



TAXONOMY IMPLEMENTATION GUIDE

Version 3.1
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Financing Receivable and Current Expected Credit Loss Disclosures

(2020[†] Taxonomy)

FASB US GAAP Financial Reporting Taxonomy (Taxonomy) Implementation Guide Series

[†] Changes from the 2016 Taxonomy Implementation Guide are included in Appendix A.

Financial Accounting Standards Board

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

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

Overview

The purpose of this Taxonomy Implementation Guide (Guide) is to demonstrate the modeling for disclosures related to financing receivables under *FASB Accounting Standards Codification*[®] Topics 310 and 326. These examples are not intended to encompass all of the potential modeling configurations or to dictate the appearance and structure of an entity's extension taxonomy. The examples are provided to help users of the US GAAP Financial Reporting Taxonomy (Taxonomy) understand how the modeling for disclosures related to financing receivables is structured within the 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 xbrl.sec.gov.

This Guide focuses on detail tagging only (Level 4); it does not include any 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: Modeling of Examples:** 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—[Troubled Debt Restructuring Modification Programs](#)

- Example 7—[Troubled Debt Restructuring Modifications During Period](#)
- Example 8—[Allowance for Credit Losses Roll Forward](#)
- Example 9—[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	Other Consumer [Member]	OtherConsumerMember
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
M25	Residential Real Estate [Member]	ResidentialRealEstateMember
M26	Automobiles [Member]	AutomobilesMember
M27	Uncollateralized [Member]	UncollateralizedMember
A3	Credit Loss Status [Axis]	CreditLossStatusAxis
	Credit Loss Status [Domain]	CreditLossStatusDomain
M28	Financial Asset Acquired with Credit Deterioration [Member]	FinancialAssetAcquiredWithCreditDeteriorationMember
M29	Financial Asset, Other than Financial Asset Acquired with Credit Deterioration [Member]	FinancialAssetOtherThanFinancialAssetAcquiredWithCreditDeteriorationMember
A4	Lien Category [Axis]	LienCategoryAxis
	Lien Category [Domain]	LienCategoryDomain
M30	Senior Lien [Member]	SeniorLienMember
M31	Junior Lien [Member]	JuniorLienMember
A5	Internal Credit Assessment [Axis]	InternalCreditAssessmentAxis
	Internal Credit Assessment [Domain]	InternalCreditAssessmentDomain
M32	Prime [Member]	PrimeMember
M33	Subprime [Member]	SubprimeMember
ExM34	One to Two Internal Grade [Member]	OneToTwoInternalGradeMember
ExM35	Three to Four Internal Grade [Member]	ThreeToFourInternalGradeMember
ExM36	Five Internal Grade [Member]	FiveInternalGradeMember
ExM37	Six Internal Grade [Member]	SixInternalGradeMember
ExM38	Seven Internal Grade [Member]	SevenInternalGradeMember
A6	Loans Insured or Guaranteed by Government Authorities [Axis]	LoansInsuredOrGuaranteedByGovernmentAuthoritiesAxis
	Loans Insured or Guaranteed by Government Authorities [Domain]	LoansInsuredOrGuaranteedByGovernmentAuthoritiesDomain
M39	US Government Agency Insured Loans [Member]	UsGovernmentAgencyInsuredLoansMember
ExM40	Excluding US Government Agency Insured Loans [Member]	ExcludingUsGovernmentAgencyInsuredLoansMember
A7	Debt-to-Value [Axis]	LoanToValueAxis
	Debt-to-Value [Domain]	LoanToValueDomain
ExM41	DTV Greater than 125 Percent [Member]	DTVGreaterThan125PercentMember
ExM42	DTV Between 101 and 125 Percent [Member]	DTVBetween101And125PercentMember
M43	Debt-to-Value Ratio, 80 to 100 Percent [Member]	Ltv80To100PercentMember
M44	Debt-to-Value Ratio, Less than 80 Percent [Member]	LtvLessThan80PercentMember

(continues)

Coding	Standard Label	Element Name
A8	Credit Score, FICO [Axis]	CreditScoreFicoAxis
	Credit Score, FICO [Domain]	CreditScoreFicoDomain
ExM45	FICO Score, Equal to or Greater than 660 [Member]	FicoScoreEqualToOrGreaterThan660Member
ExM46	FICO Score, Less than 660 [Member]	FicoScoreLessThan660Member
A9	Financial Asset, Period Past Due [Axis]	FinancingReceivablesPeriodPastDueAxis
	Financial Asset, Period Past Due [Domain]	FinancingReceivablesPeriodPastDueDomain
M47	Financial Asset, 1 to 29 Days Past Due [Member]	FinancingReceivables1To29DaysPastDueMember
ExM48	Financial Asset, 30 to 149 Days Past Due [Member]	FinancialAsset30To149DaysPastDueMember
ExM49	Financial Asset, 150 or More Days Past Due [Member]	FinancialAsset150OrMoreDaysPastDueMember
A10	Geographical [Axis]	StatementGeographicalAxis
	Geographical [Domain]	SegmentGeographicalDomain
M50	CONNECTICUT	CT
M51	NEW YORK	NY
M52	CALIFORNIA	CA
M53	NEW JERSEY	NJ
M54	FLORIDA	FL
M55	MAINE	ME
M56	OHIO	OH
M57	DELAWARE	DE
M58	MICHIGAN	MI
M59	MARYLAND	MD
ExM60	Other Geographical Areas [Member]	OtherGeographicalAreasMember
A11	Geographic Distribution [Axis]	GeographicDistributionAxis
	Geographic Distribution [Domain]	GeographicDistributionDomain
	Geographic Distribution, Domestic [Member]	GeographicDistributionDomesticMember
M61	UNITED STATES [Member]	country:US
M62	Geographic Distribution, Foreign [Member]	GeographicDistributionForeignMember
A12	Core and Non-core Status [Axis]	CoreAndNonCoreStatusAxis
	Core and Non-core Status [Domain]	CoreAndNonCoreStatusDomain
M63	Core [Member]	CoreMember
M64	Non-core [Member]	NonCoreMember
A13	Financial Instrument Performance Status [Axis]	FinancialInstrumentPerformanceStatusAxis
	Financial Instrument Performance Status [Domain]	FinancialInstrumentPerformanceStatusDomain
M65	Nonperforming Financial Instruments [Member]	NonperformingFinancingReceivableMember

(continues)

Coding	Standard Label	Element Name
A14	Loan Restructuring Modification [Axis]	LoanRestructuringModificationAxis
	Loan Restructuring Modification [Domain]	LoanRestructuringModificationDomain
M66	Contractual Interest Rate Reduction [Member]	ContractualInterestRateReductionMember
ExM67	Capitalization of Past Due Amounts [Member]	CapitalizationOfPastDueAmountsMember
ExM68	Principal and/or Interest Forbearance [Member]	PrincipalAndOrInterestForbearanceMember
ExM69	Term or Payment Extensions and Repayment Plans [Member]	TermOrPaymentExtensionsAndRepaymentPlansMember
A15	Loan Restructuring Modification Name [Axis]	LoanRestructuringModificationNameAxis
	Loan Restructuring Modification Name [Domain]	LoanRestructuringModificationNameDomain
M70	Home Affordable Modification Program (HAMP) [Member]	HomeAffordableModificationProgramHampMember
M71	Entity Loan Modification Program [Member]	EntityLoanModificationProgramMember
ExM72	Trial Modifications [Member]	TrialModificationsMember
ExM73	Chapter Seven Bankruptcy [Member]	ChapterSevenBankruptcyMember

(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, 20X1) while duration elements have a starting and ending date as their context (such as January 1 to December 31, 20X1).
- (3) The XBRL report view (Figure x.3 in each example) does not include all information that may appear in an entity's XBRL report view. The XBRL report view is provided for illustrative purposes only.
- (4) For elements contained in the Taxonomy, the standard label is as it appears in the 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 company to show the line item captions in its financial statements.
- (7) The values reported using extensible lists are element names in the XBRL report view

Section 1: Overview of Modeling

This Guide has been updated to reflect 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]” (A11)—Dimension to classify business activity as either domestic or foreign.
- “Collateral [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 consists 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 [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 Taxonomy, in particular: Aging of Financing Receivables Past Due, Credit Quality Indicators, and Troubled Debt Restructuring. 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 Taxonomy. A dimension and members representing various day ranges are modeled with broad primary elements. Entities can use the primary elements in the Taxonomy with extension members to disclose their own day ranges. This provides flexibility while maintaining a standardized format.

