to the financial statements. Extension elements are coded using “Ex.” Legends specific to the examples are provided in Figure x.2 of each example.

Coding	Standard Label	Element Name
A1	Financing Receivable Portfolio Segment [Axis]	FinancingReceivablePortfolioSegmentAxis
	Financing Receivable Portfolio Segment [Domain]	FinancingReceivablePortfolioSegmentDomain
ExM1	Consumer, Excluding Credit Card Loan Portfolio Segment [Member]	ConsumerExcludingCreditCardLoanPortfolioSegmentMember
M2	Credit Card Receivable [Member]	CreditCardReceivablesMember
M3	Commercial Portfolio Segment [Member]	CommercialPortfolioSegmentMember
M4	Consumer Portfolio Segment [Member]	ConsumerPortfolioSegmentMember
A2	Class of Financing Receivable [Axis]	FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis
	Class of Financing Receivable [Domain]	FinancingReceivableRecordedInvestmentClassOfFinancingReceivableDomain
M5	Residential Mortgage [Member]	ResidentialMortgageMember
M6	Fixed Rate Residential Mortgage [Member]	FixedRateResidentialMortgageMember
M7	Home Equity Loan [Member]	HomeEquityLoanMember
M8	Adjustable Rate Residential Mortgage [Member]	AdjustableRateResidentialMortgageMember
ExM9	Automobile, Consumer Business Banking and Student Loans [Member]	AutomobileConsumerBusinessBankingAndStudentLoansMember
M10	Automobile Loan [Member]	AutomobileLoanMember
ExM11	Consumer Business Banking Loans [Member]	ConsumerBusinessBankingLoansMember
M12	Student Loan [Member]	StudentLoanMember
M13	Commercial Real Estate [Member]	CommercialRealEstateMember
ExM14	Commercial and Industrial Sector and Equipment Financing [Member]	CommercialAndIndustrialSectorAndEquipmentFinancingMember
M15	Commercial and Industrial Sector [Member]	CommercialAndIndustrialSectorMember
ExM16	Equipment Financing [Member]	EquipmentFinancingMember
ExM17	Home Equity Line of Credit and Other Consumer [Member]	HomeEquityLineOfCreditAndOtherConsumerMember
M18	Home Equity Line of Credit [Member]	HomeEquityMember
ExM19	Consumer, Other [Member]	ConsumerOtherMember
ExM20	Other Consumer Loan and Credit Card Receivables [Member]	OtherConsumerLoanAndCreditCardReceivablesMember
M21	Construction Loans [Member]	ConstructionLoansMember
M22	Collateral Pledged [Member]	CollateralPledgedMember
M23	Machinery and Equipment [Member]	MachineryAndEquipmentMember

(continues)

Coding	Standard Label	Element Name
M24	Residential Real Estate [Member]	ResidentialRealEstateMember
M25	Automobiles [Member]	AutomobilesMember
M26	Uncollateralized [Member]	UncollateralizedMember
A3	Lien Category [Axis]	LienCategoryAxis
	Lien Category [Domain]	LienCategoryDomain
M27	Senior Lien [Member]	SeniorLienMember
M28	Junior Lien [Member]	JuniorLienMember
A4	Internal Credit Assessment [Axis]	InternalCreditAssessmentAxis
	Internal Credit Assessment [Domain]	InternalCreditAssessmentDomain
M29	Prime [Member]	PrimeMember
M30	Subprime [Member]	SubprimeMember
ExM31	One to Two Internal Grade [Member]	OneToTwoInternalGradeMember
ExM32	Three to Four Internal Grade [Member]	ThreeToFourInternalGradeMember
ExM33	Five Internal Grade [Member]	FiveInternalGradeMember
ExM34	Six Internal Grade [Member]	SixInternalGradeMember
ExM35	Seven Internal Grade [Member]	SevenInternalGradeMember
A5	Debt-to-Value [Axis]	LoanToValueAxis
	Debt-to-Value [Domain]	LoanToValueDomain
Ex36	DTV Greater than 125 Percent [Member]	DTVGreaterThan125PercentMember
ExM37	DTV Between 101 and 125 Percent [Member]	DTVBetween101And125PercentMember
M38	Debt-to-Value Ratio, 80 to 100 Percent [Member]	Ltv80To100PercentMember
M39	Debt-to-Value Ratio, Less than 80 Percent [Member]	LtvLessThan80PercentMember
A6	Credit Score, FICO [Axis]	CreditScoreFicoAxis
	Credit Score, FICO [Domain]	CreditScoreFicoDomain
ExM40	FICO Score, Equal to or Greater than 660 [Member]	FicoScoreEqualToOrGreaterThan660Member
ExM41	FICO Score, Less than 660 [Member]	FicoScoreLessThan660Member
A7	Financial Asset, Aging [Axis]	FinancingReceivablesPeriodPastDueAxis
	Financial Asset, Aging [Domain]	FinancingReceivablesPeriodPastDueDomain
M42	Financial Asset, Not Past Due [Member]	FinancialAssetNotPastDueMember
M43	Financial Asset, 1 to 29 Days Past Due [Member]	FinancingReceivables1To29DaysPastDueMember
ExM44	Financial Asset, 30 to 149 Days Past Due [Member]	FinancialAsset30To149DaysPastDueMember
ExM47	Financial Asset, 150 or More Days Past Due [Member]	FinancialAsset150OrMoreDaysPastDueMember

(continues)

Coding	Standard Label	Element Name
A8	Geographical [Axis]	StatementGeographicalAxis
	Geographical [Domain]	SegmentGeographicalDomain
M48	CONNECTICUT	stpr:CT
M49	NEW YORK	stpr:NY
M50	CALIFORNIA	stpr:CA
M51	NEW JERSEY	stpr:NJ
M52	FLORIDA	stpr:FL
M53	MAINE	stpr:ME
M54	OHIO	stpr:OH
M55	DELAWARE	stpr:DE
M56	MICHIGAN	stpr:MI
M57	MARYLAND	stpr:MD
ExM58	Other Geographic Areas [Member]	OtherGeographicalAreasMember
A9	Geographic Distribution [Axis]	GeographicDistributionAxis
	Geographic Distribution [Domain]	GeographicDistributionDomain
	Geographic Distribution, Domestic [Member]	GeographicDistributionDomesticMember
M59	UNITED STATES	country:US
M60	Geographic Distribution, Foreign [Member]	GeographicDistributionForeignMember
A10	Core and Non-core Status [Axis]	CoreAndNonCoreStatusAxis
	Core and Non-core Status [Domain]	CoreAndNonCoreStatusDomain
M61	Core [Member]	CoreMember
M62	Non-core [Member]	NonCoreMember
A11	Financial Instrument Performance Status [Axis]	FinancialInstrumentPerformanceStatusAxis
	Financial Instrument Performance Status [Domain]	FinancialInstrumentPerformanceStatusDomain
M63	Nonperforming Financial Instruments [Member]	NonperformingFinancingReceivableMember
A12	Loan Restructuring Modification [Axis]	LoanRestructuringModificationAxis
	Loan Restructuring Modification [Domain]	LoanRestructuringModificationDomain
M64	Contractual Interest Rate Reduction [Member]	ContractualInterestRateReductionMember
M65	Extended Maturity [Member]	ExtendedMaturityMember
M66	Principal Forgiveness [Member]	PrincipalForgivenessMember
M67	Extended Maturity and Principal Forgiveness [Member]	ExtendedMaturityAndPrincipalForgivenessMember
M68	Extended Maturity and Interest Rate Reduction [Member]	ExtendedMaturityAndInterestRateReductionMember

(continued)

- (2) Elements that have an instant period type and elements that have a duration period type are indicated as such in Figure x.2 of each example. Instant elements have a single date context (such as December 31, 20XX) while duration elements have a starting and ending date as their context (such as January 1 through December 31, 20XX).
- (3) The XBRL report view (Figure x.3 in each example) does not include all information that may appear in an entity's instance document. The XBRL report view is provided for illustrative purposes only.
- (4) For elements contained in the GAAP Taxonomy, the standard label is as it appears in the GAAP Taxonomy. For extension elements, the standard label corresponds to the element name. For information about structuring extension elements, refer to the SEC *EDGAR Filer Manual*.
- (5) Values reported in XBRL are generally entered as positive, with the exception of certain concepts such as net income (loss) or gain (loss).
- (6) Preferred labels (Figure x.3 in each example) are the labels created and used by the entity to show the line item captions in its financial statements.
- (7) Additional information for values reported using extensible enumerations can be found in the GAAP Taxonomy Implementation Guide, *Extensible Enumerations: A Guide for Preparers*.

Section 1: Overview of Modeling

This Guide reflects changes from the *Accounting Standards Update 2016-13, Financial Instruments—Credit Losses (Topic 326)* (ASU) as well as other modeling improvements. Some of the new elements that have replaced elements in the previous Guide are intended to be used when the entity has adopted the ASU. The ASU examples shown in this Guide are for financing receivables, although the ASU also applies to other types of financial assets. The modeling structure for financing receivables is similar to the modeling for the other financial assets in scope.

Financing Receivable Portfolio and Class

Financing receivables generally are disaggregated on two levels: first by portfolio segment and then by class. The “Financing Receivable Portfolio Segment [Axis]” (A1) is used to distinguish portfolio segments from classes. Portfolio segments can be further disaggregated into classes of financing receivables. The “Class of Financing Receivable [Axis]” (A2) is used to disclose the class of financing receivable.

Common characteristics used for disaggregation include: type, term, industry, borrower, collateral, geographic distribution, risk ratings, etc. The dimensions used for the characteristics may include:

- “Geographic Distribution [Axis]” (A9)—Dimension to classify business activity as either domestic or foreign.
- “Collateral Held [Axis]”—Dimension to disclose the category of collateral or no collateral. Collateral may include: real estate, securities, equipment, automobiles, etc. A financing receivable can also be uncollateralized and not have specific property to serve as security against default.
- “Type of Borrower [Axis]”—Dimension to disclose the category of entity or individual who borrows funds. Types of borrowers may include: municipalities, commercial institutions, and consumers.
- “Industry Sector [Axis]”—Dimension to disclose type of industry sector. Industry sectors may include: commercial, industrial, agricultural, financial services, technology, healthcare, and real estate.

In many cases, entities have more than one category of loan class, and the members from these dimensions can be used on the “Class of Financing Receivable [Axis]” (A2) to disclose the classes. For example, if an entity's classes of financing receivable consist of home equity, commercial and industrial, and commercial real estate loans, the entity can use the following members: “Home Equity Loan [Member]” (M7) (located on the “Class of Financing Receivable [Axis]” (A2)), “Commercial and Industrial Sector [Member]” (M15) (located on the “Industry Sector [Axis]”) and “Commercial Real Estate [Member]” (M13) (located on the “Collateral Held [Axis]”). The members can be modeled on the “Class of Financing Receivable [Axis]” (A2), in order to convey the classes, rather than using the separate dimensions. This provides flexibility in modeling by allowing an entity to disclose classes of financing receivables based on its definition of a financing receivable class, while creating a consistent model that consolidates all classes on the same dimension. It is important for users of the data to understand how values aggregate.

Dimensional Modeling for Financing Receivables

A dimensional modeling structure is also applied to other financing receivable disclosures in the GAAP Taxonomy, in particular: Aging of Financing Receivables Past Due, Credit Quality Indicators, and Loan Modifications. The modeling changes for these disclosures are discussed below.

- Aging of Financing Receivables Past Due

The day ranges are not specifically prescribed, and therefore, entities report a variety of day ranges that differ from the time bands included in the GAAP Taxonomy. A dimension and members representing various day ranges are modeled with broad primary elements. Entities can use the primary elements in the GAAP Taxonomy with extension members to disclose their own day ranges. This provides flexibility while maintaining a standardized format.

- Dimensions for Credit Quality Indicators and Loan Modifications:
 - “Lien Category [Axis]” (A3)
 - “Debt-to-Value [Axis]” (A5)
 - “Credit Score, FICO [Axis]” (A6)
 - “Loan Restructuring Modification [Axis]” (A12)
 - “Loan Restructuring Modification Name [Axis]”

The dimensions listed above, were created to reflect common disclosure practices related to credit quality indicators and loan modifications.

Credit quality indicators and loan modification modeling were also modified to reflect the discrete nature of the disclosures. For instance, Fair Isaac Corporation (FICO) credit scores and debt-to-value amounts are different for each entity. FICO credit scores and debt-to-value amounts are derived from specific calculations based on the unique composition of the entity's portfolio. Entities can use the dimensions, "Credit Score, FICO [Axis]" (A6) and "Debt-to-Value [Axis]" (A5) with extension members to disclose their own FICO scores and debt-to-value amounts. Members of these dimensions were created in the GAAP Taxonomy to provide an example of the modeling format for FICO score and debt-to-value extension members.

Section 2: Examples of Modeling

Example 1—Loan Balances, Disaggregation by Portfolio Segment and Class

This example illustrates the modeling for reporting the balance of loans disaggregated by portfolio segment and class. The purpose of this example is to demonstrate the modeling of the “Financing Receivable Portfolio Segment [Axis]” (A1) and how it interrelates with the class of financing receivable dimension. The example is typical of a financing receivable disclosure of large financial institutions, which often have extensive loan portfolios disaggregated by differing loan classes that may vary across portfolio segments. For example, the wholesale portfolio segment is disaggregated by industry of borrower whereas the credit card portfolio is broken down by geographical region of borrowers. To disclose the industry, the appropriate members from the “Industry Sector [Axis]” can be modeled on the “Class of Financing Receivable [Axis]” (A2) to disclose the class. However, the geographical breakout of borrowers in Example 1.1f is a complete disaggregation of the portfolio, and the “Geographical [Axis]” (A8) is applied.

The amortized cost basis may be reported excluding accrued interest with accrued interest presented separately or disclosed along with which statement of financial position line item the accrued interest is included. Example 1 illustrates disclosures with amortized cost excluding accrued interest and the element “Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss” (L1) is intended to be used. To disclose the election to exclude accrued interest from the amortized cost, the Boolean element, “Financing Receivable, Practical Expedient, Accrued Interest Exclusion [true false]” (L4) is intended to be used. To disclose the statement of financial position line item in which the accrued interest is included, “Financing Receivable, Accrued Interest, after Allowance for Credit Loss, Statement of Financial Position [Extensible Enumeration]” (XL2) is intended to be used with the relevant statement of financial position line item element as the value. If accrued interest is not excluded from amortized cost and it is included, then the element “Financing Receivable, before Allowance for Credit Loss” (L5) is intended to be used.

Example 1 is broken down into six disclosure tables (1.1a through 1.1f) to illustrate the different disclosures that are reported on a class level. Because each disclosure is related, the totals agree to the portfolio segment or loan class tables as noted in the Notes section of each example.

Example 1.1a—Loan Balances by Portfolio Segment

This example illustrates the modeling for “Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss” (L1) disaggregated by the entity’s portfolio segments:

- Consumer, excluding credit card
- Credit card
- Wholesale—consists of commercial loans made to institutional customers.

The portfolio segments represent the first breakdown of financing receivables, with the total equal to the amount reported on the statement of financial position (report-wide value). Refer to the Notes section following each example for the amounts tied to other disclosure tables within Example 1.

Loan Balance by Portfolio Segment					
\$ million					
As of December 31, 20X4					
		A1:ExM1	A1:M2	A1:M3	
		Consumer, excluding credit card	Credit card	Wholesale	Total ⁽¹⁾
Loans, excluding accrued interest	L1	\$ 252,531	\$ 118,498	\$ 288,383	\$ 659,412

⁽¹⁾ The Company elected to exclude accrued interest from loans measured at amortized cost (L4). Accrued interest, net of allowance, of 2.5 billion, (L3) is recorded in Other Assets (XL2) on the Consolidated Statement of Financial Position.

Figure 1.1(a)

The legend for the elements used to tag these facts follows:

	Standard Label	Balance Type	Period Type	Element Name
A1	Financing Receivable Portfolio Segment [Axis]		Duration	FinancingReceivablePortfolioSegmentAxis
	Financing Receivable Portfolio Segment [Domain]		Duration	FinancingReceivablePortfolioSegmentDomain
ExM1	Consumer, Excluding Credit Card Loan Portfolio Segment [Member]		Duration	ConsumerExcludingCreditCardLoanPortfolioSegmentMember
M2	Credit Card Receivable [Member]		Duration	CreditCardReceivablesMember
M3	Commercial Portfolio Segment [Member]		Duration	CommercialPortfolioSegmentMember
L1	Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss	Debit	Instant	FinancingReceivableExcludingAccruedInterestBeforeAllowanceForCreditLoss
XL2	Financing Receivable, Accrued Interest, after Allowance for Credit Loss, Statement of Financial Position [Extensible Enumeration]		Instant	FinancingReceivableAccruedInterestAfterAllowanceForCreditLossStatementOfFinancialPositionExtensibleList
L3	Financing Receivable, Accrued Interest, after Allowance for Credit Loss	Debit	Instant	FinancingReceivableAccruedInterestAfterAllowanceForCreditLoss
L4	Financing Receivable, Practical Expedient, Accrued Interest Exclusion [true false]		Instant	FinancingReceivablePracticalExpedientAccruedInterestExclusion

Figure 1.2(a)

The XBRL report view created using the modeling structure is provided here:

	Standard Label	Preferred Label	Consumer, Excluding Credit Card Loan Portfolio Segment [Member]	Credit Card Receivable [Member]	Commercial Portfolio Segment [Member]	Report-wide Value
	A1		ExM1	M2	M3	
L1	Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss	Loans, excluding accrued interest	252531000000	118498000000	288383000000	659412000000
XL2	Financing Receivable, Accrued Interest, after Allowance for Credit Loss, Statement of Financial Position [Extensible Enumeration]	Accrued interest, net of allowance, statement of financial position line item				http://fasb.org/us-gaap/20X4#OtherAssets
L3	Financing Receivable, Accrued Interest, after Allowance for Credit Loss	Accrued interest, net of allowance				2500000000
L4	Financing Receivable, Practical Expedient, Accrued Interest Exclusion [true false]	elected to exclude accrued interest from loans measured at amortized cost				true

Figure 1.3(a)

Notes:

- The total loan balance of \$659,412 million agrees to the amount presented in the statement of financial position.
- In addition, the amounts for each portfolio segment agrees to the amounts presented in the subsequent examples.
- An extensible enumeration data type element is used to convey the location of accrued interest in the statement of financial position, using “Financing Receivable, Accrued Interest, after Allowance for Credit Loss, Statement of Financial Position [Extensible Enumeration]” (XL2) and OtherAssets (<http://fasb.org/us-gaap/20X4#OtherAssets>) as the value.
- “Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss” (L1) is used to tag the fact value for loans before the allowance for credit loss. Alternatively, “Financing Receivable, before Allowance for Credit Loss” (L5) may be used, if applicable.

Example 1.1b—Consumer Loans, Excluding Credit Card Portfolio, by Class

This example illustrates the modeling of classes of loans within the portfolio, consumer loans-excluding credit card. The classes of loans are:

- Residential real estate loans:
 - Home Equity—Senior and Junior Lien
 - Mortgages—Prime and Subprime
- Other consumer loans
 - Auto
 - Business Banking
 - Student

The loans reported in the example represent different classes of loans and the “Class of Financing Receivable [Axis]” (A2) was used for the disclosure. Additional dimensions, such as “Lien Category [Axis]” (A3) and “Internal Credit Assessment [Axis]” (A4) were added to the modeling to convey the loan balances classified as: senior lien, junior lien, prime and subprime.

Consumer Loans, Excluding Credit Card, By Class		A1:ExM1	
\$ million		December 31, 20X4	
Description			
Residential real estate			
Home equity			
A2:M7	A3:M27 Senior lien	\$	16,168
	A3:M28 Junior lien		42,702
Mortgages			
A2:M6	A4:M29 Prime		98,820
	A4:M30 Subprime		4,472
Other consumer loans		L1	
A2:M10	Auto		50,953
A2:ExM11	Business banking		26,241
A2:M12	Student		13,175
Total loans, excluding accrued interest		\$	252,531

Figure 1.1(b)

The legend for the elements used to tag these facts follows:

	<u>Standard Label</u>	<u>Balance Type</u>	<u>Period Type</u>	<u>Element Name</u>
A1	Financing Receivable Portfolio Segment [Axis]		Duration	FinancingReceivablePortfolioSegmentAxis
	Financing Receivable Portfolio Segment [Domain]		Duration	FinancingReceivablePortfolioSegmentDomain
ExM1	Consumer, Excluding Credit Card Loan Portfolio Segment [Member]		Duration	ConsumerExcludingCreditCardLoanPortfolioSegmentMember
A2	Class of Financing Receivable [Axis]		Duration	FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis
	Class of Financing Receivable [Domain]		Duration	FinancingReceivableRecordedInvestmentClassOfFinancingReceivableDomain
M6	Fixed Rate Residential Mortgage [Member]		Duration	FixedRateResidentialMortgageMember
M7	Home Equity Loan [Member]		Duration	HomeEquityLoanMember
M10	Automobile Loan [Member]		Duration	AutomobileLoanMember
ExM11	Consumer Business Banking Loans [Member]		Duration	ConsumerBusinessBankingLoansMember
M12	Student Loan [Member]		Duration	StudentLoanMember
A3	Lien Category [Axis]		Duration	LienCategoryAxis
	Lien Category [Domain]		Duration	LienCategoryDomain
M27	Senior Lien [Member]		Duration	SeniorLienMember
M28	Junior Lien [Member]		Duration	JuniorLienMember
A4	Internal Credit Assessment [Axis]		Duration	InternalCreditAssessmentAxis
	Internal Credit Assessment [Domain]		Duration	InternalCreditAssessmentDomain
M29	Prime [Member]		Duration	PrimeMember
M30	Subprime [Member]		Duration	SubprimeMember
L1	Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss	Debit	Instant	FinancingReceivableExcludingAccruedInterestBeforeAllowanceForCreditLoss

Figure 1.2(b)

The XBRL report view created using the modeling structure is provided here:

Standard Label	Financing Receivable Portfolio Segment [Axis]	Class of Financing Receivable [Axis]	Internal Credit Assessment [Axis]	Lien Category [Axis]	L1 Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss
Preferred Label	A1	A2	A4	A3	Loans, excluding accrued interest
Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	Fixed Rate Residential Mortgage [Member] M6	Prime [Member] M29		9882000000	
		Subprime [Member] M30		4472000000	
	Home Equity Loan [Member] M7		Senior Lien [Member] M27	16168000000	
			Junior Lien [Member] M28	42702000000	
	Automobile Loan [Member] M10			50953000000	
	Consumer Business Banking Loans [Member] ExM11			26241000000	
	Student Loan [Member] M12			13175000000	
				252531000000	

Figure 1.3(b)

Notes:

- The XBRL report view has the primary line-item elements in the column headings and the member elements are the row headings due to size constraints.
- The disclosure total agrees to the amount of consumer loans, excluding credit card presented in example **1.1a**.
- Residential real estate amounts tie to example **1.1c**, which discloses current and past due residential real estate loans.
- Other consumer loan class balances tie to the amounts shown in example **1.1e**, other consumer loans by risk rating.
- “Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss” (**L1**) is used to tag the fact value for loans before the allowance for credit loss. Alternatively, “Financing Receivable, before Allowance for Credit Loss” (**L5**) may be used, if applicable.

Example 1.1c—Past Due Loans by Class: Real Estate

This example illustrates the modeling for aging of residential real estate. Residential real estate consists of senior and junior lien home equity loans, and prime and subprime mortgage loans.

In this disclosure, the entity disaggregates the past due amounts into different time periods which are defined by the entity’s internal policy. The “Financial Asset, Aging [Axis]” (A7) is used to disclose past due and not past due. For past due, extension members are created for each of the entity’s own past due time bands. In addition, the extension members follow the same format structure as the members of this dimension modeled in the GAAP Taxonomy.

Past due loans by class						
Consumer, excluding credit card loan portfolio						
Residential real estate						
\$ million						
As of December 31, 20X4						
Description	A1:ExM1				Total residential real estate	L1
	A2:M7 Home equity		A2:M6 Mortgages			
	A3:M27	A3:M28	A4:M29	A4:M30		
	Senior lien	Junior lien	Prime	Subprime		
Loan delinquency						
A7:M42 Current loans, not past due	\$ 9,551	\$ 25,703	\$ 76,000	\$ 1,927	\$	113,181
A7:M43 Fewer than 30 days past due	6,460	15,654	10,527	1,621		34,262
A7:ExM44 30-149 days past due	113	786	5,741	659		7,299
A7:ExM47 150 or more days past due	44	559	6,552	265		7,420
Total loans, excluding accrued interest	\$ 16,168	\$ 42,702	\$ 98,820	\$ 4,472	\$	162,162

Figure 1.1(c)

The legend for the elements used to tag these facts follows:

	<u>Standard Label</u>	<u>Balance Type</u>	<u>Period Type</u>	<u>Element Name</u>
A1	Financing Receivable Portfolio Segment [Axis]		Duration	FinancingReceivablePortfolioSegmentAxis
	Financing Receivable Portfolio Segment [Domain]		Duration	FinancingReceivablePortfolioSegmentDomain
ExM1	Consumer, Excluding Credit Card Loan Portfolio Segment [Member]		Duration	ConsumerExcludingCreditCardLoanPortfolioSegmentMember
A2	Class of Financing Receivable [Axis]		Duration	FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis
	Class of Financing Receivable [Domain]		Duration	FinancingReceivableRecordedInvestmentClassOfFinancingReceivableDomain
M5	Residential Mortgage [Member]		Duration	ResidentialMortgageMember
M6	Fixed Rate Residential Mortgage [Member]		Duration	FixedRateResidentialMortgageMember
M7	Home Equity Loan [Member]		Duration	HomeEquityLoanMember
A3	Lien Category [Axis]		Duration	LienCategoryAxis
	Lien Category [Domain]		Duration	LienCategoryDomain
M27	Senior Lien [Member]		Duration	SeniorLienMember
M28	Junior Lien [Member]		Duration	JuniorLienMember
A4	Internal Credit Assessment [Axis]		Duration	InternalCreditAssessmentAxis
	Internal Credit Assessment [Domain]		Duration	InternalCreditAssessmentDomain
M29	Prime [Member]		Duration	PrimeMember
M30	Subprime [Member]		Duration	SubprimeMember
A7	Financial Asset, Aging [Axis]		Duration	FinancingReceivablesPeriodPastDueAxis
	Financial Asset, Aging [Domain]		Duration	FinancingReceivablesPeriodPastDueDomain
M42	Financial Asset, Not Past Due [Member]		Duration	FinancialAssetNotPastDueMember
M43	Financial Asset, 1 to 29 Days Past Due [Member]		Duration	FinancingReceivables1To29DaysPastDueMember
ExM44	Financial Asset, 30 to 149 Days Past Due [Member]		Duration	FinancialAsset30To149DaysPastDueMember
ExM47	Financial Asset, 150 or More Days Past Due [Member]		Duration	FinancialAsset150OrMoreDaysPastDueMember
L1	Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss	Debit	Instant	FinancingReceivableExcludingAccruedInterestBeforeAllowanceForCreditLoss

Figure 1.2 (c)

The XBRL report view created using the modeling structure is provided here:

						L1
Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable [Axis] A2	Financial Asset, Aging [Axis] A7	Lien Category [Axis] A3	Internal Credit Assessment [Axis] A4	Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss
Preferred Label						Loans, excluding accrued interest
Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	Home Equity Loan [Member] M7	Financial Asset, Not Past Due [Member] M42	Senior Lien [Member] M27		9551000000	
			Junior Lien [Member] M28		25703000000	
		Financial Asset, 1 to 29 Days Past Due [Member] M43	Senior Lien [Member] M27		6460000000	
			Junior Lien [Member] M28		15654000000	
		Financial Asset, 30 to 149 Days Past Due [Member] ExM44	Senior Lien [Member] M27		1130000000	
			Junior Lien [Member] M28		7860000000	
		Financial Asset, 150 or More Days Past Due [Member] ExM47	Senior Lien [Member] M27		440000000	
			Junior Lien [Member] M28		5590000000	
			Senior Lien [Member] M27		16168000000	
			Junior Lien [Member] M28		42702000000	

Figure 1.3(c) (continues)

L1

Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable [Axis] A2	Financial Asset, Aging [Axis] A7	Lien Category [Axis] A3	Internal Credit Assessment [Axis] A4	Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss
Preferred Label						Loans, excluding accrued interest
	Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	Fixed Rate Residential Mortgage [Member] M6	Financial Asset, Not Past Due [Member] M42		Prime [Member] M29	7600000000
					Subprime [Member] M30	1927000000
			Financial Asset, 1 to 29 Days Past Due [Member] M43		Prime [Member] M29	10527000000
					Subprime [Member] M30	1621000000
			Financial Asset, 30 to 149 Days Past Due [Member] ExM44		Prime [Member] M29	5741000000
					Subprime [Member] M30	659000000
			Asset, 150 or More Days Past Due [Member] ExM47		Prime [Member] M29	6552000000
					Subprime [Member] M30	265000000
					Prime [Member] M29	9882000000
					Subprime [Member] M30	4472000000

Figure 1.3(c) (continues)

	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable [Axis] A2	Financial Asset, Aging [Axis] A7	Lien Category [Axis] A3	Internal Credit Assessment [Axis] A4	L1 Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss
Standard Label						
Preferred Label						Loans, excluding accrued interest
	Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	Residential Mortgage [Member] M5	Financial Asset, Not Past Due [Member] M42			113181000000
			Financial Asset, 1 to 29 Days Past Due [Member] M43			34262000000
			Financial Asset, 30 to 149 Days Past Due [Member] ExM44			7299000000
			Financial Asset, 150 or More Days Past Due [Member] ExM47			7420000000
						162162000000

Figure 1.3(c) (continued)

Notes:

- The XBRL report view has the primary line-item elements in the column headings and the member elements are the row headings due to size constraints.
- The loan balances for home equity and mortgages agree to Example **1.1b** and Example **1.1d**.
- “Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss” (**L1**) is used to tag the fact value for loans before the allowance for credit loss. Alternatively, “Financing Receivable, before Allowance for Credit Loss” (**L5**) may be used, if applicable.

Example 1.1d—Current Estimated Debt-to-Value (DTV) Ratios and Fair Isaac Corporation (FICO) Credit Scores: Residential Real Estate

This example illustrates the modeling of debt-to-value (DTV) ratios and Fair Isaac Corporation (FICO) credit scores of residential real estate.

		Loans									
		Amortized cost, excluding accrued interest, by origination year									
		20X4	20X3	20X2	20X1	20X0	Prior	Total			
		L36	L37	L38	L39	L40	L41	L1			
		Home equity—Senior lien									
		DTV greater than 125% and refreshed FICO scores:									
A1:ExM1	A2:M7, A3:M27	A5:Ex36	A6:ExM40	Equal to or greater than 660	\$ 2.1	\$ 4.0	\$ 3.5	\$ 5.6	\$ 1.2	\$ 0.6	\$ 17.0
			A6:ExM41	Less than 660	4.6	2.3	1.5	2.4	3.1	1.1	15.0
				DTV 101% to 125% and refreshed FICO scores:							
		A5:ExM37	A6:ExM40	Equal to or greater than 660	21.0	34.0	30.5	40.5	38.0	16.0	180.0
			A6:ExM41	Less than 660	9.0	8.5	12.0	10.5	15.0	18.0	73.0
				DTV 80% to 100% and refreshed FICO scores:							
	A5:M38	A6:ExM40	Equal to or greater than 660	76.0	101.0	85.0	91.0	47.0	56.0	456.0	
		A6:ExM41	Less than 660	44.5	38.0	49.0	51.0	55.0	29.5	267.0	
			DTV less than 80% and refreshed FICO scores:								
	A5:M39	A6:ExM40	Equal to or greater than 660	2,164.0	1,175.5	2,458.0	1,701.0	3,323.0	2,165.5	12,987.0	
		A6:ExM41	Less than 660	362.0	397.0	179.0	566.0	245.0	424.0	2,173.0	
			Total Home equity—senior Lien								
		\$ 2,683.2	\$ 1,760.3	\$ 2,818.5	\$ 2,468	\$ 3,727.3	\$ 2,710.7	\$ 16,168.0			

Figure 1.1(d) (continues)

				Loans							
				Amortized cost, excluding accrued interest, by origination year							
				20X4	20X3	20X2	20X1	20X0	Prior	Total	
				L36	L37	L38	L39	L40	L41	L1	
A1:ExM1	A2:M7, A3:M28	A5:Ex36	Home equity—Junior lien								
			DTV greater than 125% and refreshed FICO scores:								
		A6:ExM40	Equal to or greater than 660	\$ 86.0	\$ 91.0	\$ 79.0	\$ 97.0	\$ 76.0	\$ 92.0	\$ 521.0	
			Less than 660	29.0	31.0	19.0	28.0	22.0	50.0	179.0	
		A5:ExM37	DTV 101% to 125% and refreshed FICO scores:								
			A6:ExM40	Equal to or greater than 660	442.0	552.0	398.0	671.0	537.0	814.0	3,414.0
		A6:ExM41		Less than 660	168.0	153.0	358.0	101.0	95.0	134.0	1,009.0
			A5:M38	DTV 80% to 100% and refreshed FICO scores:							
		A6:ExM40		Equal to or greater than 660	948.0	784.0	1,190.0	1,899.0	963.0	1,358.0	7,142.0
			A6:ExM41	Less than 660	349.0	328.0	415.0	275.0	426.0	698.0	2,491.0
	A5:M39	DTV less than 80% and refreshed FICO scores:									
		A6:ExM40	Equal to or greater than 660	2,715.0	3,281.0	2,566.0	3,458.0	1,899.0	9,652.0	23,571.0	
	A6:ExM41		Less than 660	661.0	554.0	698.0	701.0	421.0	1,340.0	4,375.0	
		Total Home equity—Junior lien				\$ 5,398.0	\$ 5,774.0	\$ 5,723.0	\$ 7,230.0	\$ 4,439.0	\$ 14,138.0
	A2:M6, A4:M29	A5:Ex36	Mortgages—Prime								
			DTV greater than 125% and refreshed FICO scores:								
		A6:ExM40	Equal to or greater than 660	\$ 120.0	\$ 211.0	\$ 180.0	\$ 103.0	\$ 98.0	\$ 237.0	\$ 949.0	
			Less than 660	15.0	12.0	25.0	27.0	22.0	70.0	171.0	
		A5:ExM37	DTV 101% to 125% and refreshed FICO scores:								
			A6:ExM40	Equal to or greater than 660	136.0	161.0	142.0	139.0	132.0	257.0	967.0
A6:ExM41		Less than 660		87.0	76.0	62.0	91.0	29.0	196.0	541.0	
		A5:M38	DTV 80% to 100% and refreshed FICO scores:								
A6:ExM40			Equal to or greater than 660	458.0	96.0	267.0	384.0	611.0	1,973.0	3,789.0	
		A6:ExM41	Less than 660	233.0	154.0	323.0	189.0	188.0	1,056.0	2,143.0	
A5:M39	DTV less than 80% and refreshed FICO scores:										
	A6:ExM40	Equal to or greater than 660	10,111.0	9,874.0	13,621.0	9,659.0	11,201.0	15,262.0	69,728.0		
A6:ExM41		Less than 660	326.0	2,392.0	2,831.0	713.0	3,355.0	10,915.0	20,532.0		
	Total Mortgages—Prime				\$ 11,486.0	\$ 12,976.0	\$ 17,451.0	\$ 11,305.0	\$ 15,636.0	\$ 29,966.0	\$ 98,820.0

Figure 1.1(d) (continues)

		Loans									
		Amortized cost, excluding accrued interest, by origination year									
		20X4	20X3	20X2	20X1	20X0	Prior	Total			
		L36	L37	L38	L39	L40	L41	L1			
A1:ExM1	A2:M6, A4:M30	Mortgages—Subprime									
		DTV greater than 125% and refreshed FICO scores:									
		A5:Ex36	A6:ExM40	Equal to or greater than 660	\$ 3.0	\$ 1.5	\$ 4.5	\$ 4.0	\$ 2.5	\$ 3.5	\$ 19.0
			A6:ExM41	Less than 660	16.0	21.0	14.0	10.0	25.0	11.0	97.0
		DTV 101% to 125% and refreshed FICO scores:									
		A5:ExM37	A6:ExM40	Equal to or greater than 660	28.0	19.0	16.0	27.0	32.0	45.0	167.0
			A6:ExM41	Less than 660	73.0	68.0	59.0	38.0	30.0	163.0	431.0
		DTV 80% to 100% and refreshed FICO scores:									
		A5:M38	A6:ExM40	Equal to or greater than 660	76.0	61.0	77.0	52.0	74.0	115.0	455.0
			A6:ExM41	Less than 660	289.0	176.0	55.0	97.0	89.0	283.0	989.0
		DTV less than 80% and refreshed FICO scores:									
		A5:M39	A6:ExM40	Equal to or greater than 660	165.0	170.0	137.0	162.0	125.0	263.0	1,022.0
			A6:ExM41	Less than 660	217.0	184.0	126.0	136.0	238.0	391.0	1,292.0
				Total Mortgages—Subprime	\$ 867.0	\$ 700.5	\$ 488.5	\$ 526.0	\$ 615.5	\$ 1,274.5	\$ 4,472.0
		A2:M5 Total residential real estate	\$ 20,434.2	\$ 21,210.8	\$ 26,481.0	\$ 21,529.0	\$ 24,417.8	\$ 48,089.2	\$ 162,162.0		

Figure 1.1(d)(continued)

The legend for the elements used to tag these facts follows:

	Standard Label	Balance Type	Period Type	Element Name
A1	Financing Receivable Portfolio Segment [Axis]		Duration	FinancingReceivablePortfolioSegmentAxis
	Financing Receivable Portfolio Segment [Domain]		Duration	FinancingReceivablePortfolioSegmentDomain
ExM1	Consumer, Excluding Credit Card Loan Portfolio Segment [Member]		Duration	ConsumerExcludingCreditCardLoanPortfolioSegmentMember
A2	Class of Financing Receivable [Axis]		Duration	FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis
	Class of Financing Receivable [Domain]		Duration	FinancingReceivableRecordedInvestmentClassOfFinancingReceivableDomain
M5	Residential Mortgage [Member]		Duration	ResidentialMortgageMember
M6	Fixed Rate Residential Mortgage [Member]		Duration	FixedRateResidentialMortgageMember
M7	Home Equity Loan [Member]		Duration	HomeEquityLoanMember
A3	Lien Category [Axis]		Duration	LienCategoryAxis
	Lien Category [Domain]		Duration	LienCategoryDomain
M27	Senior Lien [Member]		Duration	SeniorLienMember
M28	Junior Lien [Member]		Duration	JuniorLienMember
A4	Internal Credit Assessment [Axis]		Duration	InternalCreditAssessmentAxis
	Internal Credit Assessment [Domain]		Duration	InternalCreditAssessmentDomain
M29	Prime [Member]		Duration	PrimeMember
M30	Subprime [Member]		Duration	SubprimeMember
A5	Debt-to-Value [Axis]		Duration	LoanToValueAxis
	Debt-to-Value [Domain]		Duration	LoanToValueDomain
Ex36	DTV Greater than 125 Percent [Member]		Duration	DTVGreaterThan125PercentMember
ExM37	DTV Between 101 and 125 Percent [Member]		Duration	DTVBetween101And125PercentMember
M38	Debt-to-Value Ratio, 80 to 100 Percent [Member]		Duration	Ltv80To100PercentMember
M39	Debt-to-Value Ratio, Less than 80 Percent [Member]		Duration	LtvLessThan80PercentMember