- Dimensions for Credit Quality and Troubled Debt Restructuring:
 - “Credit Loss Status [Axis]” (A3)
 - “Lien Category [Axis]” (A4)
 - “Debt-to-Value [Axis]” (A7)
 - “Credit Score, FICO [Axis]” (A8)
 - “Loan Restructuring Modification [Axis]” (A14)
 - “Loan Restructuring Modification Name [Axis]” (A15)

The dimensions listed above, were created to reflect common disclosure practices related to credit quality and troubled debt restructuring.

Credit quality and troubled debt restructuring modeling was 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]" (A8) and "Debt-to-Value [Axis]" (A7) with extension members to disclose their own FICO scores and debt-to-value amounts. Members of these dimensions were created in the Taxonomy to provide an example of the modeling format for FICO score and debt-to-value extension members.

Section 2: Modeling of Examples

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 to the class of financing receivable dimensions. 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]” (A10) is applied.

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. Since 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, 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, 2019					
		A1:ExM1	A1:M2	A1:M3	
		Consumer, excluding credit card	Credit card	Wholesale	Total
Loans	L1	\$ 285,371	\$ 118,498	\$ 288,383	\$ 692,252

Figure 1.1(a)

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

	<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
M2	Credit Card Receivable [Member]		Duration	CreditCardReceivablesMember
M3	Commercial Portfolio Segment [Member]		Duration	CommercialPortfolioSegmentMember
L1	Financing Receivable, before Allowance for Credit Loss	Debit	Instant	NotesReceivableGross

Figure 1.2(a)

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

	<u>Standard Label</u>	<u>Preferred Label</u>	<u>Consumer, Excluding Credit Card Loan Portfolio Segment [Member]</u>	<u>Credit Card Receivable [Member]</u>	<u>Commercial Portfolio Segment [Member]</u>	<u>Report-wide Value</u>
	Financing Receivable Portfolio Segment [Axis] A1		ExM1	M2	M3	
L1	Financing Receivable, before Allowance for Credit Loss	Loans	285371000000	118498000000	288383000000	692252000000

Figure 1.3(a)

Notes:

- The total loan balance of \$692,252 million agrees 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.

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, excluding purchased with credit deterioration (PCD) loans:
 - Home Equity—Senior and Junior Lien
 - Mortgages—Prime and Subprime

- Other consumer loans
 - Auto
 - Business Banking
 - Student

- Residential real estate—PCD loans
 - Home Equity
 - Prime Mortgage
 - Subprime Mortgage

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]” (**A4**) and “Internal Credit Assessment [Axis]” (**A5**) were added to the modeling to convey the loan balances classified as: Senior lien, junior lien, prime and subprime. The “Financial Asset Acquired with Credit Deterioration [Member]” (**M28**) is applied to distinguish the PCD residential real estate loans and “Financial Asset, Other than Financial Asset Acquired with Credit Deterioration [Member]” (**M29**) is applied to disclose residential real estate loans excluding PCD.

Consumer Loans, Excluding Credit Card, By Class			A1:ExM1	
\$ million			December 31, 2019	
Description				
Residential real estate, excluding PCD				
Home equity				
A3:M29	A2:M7	A4:M30 Senior lien	\$	16,168
		A4:M31 Junior lien		42,702
	Mortgages			
	A2:M6	A5:M32 Prime		98,820
A5:M33 Subprime			4,472	
Other consumer loans			L1	
A2:M10 Auto				50,953
A2:ExM11 Business banking				26,241
A2:M12 Student				13,175
Residential real estate—PCD				
A3:M28	A2:M6	A2:M7 Home equity		17,950
		A5:M32 Prime mortgage		10,932
		A5:M33 Subprime mortgage		3,958
Total loans			\$	285,371

Figure 1.1(b)

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

	<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	Credit Loss Status [Axis]		Duration	CreditLossStatusAxis
	Credit Loss Status [Domain]		Duration	CreditLossStatusDomain
M28	Financial Asset Acquired with Credit Deterioration [Member]		Duration	FinancialAssetAcquiredWithCreditDeteriorationMember
M29	Financial Asset, Other than Financial Asset Acquired with Credit Deterioration [Member]		Duration	FinancialAssetOtherThanFinancialAssetAcquiredWithCreditDeteriorationMember
A4	Lien Category [Axis]		Duration	LienCategoryAxis
	Lien Category [Domain]		Duration	LienCategoryDomain
M30	Senior Lien [Member]		Duration	SeniorLienMember
M31	Junior Lien [Member]		Duration	JuniorLienMember
A5	Internal Credit Assessment [Axis]		Duration	InternalCreditAssessmentAxis
	Internal Credit Assessment [Domain]		Duration	InternalCreditAssessmentDomain
M32	Prime [Member]		Duration	PrimeMember
M33	Subprime [Member]		Duration	SubprimeMember
L1	Financing Receivable, before Allowance for Credit Loss	Debit	Instant	NotesReceivableGross

Figure 1.2(b)

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	Internal Credit Assessment [Axis] A5	Credit Loss Status [Axis] A3	Lien Category [Axis] A4	Financing Receivable, before Allowance for Credit Loss
Preferred Label						Total loans
Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	Fixed Rate Residential Mortgage [Member] M6	Prime [Member] M32	Financial Asset Acquired with Credit Deterioration [Member] M28			10932000000
		Subprime [Member] M33	Financial Asset Acquired with Credit Deterioration [Member] M28			3958000000
		Prime [Member] M32	Financial Asset, Other than Financial Asset Acquired with Credit Deterioration [Member] M29			98820000000
		Subprime [Member] M33	Financial Asset, Other than Financial Asset Acquired with Credit Deterioration [Member] M29			44720000000
	Home Equity Loan [Member] M7		Financial Asset Acquired with Credit Deterioration [Member] M28			17950000000
			Financial Asset, Other than Financial Asset Acquired with Credit Deterioration [Member] M29	Senior Lien [Member] M30		16168000000
			Financial Asset, Other than Financial Asset Acquired with Credit Deterioration [Member] M29	Junior Lien [Member] M31		42702000000
	Automobile Loan [Member] M10					50953000000
	Consumer Business Banking Loans [Member] ExM11					26241000000
	Student Loan [Member] M12					13175000000
					285371000000	

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 excluding PCD amounts tie to example 1.1c, which discloses current and past due residential real estate excluding PCD loans.
- Other consumer loan class balances tie to the amounts shown in example 1.1e, other consumer loans by risk rating.

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

This example illustrates the modeling for aging of residential real estate excluding PCD loans. 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, Period Past Due [Axis]” (**A9**) is used and 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 Taxonomy.

The line item, “Financing Receivable, 90 Days or More Past Due, Still Accruing” (**L4**) is also used, rather than the line item, “Financing Receivable, before Allowance for Credit Loss” (**L1**), because it represents a specific *portion* of the “Financing Receivable, before Allowance for Credit Loss” (**L1**) amount.

Past due loans by class
Consumer, excluding credit card loan portfolio
Residential real estate, excluding PCD loans

\$ million

As of December 31, 2019

Description		A1:ExM1, A3:M29					Total residential real estate, excluding PCD
		A2:M7 Home equity		A2:M6 Mortgages		A2:M5	
		A4:M30	A4:M31	A5:M32	A5:M33		
		Senior lien	Junior lien	Prime	Subprime		
Loan delinquency							
Current loans, not past due	L2	\$ 9,551	\$ 25,703	\$ 76,000	\$ 1,927	\$	113,181
A9:M47 Fewer than 30 days past due		6,460	15,654	10,527	1,621		34,262
A9:ExM48 30-149 days past due	L6	113	786	5,741	659		7,299
A9:ExM49 150 or more days past due		44	559	6,552	265		7,420
Total loans	L1	\$ 16,168	\$ 42,702	\$ 98,820	\$ 4,472	\$	162,162
% of loans 30 plus days past due to total loans	ExL3	0.97%	3.15%	12.44%	20.66%		9.08%
A6:ExM40 Loans 90 or more days past due and still accruing, excluding government-guaranteed	L4	\$ 1	\$ 4	\$ —	\$ 2	\$	7
A6:M39 90 or more days past due and government-guaranteed		\$ —	\$ —	\$ 6,237	\$ —	\$	6,237
Nonaccrual loans	L5	\$ 710	\$ 1,176	\$ 2,344	\$ 1,439	\$	5,669