Figure 1.2(d) (continues)

	<u>Standard Label</u>	<u>Balance Type</u>	<u>Period Type</u>	<u>Element Name</u>
A6	Credit Score, FICO [Axis]		Duration	CreditScoreFicoAxis
	Credit Score, FICO [Domain]		Duration	CreditScoreFicoDomain
ExM40	FICO Score, Equal to or Greater than 660 [Member]		Duration	FicoScoreEqualToOrGreaterThan660Member
ExM41	FICO Score, Less than 660 [Member]		Duration	FicoScoreLessThan660Member
L1	Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss	Debit	Instant	FinancingReceivableExcludingAccruedInterestBeforeAllowanceForCreditLoss
L36	Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	Debit	instant	FinancingReceivableExcludingAccruedInterestYearOneOriginatedCurrentFiscalYear
L37	Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	Debit	Instant	FinancingReceivableExcludingAccruedInterestYearTwoOriginatedFiscalYearBeforeCurrentFiscalYear
L38	Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	Debit	Instant	FinancingReceivableExcludingAccruedInterestYearThreeOriginatedTwoYearsBeforeCurrentFiscalYear
L39	Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	Debit	Instant	FinancingReceivableExcludingAccruedInterestYearFourOriginatedThreeYearsBeforeCurrentFiscalYear
L40	Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	Debit	Instant	FinancingReceivableExcludingAccruedInterestYearFiveOriginatedFourYearsBeforeCurrentFiscalYear
L41	Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	Debit	Instant	FinancingReceivableExcludingAccruedInterestOriginatedMoreThanFiveYearsBeforeCurrentFiscalYear

Figure 1.2(d) (continued)

The XBRL report view created using the modeling structure is provided here:

						L36	L37	L38	L39	L40	L41	L1	
Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable [Axis] A2	Lien Category [Axis] A3	Internal Credit Assessment [Axis] A4	Debt-to-Value [Axis] A5	Credit Score, FICO [Axis] A6	Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, More than Five Years before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss
Preferred Label							Loans, Amortized cost, excluding accrued interest, origination year, 20X4	Loans, Amortized cost, excluding accrued interest, origination year, 20X3	Loans, Amortized cost, excluding accrued interest, origination year, 20X2	Loans, Amortized cost, excluding accrued interest, origination year, 20X1	Loans, Amortized cost, excluding accrued interest, origination year, 20X0	Loans, Amortized cost, excluding accrued interest, origination year, Prior	Loans, Amortized cost, excluding accrued interest
	Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	Home Equity Loan [Member] M7	Senior Lien [Member] M27	DTV Greater than 125 Percent [Member] Ex36	FICO Score, Equal to or Greater than 660 [Member] ExM40	2100000	4000000	3500000	5600000	1200000	600000	17000000	
FICO Score, Less than 660 [Member] ExM41					4600000	2300000	1500000	2400000	3100000	1100000	15000000		
DTV Between 101 and 125 Percent [Member] ExM37				FICO Score, Equal to or Greater than 660 [Member] ExM40	21000000	34000000	30500000	40500000	38000000	16000000	180000000		
				FICO Score, Less than 660 [Member] ExM41	9000000	8500000	12000000	10500000	15000000	18000000	73000000		
Debt-to-Value Ratio, 80 to 100 Percent [Member] M38				FICO Score, Equal to or Greater than 660 [Member] ExM40	76000000	101000000	85000000	91000000	47000000	56000000	456000000		
				FICO Score, Less than 660 [Member] ExM41	44500000	38000000	49000000	51000000	55000000	29500000	267000000		

Figure 1.3(d) (continues)

						L36	L37	L38	L39	L40	L41	L1	
Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable [Axis] A2	Lien Category [Axis] A3	Internal Credit Assessment [Axis] A4	Debt-to-Value [Axis] A5	Credit Score, FICO [Axis] A6	Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, More than Five Years before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss
Preferred Label							Loans, Amortized cost, excluding accrued interest, origination year, 20X4	Loans, Amortized cost, excluding accrued interest, origination year, 20X3	Loans, Amortized cost, excluding accrued interest, origination year, 20X2	Loans, Amortized cost, excluding accrued interest, origination year, 20X1	Loans, Amortized cost, excluding accrued interest, origination year, 20X0	Loans, Amortized cost, excluding accrued interest, origination year, Prior	Loans, Amortized cost, excluding accrued interest
Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	Home Equity Loan [Member] M7	Senior Lien [Member] M27		Debt-to-Value Ratio, Less than 80 Percent [Member] M39	FICO Score, Equal to or Greater than 660 [Member] ExM40	2164000000	1175500000	2458000000	1701000000	3323000000	2165500000	12987000000	
					FICO Score, Less than 660 [Member] ExM41	3620000000	3970000000	1790000000	5660000000	2450000000	4240000000	21730000000	
						26832000000	17603000000	28185000000	24680000000	37273000000	27107000000	161680000000	
		Junior Lien [Member] M28	DTV Greater than 125 Percent [Member] Ex36	FICO Score, Equal to or Greater than 660 [Member] ExM40	860000000	910000000	790000000	970000000	760000000	920000000	5210000000		
				FICO Score, Less than 660 [Member] ExM41	290000000	310000000	190000000	280000000	220000000	500000000	1790000000		
				FICO Score, Equal to or Greater than 660 [Member] ExM40	4420000000	5520000000	3980000000	6710000000	5370000000	8140000000	34140000000		
				FICO Score, Less than 660 [Member] ExM41	1680000000	1530000000	3580000000	1010000000	950000000	1340000000	10090000000		

Figure 1.3(d) (continues)

						L36	L37	L38	L39	L40	L41	L1	
Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable [Axis] A2	Lien Category [Axis] A3	Internal Credit Assessment [Axis] A4	Debt-to-Value [Axis] A5	Credit Score, FICO [Axis] A6	Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, More than Five Years before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss
Preferred Label							Loans, Amortized cost, excluding accrued interest, origination year, 20X4	Loans, Amortized cost, excluding accrued interest, origination year, 20X3	Loans, Amortized cost, excluding accrued interest, origination year, 20X2	Loans, Amortized cost, excluding accrued interest, origination year, 20X1	Loans, Amortized cost, excluding accrued interest, origination year, 20X0	Loans, Amortized cost, excluding accrued interest, origination year, Prior	Loans, Amortized cost, excluding accrued interest
Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	Home Equity Loan [Member] M7	Junior Lien [Member] M28			Debt-to-Value Ratio, 80 to 100 Percent [Member] M38	FICO Score, Equal to or Greater than 660 [Member] ExM40	948000000	784000000	1190000000	1899000000	963000000	1358000000	7142000000
						FICO Score, Less than 660 [Member] ExM41	349000000	328000000	415000000	275000000	426000000	698000000	2491000000
					Debt-to-Value Ratio, Less than 80 Percent [Member] M39	FICO Score, Equal to or Greater than 660 [Member] ExM40	2715000000	3281000000	2566000000	3458000000	1899000000	9652000000	23571000000
						FICO Score, Less than 660 [Member] ExM41	661000000	554000000	698000000	701000000	421000000	1340000000	4375000000
							5398000000	5774000000	5723000000	7230000000	4439000000	14138000000	42702000000
	Fixed Rate Residential Mortgage [Member] M6			Prime [Member] M29	DTV Greater than 125 Percent [Member] Ex36	FICO Score, Equal to or Greater than 660 [Member] ExM40	120000000	211000000	180000000	103000000	98000000	237000000	949000000
FICO Score, Less than 660 [Member] ExM41						15000000	12000000	25000000	27000000	22000000	70000000	171000000	

Figure 1.3(d) (continues)

						L36	L37	L38	L39	L40	L41	L1	
Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable [Axis] A2	Lien Category [Axis] A3	Internal Credit Assessment [Axis] A4	Debt-to-Value [Axis] A5	Credit Score, FICO [Axis] A6	Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss
Preferred Label							Loans, Amortized cost, excluding accrued interest, origination year, 20X4	Loans, Amortized cost, excluding accrued interest, origination year, 20X3	Loans, Amortized cost, excluding accrued interest, origination year, 20X2	Loans, Amortized cost, excluding accrued interest, origination year, 20X1	Loans, Amortized cost, excluding accrued interest, origination year, 20X0	Loans, Amortized cost, excluding accrued interest, origination year, Prior	Loans, Amortized cost, excluding accrued interest
Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	Fixed Rate Residential Mortgage [Member] M6		Prime [Member] M29	DTV Between 101 and 125 Percent [Member] ExM37	FICO Score, Equal to or Greater than 660 [Member] ExM40	136000000	161000000	142000000	139000000	132000000	257000000	967000000	
					FICO Score, Less than 660 [Member] ExM41	87000000	76000000	62000000	91000000	29000000	196000000	541000000	
				Debt-to-Value Ratio, 80 to 100 Percent [Member] M38	FICO Score, Equal to or Greater than 660 [Member] ExM40	458000000	96000000	267000000	384000000	611000000	1973000000	3789000000	
					FICO Score, Less than 660 [Member] ExM41	233000000	154000000	323000000	189000000	188000000	1056000000	2143000000	
				Debt-to-Value Ratio, Less than 80 Percent [Member] M39	FICO Score, Equal to or Greater than 660 [Member] ExM40	10111000000	9874000000	13621000000	9659000000	11201000000	15262000000	69728000000	
					FICO Score, Less than 660 [Member] ExM41	326000000	2392000000	2831000000	713000000	3355000000	10915000000	20532000000	
										11486000000	12976000000	17451000000	11305000000

Figure 1.3(d) (continues)

						L36	L37	L38	L39	L40	L41	L1	
Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable [Axis] A2	Lien Category [Axis] A3	Internal Credit Assessment [Axis] A4	Debt-to-Value [Axis] A5	Credit Score, FICO [Axis] A6	Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss
Preferred Label							Loans, Amortized cost, excluding accrued interest, origination year, 20X4	Loans, Amortized cost, excluding accrued interest, origination year, 20X3	Loans, Amortized cost, excluding accrued interest, origination year, 20X2	Loans, Amortized cost, excluding accrued interest, origination year, 20X1	Loans, Amortized cost, excluding accrued interest, origination year, 20X0	Loans, Amortized cost, excluding accrued interest, origination year, Prior	Loans, Amortized cost, excluding accrued interest
Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	Fixed Rate Residential Mortgage [Member] M6		Subprime [Member] M30	DTV Greater than 125 Percent [Member] ExM41	FICO Score, Equal to or Greater than 660 [Member] ExM40	3000000	1500000	4500000	4000000	2500000	3500000	19000000	
					FICO Score, Less than 660 [Member] ExM41	16000000	21000000	14000000	10000000	25000000	11000000	97000000	
				DTV Between 101 and 125 Percent [Member] ExM37	FICO Score, Equal to or Greater than 660 [Member] ExM40	28000000	19000000	16000000	27000000	32000000	45000000	167000000	
					FICO Score, Less than 660 [Member] ExM41	73000000	68000000	59000000	38000000	30000000	163000000	431000000	
				Debt-to-Value Ratio, 80 to 100 Percent [Member] M38	FICO Score, Equal to or Greater than 660 [Member] ExM40	76000000	61000000	77000000	52000000	74000000	115000000	455000000	
					FICO Score, Less than 660 [Member] ExM41	289000000	176000000	55000000	97000000	89000000	283000000	989000000	

Figure 1.3(d) (continues)

						L36	L37	L38	L39	L40	L41	L1	
Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable [Axis] A2	Lien Category [Axis] A3	Internal Credit Assessment [Axis] A4	Debt-to-Value [Axis] A5	Credit Score, FICO [Axis] A6	Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss
Preferred Label							Loans, Amortized cost, excluding accrued interest, origination year, 20X4	Loans, Amortized cost, excluding accrued interest, origination year, 20X3	Loans, Amortized cost, excluding accrued interest, origination year, 20X2	Loans, Amortized cost, excluding accrued interest, origination year, 20X1	Loans, Amortized cost, excluding accrued interest, origination year, 20X0	Loans, Amortized cost, excluding accrued interest, origination year, Prior	Loans, Amortized cost, excluding accrued interest
Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	Fixed Rate Residential Mortgage [Member] M6		Subprime [Member] M30	Debt-to-Value Ratio, Less than 80 Percent [Member] M39	FICO Score, Equal to or Greater than 660 [Member] ExM40	165000000	170000000	137000000	162000000	125000000	263000000	1022000000	
					FICO Score, Less than 660 [Member] ExM41	217000000	184000000	126000000	136000000	238000000	391000000	1292000000	
						867000000	700500000	488500000	526000000	615500000	1274500000	4472000000	
	Residential Mortgage [Member] M5					20434200000	21210800000	26481000000	21529000000	24417800000	48089200000	162162000000	

Figure 1.3(d) (continued)

Notes:

- The XBRL report view has the primary line-item elements in the column headings and the member elements are the row headings due to size constraints.
- The disclosure agrees to the amount of loans presented in examples **1.1b** and **1.1c**.
- “Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss” (**L1**) is used to tag the fact value for loans before the allowance for credit loss. Alternatively, “Financing Receivable, before Allowance for Credit Loss” (**L5**) may be used, if applicable. Additionally, the following elements were used to tag the fact value for loans excluding accrued interest, originated each year, along with the alternative elements that may be used if accrued interest is not excluded:
 - “Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year” (**L36**) or “Financing Receivable, Year One, Originated, Current Fiscal Year” (**L8**).
 - “Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year” (**L37**) or “Financing Receivable, Year Two, Originated, Fiscal Year before Current Fiscal Year” (**L9**).
 - “Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year” (**L38**) or “Financing Receivable, Year Three, Originated, Two Years before Current Fiscal Year” (**L10**).
 - “Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year” (**L39**) or “Financing Receivable, Year Four, Originated, Three Years before Current Fiscal Year” (**L11**).
 - “Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year” (**L40**) or “Financing Receivable, Year Five, Originated, Four Years before Current Fiscal Year” (**L12**).
 - “Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year” (**L41**) or “Financing Receivable, Originated, More than Five Years before Current Fiscal Year” (**L13**).

Example 1.1e—Credit Quality Indicators: Consumer Excluding Credit Card Loan Portfolio: Other Consumer Loans

This example illustrates the modeling for the disclosure of an entity’s internal credit risk ratings of other consumer loans. The entity’s other consumer loans are explicitly defined by the loan class components: auto, business banking, and student loans. Therefore, the extension element, “Automobile, Consumer Business Banking and Student Loans [Member]” (ExM9) has been created. However, in cases where a disclosed item represents an undefined other, a generic “other” element would be appropriate.

Loans by risk ratings

Consumer, excluding credit card loan portfolio

Other consumer loans

\$ million

As of December 31, 20X4

		Loans									
		Amortized cost, excluding accrued interest, by origination year									
		20X4	20X3	20X2	20X1	20X0	Prior	Revolving, Excluding Accrued Interest	Revolving Converted to Term Loans, Excluding Accrued Interest	Total	
		L36	L37	L38	L39	L40	L41	L42	L43	L1	
Auto											
A1:ExM1	A2:M10	A4:ExM31 1-2 Internal grade	\$ 3,250	\$ 4,600	\$ 2,570	\$ 1,080	\$ 955	\$ 13,713		\$ 26,168	
		A4:ExM32 3-4 Internal grade	2,150	1,350	1,890	987	899	7,530		14,806	
		A4:ExM33 5 Internal grade	1,555	1,220	860	1,110	651	2,896		8,292	
		A4:ExM34 6 Internal grade	210	75	326	441	320	250		1,622	
		A4:ExM35 7 Internal grade	—	44	—	—	—	21		65	
		Total Auto	7,165	7,289	5,646	3,618	2,825	24,410	—	—	50,953
Business banking											
A1:ExM1	A2:ExM11	A4:ExM31 1-2 Internal grade	1,200	961	697	913	588	4,106	55	—	8,520
		A4:ExM32 3-4 Internal grade	796	1,300	620	975	674	4,201	26	3	8,595
		A4:ExM33 5 Internal grade	1,246	1,956	810	983	126	2,182	—	—	7,303
		A4:ExM34 6 Internal grade	484	562	83	395	45	200	—	—	1,769
		A4:ExM35 7 Internal grade	—	54	—	—	—	—	—	—	54
		Total Business Banking	3,726	4,833	2,210	3,266	1,433	10,689	81	3	26,241
Student											
A1:ExM1	A2:M12	A4:ExM31 1-2 Internal grade	2,603	1,920	1,222	965	1,201	3,105			11,016
		A4:ExM32 3-4 Internal grade	331	712	899	160	—	57			2,159
		A4:ExM33 5 Internal grade	—	—	—	—	—	—			—
		A4:ExM34 6 Internal grade	—	—	—	—	—	—			—
		A4:ExM35 7 Internal grade	—	—	—	—	—	—			—
		Total Student	2,934	2,632	2,121	1,125	1,201	3,162	—	—	13,175
A2:ExM9	Total other consumer	\$ 13,825	\$ 14,754	\$ 9,977	\$ 8,009	\$ 5,459	\$ 38,261	\$ 81	\$ 3	\$ 90,369	

Figure 1.1(e)

The legend for the elements used to tag these facts follows:

	Standard Label	Balance Type	Period Type	Element Name
A1	Financing Receivable Portfolio Segment [Axis]		Duration	FinancingReceivablePortfolioSegmentAxis
	Financing Receivable Portfolio Segment [Domain]		Duration	FinancingReceivablePortfolioSegmentDomain
ExM1	Consumer, Excluding Credit Card Loan Portfolio Segment [Member]		Duration	ConsumerExcludingCreditCardLoanPortfolioSegmentMember
A2	Class of Financing Receivable [Axis]		Duration	FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis
	Class of Financing Receivable [Domain]		Duration	FinancingReceivableRecordedInvestmentClassOfFinancingReceivableDomain
ExM9	Automobile, Consumer Business Banking and Student Loans [Member]		Duration	AutomobileConsumerBusinessBankingAndStudentLoansMember
M10	Automobile Loan [Member]		Duration	AutomobileLoanMember
ExM11	Consumer Business Banking Loans [Member]		Duration	ConsumerBusinessBankingLoansMember
M12	Student Loan [Member]		Duration	StudentLoanMember
A4	Internal Credit Assessment [Axis]		Duration	InternalCreditAssessmentAxis
	Internal Credit Assessment [Domain]		Duration	InternalCreditAssessmentDomain
ExM31	One to Two Internal Grade [Member]		Duration	OneToTwoInternalGradeMember
ExM32	Three to Four Internal Grade [Member]		Duration	ThreeToFourInternalGradeMember
ExM33	Five Internal Grade [Member]		Duration	FiveInternalGradeMember
ExM34	Six Internal Grade [Member]		Duration	SixInternalGradeMember
ExM35	Seven Internal Grade [Member]		Duration	SevenInternalGradeMember
L1	Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss	Debit	Instant	FinancingReceivableExcludingAccruedInterestBeforeAllowanceForCreditLoss
L36	Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	Debit	instant	FinancingReceivableExcludingAccruedInterestYearOneOriginatedCurrentFiscalYear
L37	Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	Debit	Instant	FinancingReceivableExcludingAccruedInterestYearTwoOriginatedFiscalYearBeforeCurrentFiscalYear
L38	Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	Debit	Instant	FinancingReceivableExcludingAccruedInterestYearThreeOriginatedTwoYearsBeforeCurrentFiscalYear
L39	Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	Debit	Instant	FinancingReceivableExcludingAccruedInterestYearFourOriginatedThreeYearsBeforeCurrentFiscalYear
L40	Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	Debit	Instant	FinancingReceivableExcludingAccruedInterestYearFiveOriginatedFourYearsBeforeCurrentFiscalYear
L41	Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year	Debit	Instant	FinancingReceivableExcludingAccruedInterestOriginatedMoreThanFiveYearsBeforeCurrentFiscalYear
L42	Financing Receivable, Excluding Accrued Interest, Revolving	Debit	Instant	FinancingReceivableExcludingAccruedInterestRevolving
L43	Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	Debit	Instant	FinancingReceivableExcludingAccruedInterestRevolvingConvertedToTermLoan

Figure 1.2(e)

The XBRL report view created using the modeling structure is provided here:

			L36	L37	L38	L39	L40	L41	L42	L43	L1
Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable [Axis] A2	Internal Credit Assessment [Axis] A4	Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Revolving	Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss
Preferred Label			Loans, Amortized cost, excluding accrued interest, origination year, 20X4	Loans, Amortized cost, excluding accrued interest, origination year, 20X3	Loans, Amortized cost, excluding accrued interest, origination year, 20X2	Loans, Amortized cost, excluding accrued interest, origination year, 20X1	Loans, Amortized cost, excluding accrued interest, origination year, 20X0	Loans, Amortized cost, excluding accrued interest, origination year, Prior	Revolving, Excluding Accrued Interest	Revolving Converted to Term Loans, Excluding Accrued Interest	Loans, Amortized cost, excluding accrued interest
		One to Two Internal Grade [Member] ExM31	3250000000	4600000000	2570000000	1080000000	955000000	13713000000			26168000000
		Three to Four Internal Grade [Member] ExM32	2150000000	1350000000	1890000000	987000000	899000000	7530000000			14806000000
		Five Internal Grade [Member] ExM33	1555000000	1220000000	860000000	1110000000	651000000	2896000000			8292000000
		Six Internal Grade [Member] ExM34	2100000000	750000000	3260000000	4410000000	3200000000	2500000000			16220000000
		Seven Internal Grade [Member] ExM35	0	440000000	0	0	0	210000000			650000000
			7165000000	72890000000	56460000000	36180000000	28250000000	24410000000	0	0	50953000000
		One to Two Internal Grade [Member] ExM31	1200000000	961000000	697000000	913000000	588000000	4106000000	55000000	0	8520000000
		Three to Four Internal Grade [Member] ExM32	796000000	1300000000	620000000	975000000	674000000	4201000000	26000000	3000000	8595000000
		Five Internal Grade [Member] ExM33	1246000000	1956000000	810000000	983000000	126000000	2182000000	0	0	7303000000
		Six Internal Grade [Member] ExM34	484000000	562000000	83000000	395000000	45000000	200000000	0	0	1769000000

Figure 1.3(e) (continues)

			L36	L37	L38	L39	L40	L41	L42	L43	L1	
Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable [Axis] A2	Internal Credit Assessment [Axis] A4	Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, More than Five Years before Current Fiscal Year	Financing Receivable, Excluding Accrued Interest, Revolving	Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan	Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss
Preferred Label				Loans, Amortized cost, excluding accrued interest, origination year, 20X4	Loans, Amortized cost, excluding accrued interest, origination year, 20X3	Loans, Amortized cost, excluding accrued interest, origination year, 20X2	Loans, Amortized cost, excluding accrued interest, origination year, 20X1	Loans, Amortized cost, excluding accrued interest, origination year, 20X0	Loans, Amortized cost, excluding accrued interest, origination year, Prior	Revolving, Excluding Accrued Interest	Revolving Converted to Term Loans, Excluding Accrued Interest	Loans, Amortized cost, excluding accrued interest
		Seven Internal Grade [Member] ExM35		0	54000000	0	0	0	0	0	0	54000000
			3726000000	4833000000	2210000000	3266000000	1433000000	10689000000	81000000	3000000	26241000000	
	Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	One to Two Internal Grade [Member] ExM31	2603000000	1920000000	1222000000	965000000	1201000000	3105000000				11016000000
		Three to Four Internal Grade [Member] ExM32	331000000	712000000	899000000	160000000	0	57000000				2159000000
		Five Internal Grade [Member] ExM33	0	0	0	0	0	0	0			0
		Six Internal Grade [Member] ExM34	0	0	0	0	0	0	0			0
		Seven Internal Grade [Member] ExM35	0	0	0	0	0	0	0			0
				2934000000	2632000000	2121000000	1125000000	1201000000	3162000000	0	0	13175000000
	Automobile, Consumer Business Banking and Student Loans [Member] ExM9		13825000000	14754000000	9977000000	8009000000	5459000000	38261000000	81000000	3000000	90369000000	

Figure 1.3(e) (continued)

Notes:

- The XBRL report view has the primary line-item elements in the column headings and the member elements are the row headings due to size constraints.
- The class of loan balances in the disclosure agree to the amount of loans presented in example **1.1(b)**.
- “Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss” (**L1**) is used to tag the fact value for loans before the allowance for credit loss. Alternatively, “Financing Receivable, before Allowance for Credit Loss” (**L5**) may be used, if applicable. Additionally, the following elements were used to tag the fact value for loans excluding accrued interest, originated each year, along with the alternative elements that may be used if accrued interest is not excluded:
 - “Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year” (**L36**) or “Financing Receivable, Year One, Originated, Current Fiscal Year” (**L8**).
 - “Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year” (**L37**) or “Financing Receivable, Year Two, Originated, Fiscal Year before Current Fiscal Year” (**L9**).
 - “Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year” (**L38**) or “Financing Receivable, Year Three, Originated, Two Years before Current Fiscal Year” (**L10**).
 - “Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year” (**L39**) or “Financing Receivable, Year Four, Originated, Three Years before Current Fiscal Year” (**L11**).
 - “Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year” (**L40**) or “Financing Receivable, Year Five, Originated, Four Years before Current Fiscal Year” (**L12**).
 - “Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year” (**L41**) or “Financing Receivable, Originated, More than Five Years before Current Fiscal Year” (**L13**).
 - “Financing Receivable, Excluding Accrued Interest, Revolving” (**L42**) or “Financing Receivable, Revolving” (**L14**).

- “Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan” (L43) or “Financing Receivable, Revolving, Converted to Term Loan” (L15).

Example 1.1f—Credit Card Loans by Geographic Region

This example illustrates the modeling for the disclosure of credit card loans to borrowers located in different states. The state members used in the modeling are from the SEC’s State and Province Taxonomy.

Credit card loans by geographic region		
\$ million		
		A1:M2
		December 31, 20X4
Description		
A8:M48 Connecticut		\$ 14,070
A8:M49 New York		9,516
A8:M50 California		9,321
A8:M51 New Jersey		7,913
A8:M52 Florida		7,001
A8:M53 Maine		5,326
A8:M54 Ohio	L1	4,985
A8:M55 Delaware		4,267
A8:M56 Michigan		3,309
A8:M57 Maryland		3,272
A8:ExM58 All other		49,518
Total credit card loans, excluding accrued interest		\$ 118,498

Figure 1.1(f)

The legend for the elements used to tag these facts follows:

	<u>Standard Label</u>	<u>Balance Type</u>	<u>Period Type</u>	<u>Element Name</u>
A1	Financing Receivable Portfolio Segment [Axis]		Duration	FinancingReceivablePortfolioSegmentAxis
	Financing Receivable Portfolio Segment [Domain]		Duration	FinancingReceivablePortfolioSegmentDomain
M2	Credit Card Receivable [Member]		Duration	CreditCardReceivablesMember
A8	Geographical [Axis]		Duration	StatementGeographicalAxis
	Geographical [Domain]		Duration	SegmentGeographicalDomain
M48	CONNECTICUT		Duration	stpr:CT
M49	NEW YORK		Duration	stpr:NY
M50	CALIFORNIA		Duration	stpr:CA
M51	NEW JERSEY		Duration	stpr:NJ
M52	FLORIDA		Duration	stpr:FL
M53	MAINE		Duration	stpr:ME
M54	OHIO		Duration	stpr:OH
M55	DELAWARE		Duration	stpr:DE
M56	MICHIGAN		Duration	stpr:MI
M57	MARYLAND		Duration	stpr:MD
ExM58	Other Geographic Areas [Member]		Duration	OtherGeographicalAreasMember
L1	Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss	Debit	Instant	FinancingReceivableExcludingAccruedInterestBeforeAllowanceForCreditLoss

Figure 1.2(f)

The XBRL report view created using the modeling structure is provided here:

	Financing Receivable Portfolio Segment [Axis] A1	Geographical [Axis] A8	Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss L1
Standard Label			
Preferred Label			Total credit card loans, excluding accrued interest
Credit Card Receivable [Member] M2		CONNECTICUT M48	1407000000
		NEW YORK M49	9516000000
		CALIFORNIA M50	9321000000
		NEW JERSEY M51	7913000000
		FLORIDA M52	7001000000
		MAINE M53	5326000000
		OHIO M54	4985000000
		DELAWARE M55	4267000000
		MICHIGAN M56	3309000000
		MARYLAND M57	3272000000
		Other Geographic Areas [Member] ExM58	4951800000
			118498000000

Figure 1.3(f)

Notes:

- The XBRL report view has the primary line-item elements in the column headings and the member elements are the row headings due to size constraints.
- The disclosure total agrees to the amount of credit card loans presented in example **1.1a**.
- “Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss” (**L1**) is used to tag the fact value for loans before the allowance for credit loss. Alternatively, “Financing Receivable, before Allowance for Credit Loss” (**L5**) may be used, if applicable.

Example 2—Loans by Loan Portfolio Segment and Class

This example illustrates domestic and foreign loans disaggregated by class of loan. The “Geographic Distribution [Axis]” (A9) is intended to be used to tag the disaggregation of the loans by business activity identified as either domestic or foreign. In this example, domestic relates to the US. Therefore, the domestic information is intended to be tagged with the “UNITED STATES” (M59) which is a member from the SEC's Country Taxonomy. Foreign is not specified or disaggregated so the “Geographic Distribution, Foreign [Member]” (M60) is used to tag the business activity identified as foreign. The “Geographic Distribution, Domestic [Member]” is not intended to be used in the instance document, but it is expected to be included in the Definition Linkbase (see Figure 2.2) as the parent of the specific country for domestic activity. The “Geographical [Axis]” (A8) contains names of states, provinces or cities for specific locations and would not be used in this type of disclosure.

In this example, the bank has two financing receivable portfolios: commercial banking and consumer. The commercial banking portfolio contains the financing receivable classes: commercial real estate, commercial and industrial, and equipment financing. The category for each class of financing receivable is determined by the entity. In this example, the entity's policy is to disaggregate its commercial banking portfolio by the industry sector of the borrower which includes: commercial real estate, commercial and industrial, and equipment financing. As such, *members* from the “Industry Sector [Axis]” are used and added to the “Class of Financing Receivable [Axis]” (A2).

In addition, the consumer portfolio contains fixed-rate and adjustable-rate residential mortgages, home equity and other consumer loans. These categories represent classes of financing receivables and are modeled as members on the axis, “Class of Financing Receivable [Axis]” (A2).

Loans by loan portfolio segment and class					
\$ million					
As of December 31, 20X4					
		A9:M59	A9:M60		
		U.S.	Foreign	Total	
Description					
Commercial:					
A1:M3	A2:M13	Commercial real estate	\$ 8,922	\$ 105	\$ 9,027
	Commercial:				
	A2:M15	Commercial and industrial	6,302	617	6,919
	A2:ExM16	Equipment financing	2,593	381	2,974
	A2:ExM14	Total commercial	8,895	998	9,893
		Total Commercial Banking	17,817	1,103	18,920
Consumer:					
Residential mortgage					
A1:M4	A2:M8	Adjustable-rate	3,895	351	4,246
	A2:M6	Fixed-rate	521	130	651
	A2:M5	Total residential mortgage	4,416	481	4,897
	Home equity line of credit, other consumer and credit card				
	A2:M18	Home equity line of credit	1,284	—	1,284
	A2:ExM20	Other consumer and credit card	72	28	100
	A2:ExM17	Total home equity line of credit, other consumer and credit card	1,356	28	1,384
		Total Consumer	6,573	509	7,082
		Total loans	\$ 24,390	\$ 1,612	\$ 26,002

Figure 2.1

The legend for the elements used to tag these facts follows:

	<u>Standard Label</u>	<u>Balance Type</u>	<u>Period Type</u>	<u>Element Name</u>
A1	Financing Receivable Portfolio Segment [Axis]		Duration	FinancingReceivablePortfolioSegmentAxis
	Financing Receivable Portfolio Segment [Domain]		Duration	FinancingReceivablePortfolioSegmentDomain
M3	Commercial Portfolio Segment [Member]		Duration	CommercialPortfolioSegmentMember
M4	Consumer Portfolio Segment [Member]		Duration	ConsumerPortfolioSegmentMember
A2	Class of Financing Receivable [Axis]		Duration	FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis
	Class of Financing Receivable [Domain]		Duration	FinancingReceivableRecordedInvestmentClassOfFinancingReceivableDomain
M5	Residential Mortgage [Member]		Duration	ResidentialMortgageMember
M6	Fixed Rate Residential Mortgage [Member]		Duration	FixedRateResidentialMortgageMember
M8	Adjustable Rate Residential Mortgage [Member]		Duration	AdjustableRateResidentialMortgageMember
M13	Commercial Real Estate [Member]		Duration	CommercialRealEstateMember
ExM14	Commercial and Industrial Sector and Equipment Financing [Member]		Duration	CommercialAndIndustrialSectorAndEquipmentFinancingMember
M15	Commercial and Industrial Sector [Member]		Duration	CommercialAndIndustrialSectorMember
ExM16	Equipment Financing [Member]		Duration	EquipmentFinancingMember
ExM17	Home Equity Line of Credit and Other Consumer [Member]		Duration	HomeEquityLineOfCreditAndOtherConsumerMember
M18	Home Equity Line of Credit [Member]		Duration	HomeEquityMember
ExM20	Other Consumer Loan and Credit Card Receivables [Member]		Duration	OtherConsumerLoanAndCreditCardReceivablesMember
A9	Geographic Distribution [Axis]		Duration	GeographicDistributionAxis
	Geographic Distribution [Domain]		Duration	GeographicDistributionDomain
	Geographic Distribution, Domestic [Member]		Duration	GeographicDistributionDomesticMember
M59	UNITED STATES		Duration	country:US
M60	Geographic Distribution, Foreign [Member]		Duration	GeographicDistributionForeignMember
L5	Financing Receivable, before Allowance for Credit Loss	Debit	Instant	NotesReceivableGross

Figure 2.2

The XBRL report view created using the modeling structure is provided here:

L5

Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable [Axis] A2	Geographic Distribution [Axis] A9	Financing Receivable, before Allowance for Credit Loss
Preferred Label				Loans
Commercial Portfolio Segment [Member] M3	Commercial Real Estate [Member] M13		UNITED STATES M59	8922000000
			Geographic Distribution, Foreign [Member] M60	1050000000
				9027000000
	Commercial and Industrial Sector [Member] M15		UNITED STATES M59	6302000000
			Geographic Distribution, Foreign [Member] M60	6170000000
				6919000000
	Equipment Financing [Member] ExM16		UNITED STATES M59	2593000000
			Geographic Distribution, Foreign [Member] M60	3810000000
				2974000000
	Commercial and Industrial Sector and Equipment Financing [Member] ExM14		UNITED STATES M59	8895000000
			Geographic Distribution, Foreign [Member] M60	9980000000
				9893000000
		UNITED STATES M59	17817000000	
		Geographic Distribution, Foreign [Member] M60	11030000000	
			18920000000	
Consumer Portfolio Segment [Member] M4	Adjustable Rate Residential Mortgage [Member] M8	UNITED STATES M59	3895000000	
		Geographic Distribution, Foreign [Member] M60	3510000000	
			4246000000	
	Fixed Rate Residential Mortgage [Member] M6	UNITED STATES M59	5210000000	
		Geographic Distribution, Foreign [Member] M60	1300000000	
			6510000000	

Figure 2.3 (continues)

Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable [Axis] A2	Geographic Distribution [Axis] A9	Financing Receivable, before Allowance for Credit Loss
Preferred Label				Loans
Consumer Portfolio Segment [Member] M4	Residential Mortgage [Member] M5		UNITED STATES M59	4416000000
			Geographic Distribution, Foreign [Member] M60	4810000000
				4897000000
	Home Equity Line of Credit [Member] M18		UNITED STATES M59	1284000000
			Geographic Distribution, Foreign [Member] M60	0
				1284000000
	Other Consumer Loan and Credit Card Receivables [Member] ExM20		UNITED STATES M59	720000000
			Geographic Distribution, Foreign [Member] M60	280000000
				1000000000
	Home Equity Line of Credit and Other Consumer [Member] ExM17		UNITED STATES M59	1356000000
			Geographic Distribution, Foreign [Member] M60	280000000
				1384000000
			UNITED STATES M59	6573000000
			Geographic Distribution, Foreign [Member] M60	509000000
				7082000000
			UNITED STATES M59	2439000000
			Geographic Distribution, Foreign [Member] M60	1612000000
				Report-wide Value
				26002000000

Figure 2.3 (continued)

Notes:

- The XBRL report view has the primary line-item elements in the column headings and the member elements are the row headings due to size constraints.
- “Financing Receivable, before Allowance for Credit Loss” (**L5**) is used to tag the fact value for loans before the allowance for credit loss. Alternatively, “Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss” (**L1**) may be used, if applicable.

Example 3—Credit Quality Indicators

This example illustrates the modeling for the disclosure of credit quality indicators by year of origination. This example includes revolving loans and revolving loans converted to term loans, which are not broken out by year of origination. Other consumer loan and credit card receivables class consists of other consumer loans (broken out by origination year), revolving loans and revolving loans converted to term loans.