Figure 1.1(c)

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

	<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	Credit Loss Status [Axis]		Duration	CreditLossStatusAxis
	Credit Loss Status [Domain]		Duration	CreditLossStatusDomain
M29	Financial Asset, Other than Financial Asset Acquired with Credit Deterioration [Member]		Duration	FinancialAssetOtherThanFinancialAssetAcquiredWithCreditDeteriorationMember
A4	Lien Category [Axis]		Duration	LienCategoryAxis
	Lien Category [Domain]		Duration	LienCategoryDomain
M30	Senior Lien [Member]		Duration	SeniorLienMember
M31	Junior Lien [Member]		Duration	JuniorLienMember
A5	Internal Credit Assessment [Axis]		Duration	InternalCreditAssessmentAxis
	Internal Credit Assessment [Domain]		Duration	InternalCreditAssessmentDomain
M32	Prime [Member]		Duration	PrimeMember
M33	Subprime [Member]		Duration	SubprimeMember
A6	Loans Insured or Guaranteed by Government Authorities [Axis]		Duration	LoansInsuredOrGuaranteedByGovernmentAuthoritiesAxis
	Loans Insured or Guaranteed by Government Authorities [Domain]		Duration	LoansInsuredOrGuaranteedByGovernmentAuthoritiesDomain
M39	US Government Agency Insured Loans [Member]		Duration	UsGovernmentAgencyInsuredLoansMember
ExM40	Excluding US Government Agency Insured Loans [Member]		Duration	ExcludingUsGovernmentAgencyInsuredLoansMember

Figure 1.2(c) (continues)

	<u>Standard Label</u>	<u>Balance Type</u>	<u>Period Type</u>	<u>Element Name</u>
A9	Financial Asset, Period Past Due [Axis]		Duration	FinancingReceivablesPeriodPastDueAxis
	Financial Asset, Period Past Due [Domain]		Duration	FinancingReceivablesPeriodPastDueDomain
M47	Financial Asset, 1 to 29 Days Past Due [Member]		Duration	FinancingReceivables1To29DaysPastDueMember
ExM48	Financial Asset, 30 to 149 Days Past Due [Member]		Duration	FinancialAsset30To149DaysPastDueMember
ExM49	Financial Asset, 150 or More Days Past Due [Member]		Duration	FinancialAsset150OrMoreDaysPastDueMember
L1	Financing Receivable, before Allowance for Credit Loss	Debit	Instant	NotesReceivableGross
L2	Financing Receivable, Not Past Due	Debit	Instant	FinancingReceivableRecordedInvestmentCurrent
ExL3	Percentage of Loans Thirty Plus Days Past Due to Total Loans		Instant	PercentageOfLoansThirtyPlusDaysPastDueToTotalLoans
L4	Financing Receivable, 90 Days or More Past Due, Still Accruing	Debit	Instant	FinancingReceivableRecordedInvestment90DaysPastDueAndStillAccruing
L5	Financing Receivable, Nonaccrual	Debit	Instant	FinancingReceivableRecordedInvestmentNonaccrualStatus
L6	Financing Receivable, Past Due	Debit	Instant	FinancingReceivableRecordedInvestmentPastDue

Figure 1.2 (c) (continued)

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

							L1	L2	ExL3	L4	L5	L6			
Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Credit Loss Status [Axis] A3	Class of Financing Receivable [Axis] A2	Financial Asset, Period Past Due [Axis] A9	Lien Category [Axis] A4	Internal Credit Assessment [Axis] A5	Loans Insured or Guaranteed by Government Authorities [Axis] A6	Financing Receivable, before Allowance for Credit Loss	Financing Receivable, Not Past Due	Percentage of Loans Thirty Plus Days Past Due to Total Loans	Financing Receivable, 90 Days or More Past Due, Still Accruing	Financing Receivable, Nonaccrual	Financing Receivable, Past Due		
Preferred Label								Loans	Current loans, not past due	% of loans 30 plus days past due to total loans	Loans 90 or more days past due and still accruing,	Nonaccrual loans	Past due loans		
Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	Financial Asset, Other than Financial Asset Acquired with Credit Deterioration [Member] M29	Home Equity Loan [Member] M7		Senior Lien [Member] M30					9551000000						
				Junior Lien [Member] M31					25703000000						
			Financial Asset, 1 to 29 Days Past Due [Member] M47	Senior Lien [Member] M30											6460000000
				Junior Lien [Member] M31											15654000000
			Financial Asset, 30 to 149 Days Past Due [Member] ExM48	Senior Lien [Member] M30											1130000000
				Junior Lien [Member] M31											7860000000
			Financial Asset, 150 or More Days Past Due [Member] ExM49	Senior Lien [Member] M30											4400000000
				Junior Lien [Member] M31											5590000000
				Senior Lien [Member] M30						16168000000					
				Junior Lien [Member] M31						42702000000					
				Senior Lien [Member] M30					Excluding US Government Agency Insured Loans [Member] ExM40					1000000	

Figure 1.3(c)(continues)

Standard Label	Financing Receivable Portfolio Segment [Axis]	Credit Loss Status [Axis]	Class of Financing Receivable [Axis]	Financial Asset, Period Past Due [Axis]	Lien Category [Axis]	Internal Credit Assessment [Axis]	Loans Insured or Guaranteed by Government Authorities [Axis]	L1	L2	ExL3	L4	L5	L6		
								Financing Receivable, before Allowance for Credit Loss	Financing Receivable, Not Past Due	Percentage of Loans Thirty Plus Days Past Due to Total Loans	Financing Receivable, 90 Days or More Past Due, Still Accruing	Financing Receivable, Nonaccrual	Financing Receivable, Past Due		
Preferred Label								Loans	Current loans, not past due	% of loans 30 plus days past due to total loans	Loans 90 or more days past due and still accruing,	Nonaccrual loans	Past due		
Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	Financial Asset, Other than Financial Asset Acquired with Credit Deterioration [Member] M29	Home Equity Loan [Member] M7		Junior Lien [Member] M31	Excluding US Government Agency Insured Loans [Member] ExM40						4000000				
				Senior Lien [Member] M30	US Government Agency Insured Loans [Member] M39					0					
				Junior Lien [Member] M31	US Government Agency Insured Loans [Member] M39					0					
				Senior Lien [Member] M30					0.0097		710000000				
				Junior Lien [Member] M31					0.0315		1176000000				
		Fixed Rate Residential Mortgage [Member] M6	Financial Asset, 1 to 29 Days Past Due [Member] M47	Prime [Member] M32						76000000000					
					Subprime [Member] M33						1927000000				
				Prime [Member] M32											10527000000
				Subprime [Member] M33											1621000000

Figure 1.3(c)(continues)

							L1	L2	ExL3	L4	L5	L6			
Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Credit Loss Status [Axis] A3	Class of Financing Receivable [Axis] A2	Financial Asset, Period Past Due [Axis] A9	Lien Category [Axis] A4	Internal Credit Assessment [Axis] A5	Loans Insured or Guaranteed by Government Authorities [Axis] A6	Financing Receivable, before Allowance for Credit Loss	Financing Receivable, Not Past Due	Percentage of Loans Thirty Plus Days Past Due to Total Loans	Financing Receivable, 90 Days or More Past Due, Still Accruing	Financing Receivable, Nonaccrual	Financing Receivable, Past Due		
Preferred Label								Loans	Current loans, not past due	% of loans 30 plus days past due to total loans	Loans 90 or more days past due and still accruing,	Nonaccrual loans	Past due		
Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	Financial Asset, Other than Financial Asset Acquired with Credit Deterioration [Member] M29	Fixed Rate Residential Mortgage [Member] M6	Financial Asset, 30 to 149 Days Past Due [Member] ExM48		Prime [Member] M32								5741000000		
					Subprime [Member] M33							6590000000			
					Prime [Member] M32							6552000000			
					Subprime [Member] M33							2650000000			
								Prime [Member] M32		9882000000					
								Subprime [Member] M33							4472000000
								Prime [Member] M32	Excluding US Government Agency Insured Loans [Member] ExM40					0	
								Subprime [Member] M33	Excluding US Government Agency Insured Loans [Member] ExM40						20000000
								Prime [Member] M32	US Government Agency Insured Loans [Member] M39						

Figure 1.3(c)(continues)

							L1	L2	ExL3	L4	L5	L6			
Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Credit Loss Status [Axis] A3	Class of Financing Receivable [Axis] A2	Financial Asset, Period Past Due [Axis] A9	Lien Category [Axis] A4	Internal Credit Assessment [Axis] A5	Loans Insured or Guaranteed by Government Authorities [Axis] A6	Financing Receivable, before Allowance for Credit Loss	Financing Receivable, Not Past Due	Percentage of Loans Thirty Plus Days Past Due to Total Loans	Financing Receivable, 90 Days or More Past Due, Still Accruing	Financing Receivable, Nonaccrual	Financing Receivable, Past Due		
Preferred Label								Loans	Current loans, not past due	% of loans 30 plus days past due to total loans	Loans 90 or more days past due and still accruing,	Nonaccrual loans	Past due		
Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	Financial Asset, Other than Financial Asset Acquired with Credit Deterioration [Member] M29	Fixed Rate Residential Mortgage [Member] M6			Subprime [Member] M33	US Government Agency Insured Loans [Member] M39					0				
					Prime [Member] M32					0.1244		2344000000			
					Subprime [Member] M33						0.2066		1439000000		
				Residential Mortgage [Member] M5	Financial Asset, 1 to 29 Days Past Due [Member] M47					113181000000					
			Financial Asset, 30 to 149 Days Past Due [Member] ExM48											34262000000	
			Financial Asset, 150 or More Days Past Due [Member] ExM49												7299000000
										162162000000		0.0908		5669000000	7420000000
								Excluding US Government Agency Insured Loans [Member] ExM40					7000000		
								US Government Agency Insured Loans [Member] M39					6237000000		

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.

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

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

		Loans									
		Amortized cost basis by origination year									
		2019	2018	2017	2016	2015	Prior	Total			
		L7	L8	L9	L10	L11	L12	L1			
		Current estimated DTV ratios									
		Consumer, excluding credit card loan portfolio									
		Residential real estate, excluding PCD loans									
		\$ million									
		As of December 31, 2019									
A1:ExM1, A3:M29	A2:M7, A4:M30	A7:ExM41	Home equity—Senior lien								
			DTV greater than 125% and refreshed FICO scores:								
			A8:ExM45	Equal to or greater than 660	\$ 2.1	\$ 4.0	\$ 3.5	\$ 5.6	\$ 1.2	\$ 0.6	\$ 17.0
			A8:ExM46	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:								
			A7:ExM42	A8:ExM45	Equal to or greater than 660	21.0	34.0	30.5	40.5	38.0	16.0
		A8:ExM46	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:									
		A7:M43	A8:ExM45	Equal to or greater than 660	76.0	101.0	85.0	91.0	47.0	56.0	456.0
		A8:ExM46	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:									
		A7:M44	A8:ExM45	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
A8:ExM46	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	\$ 2,468.0	\$ 3,727.3	\$ 2,710.7	\$16,168.0			

Figure 1.1(d)(continues)

				Loans							
				Amortized cost basis by origination year							
				2019	2018	2017	2016	2015	Prior	Total	
				L7	L8	L9	L10	L11	L12	L1	
Home equity—Junior lien											
				DTV greater than 125% and refreshed FICO scores:							
A1:ExM1, A3:M29	A2:M7, A4:M31	A7:ExM41	A8:ExM45	Equal to or greater than 660	\$ 86.0	\$ 91.0	\$ 79.0	\$ 97.0	\$ 76.0	\$ 92.0	\$ 521.0
			A8:ExM46	Less than 660	29.0	31.0	19.0	28.0	22.0	50.0	179.0
		A7:ExM42	A8:ExM45	Equal to or greater than 660	442.0	552.0	398.0	671.0	537.0	814.0	3,414.0
			A8:ExM46	Less than 660	168.0	153.0	358.0	101.0	95.0	134.0	1,009.0
		A7:M43	A8:ExM45	Equal to or greater than 660	948.0	784.0	1,190.0	1,899.0	963.0	1,358.0	7,142.0
			A8:ExM46	Less than 660	349.0	328.0	415.0	275.0	426.0	698.0	2,491.0
	A7:M44	A8:ExM45	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	
		A8:ExM46	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	\$ 42,702.0
	Mortgages—Prime										
					DTV greater than 125% and refreshed FICO scores:						
	A1:ExM1, A3:M29	A2:M6, A5:M32	A7:ExM41	A8:ExM45	Equal to or greater than 660	\$ 120.0	\$ 211.0	\$ 180.0	\$ 103.0	\$ 98.0	\$ 237.0
A8:ExM46				Less than 660	15.0	12.0	25.0	27.0	22.0	70.0	171.0
A7:ExM42			A8:ExM45	Equal to or greater than 660	136.0	161.0	142.0	139.0	132.0	257.0	967.0
			A8:ExM46	Less than 660	87.0	76.0	62.0	91.0	29.0	196.0	541.0
A7:M43			A8:ExM45	Equal to or greater than 660	458.0	96.0	267.0	384.0	611.0	1,973.0	3,789.0
			A8:ExM46	Less than 660	233.0	154.0	323.0	189.0	188.0	1,056.0	2,143.0
A7:M44		A8:ExM45	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	
		A8:ExM46	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 basis by origination year								
			2019	2018	2017	2016	2015	Prior	Total		
			L7	L8	L9	L10	L11	L12	L1		
A1:ExM1, A3:M29	A2:M6, A5:M33	Mortgages—Subprime									
		DTV greater than 125% and refreshed FICO scores:									
		A7:ExM41	A8:ExM45	Equal to or greater than 660	3.0	1.5	4.5	4.0	2.5	3.5	19.0
			A8:ExM46	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:									
		A7:ExM42	A8:ExM45	Equal to or greater than 660	28.0	19.0	16.0	27.0	32.0	45.0	167.0
			A8:ExM46	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:									
		A7:M43	A8:ExM45	Equal to or greater than 660	76.0	61.0	77.0	52.0	74.0	115.0	455.0
			A8:ExM46	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:									
		A7:M44	A8:ExM45	Equal to or greater than 660	165.0	170.0	137.0	162.0	125.0	263.0	1,022.0
			A8:ExM46	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, excluding PCD			\$ 20,434.2	\$ 21,210.8	\$ 26,481.0	\$ 21,529.0	\$ 24,417.8	\$ 48,089.2	\$ 162,162.		

Figure 1.1(d)(continued)

The legend for the elements to tag these facts is:

	<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	Credit Loss Status [Axis]		Duration	CreditLossStatusAxis
	Credit Loss Status [Domain]		Duration	CreditLossStatusDomain
M29	Financial Asset, Other than Financial Asset Acquired with Credit Deterioration [Member]		Duration	FinancialAssetOtherThanFinancialAssetAcquiredWithCreditDeteriorationMember
A4	Lien Category [Axis]		Duration	LienCategoryAxis
	Lien Category [Domain]		Duration	LienCategoryDomain
M30	Senior Lien [Member]		Duration	SeniorLienMember
M31	Junior Lien [Member]		Duration	JuniorLienMember
A5	Internal Credit Assessment [Axis]		Duration	InternalCreditAssessmentAxis
	Internal Credit Assessment [Domain]		Duration	InternalCreditAssessmentDomain
M32	Prime [Member]		Duration	PrimeMember
M33	Subprime [Member]		Duration	SubprimeMember

Figure 1.2(d)(continues)