(in millions)		Loans							Revolving Loans	Revolving Loans Converted to Term Loans	Total
		Amortized Cost Basis by Origination Year									
As of December 31, 20X4	20X4	20X3	20X2	20X1	20X0	Prior					
Commercial											
Commercial real estate											
Risk Rating:											
1 - 2 Internal grade	L8, A1:M3, A2:M13, A4:ExM31 \$ 939	L9, A1:M3, A2:M13, A4:ExM31 \$ 271	L10, A1:M3, A2:M13, A4:ExM31 \$ 225	L11, A1:M3, A2:M13, A4:ExM31 \$ 273	L12, A1:M3, A2:M13, A4:ExM31 \$ 487	L13, A1:M3, A2:M13, A4:ExM31 \$ 1,897			L5, A1:M3, A2:M13, A4:ExM31 \$ 4,092		
3 - 4 Internal grade	L8, A1:M3, A2:M13, A4:ExM32 498	L9, A1:M3, A2:M13, A4:ExM32 354	L10, A1:M3, A2:M13, A4:ExM32 135	L11, A1:M3, A2:M13, A4:ExM32 715	L12, A1:M3, A2:M13, A4:ExM32 156	L13, A1:M3, A2:M13, A4:ExM32 994			L5, A1:M3, A2:M13, A4:ExM32 2,852		
5 Internal grade	L8, A1:M3, A2:M13, A4:ExM33 644	L9, A1:M3, A2:M13, A4:ExM33 267	L10, A1:M3, A2:M13, A4:ExM33 143	L11, A1:M3, A2:M13, A4:ExM33 —	L12, A1:M3, A2:M13, A4:ExM33 465	L13, A1:M3, A2:M13, A4:ExM33 375			L5, A1:M3, A2:M13, A4:ExM33 1,894		
6 Internal grade	L8, A1:M3, A2:M13, A4:ExM34 20	L9, A1:M3, A2:M13, A4:ExM34 11	L10, A1:M3, A2:M13, A4:ExM34 8	L11, A1:M3, A2:M13, A4:ExM34 9	L12, A1:M3, A2:M13, A4:ExM34 —	L13, A1:M3, A2:M13, A4:ExM34 117			L5, A1:M3, A2:M13, A4:ExM34 165		
7 Internal grade	L8, A1:M3, A2:M13, A4:ExM35 3	L9, A1:M3, A2:M13, A4:ExM35 2	L10, A1:M3, A2:M13, A4:ExM35 5	L11, A1:M3, A2:M13, A4:ExM35 4	L12, A1:M3, A2:M13, A4:ExM35 —	L13, A1:M3, A2:M13, A4:ExM35 10			L5, A1:M3, A2:M13, A4:ExM35 24		
Total commercial real estate	L8, A1:M3, A2:M13 \$ 2,104	L9, A1:M3, A2:M13 \$ 905	L10, A1:M3, A2:M13 \$ 516	L11, A1:M3, A2:M13 \$ 1,001	L12, A1:M3, A2:M13 \$ 1,108	L13, A1:M3, A2:M13 \$ 3,393			L5, A1:M3, A2:M13 \$ 9,027		
Commercial and industrial											
Risk Rating:											
1 - 2 Internal grade	L8, A1:M3, A2:M15, A4:ExM31 \$ 371	L9, A1:M3, A2:M15, A4:ExM31 \$ 249	L10, A1:M3, A2:M15, A4:ExM31 \$ 209	L11, A1:M3, A2:M15, A4:ExM31 \$ 464	L12, A1:M3, A2:M15, A4:ExM31 \$ 322	L13, A1:M3, A2:M15, A4:ExM31 \$ 2,513			L5, A1:M3, A2:M15, A4:ExM31 \$ 4,128		
3 - 4 Internal grade	L8, A1:M3, A2:M15, A4:ExM32 233	L9, A1:M3, A2:M15, A4:ExM32 127	L10, A1:M3, A2:M15, A4:ExM32 113	L11, A1:M3, A2:M15, A4:ExM32 182	L12, A1:M3, A2:M15, A4:ExM32 117	L13, A1:M3, A2:M15, A4:ExM32 1,136			L5, A1:M3, A2:M15, A4:ExM32 1,908		

Figure 3.1 (continues)

	20X4	20X3	20X2	20X1	20X0	Prior	Revolving Loans	Revolving Loans Converted to Term Loans	Total
Commercial and industrial									
Risk Rating:									
5 Internal grade	L8, A1:M3, A2:M15, A4:ExM33	L9, A1:M3, A2:M15, A4:ExM33	L10, A1:M3, A2:M15, A4:ExM33	L11, A1:M3, A2:M15, A4:ExM33	L12, A1:M3, A2:M15, A4:ExM33	L13, A1:M3, A2:M15, A4:ExM33		L5, A1:M3, A2:M15, A4:ExM33	883
	52	151	—	—	121	559			
6 Internal grade	L8, A1:M3, A2:M15, A4:ExM34	L9, A1:M3, A2:M15, A4:ExM34	L10, A1:M3, A2:M15, A4:ExM34	L11, A1:M3, A2:M15, A4:ExM34	L12, A1:M3, A2:M15, A4:ExM34	L13, A1:M3, A2:M15, A4:ExM34		L5, A1:M3, A2:M15, A4:ExM34	—
	—	—	—	—	—	—			
7 Internal grade	L8, A1:M3, A2:M15, A4:ExM35	L9, A1:M3, A2:M15, A4:ExM35	L10, A1:M3, A2:M15, A4:ExM35	L11, A1:M3, A2:M15, A4:ExM35	L12, A1:M3, A2:M15, A4:ExM35	L13, A1:M3, A2:M15, A4:ExM35		L5, A1:M3, A2:M15, A4:ExM35	—
	—	—	—	—	—	—			
Commercial and industrial	L8, A1:M3, A2:M15	L9, A1:M3, A2:M15	L10, A1:M3, A2:M15	L11, A1:M3, A2:M15	L12, A1:M3, A2:M15	L13, A1:M3, A2:M15		L5, A1:M3, A2:M15	\$ 6,919
	<u>\$ 656</u>	<u>\$ 527</u>	<u>\$ 322</u>	<u>\$ 646</u>	<u>\$ 560</u>	<u>\$ 4,208</u>			
Equipment financing									
Risk Rating:									
1 - 2 Internal grade	L8, A1:M3, A2:ExM16, A4:ExM31	L9, A1:M3, A2:ExM16, A4:ExM31	L10, A1:M3, A2:ExM16, A4:ExM31	L11, A1:M3, A2:ExM16, A4:ExM31	L12, A1:M3, A2:ExM16, A4:ExM31	L13, A1:M3, A2:ExM16, A4:ExM31		L5, A1:M3, A2:ExM16, A4:ExM31	1,455
	\$ 104	\$ 158	\$ 191	\$ 259	\$ 285	\$ 458			
3 - 4 Internal grade	L8, A1:M3, A2:ExM16, A4:ExM32	L9, A1:M3, A2:ExM16, A4:ExM32	L10, A1:M3, A2:ExM16, A4:ExM32	L11, A1:M3, A2:ExM16, A4:ExM32	L12, A1:M3, A2:ExM16, A4:ExM32	L13, A1:M3, A2:ExM16, A4:ExM32		L5, A1:M3, A2:ExM16, A4:ExM32	1,302
	155	165	137	169	144	532			
5 Internal grade	L8, A1:M3, A2:ExM16, A4:ExM33	L9, A1:M3, A2:ExM16, A4:ExM33	L10, A1:M3, A2:ExM16, A4:ExM33	L11, A1:M3, A2:ExM16, A4:ExM33	L12, A1:M3, A2:ExM16, A4:ExM33	L13, A1:M3, A2:ExM16, A4:ExM33		L5, A1:M3, A2:ExM16, A4:ExM33	217
	—	—	—	—	—	217			
6 Internal grade	L8, A1:M3, A2:ExM16, A4:ExM34	L9, A1:M3, A2:ExM16, A4:ExM34	L10, A1:M3, A2:ExM16, A4:ExM34	L11, A1:M3, A2:ExM16, A4:ExM34	L12, A1:M3, A2:ExM16, A4:ExM34	L13, A1:M3, A2:ExM16, A4:ExM34		L5, A1:M3, A2:ExM16, A4:ExM34	—
	—	—	—	—	—	—			
7 Internal grade	L8, A1:M3, A2:ExM16, A4:ExM35	L9, A1:M3, A2:ExM16, A4:ExM35	L10, A1:M3, A2:ExM16, A4:ExM35	L11, A1:M3, A2:ExM16, A4:ExM35	L12, A1:M3, A2:ExM16, A4:ExM35	L13, A1:M3, A2:ExM16, A4:ExM35		L5, A1:M3, A2:ExM16, A4:ExM35	—
	—	—	—	—	—	—			
Total equipment financing	L8, A1:M3, A2:ExM16	L9, A1:M3, A2:ExM16	L10, A1:M3, A2:ExM16	L11, A1:M3, A2:ExM16	L12, A1:M3, A2:ExM16	L13, A1:M3, A2:ExM16		L5, A1:M3, A2:ExM16	2,974
	<u>\$ 259</u>	<u>\$ 323</u>	<u>\$ 328</u>	<u>\$ 428</u>	<u>\$ 429</u>	<u>\$ 1,207</u>			

Figure 3.1 (continues)

	20X4	20X3	20X2	20X1	20X0	Prior	Revolving Loans	Revolving Loans Converted to Term Loans	Total
Consumer									
Residential mortgage—adjustable rate									
Risk Rating:									
1 - 2 Internal grade	L8, A1:M4, A2:M8, A4:ExM31 \$ 295	L9, A1:M4, A2:M8, A4:ExM31 \$ 211	L10, A1:M4, A2:M8, A4:ExM31 \$ 144	L11, A1:M4, A2:M8, A4:ExM31 \$ 190	L12, A1:M4, A2:M8, A4:ExM31 \$ 132	L13, A1:M4, A2:M8, A4:ExM31 \$ 1,181		L5, A1:M4, A2:M8, A4:ExM31 \$ 2,153	
3 - 4 Internal grade	L8, A1:M4, A2:M8, A4:ExM32 150	L9, A1:M4, A2:M8, A4:ExM32 159	L10, A1:M4, A2:M8, A4:ExM32 205	L11, A1:M4, A2:M8, A4:ExM32 67	L12, A1:M4, A2:M8, A4:ExM32 174	L13, A1:M4, A2:M8, A4:ExM32 676		L5, A1:M4, A2:M8, A4:ExM32 1,431	
5 Internal grade	L8, A1:M4, A2:M8, A4:ExM33 79	L9, A1:M4, A2:M8, A4:ExM33 135	L10, A1:M4, A2:M8, A4:ExM33 51	L11, A1:M4, A2:M8, A4:ExM33 72	L12, A1:M4, A2:M8, A4:ExM33 11	L13, A1:M4, A2:M8, A4:ExM33 314		L5, A1:M4, A2:M8, A4:ExM33 662	
6 Internal grade	L8, A1:M4, A2:M8, A4:ExM34 —	L9, A1:M4, A2:M8, A4:ExM34 —	L10, A1:M4, A2:M8, A4:ExM34 —	L11, A1:M4, A2:M8, A4:ExM34 —	L12, A1:M4, A2:M8, A4:ExM34 —	L13, A1:M4, A2:M8, A4:ExM34 —		L5, A1:M4, A2:M8, A4:ExM34 —	
7 Internal grade	L8, A1:M4, A2:M8, A4:ExM35 —	L9, A1:M4, A2:M8, A4:ExM35 —	L10, A1:M4, A2:M8, A4:ExM35 —	L11, A1:M4, A2:M8, A4:ExM35 —	L12, A1:M4, A2:M8, A4:ExM35 —	L13, A1:M4, A2:M8, A4:ExM35 —		L5, A1:M4, A2:M8, A4:ExM35 —	
Total residential mortgage - adjustable rate	L8, A1:M4, A2:M8 \$ 524	L9, A1:M4, A2:M8 \$ 505	L10, A1:M4, A2:M8 \$ 400	L11, A1:M4, A2:M8 \$ 329	L12, A1:M4, A2:M8 \$ 317	L13, A1:M4, A2:M8 \$ 2,171		L5, A1:M4, A2:M8 \$ 4,246	
Residential mortgage—fixed rate									
Risk Rating:									
1 - 2 Internal grade	L8, A1:M4, A2:M6, A4:ExM31 \$ 60	L9, A1:M4, A2:M6, A4:ExM31 \$ 97	L10, A1:M4, A2:M6, A4:ExM31 \$ 68	L11, A1:M4, A2:M6, A4:ExM31 \$ 29	L12, A1:M4, A2:M6, A4:ExM31 \$ 21	L13, A1:M4, A2:M6, A4:ExM31 \$ 66		L5, A1:M4, A2:M6, A4:ExM31 \$ 341	
3 - 4 Internal grade	L8, A1:M4, A2:M6, A4:ExM32 13	L9, A1:M4, A2:M6, A4:ExM32 81	L10, A1:M4, A2:M6, A4:ExM32 37	L11, A1:M4, A2:M6, A4:ExM32 54	L12, A1:M4, A2:M6, A4:ExM32 46	L13, A1:M4, A2:M6, A4:ExM32 32		L5, A1:M4, A2:M6, A4:ExM32 263	
5 Internal grade	L8, A1:M4, A2:M6, A4:ExM33 23	L9, A1:M4, A2:M6, A4:ExM33 —	L10, A1:M4, A2:M6, A4:ExM33 —	L11, A1:M4, A2:M6, A4:ExM33 —	L12, A1:M4, A2:M6, A4:ExM33 —	L13, A1:M4, A2:M6, A4:ExM33 24		L5, A1:M4, A2:M6, A4:ExM33 47	
6 Internal grade	L8, A1:M4, A2:M6, A4:ExM34 —	L9, A1:M4, A2:M6, A4:ExM34 —	L10, A1:M4, A2:M6, A4:ExM34 —	L11, A1:M4, A2:M6, A4:ExM34 —	L12, A1:M4, A2:M6, A4:ExM34 —	L13, A1:M4, A2:M6, A4:ExM34 —		L5, A1:M4, A2:M6, A4:ExM34 —	
7 Internal grade	L8, A1:M4, A2:M6, A4:ExM35 —	L9, A1:M4, A2:M6, A4:ExM35 —	L10, A1:M4, A2:M6, A4:ExM35 —	L11, A1:M4, A2:M6, A4:ExM35 —	L12, A1:M4, A2:M6, A4:ExM35 —	L13, A1:M4, A2:M6, A4:ExM35 —		L5, A1:M4, A2:M6, A4:ExM35 —	
Total residential mortgage - fixed rate	L8, A1:M4, A2:M6 \$ 96	L9, A1:M4, A2:M6 \$ 178	L10, A1:M4, A2:M6 \$ 105	L11, A1:M4, A2:M6 \$ 83	L12, A1:M4, A2:M6 \$ 67	L13, A1:M4, A2:M6 \$ 122		L5, A1:M4, A2:M6 \$ 651	

Figure 3.1 (continues)

	20X4	20X3	20X2	20X1	20X0	Prior	Revolving Loans	Revolving Loans Converted to Term Loans	Total			
Home equity line of credit												
Risk Rating:												
1 - 2 Internal grade							L14, A1:M4, A2:M18, A4:ExM31	\$ 823	L15, A1:M4, A2:M18, A4:ExM31	—	L5, A1:M4, A2:M18, A4:ExM31	\$ 823
3 - 4 Internal grade							L14, A1:M4, A2:M18, A4:ExM32	300	L15, A1:M4, A2:M18, A4:ExM32	52	L5, A1:M4, A2:M18, A4:ExM32	352
5 Internal grade							L14, A1:M4, A2:M18, A4:ExM33	100	L15, A1:M4, A2:M18, A4:ExM33	9	L5, A1:M4, A2:M18, A4:ExM33	109
6 Internal grade							L14, A1:M4, A2:M18, A4:ExM34	—	L15, A1:M4, A2:M18, A4:ExM34	—	L5, A1:M4, A2:M18, A4:ExM34	—
7 Internal grade							L14, A1:M4, A2:M18, A4:ExM35	—	L15, A1:M4, A2:M18, A4:ExM35	—	L5, A1:M4, A2:M18, A4:ExM35	—
Total home equity line of credit							L14, A1:M4, A2:M18	<u>\$ 1,223</u>	L15, A1:M4, A2:M18	<u>\$ 61</u>	L5, A1:M4, A2:M18	<u>\$ 1,284</u>
Other consumer												
Risk Rating:												
1 - 2 Internal grade	L8, A1:M4, A2:ExM19, A4:ExM31	L9, A1:M4, A2:ExM19, A4:ExM31	L10, A1:M4, A2:ExM19, A4:ExM31	L11, A1:M4, A2:ExM19, A4:ExM31	L12, A1:M4, A2:ExM19, A4:ExM31	L13, A1:M4, A2:ExM19, A4:ExM31	L14, A1:M4, A2:M2, A4:ExM31	10	L5, A1:M4, A2:ExM20, A4:ExM31	36		
3 - 4 Internal grade	L8, A1:M4, A2:ExM19, A4:ExM32	L9, A1:M4, A2:ExM19, A4:ExM32	L10, A1:M4, A2:ExM19, A4:ExM32	L11, A1:M4, A2:ExM19, A4:ExM32	L12, A1:M4, A2:ExM19, A4:ExM32	L13, A1:M4, A2:ExM19, A4:ExM32	L14, A1:M4, A2:M2, A4:ExM32	11	L5, A1:M4, A2:ExM20, A4:ExM32	42		
5 Internal grade	L8, A1:M4, A2:ExM19, A4:ExM33	L9, A1:M4, A2:ExM19, A4:ExM33	L10, A1:M4, A2:ExM19, A4:ExM33	L11, A1:M4, A2:ExM19, A4:ExM33	L12, A1:M4, A2:ExM19, A4:ExM33	L13, A1:M4, A2:ExM19, A4:ExM33	L14, A1:M4, A2:M2, A4:ExM33	—	L5, A1:M4, A2:ExM20, A4:ExM33	20		
6 Internal grade	L8, A1:M4, A2:ExM19, A4:ExM34	L9, A1:M4, A2:ExM19, A4:ExM34	L10, A1:M4, A2:ExM19, A4:ExM34	L11, A1:M4, A2:ExM19, A4:ExM34	L12, A1:M4, A2:ExM19, A4:ExM34	L13, A1:M4, A2:ExM19, A4:ExM34	L14, A1:M4, A2:M2, A4:ExM34	—	L5, A1:M4, A2:ExM20, A4:ExM34	2		

Figure 3.1 (continues)

	20X4	20X3	20X2	20X1	20X0	Prior	Revolving Loans	Revolving Loans Converted to Term Loans	Total
Other consumer									
Risk Rating:									
7 Internal grade	L8, A1:M4, A2:ExM19, A4:ExM35	L9, A1:M4, A2:ExM19, A4:ExM35	L10, A1:M4, A2:ExM19, A4:ExM35	L11, A1:M4, A2:ExM19, A4:ExM35	L12, A1:M4, A2:ExM19, A4:ExM35	L13, A1:M4, A2:ExM19, A4:ExM35	L14, A1:M4, A2:M2, A4:ExM35		L5, A1:M4, A2:ExM20, A4:ExM35
	—	—	—	—	—	—	—		—
Total other consumer	L8, A1:M4, A2:ExM19	L9, A1:M4, A2:ExM19	L10, A1:M4, A2:ExM19	L11, A1:M4, A2:ExM19	L12, A1:M4, A2:ExM19	L13, A1:M4, A2:ExM19	L14, A1:M4, A2:M2		L5, A1:M4, A2:ExM20
	\$ 19	\$ 11	\$ 18	\$ 31	\$ —	\$ —	\$ 21		\$ 100

Figure 3.1 (continued)

The legend for the elements used to tag these facts follows:

	<u>Standard Label</u>	<u>Balance Type</u>	<u>Period Type</u>	<u>Element Name</u>
A1	Financing Receivable Portfolio Segment [Axis]		Duration	FinancingReceivablePortfolioSegmentAxis
	Financing Receivable Portfolio Segment [Domain]		Duration	FinancingReceivablePortfolioSegmentDomain
M3	Commercial Portfolio Segment [Member]		Duration	CommercialPortfolioSegmentMember
M4	Consumer Portfolio Segment [Member]		Duration	ConsumerPortfolioSegmentMember
A2	Class of Financing Receivable [Axis]		Duration	FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis
	Class of Financing Receivable [Domain]		Duration	FinancingReceivableRecordedInvestmentClassOfFinancingReceivableDomain
M6	Fixed Rate Residential Mortgage [Member]		Duration	FixedRateResidentialMortgageMember
M8	Adjustable Rate Residential Mortgage [Member]		Duration	AdjustableRateResidentialMortgageMember
M13	Commercial Real Estate [Member]		Duration	CommercialRealEstateMember
M15	Commercial and Industrial Sector [Member]		Duration	CommercialAndIndustrialSectorMember
ExM16	Equipment Financing [Member]		Duration	EquipmentFinancingMember
M18	Home Equity Line of Credit [Member]		Duration	HomeEquityMember
ExM20	Other Consumer Loan and Credit Card Receivables [Member]		Duration	OtherConsumerLoanAndCreditCardReceivablesMember
M2	Credit Card Receivable [Member]		Duration	CreditCardReceivablesMember
ExM19	Consumer, Other [Member]		Duration	ConsumerOtherMember
A4	Internal Credit Assessment [Axis]		Duration	InternalCreditAssessmentAxis
	Internal Credit Assessment [Domain]		Duration	InternalCreditAssessmentDomain
ExM31	One to Two Internal Grade [Member]		Duration	OneToTwoInternalGradeMember
ExM32	Three to Four Internal Grade [Member]		Duration	ThreeToFourInternalGradeMember
ExM33	Five Internal Grade [Member]		Duration	FiveInternalGradeMember
ExM34	Six Internal Grade [Member]		Duration	SixInternalGradeMember
ExM35	Seven Internal Grade [Member]		Duration	SevenInternalGradeMember
L5	Financing Receivable, before Allowance for Credit Loss	Debit	Instant	NotesReceivableGross
L8	Financing Receivable, Year One, Originated, Current Fiscal Year	Debit	Instant	FinancingReceivableOriginatedInCurrentFiscalYear
L9	Financing Receivable, Year Two, Originated, Fiscal Year before Current Fiscal Year	Debit	Instant	FinancingReceivableOriginatedInFiscalYearBeforeLatestFiscalYear
L10	Financing Receivable, Year Three, Originated, Two Years before Current Fiscal Year	Debit	Instant	FinancingReceivableOriginatedTwoYearsBeforeLatestFiscalYear
L11	Financing Receivable, Year Four, Originated, Three Years before Current Fiscal Year	Debit	Instant	FinancingReceivableOriginatedThreeYearsBeforeLatestFiscalYear
L12	Financing Receivable, Year Five, Originated, Four Years before Current Fiscal Year	Debit	Instant	FinancingReceivableOriginatedFourYearsBeforeLatestFiscalYear
L13	Financing Receivable, Originated, More than Five Years before Current Fiscal Year	Debit	Instant	FinancingReceivableOriginatedFiveOrMoreYearsBeforeLatestFiscalYear
L14	Financing Receivable, Revolving	Debit	Instant	FinancingReceivableRevolving
L15	Financing Receivable, Revolving, Converted to Term Loan	Debit	Instant	FinancingReceivableRevolvingConvertedToTermLoan

Figure 3.2

The XBRL report view created using the modeling structure is provided here:

			L8	L9	L10	L11	L12	L13	L14	L15	L5	
Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable [Axis] A2	Internal Credit Assessment [Axis] A4	Financing Receivable, Year One, Originated, Current Fiscal Year	Financing Receivable, Year Two, Originated, Fiscal Year before Current Fiscal Year	Financing Receivable, Year Three, Originated, Two Years before Current Fiscal Year	Financing Receivable, Year Four, Originated, Three Years before Current Fiscal Year	Financing Receivable, Year Five, Originated, Four Years before Current Fiscal Year	Financing Receivable, Originated, More than Five Years before Current Fiscal Year	Financing Receivable, Revolving	Financing Receivable, Revolving, Converted to Term Loan	Financing Receivable, before Allowance for Credit Loss
Preferred Label				Loans, Amortized Cost Basis by Origination Year, 20X4	Loans, Amortized Cost Basis by Origination Year, 20X3	Loans, Amortized Cost Basis by Origination Year, 20X2	Loans, Amortized Cost Basis by Origination Year, 20X1	Loans, Amortized Cost Basis by Origination Year, 20X0	Loans, Amortized Cost Basis by Origination Year, Prior	Revolving Loans	Revolving Loans Converted to Term Loans	Loans
Commercial Portfolio Segment [Member] M3	Commercial Real Estate [Member] M13	One to Two Internal Grade [Member] ExM31	939000000	271000000	225000000	273000000	487000000	1897000000				4092000000
		Three to Four Internal Grade [Member] ExM32	498000000	354000000	135000000	715000000	156000000	994000000				2852000000
		Five Internal Grade [Member] ExM33	644000000	267000000	143000000	0	465000000	375000000				1894000000
		Six Internal Grade [Member] ExM34	20000000	11000000	8000000	9000000	0	117000000				165000000
		Seven Internal Grade [Member] ExM35	3000000	2000000	5000000	4000000	0	10000000				24000000
			2104000000	905000000	516000000	1001000000	1108000000	3393000000				9027000000
	Commercial and Industrial Sector [Member] M15	One to Two Internal Grade [Member] ExM31	371000000	249000000	209000000	464000000	322000000	2513000000				4128000000
		Three to Four Internal Grade [Member] ExM32	233000000	127000000	113000000	182000000	117000000	1136000000				1908000000
		Five Internal Grade [Member] ExM33	52000000	151000000	0	0	121000000	559000000				883000000

Figure 3.3 (continues)

			L8	L9	L10	L11	L12	L13	L14	L15	L5			
Standard Label	Financing Receivable Portfolio Segment [Axis]	Class of Financing Receivable [Axis]	Internal Credit Assessment [Axis]	Financing Receivable, Year One, Originated, Current Fiscal Year	Financing Receivable, Year Two, Originated, Fiscal Year before Current Fiscal Year	Financing Receivable, Year Three, Originated, Two Years before Current Fiscal Year	Financing Receivable, Year Four, Originated, Three Years before Current Fiscal Year	Financing Receivable, Year Five, Originated, Four Years before Current Fiscal Year	Financing Receivable, Originated, More than Five Years before Current Fiscal Year	Financing Receivable, Revolving	Financing Receivable, Converted, Term Loan	Financing Receivable, before Allowance for Credit Loss		
Preferred Label	A1	A2	A4	Loans, Amortized Cost Basis by Origination Year, 20X4	Loans, Amortized Cost Basis by Origination Year, 20X3	Loans, Amortized Cost Basis by Origination Year, 20X2	Loans, Amortized Cost Basis by Origination Year, 20X1	Loans, Amortized Cost Basis by Origination Year, 20X0	Loans, Amortized Cost Basis by Origination Year, Prior	Revolving Loans	Revolving Loans Converted to Term Loans	Loans		
Commercial Portfolio Segment [Member]	Commercial and Industrial Sector [Member]	M15	Six Internal Grade [Member] ExM34	0	0	0	0	0	0			0		
			Seven Internal Grade [Member] ExM35	0	0	0	0	0	0			0		
				656000000	527000000	322000000	646000000	560000000	4208000000			6919000000		
	M3	Equipment Financing [Member]	ExM16	One to Two Internal Grade [Member] ExM31	104000000	158000000	191000000	259000000	285000000	458000000			1455000000	
				Three to Four Internal Grade [Member] ExM32	155000000	165000000	137000000	169000000	144000000	532000000			1302000000	
				Five Internal Grade [Member] ExM33	0	0	0	0	0	217000000			217000000	
		M8	Adjustable Rate Residential Mortgage [Member]	ExM31	Six Internal Grade [Member] ExM34	0	0	0	0	0	0			0
					Seven Internal Grade [Member] ExM35	0	0	0	0	0	0			0
						259000000	323000000	328000000	428000000	429000000	1207000000			2974000000
M4				295000000	211000000	144000000	190000000	132000000	1181000000		2153000000			

Figure 3.3 (continues)

			L8	L9	L10	L11	L12	L13	L14	L15	L5	
Standard Label	Financing Receivable Portfolio Segment [Axis]	Class of Financing Receivable [Axis]	Internal Credit Assessment [Axis]	Financing Receivable, Year One, Originated, Current Fiscal Year	Financing Receivable, Year Two, Originated, Fiscal Year before Current Fiscal Year	Financing Receivable, Year Three, Originated, Two Years before Current Fiscal Year	Financing Receivable, Year Four, Originated, Three Years before Current Fiscal Year	Financing Receivable, Year Five, Originated, Four Years before Current Fiscal Year	Financing Receivable, Originated, More than Five Years before Current Fiscal Year	Financing Receivable, Revolving	Financing Receivable, Revolving, Converted to Term Loan	Financing Receivable, before Allowance for Credit Loss
Preferred Label	A1	A2	A4	Loans, Amortized Cost Basis by Origination Year, 20X4	Loans, Amortized Cost Basis by Origination Year, 20X3	Loans, Amortized Cost Basis by Origination Year, 20X2	Loans, Amortized Cost Basis by Origination Year, 20X1	Loans, Amortized Cost Basis by Origination Year, 20X0	Loans, Amortized Cost Basis by Origination Year, Prior	Revolving Loans	Revolving Loans Converted to Term Loans	Loans
Consumer Portfolio Segment [Member]	Adjustable Rate Residential Mortgage [Member]	M8	Three to Four Internal Grade [Member] ExM32	150000000	159000000	205000000	67000000	174000000	676000000			1431000000
			Five Internal Grade [Member] ExM33	79000000	135000000	51000000	72000000	11000000	314000000			662000000
			Six Internal Grade [Member] ExM34	0	0	0	0	0	0			0
			Seven Internal Grade [Member] ExM35	0	0	0	0	0	0			0
				524000000	505000000	400000000	329000000	317000000	2171000000			4246000000
	Fixed Rate Residential Mortgage [Member]	M6	One to Two Internal Grade [Member] ExM31	60000000	97000000	68000000	29000000	21000000	66000000			341000000
			Three to Four Internal Grade [Member] ExM32	13000000	81000000	37000000	54000000	46000000	32000000			263000000
			Five Internal Grade [Member] ExM33	23000000	0	0	0	0	24000000			47000000
			Six Internal Grade [Member] ExM34	0	0	0	0	0	0			0
			Seven Internal Grade [Member] ExM35	0	0	0	0	0	0			0

Figure 3.3 (continues)

			L8	L9	L10	L11	L12	L13	L14	L15	L5		
Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable [Axis] A2	Internal Credit Assessment [Axis] A4	Financing Receivable, Year One, Originated, Current Fiscal Year	Financing Receivable, Year Two, Originated, Fiscal Year before Current Fiscal Year	Financing Receivable, Year Three, Originated, Two Years before Current Fiscal Year	Financing Receivable, Year Four, Originated, Three Years before Current Fiscal Year	Financing Receivable, Year Five, Originated, Four Years before Current Fiscal Year	Financing Receivable, Originated, More than Five Years before Current Fiscal Year	Financing Receivable, Revolving	Financing Receivable, Converted, Converted to Term Loan	Financing Receivable, before Allowance for Credit Loss	
Preferred Label				Loans, Amortized Cost Basis by Origination Year, 20X4	Loans, Amortized Cost Basis by Origination Year, 20X3	Loans, Amortized Cost Basis by Origination Year, 20X2	Loans, Amortized Cost Basis by Origination Year, 20X1	Loans, Amortized Cost Basis by Origination Year, 20X0	Loans, Amortized Cost Basis by Origination Year, Prior	Revolving Loans	Revolving Loans Converted to Term Loans	Loans	
Consumer Portfolio Segment [Member] M4	Fixed Rate Residential Mortgage [Member] M6			96000000	178000000	105000000	83000000	67000000	122000000			651000000	
		One to Two Internal Grade [Member] ExM31								823000000	0	823000000	
		Three to Four Internal Grade [Member] ExM32								300000000	52000000	352000000	
		Five Internal Grade [Member] ExM33								100000000	9000000	109000000	
		Six Internal Grade [Member] ExM34								0	0	0	
		Seven Internal Grade [Member] ExM35								0	0	0	
										1223000000	61000000	1284000000	
		Consumer, Other [Member] ExM19	One to Two Internal Grade [Member] ExM31		11000000	1000000	14000000	0	0	0			
	Three to Four Internal Grade [Member] ExM32			3000000	8000000	4000000	16000000	0	0				

Figure 3.3 (continues)

			L8	L9	L10	L11	L12	L13	L14	L15	L5		
Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable [Axis] A2	Internal Credit Assessment [Axis] A4	Financing Receivable, Year One, Originated, Current Fiscal Year	Financing Receivable, Year Two, Originated, Fiscal Year before Current Fiscal Year	Financing Receivable, Year Three, Originated, Two Years before Current Fiscal Year	Financing Receivable, Year Four, Originated, Three Years before Current Fiscal Year	Financing Receivable, Year Five, Originated, Four Years before Current Fiscal Year	Financing Receivable, Originated, More than Five Years before Current Fiscal Year	Financing Receivable, Revolving	Financing Receivable, Converted, Converted to Term Loan	Financing Receivable, before Allowance for Credit Loss	
Preferred Label				Loans, Amortized Cost Basis by Origination Year, 20X4	Loans, Amortized Cost Basis by Origination Year, 20X3	Loans, Amortized Cost Basis by Origination Year, 20X2	Loans, Amortized Cost Basis by Origination Year, 20X1	Loans, Amortized Cost Basis by Origination Year, 20X0	Loans, Amortized Cost Basis by Origination Year, Prior	Revolving Loans	Revolving Loans Converted to Term Loans	Loans	
Consumer Portfolio Segment [Member] M4	Consumer, Other [Member] ExM19	Five Internal Grade [Member] ExM33	5000000	0	0	15000000	0	0	0				
		Six Internal Grade [Member] ExM34	0	2000000	0	0	0	0	0				
		Seven Internal Grade [Member] ExM35	0	0	0	0	0	0	0				
			19000000	11000000	18000000	31000000	0	0					
	Credit Card Receivable [Member] M2	One to Two Internal Grade [Member] ExM31									10000000		
		Three to Four Internal Grade [Member] ExM32									11000000		
		Five Internal Grade [Member] ExM33									0		
		Six Internal Grade [Member] ExM34									0		
		Seven Internal Grade [Member] ExM35									0		
											21000000		

Figure 3.3 (continues)

			L8	L9	L10	L11	L12	L13	L14	L15	L5			
Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable [Axis] A2	Internal Credit Assessment [Axis] A4	Financing Receivable, Year One, Originated, Current Fiscal Year	Financing Receivable, Year Two, Originated, Fiscal Year before Current Fiscal Year	Financing Receivable, Year Three, Originated, Two Years before Current Fiscal Year	Financing Receivable, Year Four, Originated, Three Years before Current Fiscal Year	Financing Receivable, Year Five, Originated, Four Years before Current Fiscal Year	Financing Receivable, Originated, More than Five Years before Current Fiscal Year	Financing Receivable, Revolving	Financing Receivable, Revolving, Converted to Term Loan	Financing Receivable, before Allowance for Credit Loss		
Preferred Label				Loans, Amortized Cost Basis by Origination Year, 20X4	Loans, Amortized Cost Basis by Origination Year, 20X3	Loans, Amortized Cost Basis by Origination Year, 20X2	Loans, Amortized Cost Basis by Origination Year, 20X1	Loans, Amortized Cost Basis by Origination Year, 20X0	Loans, Amortized Cost Basis by Origination Year, Prior	Revolving Loans	Revolving Loans Converted to Term Loans	Loans		
	Consumer Portfolio Segment [Member] M4	Other Consumer Loan and Credit Card Receivables [Member] ExM20	One to Two Internal Grade [Member] ExM31									36000000		
			Three to Four Internal Grade [Member] ExM32										42000000	
			Five Internal Grade [Member] ExM33											20000000
			Six Internal Grade [Member] ExM34											2000000
			Seven Internal Grade [Member] ExM35											0
														100000000

Figure 3.3 (continued)

Notes:

- The XBRL report view has the primary line-item elements in the column headings and the member elements are the row headings due to size constraints.
- “Financing Receivable, before Allowance for Credit Loss” (L5) is used to tag the fact value for loans before the allowance for credit loss. Alternatively, “Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss” (L1) may be used, if applicable. Additionally, the following elements were used to tag the fact value for loans originated each year, along with the alternative elements that may be used if accrued interest is excluded:
 - “Financing Receivable, Year One, Originated, Current Fiscal Year” (L8) or “Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year” (L36).
 - “Financing Receivable, Year Two, Originated, Fiscal Year before Current Fiscal Year” (L9) or “Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year” (L37).
 - “Financing Receivable, Year Three, Originated, Two Years before Current Fiscal Year” (L10) or “Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year” (L38).
 - “Financing Receivable, Year Four, Originated, Three Years before Current Fiscal Year” (L11) or “Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year” (L39).
 - “Financing Receivable, Year Five, Originated, Four Years before Current Fiscal Year” (L12) or “Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year” (L40).
 - “Financing Receivable, Originated, More than Five Years before Current Fiscal Year” (L13) or “Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year” (L41).
 - “Financing Receivable, Revolving” (L14) or “Financing Receivable, Excluding Accrued Interest, Revolving” (L42).
 - “Financing Receivable, Revolving, Converted to Term Loan” (L15) or “Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan” (L43).

Example 4—Nonperforming Loans

This example illustrates the modeling for the disclosure of nonperforming loans disaggregated by class of loan distinguished by core and non-core business portfolios. The core portfolio consists of residential mortgage and home equity loans which the entity has identified as being strategic or central to the entity’s ongoing business. The non-core portfolio consists of residential mortgage and home equity loan assets that are part of businesses or portfolios *not* strategic or central to the entity’s ongoing business operations. This can include, but is not limited to, higher risk, nonstrategic legacy businesses or portfolios intended to be wound down or disposed of other than by sale.

Nonperforming loans		Nonperforming loans	
\$ million		A11:M63	
As of December 31, 20X4			
	Home loans		
	Core portfolio		
A1:M4	A10:M61, A2:M5 Residential mortgage	\$	6,351
	A10:M61, A2:M7 Home equity		3,141
	Non-core portfolio		
	A10:M62, A2:M5 Residential mortgage		9,386
	A10:M62, A2:M7 Home equity		4,462
	Credit card and other consumer		
	U.S. credit card		10
	A9:M59, A2:M2 Non-U.S. credit card		2
	A9:M60, A2:M2 Other consumer		53
	A2:ExM19	L5	
	Total home loans, credit card and other consumer		23,405
	Commercial:		
	A2:M13 Commercial real estate		405
A1:M3	A2:M21 Construction loans		887
	Total commercial		1,292
	Total loans	\$	24,697

Figure 4.1

The legend for the elements used to tag these facts follows:

	Standard Label	Balance Type	Period Type	Element Name
A1	Financing Receivable Portfolio Segment [Axis]		Duration	FinancingReceivablePortfolioSegmentAxis
	Financing Receivable Portfolio Segment [Domain]		Duration	FinancingReceivablePortfolioSegmentDomain
M3	Commercial Portfolio Segment [Member]		Duration	CommercialPortfolioSegmentMember
M4	Consumer Portfolio Segment [Member]		Duration	ConsumerPortfolioSegmentMember
A2	Class of Financing Receivable [Axis]		Duration	FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis
	Class of Financing Receivable [Domain]		Duration	FinancingReceivableRecordedInvestmentClassOfFinancingReceivableDomain
M2	Credit Card Receivable [Member]		Duration	CreditCardReceivablesMember
M5	Residential Mortgage [Member]		Duration	ResidentialMortgageMember
M7	Home Equity Loan [Member]		Duration	HomeEquityLoanMember
M13	Commercial Real Estate [Member]		Duration	CommercialRealEstateMember
ExM19	Consumer, Other [Member]		Duration	ConsumerOtherMember
M21	Construction Loans [Member]		Duration	ConstructionLoansMember
A9	Geographic Distribution [Axis]		Duration	GeographicDistributionAxis
	Geographic Distribution [Domain]		Duration	GeographicDistributionDomain
	Geographic Distribution, Domestic [Member]		Duration	GeographicDistributionDomesticMember
M59	UNITED STATES		Duration	country:US
M60	Geographic Distribution, Foreign [Member]		Duration	GeographicDistributionForeignMember
A10	Core and Non-core Status [Axis]		Duration	CoreAndNonCoreStatusAxis
	Core and Non-core Status [Domain]		Duration	CoreAndNonCoreStatusDomain
M61	Core [Member]		Duration	CoreMember
M62	Non-core [Member]		Duration	NonCoreMember
A11	Financial Instrument Performance Status [Axis]		Duration	FinancialInstrumentPerformanceStatusAxis
	Financial Instrument Performance Status [Domain]		Duration	FinancialInstrumentPerformanceStatusDomain
M63	Nonperforming Financial Instruments [Member]		Duration	NonperformingFinancingReceivableMember
L5	Financing Receivable, before Allowance for Credit Loss	Debit	Instant	NotesReceivableGross

Figure 4.2

The XBRL report view created using the modeling structure is provided here:

	Financial Instrument Performance Status [Axis]	Financing Receivable Portfolio Segment [Axis]	Core and Non-core Status [Axis]	Class of Financing Receivable [Axis]	Geographic Distribution [Axis]	L5 Financing Receivable, before Allowance for Credit Loss
Standard Label	A11	A1	A10	A2	A9	
Preferred Label						Nonperforming loans
Nonperforming Financial Instruments [Member] M63	Consumer Portfolio Segment [Member] M4	Core [Member] M61	Residential Mortgage [Member] M5			6351000000
			Home Equity Loan [Member] M7			3141000000
			Residential Mortgage [Member] M5			9386000000
			Home Equity Loan [Member] M7			4462000000
		Credit Card Receivable [Member] M2	UNITED STATES M59		10000000	
			Geographic Distribution, Foreign [Member] M60		2000000	
		Other Consumer [Member] ExM19			53000000	
					23405000000	
		Commercial Portfolio Segment [Member] M3		Commercial Real Estate [Member] M13		405000000
				Construction Loans [Member] M21		887000000
						1292000000
						24697000000

Figure 4.3

Notes:

- The XBRL report view has the primary line-item elements in the column headings and the member elements are the row headings due to size constraints.
- This example illustrates domestic and foreign loans disaggregated by class of loan. The “Geographic Distribution [Axis]” (A9) is intended to be used to tag the disaggregation of the loans by business activity identified as either domestic or foreign. In this example, domestic relates to the US. Therefore, the domestic information is intended to be tagged with the “UNITED STATES” (M59) which is a member from the SEC's Country Taxonomy. Foreign is not specified or disaggregated so the “Geographic Distribution, Foreign [Member]” (M60) is used to tag the business activity identified as foreign. The “Geographic Distribution, Domestic [Member]” is not intended to be used in the instance document, but it is expected to be included in the Definition Linkbase (see Figure 4.2) as the parent of the specific country for domestic activity. The “Geographical [Axis]” (A8) contains names of states, provinces or cities for specific locations and would not be used in this type of disclosure.
- “Financing Receivable, before Allowance for Credit Loss” (L5) is used to tag the fact value for loans before the allowance for credit loss. Alternatively, “Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss” (L1) may be used, if applicable.