	<u>Standard Label</u>	<u>Balance Type</u>	<u>Period Type</u>	<u>Element Name</u>
A7	Debt-to-Value [Axis]		Duration	LoanToValueAxis
	Debt-to-Value [Domain]		Duration	LoanToValueDomain
ExM41	DTV Greater than 125 Percent [Member]		Duration	DTVGreaterThan125PercentMember
ExM42	DTV Between 101 and 125 Percent [Member]		Duration	DTVBetween101And125PercentMember
M43	Debt-to-Value Ratio, 80 to 100 Percent [Member]		Duration	Ltv80To100PercentMember
M44	Debt-to-Value Ratio, Less than 80 Percent [Member]		Duration	LtvLessThan80PercentMember
A8	Credit Score, FICO [Axis]		Duration	CreditScoreFicoAxis
	Credit Score, FICO [Domain]		Duration	CreditScoreFicoDomain
ExM45	FICO Score, Equal to or Greater than 660 [Member]		Duration	FicoScoreEqualToOrGreaterThan660Member
ExM46	FICO Score, Less than 660 [Member]		Duration	FicoScoreLessThan660Member
L1	Financing Receivable, before Allowance for Credit Loss	Debit	Instant	NotesReceivableGross
L7	Financing Receivable, Year One, Originated, Current Fiscal Year	Debit	Instant	FinancingReceivableOriginatedInCurrentFiscalYear
L8	Financing Receivable, Year Two, Originated, Fiscal Year before Current Fiscal Year	Debit	Instant	FinancingReceivableOriginatedInFiscalYearBeforeLatestFiscalYear
L9	Financing Receivable, Year Three, Originated, Two Years before Current Fiscal Year	Debit	Instant	FinancingReceivableOriginatedTwoYearsBeforeLatestFiscalYear
L10	Financing Receivable, Year Four, Originated, Three Years before Current Fiscal Year	Debit	Instant	FinancingReceivableOriginatedThreeYearsBeforeLatestFiscalYear
L11	Financing Receivable, Year Five, Originated, Four Years before Current Fiscal Year	Debit	Instant	FinancingReceivableOriginatedFourYearsBeforeLatestFiscalYear
L12	Financing Receivable, Originated, More than Five Years before Current Fiscal Year	Debit	Instant	FinancingReceivableOriginatedFiveOrMoreYearsBeforeLatestFiscalYear

Figure 1.2(d)(continued)

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

							L7	L8	L9	L10	L11	L12	L1	
Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Credit Loss Status [Axis] A3	Class of Financing Receivable [Axis] A2	Lien Category [Axis] A4	Internal Credit Assessment [Axis] A5	Debt-to-Value [Axis] A7	Credit Score, FICO [Axis] A8	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, before Allowance for Credit Loss
Preferred Label							Loans, Amortized Cost Basis by Origination Year, 2019	Loans, Amortized Cost Basis by Origination Year, 2018	Loans, Amortized Cost Basis by Origination Year, 2017	Loans, Amortized Cost Basis by Origination Year, 2016	Loans, Amortized Cost Basis by Origination Year, 2015	Loans, Amortized Cost Basis by Origination Year, Prior	Loans	
	Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	Financial Asset, Other than Financial Asset Acquired with Credit Deterioration [Member] M29	Home Equity Loan [Member] M7	Senior Lien [Member] M30	DTV Greater than 125 Percent [Member] ExM41	FICO Score, Equal to or Greater than 660 [Member] ExM45	2100000	4000000	3500000	5600000	1200000	600000	17000000	
FICO Score, Less than 660 [Member] ExM46						4600000	2300000	1500000	2400000	3100000	1100000	15000000		
DTV Between 101 and 125 Percent [Member] ExM42						FICO Score, Equal to or Greater than 660 [Member] ExM45	21000000	34000000	30500000	40500000	38000000	16000000	180000000	
						FICO Score, Less than 660 [Member] ExM46	9000000	8500000	12000000	10500000	15000000	18000000	73000000	
Debt-to-Value Ratio, 80 to 100 Percent [Member] M43						FICO Score, Equal to or Greater than 660 [Member] ExM45	76000000	101000000	85000000	91000000	47000000	56000000	456000000	
						FICO Score, Less than 660 [Member] ExM46	44500000	38000000	49000000	51000000	55000000	29500000	267000000	

Figure 1.3(d) (continues)

							L7	L8	L9	L10	L11	L12	L1	
Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Credit Loss Status [Axis] A3	Class of Financing Receivable [Axis] A2	Lien Category [Axis] A4	Internal Credit Assessment [Axis] A5	Debt-to-Value [Axis] A7	Credit Score, FICO [Axis] A8	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, before Allowance for Credit Loss
Preferred Label								Loans, Amortized Cost Basis by Origination Year, 2019	Loans, Amortized Cost Basis by Origination Year, 2018	Loans, Amortized Cost Basis by Origination Year, 2017	Loans, Amortized Cost Basis by Origination Year, 2016	Loans, Amortized Cost Basis by Origination Year, 2015	Loans, Amortized Cost Basis by Origination Year, Prior	Loans
Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	Financial Asset, Other than Financial Asset Acquired with Credit Deterioration [Member] M29	Home Equity Loan [Member] M7	Senior Lien [Member] M30		Debt-to-Value Ratio, Less than 80 Percent [Member] M44	FICO Score, Equal to or Greater than 660 [Member] ExM45	2164000000	1175500000	2458000000	1701000000	3323000000	2165500000	12987000000	
						FICO Score, Less than 660 [Member] ExM46	3620000000	3970000000	1790000000	5660000000	2450000000	4240000000	21730000000	
							26832000000	17603000000	28185000000	24680000000	37273000000	27107000000	161680000000	
			Junior Lien [Member] M31	DTV Greater than 125 Percent [Member] ExM41	FICO Score, Equal to or Greater than 660 [Member] ExM45	860000000	910000000	790000000	970000000	760000000	920000000	521000000		
					FICO Score, Less than 660 [Member] ExM46	290000000	310000000	190000000	280000000	220000000	500000000	1790000000		
					DTV Between 101 and 125 Percent [Member] ExM42	FICO Score, Equal to or Greater than 660 [Member] ExM45	4420000000	5520000000	3980000000	6710000000	5370000000	8140000000	34140000000	
						FICO Score, Less than 660 [Member] ExM46	1680000000	1530000000	3580000000	1010000000	950000000	1340000000	10090000000	
					Debt-to-Value Ratio, 80 to 100 Percent [Member] M43	FICO Score, Equal to or Greater than 660 [Member] ExM45	9480000000	7840000000	11900000000	18990000000	9630000000	13580000000	71420000000	

Figure 1.3(d) (continues)

							L7	L8	L9	L10	L11	L12	L1			
Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Credit Loss Status [Axis] A3	Class of Financing Receivable [Axis] A2	Lien Category [Axis] A4	Internal Credit Assessment [Axis] A5	Debt-to-Value [Axis] A7	Credit Score, FICO [Axis] A8	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, before Allowance for Credit Loss		
Preferred Label								Loans, Amortized Cost Basis by Origination Year, 2019	Loans, Amortized Cost Basis by Origination Year, 2018	Loans, Amortized Cost Basis by Origination Year, 2017	Loans, Amortized Cost Basis by Origination Year, 2016	Loans, Amortized Cost Basis by Origination Year, 2015	Loans, Amortized Cost Basis by Origination Year, Prior	Loans		
Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	Financial Asset, Other than Financial Asset Acquired with Credit Deterioration [Member] M29	Home Equity Loan [Member] M7	Junior Lien [Member] M31			Debt-to-Value Ratio, 80 to 100 Percent [Member] M43	FICO Score, Less than 660 [Member] ExM46	349000000	328000000	415000000	275000000	426000000	698000000	2491000000		
						Debt-to-Value Ratio, Less than 80 Percent [Member] M44	FICO Score, Equal to or Greater than 660 [Member] ExM45	2715000000	3281000000	2566000000	3458000000	1899000000	9652000000	23571000000		
							FICO Score, Less than 660 [Member] ExM46	6610000000	5540000000	6980000000	7010000000	4210000000	13400000000	43750000000		
												53980000000	57740000000	57230000000	72300000000	44390000000
		Fixed Rate Residential Mortgage [Member] M6			Prime [Member] M32			DTV Greater than 125 Percent [Member] ExM41	FICO Score, Equal to or Greater than 660 [Member] ExM45	1200000000	2110000000	1800000000	1030000000	980000000	2370000000	9490000000
								FICO Score, Less than 660 [Member] ExM46	150000000	120000000	250000000	270000000	220000000	700000000	1710000000	
								DTV Between 101 and 125 Percent [Member] ExM42	FICO Score, Equal to or Greater than 660 [Member] ExM45	1360000000	1610000000	1420000000	1390000000	1320000000	2570000000	9670000000
								FICO Score, Less than 660 [Member] ExM46	870000000	760000000	620000000	910000000	290000000	1960000000	5410000000	

Figure 1.3(d) (continues)

								L7	L8	L9	L10	L11	L12	L1		
Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Credit Loss Status [Axis] A3	Class of Financing Receivable [Axis] A2	Lien Category [Axis] A4	Internal Credit Assessment [Axis] A5	Debt-to-Value [Axis] A7	Credit Score, FICO [Axis] A8	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, before Allowance for Credit Loss		
Preferred Label								Loans, Amortized Cost Basis by Origination Year, 2019	Loans, Amortized Cost Basis by Origination Year, 2018	Loans, Amortized Cost Basis by Origination Year, 2017	Loans, Amortized Cost Basis by Origination Year, 2016	Loans, Amortized Cost Basis by Origination Year, 2015	Loans, Amortized Cost Basis by Origination Year, Prior	Loans		
Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	Financial Asset, Other than Financial Asset Acquired with Credit Deterioration [Member] M29	Fixed Rate Residential Mortgage [Member] M6		Prime [Member] M32	Debt-to-Value Ratio, 80 to 100 Percent [Member] M43	FICO Score, Equal to or Greater than 660 [Member] ExM45	458000000	96000000	267000000	384000000	611000000	1973000000	3789000000			
						FICO Score, Less than 660 [Member] ExM46	233000000	154000000	323000000	189000000	188000000	1056000000	2143000000			
						Debt-to-Value Ratio, Less than 80 Percent [Member] M44	FICO Score, Equal to or Greater than 660 [Member] ExM45	10111000000	9874000000	13621000000	9659000000	11201000000	15262000000	69728000000		
							FICO Score, Less than 660 [Member] ExM46	326000000	2392000000	2831000000	713000000	3355000000	10915000000	20532000000		
										11486000000	12976000000	17451000000	11305000000	15636000000	29966000000	98820000000
					Subprime [Member] M33	DTV Greater than 125 Percent [Member] ExM41	FICO Score, Equal to or Greater than 660 [Member] ExM45	3000000	1500000	4500000	4000000	2500000	3500000	19000000		
							FICO Score, Less than 660 [Member] ExM46	16000000	21000000	14000000	10000000	25000000	11000000	97000000		

Figure 1.3(d) (continues)

								L7	L8	L9	L10	L11	L12	L1
Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Credit Loss Status [Axis] A3	Class of Financing Receivable [Axis] A2	Lien Category [Axis] A4	Internal Credit Assessment [Axis] A5	Debt-to-Value [Axis] A7	Credit Score, FICO [Axis] A8	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, before Allowance for Credit Loss
Preferred Label								Loans, Amortized Cost Basis by Origination Year, 2019	Loans, Amortized Cost Basis by Origination Year, 2018	Loans, Amortized Cost Basis by Origination Year, 2017	Loans, Amortized Cost Basis by Origination Year, 2016	Loans, Amortized Cost Basis by Origination Year, 2015	Loans, Amortized Cost Basis by Origination Year, Prior	Loans
	Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	Financial Asset, Other than Financial Asset Acquired with Credit Deterioration [Member] M29	Fixed Rate Residential Mortgage [Member] M6	Subprime [Member] M33	Debt-to-Value Between 101 and 125 Percent [Member] ExM42	FICO Score, Equal to or Greater than 660 [Member] ExM45	28000000	19000000	16000000	27000000	32000000	45000000	167000000	
FICO Score, Less than 660 [Member] ExM46						73000000	68000000	59000000	38000000	30000000	163000000	431000000		
Debt-to-Value Ratio, 80 to 100 Percent [Member] M43					FICO Score, Equal to or Greater than 660 [Member] ExM45	76000000	61000000	77000000	52000000	74000000	115000000	455000000		
					FICO Score, Less than 660 [Member] ExM46	289000000	176000000	55000000	97000000	89000000	283000000	989000000		
Debt-to-Value Ratio, Less than 80 Percent [Member] M44					FICO Score, Equal to or Greater than 660 [Member] ExM45	165000000	170000000	137000000	162000000	125000000	263000000	1022000000		
					FICO Score, Less than 660 [Member] ExM46	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.

Example 1.1e—Loans by Risk Ratings: 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			Loans								
Consumer, excluding credit card loan portfolio			Amortized cost basis by origination year								
Other consumer loans			2019	2018	2017	2016	2015	Prior	Total		
\$ million			L7	L8	L9	L10	L11	L12	L1		
As of December 31, 2019											
A1:ExM1	A2:M10	Auto									
		A5:ExM34	1-2 Internal grade	\$ 3,250	\$ 4,600	\$ 2,570	\$ 1,080	\$ 955	\$ 13,713	\$ 26,168	
		A5:ExM35	3-4 Internal grade	2,150	1,350	1,890	987	899	7,530	14,806	
		A5:ExM36	5 Internal grade	1,555	1,220	860	1,110	651	2,896	8,292	
		A5:ExM37	6 Internal grade	210	75	326	441	320	250	1,622	
		A5:ExM38	7 Internal grade	—	44	—	—	—	21	65	
		Total Auto	<u>7,165</u>	<u>7,289</u>	<u>5,646</u>	<u>3,618</u>	<u>2,825</u>	<u>24,410</u>	<u>50,953</u>		
		Business banking									
		A2:ExM11	A5:ExM34	1-2 Internal grade	1,255	961	697	913	588	4,106	8,520
			A5:ExM35	3-4 Internal grade	796	1,326	623	975	674	4,201	8,595
			A5:ExM36	5 Internal grade	1,246	1,956	810	983	126	2,182	7,303
			A5:ExM37	6 Internal grade	484	562	83	395	45	200	1,769
			A5:ExM38	7 Internal grade	—	54	—	—	—	—	54
			Total Business Banking	<u>3,781</u>	<u>4,859</u>	<u>2,213</u>	<u>3,266</u>	<u>1,433</u>	<u>10,689</u>	<u>26,241</u>	
			Student								
		A2:M12	A5:ExM34	1-2 Internal grade	2,603	1,920	1,222	965	1,201	3,105	11,016
			A5:ExM35	3-4 Internal grade	331	712	899	160	—	57	2,159
			A5:ExM36	5 Internal grade	—	—	—	—	—	—	—
			A5:ExM37	6 Internal grade	—	—	—	—	—	—	—
			A5:ExM38	7 Internal grade	—	—	—	—	—	—	—
		Total Student	<u>2,934</u>	<u>2,632</u>	<u>2,121</u>	<u>1,125</u>	<u>1,201</u>	<u>3,162</u>	<u>13,175</u>		
	A2:ExM9	Total other consumer	<u>\$ 13,880</u>	<u>\$ 14,780</u>	<u>\$ 9,980</u>	<u>\$ 8,009</u>	<u>\$ 5,459</u>	<u>\$ 38,261</u>	<u>\$ 90,369</u>		

Figure 1.1(e)

The legend for the elements to tag these facts is:

	<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
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
A5	Internal Credit Assessment [Axis]		Duration	InternalCreditAssessmentAxis
	Internal Credit Assessment [Domain]		Duration	InternalCreditAssessmentDomain
ExM34	One to Two Internal Grade [Member]		Duration	OneToTwoInternalGradeMember
ExM35	Three to Four Internal Grade [Member]		Duration	ThreeToFourInternalGradeMember
ExM36	Five Internal Grade [Member]		Duration	FiveInternalGradeMember
ExM37	Six Internal Grade [Member]		Duration	SixInternalGradeMember
ExM38	Seven Internal Grade [Member]		Duration	SevenInternalGradeMember
L1	Financing Receivable, before Allowance for Credit Loss	Debit	Instant	NotesReceivableGross
L7	Financing Receivable, Year One, Originated, Current Fiscal Year	Debit	Instant	FinancingReceivableOriginatedInCurrentFiscalYear
L8	Financing Receivable, Year Two, Originated, Fiscal Year before Current Fiscal Year	Debit	Instant	FinancingReceivableOriginatedInFiscalYearBeforeLatestFiscalYear
L9	Financing Receivable, Year Three, Originated, Two Years before Current Fiscal Year	Debit	Instant	FinancingReceivableOriginatedTwoYearsBeforeLatestFiscalYear
L10	Financing Receivable, Year Four, Originated, Three Years before Current Fiscal Year	Debit	Instant	FinancingReceivableOriginatedThreeYearsBeforeLatestFiscalYear
L11	Financing Receivable, Year Five, Originated, Four Years before Current Fiscal Year	Debit	Instant	FinancingReceivableOriginatedFourYearsBeforeLatestFiscalYear
L12	Financing Receivable, Originated, More than Five Years before Current Fiscal Year	Debit	Instant	FinancingReceivableOriginatedFiveOrMoreYearsBeforeLatestFiscalYear