Example 5—Summary of Loans by Portfolio and Class

This example illustrates the modeling for the disclosure of loans disaggregated by class of loan that is categorized by type of collateral. The members from the “Collateral Held [Axis]” are applied to the “Class of Financing Receivable [Axis]” (A2) to convey the classes.

Summary of Loans by Portfolio and Class		December 31, 20X4
\$ million		
<hr/>		
Commercial:		
A1:M3	A2:M13 Commercial real estate	\$ 10,518
	A2:M23 Machinery and equipment	10,040
	A2:M22 Total commercial	<hr/> 20,558 <hr/>
Consumer:		
A1:M4	A2:M24 Residential real estate	10,001
	A2:M25 Auto	3,456
	A2:M22 Total consumer- collateralized	<hr/> 13,457 <hr/>
	A2:M26 Consumer- uncollateralized	707
Total consumer		<hr/> 14,164 <hr/>
Total loans		<hr/> <hr/> \$ 34,722 <hr/> <hr/>

Figure 5.1

The legend for the elements used to tag these facts follows:

	<u>Standard Label</u>	<u>Balance Type</u>	<u>Period Type</u>	<u>Element Name</u>
A1	Financing Receivable Portfolio Segment [Axis]		Duration	FinancingReceivablePortfolioSegmentAxis
	Financing Receivable Portfolio Segment [Domain]		Duration	FinancingReceivablePortfolioSegmentDomain
M3	Commercial Portfolio Segment [Member]		Duration	CommercialPortfolioSegmentMember
M4	Consumer Portfolio Segment [Member]		Duration	ConsumerPortfolioSegmentMember
A2	Class of Financing Receivable [Axis]		Duration	FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis
	Class of Financing Receivable [Domain]		Duration	FinancingReceivableRecordedInvestmentClassOfFinancingReceivableDomain
M22	Collateral Pledged [Member]		Duration	CollateralPledgedMember
M13	Commercial Real Estate [Member]		Duration	CommercialRealEstateMember
M23	Machinery and Equipment [Member]		Duration	MachineryAndEquipmentMember
M24	Residential Real Estate [Member]		Duration	ResidentialRealEstateMember
M25	Automobiles [Member]		Duration	AutomobilesMember
M26	Uncollateralized [Member]		Duration	UncollateralizedMember
L5	Financing Receivable, before Allowance for Credit Loss	Debit	Instant	NotesReceivableGross

Figure 5.2

The XBRL report view created using the modeling structure is provided here:

Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable [Axis] A2	Financing Receivable, before Allowance for Credit Loss L5
Preferred Label			Loans
	Commercial Portfolio Segment [Member] M3	Commercial Real Estate [Member] M13	10518000000
		Machinery and Equipment [Member] M23	10040000000
		Collateral Pledged [Member] M22	20558000000
			20558000000
	Consumer Portfolio Segment [Member] M4	Residential Real Estate [Member] M24	10001000000
		Automobiles [Member] M25	3456000000
		Collateral Pledged [Member] M22	13457000000
		Uncollateralized [Member] M26	707000000
			14164000000
	Report-wide Value		34722000000

Figure 5.3

Notes:

- The XBRL report view has the primary line-item elements in the column headings and the member elements are the row headings due to size constraints.
- The \$20,558 million is tagged twice even though the number is only presented once. It is tagged once with the members “Collateral Pledged [Member]” (M22) and “Commercial Portfolio Segment [Member]” (M3) since it is the total of collateral pledged in the commercial portfolio segment. It is also tagged once with the member “Commercial Portfolio Segment [Member]” (M3) since it is the total of the commercial portfolio.
- “Financing Receivable, before Allowance for Credit Loss” (L5) is used to tag the fact value for loans before the allowance for credit loss. Alternatively, “Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss” (L1) may be used, if applicable.

Example 6—Loan Modifications

This example illustrates the modeling for the disclosure of loan modifications by different types of concessions. The example breaks out the type of loan concession using the Loan Restructuring Modification [Axis]” (A12). Concessions include: interest rate reductions, term extensions, principal forgiveness, and combinations of these concessions. The loans included in the combination columns have had multiple types of modifications in the same period, such as term extension and principal forgiveness or term extension and interest rate reduction.

Loan Modifications Made to Borrowers Experiencing Financial Difficulty				
<i>(in thousands)</i>				
			Interest Rate Reduction	
			Amortized Cost Basis at 12/31/20X4	% of Total Class of Financing Receivable
			L16	L17
Loan Type				
A12:M64	A2:M13	Real Estate - Commercial	\$ 40,000	2 %
	A2:M5	Real Estate - Residential	—	— %
	A2:ExM19	Consumer	10,000	0.2 %
	Total		\$ 50,000	
			Term Extension	
			Amortized Cost Basis at 12/31/20X4	% of Total Class of Financing Receivable
			L16	L17
A12:M65	A2:M13	Real Estate - Commercial	\$ —	— %
	A2:M5	Real Estate - Residential	—	— %
	A2:ExM19	Consumer	22,000	0.4 %
	Total		\$ 22,000	
			Principal Forgiveness	
			Amortized Cost Basis at 12/31/20X4	% of Total Class of Financing Receivable
			L16	L17
A12:M66	A2:M13	Real Estate - Commercial	\$ 20,000	1 %
	A2:M5	Real Estate - Residential	—	— %
	A2:ExM19	Consumer	—	— %
	Total		\$ 20,000	

Figure 6.1(a) (continues)

		Combination-Term Extension and Principal Forgiveness	
		Amortized Cost Basis at 12/31/20X4	% of Total Class of Financing Receivable
		L16	L17
A14:M67	Loan Type		
	A2:M13 Real Estate - Commercial	\$ —	— %
	A2:M5 Real Estate - Residential	10,000	1.8 %
	A2:ExM19 Consumer	—	— %
	Total	<u>\$ 10,000</u>	
		Combination-Term Extension and Interest Rate Reduction	
		Amortized Cost Basis at 12/31/20X4	% of Total Class of Financing Receivable
		L16	L17
A14:M68	Loan Type		
	A2:M13 Real Estate - Commercial	\$ —	— %
	A2:M5 Real Estate - Residential	5,000	0.8 %
	A2:ExM19 Consumer	—	— %
	Total	<u>\$ 5,000</u>	

Figure 6.1(a) (continued)

The legend for the elements used to tag these facts follows:

	<u>Standard Label</u>	<u>Balance Type</u>	<u>Period Type</u>	<u>Element Name</u>
A2	Class of Financing Receivable [Axis]		Duration	FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis
	Class of Financing Receivable [Domain]		Duration	FinancingReceivableRecordedInvestmentClassOfFinancingReceivableDomain
M5	Residential Mortgage [Member]		Duration	ResidentialMortgageMember
M13	Commercial Real Estate [Member]		Duration	CommercialRealEstateMember
ExM19	Consumer, Other [Member]		Duration	ConsumerOtherMember
A12	Loan Restructuring Modification [Axis]		Duration	LoanRestructuringModificationAxis
	Loan Restructuring Modification [Domain]		Duration	LoanRestructuringModificationDomain
M64	Contractual Interest Rate Reduction [Member]		Duration	ContractualInterestRateReductionMember
M65	Extended Maturity [Member]		Duration	ExtendedMaturityMember
M66	Principal Forgiveness [Member]		Duration	PrincipalForgivenessMember
M67	Extended Maturity and Principal Forgiveness [Member]		Duration	ExtendedMaturityAndPrincipalForgivenessMember
M68	Extended Maturity and Interest Rate Reduction [Member]		Duration	ExtendedMaturityAndInterestRateReductionMember
L16	Financing Receivable, Modified in Period, Amount	Debit	Duration	FinancingReceivableModificationsPostModificationRecordedInvestment2
L17	Financing Receivable, Modified in Period, to Total Financing Receivables, Percentage		Duration	FinancingReceivableModificationToTotalFinancingReceivablesPercent

Figure 6.2(a)

The XBRL report view created using the modeling structure is provided here:

Standard Label	Loan Restructuring Modification [Axis] A12	Class of Financing Receivable [Axis] A2	L16	L17
			Financing Receivable, Modified in Period, Amount	Financing Receivable, Modified in Period, to Total Financing Receivables, Percentage
Preferred Label			Modified Loan	% of Total Class of Financing Receivable
Contractual Interest Rate Reduction [Member] M64	Commercial Real Estate [Member] M13		40000000	0.020
	Residential Mortgage [Member] M5		0	0
	Consumer, Other [Member] ExM19		10000000	0.002
			50000000	
Extended Maturity [Member] M65	Commercial Real Estate [Member] M13		0	0
	Residential Mortgage [Member] M5		0	0
	Consumer, Other [Member] ExM19		22000000	0.004
			22000000	
Principal Forgiveness [Member] M66	Commercial Real Estate [Member] M13		20000000	0.010
	Residential Mortgage [Member] M5		0	0
	Consumer, Other [Member] ExM19		0	0
			20000000	

Figure 6.3(a) (continues)

Standard Label	Loan Restructuring Modification [Axis] A12	Class of Financing Receivable [Axis] A2	L16	L17
			Financing Receivable, Modified in Period, Amount	Financing Receivable, Modified in Period, to Total Financing Receivables, Percentage
Preferred Label			Modified Loan	% of Total Class of Financing Receivable
Extended Maturity and Principal Forgiveness [Member] M67		Commercial Real Estate [Member] M13	0	0
		Residential Mortgage [Member] M5	10000000	0.018
		Consumer, Other [Member] ExM19	0	0
			10000000	
Extended Maturity and Interest Rate Reduction [Member] M68		Commercial Real Estate [Member] M13	0	0
		Residential Mortgage [Member] M5	5000000	0.008
		Consumer, Other [Member] ExM19	0	0
			5000000	

Figure 6.3(a) (continued)

Note:

- The XBRL report view has the primary line-item elements in the column headings and the member elements are the row headings due to size constraints.
- If the information is disaggregated by type of modification program, such as various government modification programs or proprietary programs, the programs can be disclosed using the “Loan Restructuring Modification Name [Axis]”.
- This disclosure breaks out residential real estate loans, (Residential Mortgage [Member]) (**M5**), and consumer loans (Consumer, Other [Member]) (**ExM19**). Since both classes are loans made to consumers, the element, “Consumer Loan [Member]”, would not be appropriate because it includes all consumer loans (which would include consumer and residential real estate, in this example). Consumer, Other [Member] (**ExM19**) represents the consumer loans excluding the residential consumer loans presented in the table and can exclude other specific types of loans that would be classified as consumer. Consumer, Other [Member] (**ExM19**) is expected to be proposed for the 2024 Taxonomy.
- If an entity expects to exclude accrued interest, “Financing Receivable, Excluding Accrued Interest, Modified in Period, Amount”, “Financing Receivable, Excluding Accrued Interest, Modified in Period, to Total Financing Receivables, Percentage”, and “Financing Receivable, Modified in Period, Accrued Interest, Amount” elements may be used.

Example 6.1(b)—Financial Effect of Modifications Made to Borrowers Experiencing Financial Difficulty

This example illustrates the modeling for the disclosure of the financial effect of modifications made to borrowers experiencing financial difficulty.

		Financial Effect of Modification	
		(in thousands)	
		Interest Rate Reduction	
		Loan Type	Financial Effect
A12:M64	A2:M13	Real Estate - Commercial	Reduced weighted-average contractual interest rate from 6% to 3%
	A2:M5	Real Estate - Residential	ExL18, ExL19 Reduced weighted-average contractual interest rate from 8% to 5%
	A2:ExM19	Consumer	Reduced weighted-average contractual interest rate from 4% to 1.5%
		Term Extension	
		Loan Type	Financial Effect
A12:M65	A2:M5	Real Estate - Residential	L20 Added a weighted-average 2.4 years to the life of loans, which reduced monthly payment amounts for the borrowers.
	A2:ExM19	Consumer	ExL23 Provided six-month payment deferrals to borrowers through our standard deferral program. The six monthly payments were added to the end of the original term loans of these borrowers.
		Principal Forgiveness	
		Loan Type	Financial Effect
A12:M66	A2:M13	Real Estate - Commercial	L24 Reduced the amortized cost basis of the loans by \$20 million. Reduced the amortized cost basis of the loans by \$5 million.
	A2:M5	Real Estate - Residential	

Figure 6.1(b)

The legend for the elements used to tag these facts follows:

	Standard Label	Balance Type	Period Type	Element Name
A2	Class of Financing Receivable [Axis]		Duration	FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableA
	Class of Financing Receivable [Domain]		Duration	FinancingReceivableRecordedInvestmentClassOfFinancingReceivableD
M5	Residential Mortgage [Member]		Duration	ResidentialMortgageMember
M13	Commercial Real Estate [Member]		Duration	CommercialRealEstateMember
ExM19	Consumer, Other [Member]		Duration	ConsumerOtherMember
A12	Loan Restructuring Modification [Axis]		Duration	LoanRestructuringModificationAxis
	Loan Restructuring Modification [Domain]		Duration	LoanRestructuringModificationDomain
M64	Contractual Interest Rate Reduction [Member]		Duration	ContractualInterestRateReductionMember
M65	Extended Maturity [Member]		Duration	ExtendedMaturityMember
M66	Principal Forgiveness [Member]		Duration	PrincipalForgivenessMember
ExL18	Financing Receivable, Modified, Weighted Average Interest Rate before Modification	Debit	Instant	FinancingReceivableModifiedWeightedAverageInterestRateBeforeModification
ExL19	Financing Receivable, Modified, Weighted Average Interest Rate after Modification	Debit	Instant	FinancingReceivableModifiedWeightedAverageInterestRateAfterModification
L20	Financing Receivable, Modified, Weighted Average Term Increase from Modification		Duration	FinancingReceivableModifiedWeightedAverageTermIncreaseFromModification
ExL23	Financing Receivable, Modified, Payment Deferral, Period		Instant	FinancingReceivableModifiedPaymentDeferralPeriod
L24	Financing Receivable, Modified, Increase (Decrease) from Modification	Debit	Duration	FinancingReceivableTroubledDebtRestructuringIncreaseDecreaseFromModification

Figure 6.2(b)

The XBRL report view created using the modeling structure is provided here:

		ExL18	ExL19	L20	ExL23	L24	
Standard Label	Loan Restructuring Modification [Axis] A12	Class of Financing Receivable [Axis] A2	Financing Receivable, Modified, Weighted Average Interest Rate before Modification	Financing Receivable, Modified, Weighted Average Interest Rate after Modification	Financing Receivable, Modified, Weighted Average Term Increase from Modification	Financing Receivable, Modified, Payment Deferral, Period	Financing Receivable, Modified, Increase (Decrease) from Modification
Preferred Label			Weighted-Average Contractual Interest Rate, before Modification	Weighted-Average Contractual Interest Rate, after Modification	Weighted-Average Term Increase from Modification	Payment Deferral Period	Amortized Cost, Increase (Decrease) from Modification
	Contractual Interest Rate Reduction [Member] M64	Commercial Real Estate [Member] M13	0.060	0.030			
		Residential Mortgage [Member] M5	0.080	0.050			
		Consumer, Other [Member] ExM19	0.040	0.015			
	Extended Maturity [Member] M65	Residential Mortgage [Member] M5			P2Y5M		
		Consumer, Other [Member] ExM19				P6M	
	Principal Forgiveness [Member] M66	Commercial Real Estate [Member] M13					20000000
		Residential Mortgage [Member] M5					5000000

Figure 6.3(b)

Notes:

- The XBRL report view has the primary line-item elements in the column headings and the member elements are the row headings due to size constraints.
- “Consumer, Other [Member]” (**ExM19**), “Financing Receivable, Modified, Weighted Average Interest Rate before Modification” (**ExL18**), “Financing Receivable, Modified, Weighted Average Interest Rate after Modification” (**ExL19**), “Financing Receivable, Modified, Payment Deferral, Period” (**ExL23**), are expected to be proposed for the 2024 Taxonomy.
- If an entity expects to exclude accrued interest, “Financing Receivable, Excluding Accrued Interest, Modified, Increase (Decrease) from Modification” and “Financing Receivable, Modified in Period, Accrued Interest, Amount” may be used.

Example 6.1(c)—Modified Loans That Subsequently Defaulted

This example illustrates the modeling for the disclosure of the financial effect of modifications made to borrowers experiencing financial difficulty.

<i>(in thousands)</i> Loan Type		Amortized Cost Basis of Modified Financing Receivables That Subsequently Defaulted				
		Interest Rate Reduction A12:M64	Term Extension A12:M65	Principal Forgiveness A12:M66	Combination-Term Extension and Principal Forgiveness A14:M67	Combination-Term Extension and Interest Rate Reduction A14:M68
A2:M13	Real Estate - Commercial	\$ 1,500	\$ —	\$ —	\$ —	\$ —
A2:M5	Real Estate - Residential	—	—	—	—	—
A2:ExM19	Consumer	500	1,000	—	—	—
		\$ 2,000	\$ 1,000	\$ —	\$ —	\$ —

Figure 6.1(c)

The legend for the elements used to tag these facts follows:

	Standard Label	Balance Type	Period Type	Element Name
A2	Class of Financing Receivable [Axis]		Duration	FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis
	Class of Financing Receivable [Domain]		Duration	FinancingReceivableRecordedInvestmentClassOfFinancingReceivableDomain
M5	Residential Mortgage [Member]		Duration	ResidentialMortgageMember
M13	Commercial Real Estate [Member]		Duration	CommercialRealEstateMember
ExM19	Consumer, Other [Member]		Duration	ConsumerOtherMember
A12	Loan Restructuring Modification [Axis]		Duration	LoanRestructuringModificationAxis
	Loan Restructuring Modification [Domain]		Duration	LoanRestructuringModificationDomain
M64	Contractual Interest Rate Reduction [Member]		Duration	ContractualInterestRateReductionMember
M65	Extended Maturity [Member]		Duration	ExtendedMaturityMember
M66	Principal Forgiveness [Member]		Duration	PrincipalForgivenessMember
M67	Extended Maturity and Principal Forgiveness [Member]		Duration	ExtendedMaturityAndPrincipalForgivenessMember
M68	Extended Maturity and Interest Rate Reduction [Member]		Duration	ExtendedMaturityAndInterestRateReductionMember
L21	Financing Receivable, Modified, Subsequent Default	Debit	Duration	FinancingReceivableModificationsSubsequentDefaultRecordedInvestment1

Figure 6.2(c)

The XBRL report view created using the modeling structure is provided here:

		L21	
Standard Label	Loan Restructuring Modification [Axis] A14	Class of Financing Receivable [Axis] A2	Financing Receivable, Modified, Subsequent Default
Preferred Label			Amortized Cost Basis of Modified Financing Receivables That Subsequently Defaulted
	Contractual Interest Rate Reduction [Member] M64	Commercial Real Estate [Member] M13	1500000
		Residential Mortgage [Member] M5	0
		Consumer, Other [Member] ExM19	500000
			2000000
	Extended Maturity [Member] M65	Commercial Real Estate [Member] M13	0
		Residential Mortgage [Member] M5	0
		Consumer, Other [Member] ExM19	1000000
			1000000
	Principal Forgiveness [Member] M66	Commercial Real Estate [Member] M13	0
		Residential Mortgage [Member] M5	0
		Consumer, Other [Member] ExM19	0
			0

Figure 6.3(c) (continues)

L21

Standard Label	Loan Restructuring Modification [Axis] A14	Class of Financing Receivable [Axis] A2	Financing Receivable, Modified, Subsequent Default
Preferred Label			Amortized Cost Basis of Modified Financing Receivables That Subsequently Defaulted
Extended Maturity and Principal Forgiveness [Member] M67	Commercial Real Estate [Member] M13	0	
	Residential Mortgage [Member] M5	0	
	Consumer, Other [Member] ExM19	0	
		0	
Extended Maturity and Interest Rate Reduction [Member] M68	Commercial Real Estate [Member] M13	0	
	Residential Mortgage [Member] M5	0	
	Consumer, Other [Member] ExM19	0	
		0	

Figure 6.3(c) (continued)

Notes:

- The XBRL report view has the primary line-item elements in the column headings and the member elements are the row headings due to size constraints.
- If an entity expects to exclude accrued interest, “Financing Receivable, Excluding Accrued Interest, Modified, Subsequent Default” may be used.

Example 6.1(d)—Loan Performance in the Last 12 Months after Modification

This example illustrates the modeling for the disclosure of the payment status of loans 12 months after modification.

<i>(in thousands)</i>		Payment Status (Amortized Cost Basis)		
		Current	30-89 Days Past Due	90+ Days Past Due
Loan Type		A7:M42	A7:ExM45	A7:M46
A2:M13	Real Estate - Commercial	\$ 55,000	\$ 3,500	\$ 1,500
A2:M5	Real Estate - Residential	6,000	4,000	0
A2:ExM19	Consumer	29,000	1,500	1,500
Total		\$ 90,000	\$ 9,000	\$ 3,000

Figure 6.1(d)

The legend for the elements used to tag these facts follows:

	Standard Label	Balance Type	Period Type	Element Name
A2	Class of Financing Receivable [Axis]		Duration	FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableA
	Class of Financing Receivable [Domain]		Duration	FinancingReceivableRecordedInvestmentClassOfFinancingReceivableD
M5	Residential Mortgage [Member]		Duration	ResidentialMortgageMember
M13	Commercial Real Estate [Member]		Duration	CommercialRealEstateMember
ExM19	Consumer, Other [Member]		Duration	ConsumerOtherMember
A7	Financial Asset, Aging [Axis]		Duration	FinancingReceivablesPeriodPastDueAxis
	Financial Asset, Aging [Domain]		Duration	FinancingReceivablesPeriodPastDueDomain
M42	Financial Asset, Not Past Due [Member]		Duration	FinancialAssetNotPastDueMember
ExM45	Financial Asset, 30 to 89 Days Past Due [Member]		Duration	FinancingReceivables30To89DaysPastDueMember
M46	Financial Asset, Equal to or Greater than 90 Days Past Due [Member]		Duration	FinancingReceivablesEqualToGreaterThan90DaysPastDueMember
L22	Financing Receivable, Modified, after 12 Months	Debit	Instant	FinancingReceivableModifiedPast12Months

Figure 6.2(d)

The XBRL report view created using the modeling structure is provided here:

		L22	
Standard Label	Financial Asset, Aging [Axis] A7	Class of Financing Receivable [Axis] A2	Financing Receivable, Modified, after 12 Months
Preferred Label			Amortized Cost of Loans Modified, after 12 Months
	Financial Asset, Not Past Due [Member] M42	Commercial Real Estate [Member] M13	55000000
		Residential Mortgage [Member] M5	6000000
		Consumer, Other [Member] ExM19	29000000
			90000000
	Financial Asset, 30 to 89 Days Past Due [Member] ExM45	Commercial Real Estate [Member] M13	3500000
		Residential Mortgage [Member] M5	4000000
		Consumer, Other [Member] ExM19	1500000
			9000000
	Financial Asset, Equal to or Greater than 90 Days Past Due [Member] M46	Commercial Real Estate [Member] M13	1500000
		Residential Mortgage [Member] M5	0
		Consumer, Other [Member] ExM19	1500000
			3000000

Figure 6.3(d)

Notes:

- The XBRL report view has the primary line-item elements in the column headings and the member elements are the row headings due to size constraints.
- If an entity expects to exclude accrued interest, “Financing Receivable, Excluding Accrued Interest, Modified, after 12 Months” and “Financing Receivable, Modified in Period, Accrued Interest, Amount” may be used.

Example 7—Allowance for Credit Losses Roll Forward

This example illustrates the modeling for the disclosure of the roll forward of the allowance for credit losses on loans.

(in millions)						
Allowance for credit losses on loans						
	Commercial		Consumer		Total	
Balance, January 1, 20X4	L25, A1:M3	\$ 113	L25, A1:M4	\$ 39	L25	\$ 152
Provision for loan losses ⁽¹⁾	L26, A1:M3	71	L26, A1:M4	10	L26	81
Net charge-offs:						
Charge-offs	L29, A1:M3	(34)	L29, A1:M4	(8)	L29	(42)
Recoveries	L30, A1:M3	3	L30, A1:M4	2	L30	5
Net charge-offs	L31, A1:M3	(31)	L31, A1:M4	(6)	L31	(37)
Increase from loans purchased with credit deterioration	L32, A1:M3	7	L32, A1:M4	3	L32	10
Foreign exchange translation	L33, A1:M3	15	L33, A1:M4	9	L33	24
Balance, December 31, 20X4	L25, A1:M3	<u>\$ 175</u>	L25, A1:M4	<u>\$ 55</u>	L25	<u>\$ 230</u>

⁽¹⁾ The provision for loan losses includes commercial loans purchased for \$5 million (**L27, A1:M3**) and sold for \$2 million (**L28, A1:M3**) and consumer loans purchased for \$8 million (**L27, A1:M4**) and sold for \$3 (**L28, A1:M4**).

Figure 7.1

The legend for the elements used to tag these facts follows:

	<u>Standard Label</u>	<u>Balance Type</u>	<u>Period Type</u>	<u>Element Name</u>
A1	Financing Receivable Portfolio Segment [Axis]		Duration	FinancingReceivablePortfolioSegmentAxis
	Financing Receivable Portfolio Segment [Domain]		Duration	FinancingReceivablePortfolioSegmentDomain
M3	Commercial Portfolio Segment [Member]		Duration	CommercialPortfolioSegmentMember
M4	Consumer Portfolio Segment [Member]		Duration	ConsumerPortfolioSegmentMember
L25	Financing Receivable, Allowance for Credit Loss	Credit	Instant	FinancingReceivableAllowanceForCreditLosses
L26	Financing Receivable, Credit Loss, Expense (Reversal)	Debit	Duration	ProvisionForLoanLossesExpensed
L27	Financing Receivable, Allowance for Credit Loss, Loan Purchased	Credit	Duration	FinancingReceivableAllowanceForCreditLossLoanPurchased
L28	Financing Receivable, Allowance for Credit Loss, Loan Sold	Debit	Duration	FinancingReceivableAllowanceForCreditLossLoanSold
L29	Financing Receivable, Allowance for Credit Loss, Writeoff	Debit	Duration	FinancingReceivableAllowanceForCreditLossesWriteOffs
L30	Financing Receivable, Allowance for Credit Loss, Recovery	Credit	Duration	FinancingReceivableAllowanceForCreditLossesRecovery
L31	Financing Receivable, Allowance for Credit Loss, Writeoff, after Recovery	Debit	Duration	FinancingReceivableAllowanceForCreditLossWriteoffAfterRecovery
L32	Financing Receivable, Allowance for Credit Loss, Purchased with Credit Deterioration, Increase	Credit	Duration	FinancingReceivableAllowanceForCreditLossPurchasedWithCreditDeteriorationIncrease
L33	Financing Receivable, Allowance for Credit Loss, Foreign Currency Translation	Credit	Duration	FinancingReceivableAllowanceForCreditLossForeignCurrencyTranslation

Figure 7.2

The XBRL report view created using the modeling structure is provided here:

Standard Label	Preferred Label	20X4		
Date Context		Commercial Portfolio Segment [Member]	Consumer Portfolio Segment [Member]	Report-wide Value
A1		M3	M4	
L25	Financing Receivable, Allowance for Credit Loss	175000000	55000000	230000000
L26	Financing Receivable, Credit Loss, Expense (Reversal)	71000000	10000000	81000000
L29	Financing Receivable, Allowance for Credit Loss, Writeoff	34000000	8000000	42000000
L30	Financing Receivable, Allowance for Credit Loss, Recovery	3000000	2000000	5000000
L31	Financing Receivable, Allowance for Credit Loss, Writeoff, after Recovery	31000000	6000000	37000000
L32	Financing Receivable, Allowance for Credit Loss, Purchased with Credit Deterioration, Increase	7000000	3000000	10000000
L33	Financing Receivable, Allowance for Credit Loss, Foreign Currency Translation	15000000	9000000	24000000
L27	Financing Receivable, Allowance for Credit Loss, Loan Purchased	5000000	8000000	
L28	Financing Receivable, Allowance for Credit Loss, Loan Sold	2000000	3000000	

Figure 7.3

Notes:

- The XBRL report view represents the date context for the year ended December 31, 20X4; therefore, the beginning balances for the “Financing Receivable, Allowance for Credit Loss” (L25) element for the period ending December 31, 20X3 are not presented because the amounts would appear in a separate date context.
- Allowance roll forward elements excluding accrued interest are included in the the Taxonomy.

Example 8—Nonaccrual Loans

This example illustrates the modeling for the disclosure of nonaccrual loans.

Nonaccrual loans													
December 31, 20X4													
<i>(in thousands)</i>													
	Commercial						Consumer						Total
	Commercial real estate	Commercial and industrial		Equipment financing	Residential mortgage—adjustable rate	Residential mortgage—fixed rate	Home equity line of credit	Other consumer					
Nonaccrual loans	L7, A1:M3, A2:M13 \$ 19,320	L7, A1:M3, A2:M15 \$ 3,483	L7, A1:M3, A2:ExM16 \$ 14,050	L7, A1:M4, A2:M8 \$ 22,958	L7, A1:M4, A2:M6 \$ 17,654	L7, A1:M4, A2:M18 \$16,579	L7, A1:M4, A2:ExM19 \$ 1,513	L7 \$95,557					
Nonaccrual interest income	L34, A1:M3, A2:M13 \$ 6,250	L34, A1:M3, A2:M15 \$ 1,596	L34, A1:M3, A2:ExM16 \$ 3,200	L34, A1:M4, A2:M8 \$ 2,399	L34, A1:M4, A2:M6 \$ 1,325	L34, A1:M4, A2:M18 \$ 1,122	L34, A1:M4, A2:ExM19 \$ 475	L34 \$16,367					
Loans 90 days or more past due, and accruing	L6, A1:M3, A2:M13 \$ 321	L6, A1:M3, A2:M15 \$ 284	L6, A1:M3, A2:ExM16 \$ 978	L6, A1:M4, A2:M8 \$ 1,319	L6, A1:M4, A2:M6 \$ 2,544	L6, A1:M4, A2:M18 \$ 33	L6, A1:M4, A2:ExM19 \$ 257	L6 \$5,736					
Nonaccrual loans with no allowance	L35, A1:M3, A2:M13 \$ 2,325	L35, A1:M3, A2:M15 \$ 2,156	L35, A1:M3, A2:ExM16 \$ 1,255	L35, A1:M4, A2:M8 \$ 1,972	L35, A1:M4, A2:M6 \$ 1,633	L35, A1:M4, A2:M18 \$ 989	L35, A1:M4, A2:ExM19 \$ 120	L35 \$10,450					

Figure 8.1

The legend for the elements to tag these facts follows:

	Standard Label	Balance Type	Period Type	Element Name
A1	Financing Receivable Portfolio Segment [Axis]		Duration	FinancingReceivablePortfolioSegmentAxis
	Financing Receivable Portfolio Segment [Domain]		Duration	FinancingReceivablePortfolioSegmentDomain
M3	Commercial Portfolio Segment [Member]		Duration	CommercialPortfolioSegmentMember
M4	Consumer Portfolio Segment [Member]		Duration	ConsumerPortfolioSegmentMember
A2	Class of Financing Receivable [Axis]		Duration	FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis
	Class of Financing Receivable [Domain]		Duration	FinancingReceivableRecordedInvestmentClassOfFinancingReceivableDomain
M6	Fixed Rate Residential Mortgage [Member]		Duration	FixedRateResidentialMortgageMember
M8	Adjustable Rate Residential Mortgage [Member]		Duration	AdjustableRateResidentialMortgageMember
M13	Commercial Real Estate [Member]		Duration	CommercialRealEstateMember
M15	Commercial and Industrial Sector [Member]		Duration	CommercialAndIndustrialSectorMember
ExM16	Equipment Financing [Member]		Duration	EquipmentFinancingMember
M18	Home Equity Line of Credit [Member]		Duration	HomeEquityMember
ExM19	Consumer, Other [Member]		Duration	ConsumerOtherMember
L6	Financing Receivable, 90 Days or More Past Due, Still Accruing	Debit	Instant	FinancingReceivableRecordedInvestment90DaysPastDueAndStillAccruing
L7	Financing Receivable, Nonaccrual	Debit	Instant	FinancingReceivableRecordedInvestmentNonaccrualStatus
L34	Financing Receivable, Nonaccrual, Interest Income	Credit	Duration	FinancingReceivableNonaccrualInterestIncome
L35	Financing Receivable, Nonaccrual, No Allowance	Debit	Instant	FinancingReceivableNonaccrualNoAllowance

Figure 8.2

The XBRL report view created using the modeling structure is provided here:

		L7	L34	L6	L35	
Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable [Axis] A2	Financing Receivable, Nonaccrual	Financing Receivable, Nonaccrual, Interest Income	Financing Receivable, 90 Days or More Past Due, Still Accruing	Financing Receivable, Nonaccrual, No Allowance
Preferred Label			Nonaccrual loans	Nonaccrual interest income	Loans 90 days or more past due, and accruing	Nonaccrual loans with no allowance
Commercial Portfolio Segment [Member] M3	Commercial Real Estate [Member] M13		19320000	6250000	321000	2325000
	Commercial and Industrial Sector [Member] M15		3483000	1596000	284000	2156000
	Equipment Financing [Member] ExM16		14050000	3200000	978000	1255000
Consumer Portfolio Segment [Member] M4	Adjustable Rate Residential Mortgage [Member] M8		22958000	2399000	1319000	1972000
	Fixed Rate Residential Mortgage [Member] M6		17654000	1325000	2544000	1633000
	Home Equity Line of Credit [Member] M18		16579000	1122000	33000	989000
	Consumer, Other [Member] ExM19		1513000	475000	257000	120000
Report-wide Value			95557000	16367000	5736000	10450000

Figure 8.3

Note:

- The XBRL report view has the primary line-item elements in the column headings and the member elements are the row headings due to size constraints.

Appendix A—Changes to 2023 GAAP Taxonomy Implementation Guide (Version 5.0) from 2021 GAAP Taxonomy Implementation Guide (Version 4.1)

Example Number(s) or Section	Figure(s)	Explanation	2021 Reference	2021 Element	2021 Standard Label	2023 Reference	2023 Element	2023 Standard Label
Example 6	6.1(a); 6.2(a); 6.3(a)	Replaced Example 6—Troubled Debt Restructuring Modification Programs with new example, Example 6—Loan Modifications						
Example 6	6.1(b); 6.2(b); 6.3(b)	Added Example 6.1(b)—Financial Effect of Modifications Made to Borrowers Experiencing Financial Difficulty						
Example 6	6.1(c); 6.2(c); 6.3(c)	Added Example 6.1(c)—Modified Loans That Subsequently Defaulted						
Example 6	6.1(d); 6.2(d); 6.3(d)	Example 6.1(d)—Performance of Loans that have been Modified in the Last 12 Months						
Example 7	7.1; 7.2; 7.3	Removed Example 7—Troubled Debt Restructuring Modifications During Period and replaced with Example 7—Allowance for Credit Losses Roll Forward (Example 8 from prior version)						

Example Number(s) or Section	Figure(s)	Explanation	2021 Reference	2021 Element	2021 Standard Label	2023 Reference	2023 Element	2023 Standard Label
Example 6	6.1(a); 6.2(a); 6.3(a)	Updated Standard Label	L17	FinancingReceivableModificationsPostModificationRecordedInvestment2	Financing Receivable, Troubled Debt Restructuring, Postmodification	L16	FinancingReceivableModificationsPostModificationRecordedInvestment2	Financing Receivable, Modified in Period, Amount
Example 6	6.1(b); 6.2(b); 6.3(b)	Updated Standard Label	L20	FinancingReceivableTroubledDebtRestructuringIncreaseDecreaseFromModification	Financing Receivable, Troubled Debt Restructuring, Increase (Decrease) from Modification	L24	FinancingReceivableTroubledDebtRestructuringIncreaseDecreaseFromModification	Financing Receivable, Modified, Increase (Decrease) from Modification
Example 6	6.1(c); 6.2(c); 6.3(c)	Updated Standard Label	L21	FinancingReceivableModificationsSubsequentDefaultRecordedInvestment1	Financing Receivable, Troubled Debt Restructuring, Subsequent Default	L21	FinancingReceivableModificationsSubsequentDefaultRecordedInvestment1	Financing Receivable, Modified, Subsequent Default

Example Number(s) or Section	Figure(s)	Explanation	2023 Reference	2023 Element	2023 Standard Label	2023 Documentation
Example 6	6.1(b); 6.2(b); 6.3(b)	New US-GAAP Element.	L20	FinancingReceivableModifiedWeightedAverageTermIncreaseFromModification	Financing Receivable, Modified, Weighted Average Term Increase from Modification	Period of increase in weighted average maturity of financing receivable modified for debtor experiencing financial difficulty, in 'PnYnMnDTnHnMnS' format, for example, 'P1Y5M13D' represents the reported fact of one year, five months, and thirteen days.
Example 6	6.1(d); 6.2(d); 6.3(d)	New US-GAAP Element.	L22	FinancingReceivableModifiedPast12Months	Financing Receivable, Modified, after 12 Months	Amortized cost of financing receivable 12 months after modification for debtor experiencing financial difficulty.

Example Number(s) or Section	Figure(s)	Explanation	2023 Reference	2023 Element	2023 Standard Label
Example 7	7.1; 7.2; 7.3	Added Element in Example	L27	FinancingReceivableAllowanceForCreditLossLoanPurchased	Financing Receivable, Allowance for Credit Loss, Loan Purchased
Example 7	7.1; 7.2; 7.3	Added Element in Example	L28	FinancingReceivableAllowanceForCreditLossLoanSold	Financing Receivable, Allowance for Credit Loss, Loan Sold