Figure 1.2(e)

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

			L7	L8	L9	L10	L11	L12	L1	
Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable [Axis] A2	Internal Credit Assessment [Axis] A5	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, before Allowance for Credit Loss
Preferred Label				Loans, Amortized Cost Basis by Origination Year, 2019	Loans, Amortized Cost Basis by Origination Year, 2018	Loans, Amortized Cost Basis by Origination Year, 2017	Loans, Amortized Cost Basis by Origination Year, 2016	Loans, Amortized Cost Basis by Origination Year, 2015	Loans, Amortized Cost Basis by Origination Year, Prior	Loans
Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	Automobile Loan [Member] M10	One to Two Internal Grade [Member] ExM34	3250000000	4600000000	2570000000	1080000000	955000000	13713000000	26168000000	
		Three to Four Internal Grade [Member] ExM35	2150000000	1350000000	1890000000	987000000	899000000	7530000000	14806000000	
		Five Internal Grade [Member] ExM36	1555000000	1220000000	860000000	1110000000	651000000	2896000000	8292000000	
		Six Internal Grade [Member] ExM37	210000000	75000000	326000000	441000000	320000000	250000000	1622000000	
		Seven Internal Grade [Member] ExM38	0	44000000	0	0	0	21000000	65000000	
			7165000000	7289000000	5646000000	3618000000	2825000000	24410000000	50953000000	
	Consumer Business Banking Loans [Member] ExM11	One to Two Internal Grade [Member] ExM34	1255000000	961000000	697000000	913000000	588000000	4106000000	8520000000	
		Three to Four Internal Grade [Member] ExM35	796000000	1326000000	623000000	975000000	674000000	4201000000	8595000000	
		Five Internal Grade [Member] ExM36	1246000000	1956000000	810000000	983000000	126000000	2182000000	7303000000	
		Six Internal Grade [Member] ExM37	484000000	562000000	83000000	395000000	45000000	200000000	1769000000	
		Seven Internal Grade [Member] ExM38	0	54000000	0	0	0	0	54000000	
			3781000000	4859000000	2213000000	3266000000	1433000000	10689000000	26241000000	

Figure 1.3(e) (continues)

			L7	L8	L9	L10	L11	L12	L1		
Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable [Axis] A2	Internal Credit Assessment [Axis] A5	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, before Allowance for Credit Loss	
Preferred Label				Loans, Amortized Cost Basis by Origination Year, 2019	Loans, Amortized Cost Basis by Origination Year, 2018	Loans, Amortized Cost Basis by Origination Year, 2017	Loans, Amortized Cost Basis by Origination Year, 2016	Loans, Amortized Cost Basis by Origination Year, 2015	Loans, Amortized Cost Basis by Origination Year, Prior	Loans	
	Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	Student Loan [Member] M12	One to Two Internal Grade [Member] ExM34	2603000000	1920000000	1222000000	965000000	1201000000	3105000000	11016000000	
			Three to Four Internal Grade [Member] ExM35	331000000	712000000	899000000	160000000	0	57000000	2159000000	
			Five Internal Grade [Member] ExM36	0	0	0	0	0	0	0	0
			Six Internal Grade [Member] ExM37	0	0	0	0	0	0	0	0
			Seven Internal Grade [Member] ExM38	0	0	0	0	0	0	0	0
					2934000000	2632000000	2121000000	1125000000	1201000000	3162000000	13175000000
		Automobile, Consumer Business Banking and Student Loans [Member] ExM9		13880000000	14780000000	9980000000	8009000000	5459000000	38261000000	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).

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, 2019	
Description			
A10:M50 Connecticut		\$	14,070
A10:M51 New York			9,516
A10:M52 California			9,321
A10:M53 New Jersey			7,913
A10:M54 Florida			7,001
A10:M55 Maine			5,326
A10:M56 Ohio	L1		4,985
A10:M57 Delaware			4,267
A10:M58 Michigan			3,309
A10:M59 Maryland			3,272
A10:ExM60 All other			49,518
Total credit card loans		\$	118,498

Figure 1.1(f)

The legend for the elements to tag these facts is:

	<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
A10	Geographical [Axis]		Duration	StatementGeographicalAxis
	Geographical [Domain]		Duration	SegmentGeographicalDomain
M50	CONNECTICUT		Duration	CT
M51	NEW YORK		Duration	NY
M52	CALIFORNIA		Duration	CA
M53	NEW JERSEY		Duration	NJ
M54	FLORIDA		Duration	FL
M55	MAINE		Duration	ME
M56	OHIO		Duration	OH
M57	DELAWARE		Duration	DE
M58	MICHIGAN		Duration	MI
M59	MARYLAND		Duration	MD
ExM60	Other Geographic Areas [Member]		Duration	OtherGeographicalAreasMember
L1	Financing Receivable, before Allowance for Credit Loss	Debit	Instant	NotesReceivableGross

Figure 1.2(f)

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

		L1	
Standard Label	Financing Receivable Portfolio Segment [Axis]	Geographical [Axis]	
Preferred Label	A1	A10	
		Financing Receivable, before Allowance for Credit Loss	
		Loans	
Credit Card Receivable [Member]	M2	CONNECTICUT	
		M50	1407000000
		NEW YORK	
		M51	9516000000
		CALIFORNIA	
		M52	9321000000
		NEW JERSEY	
		M53	7913000000
		FLORIDA	
		M54	7001000000
		MAINE	
		M55	5326000000
		OHIO	
	M56	4985000000	
	DELAWARE		
	M57	4267000000	
	MICHIGAN		
	M58	3309000000	
	MARYLAND		
	M59	3272000000	
	Other Geographic Areas [Member]		
	ExM60	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.

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]” (A11) 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 [Member]” (M61) which is a member from the SEC's Country Taxonomy. Foreign is not specified or disaggregated so the “Geographic Distribution, Foreign [Member]” (M62) 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]” (A10) 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 retail. 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 retail financing receivable 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			A11:M61	A11:M62		
\$ million			U.S.	Foreign	Total	
As of December 31, 2019						
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	2,085	—	2,085		
A2:ExM20	Other consumer and credit card	72	28	100		
A2:ExM17	Total home equity line of credit, other consumer and credit card	2,157	28	2,185		
	Total Consumer	6,573	509	7,082		
Total loans			\$ 24,390	\$ 1,612	\$ 26,002	

Figure 2.1

The legend for the elements to tag these facts is:

	<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
A11	Geographic Distribution [Axis]		Duration	GeographicDistributionAxis
	Geographic Distribution [Domain]		Duration	GeographicDistributionDomain
	Geographic Distribution, Domestic [Member]		Duration	GeographicDistributionDomesticMember
M61	UNITED STATES [Member]		Duration	country:US
M62	Geographic Distribution, Foreign [Member]		Duration	GeographicDistributionForeignMember
L1	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:

L1

Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable [Axis] A2	Geographic Distribution [Axis] A11	Financing Receivable, before Allowance for Credit Loss	
Preferred Label				Loans	
Commercial Portfolio Segment [Member] M3	Commercial Real Estate [Member] M13	UNITED STATES [Member] M61		8922000000	
			Geographic Distribution, Foreign [Member] M62		1050000000
		Commercial and Industrial Sector [Member] M15	UNITED STATES [Member] M61		6302000000
				Geographic Distribution, Foreign [Member] M62	
	Equipment Financing [Member] ExM16	UNITED STATES [Member] M61		2593000000	
			Geographic Distribution, Foreign [Member] M62		3810000000
					2974000000
		Commercial and Industrial Sector and Equipment Financing [Member] ExM14	UNITED STATES [Member] M61		8895000000
	Geographic Distribution, Foreign [Member] M62				9980000000
					9893000000
		UNITED STATES [Member] M61		17817000000	
			Geographic Distribution, Foreign [Member] M62		1103000000
					18920000000
		Consumer Portfolio Segment [Member] M4	Adjustable Rate Residential Mortgage [Member] M8	UNITED STATES [Member] M61	
	Geographic Distribution, Foreign [Member] M62				3510000000
	Fixed Rate Residential Mortgage [Member] M6		UNITED STATES [Member] M61		5210000000
			Geographic Distribution, Foreign [Member] M62		1300000000
					6510000000

Figure 2.3(continues)

Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable [Axis] A2	Geographic Distribution [Axis] A11	Financing Receivable, before Allowance for Credit Loss
Preferred Label				Loans
Consumer Portfolio Segment [Member] M4	Residential Mortgage [Member] M5		UNITED STATES [Member] M61	4416000000
			Geographic Distribution, Foreign [Member] M62	481000000
				4897000000
	Home Equity Line of Credit [Member] M18		UNITED STATES [Member] M61	2085000000
			Geographic Distribution, Foreign [Member] M62	0
				2085000000
	Other Consumer Loan and Credit Card Receivables [Member] ExM20		UNITED STATES [Member] M61	720000000
			Geographic Distribution, Foreign [Member] M62	280000000
				1000000000
	Home Equity Line of Credit and Other Consumer [Member] ExM17		UNITED STATES [Member] M61	2157000000
			Geographic Distribution, Foreign [Member] M62	280000000
				2185000000
			UNITED STATES [Member] M61	6573000000
			Geographic Distribution, Foreign [Member] M62	509000000
				7082000000
			UNITED STATES [Member] M61	24390000000
			Geographic Distribution, Foreign [Member] M62	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.

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 class (**ExM20**) consists of other consumer loans (**ExM19**) (broken out by origination year), and credit card (revolving) (**M2**).

(in millions)											
Loans											
Amortized Cost Basis by Origination Year											
As of December 31, 2019	2019	2018	2017	2016	2015	Prior	Revolving Loans	Revolving Loans Converted to Term Loans	Total		
Commercial											
Commercial real estate											
Risk Rating:											
1 - 2 Internal grade	L7, A1:M3, A2:M13, A5:ExM34	L8, A1:M3, A2:M13, A5:ExM34	L9, A1:M3, A2:M13, A5:ExM34	L10, A1:M3, A2:M13, A5:ExM34	L11, A1:M3, A2:M13, A5:ExM34	L12, A1:M3, A2:M13, A5:ExM34			L1, A1:M3, A2:M13, A5:ExM34		
	\$ 939	\$ 271	\$ 225	\$ 273	\$ 487	\$ 1,897				\$	4,092
3 - 4 Internal grade	L7, A1:M3, A2:M13, A5:ExM35	L8, A1:M3, A2:M13, A5:ExM35	L9, A1:M3, A2:M13, A5:ExM35	L10, A1:M3, A2:M13, A5:ExM35	L11, A1:M3, A2:M13, A5:ExM35	L12, A1:M3, A2:M13, A5:ExM35			L1, A1:M3, A2:M13, A5:ExM35		
	498	354	135	715	156	994					2,852
5 Internal grade	L7, A1:M3, A2:M13, A5:ExM36	L8, A1:M3, A2:M13, A5:ExM36	L9, A1:M3, A2:M13, A5:ExM36	L10, A1:M3, A2:M13, A5:ExM36	L11, A1:M3, A2:M13, A5:ExM36	L12, A1:M3, A2:M13, A5:ExM36			L1, A1:M3, A2:M13, A5:ExM36		
	644	267	143	—	465	375					1,894
6 Internal grade	L7, A1:M3, A2:M13, A5:ExM37	L8, A1:M3, A2:M13, A5:ExM37	L9, A1:M3, A2:M13, A5:ExM37	L10, A1:M3, A2:M13, A5:ExM37	L11, A1:M3, A2:M13, A5:ExM37	L12, A1:M3, A2:M13, A5:ExM37			L1, A1:M3, A2:M13, A5:ExM37		
	20	11	8	9	—	117					165
7 Internal grade	L7, A1:M3, A2:M13, A5:ExM38	L8, A1:M3, A2:M13, A5:ExM38	L9, A1:M3, A2:M13, A5:ExM38	L10, A1:M3, A2:M13, A5:ExM38	L11, A1:M3, A2:M13, A5:ExM38	L12, A1:M3, A2:M13, A5:ExM38			L1, A1:M3, A2:M13, A5:ExM38		
	3	2	5	4	—	10					24
Total commercial real estate	L7, A1:M3, A2:M13	L8, A1:M3, A2:M13	L9, A1:M3, A2:M13	L10, A1:M3, A2:M13	L11, A1:M3, A2:M13	L12, A1:M3, A2:M13			L1, A1:M3, A2:M13		
	<u>\$ 2,104</u>	<u>\$ 905</u>	<u>\$ 516</u>	<u>\$ 1,001</u>	<u>\$ 1,108</u>	<u>\$ 3,393</u>					<u>\$ 9,027</u>
Commercial and industrial											
Risk Rating:											
1 - 2 Internal grade	L7, A1:M3, A2:M15, A5:ExM34	L8, A1:M3, A2:M15, A5:ExM34	L9, A1:M3, A2:M15, A5:ExM34	L10, A1:M3, A2:M15, A5:ExM34	L11, A1:M3, A2:M15, A5:ExM34	L12, A1:M3, A2:M15, A5:ExM34			L1, A1:M3, A2:M15, A5:ExM34		
	\$ 371	\$ 249	\$ 209	\$ 464	\$ 322	\$ 2,513				\$	4,128
3 - 4 Internal grade	L7, A1:M3, A2:M15, A5:ExM35	L8, A1:M3, A2:M15, A5:ExM35	L9, A1:M3, A2:M15, A5:ExM35	L10, A1:M3, A2:M15, A5:ExM35	L11, A1:M3, A2:M15, A5:ExM35	L12, A1:M3, A2:M15, A5:ExM35			L1, A1:M3, A2:M15, A5:ExM35		
	233	127	113	182	117	1,136					1,908

Figure 3.1(continues)

	2019	2018	2017	2016	2015	Prior	Revolving Loans	Revolving Loans Converted to Term Loans	Total
Commercial and industrial									
Risk Rating:									
5 Internal grade	L7, A1:M3, A2:M15, A5:ExM36 52	L8, A1:M3, A2:M15, A5:ExM36 151	L9, A1:M3, A2:M15, A5:ExM36 -	L10, A1:M3, A2:M15, A5:ExM36 -	L11, A1:M3, A2:M15, A5:ExM36 121	L12, A1:M3, A2:M15, A5:ExM36 559		L1, A1:M3, A2:M15, A5:ExM36	883
6 Internal grade	L7, A1:M3, A2:M15, A5:ExM37 -	L8, A1:M3, A2:M15, A5:ExM37 -	L9, A1:M3, A2:M15, A5:ExM37 -	L10, A1:M3, A2:M15, A5:ExM37 -	L11, A1:M3, A2:M15, A5:ExM37 -	L12, A1:M3, A2:M15, A5:ExM37 -		L1, A1:M3, A2:M15, A5:ExM37	-
7 Internal grade	L7, A1:M3, A2:M15, A5:ExM38 -	L8, A1:M3, A2:M15, A5:ExM38 -	L9, A1:M3, A2:M15, A5:ExM38 -	L10, A1:M3, A2:M15, A5:ExM38 -	L11, A1:M3, A2:M15, A5:ExM38 -	L12, A1:M3, A2:M15, A5:ExM38 -		L1, A1:M3, A2:M15, A5:ExM38	-
Total commercial and industrial	L7, A1:M3, A2:M15 \$ 656	L8, A1:M3, A2:M15 \$ 527	L9, A1:M3, A2:M15 \$ 322	L10, A1:M3, A2:M15 \$ 646	L11, A1:M3, A2:M15 \$ 560	L12, A1:M3, A2:M15 \$ 4,208		L1, A1:M3, A2:M15	\$ 6,919
Equipment financing									
Risk Rating:									
1 - 2 Internal grade	L7, A1:M3, A2:ExM16, A5:ExM34 \$ 104	L8, A1:M3, A2:ExM16, A5:ExM34 \$ 158	L9, A1:M3, A2:ExM16 \$ 191	L10, A1:M3, A2:ExM16 \$ 259	L11, A1:M3, A2:ExM16 \$ 285	L12, A1:M3, A2:ExM16, A5:ExM34 \$ 458		L1, A1:M3, A2:ExM16, A5:ExM34	\$ 1,455
3 - 4 Internal grade	L7, A1:M3, A2:ExM16, A5:ExM35 155	L8, A1:M3, A2:ExM16, A5:ExM35 165	L9, A1:M3, A2:ExM16 137	L10, A1:M3, A2:ExM16 169	L11, A1:M3, A2:ExM16, A5:ExM35 144	L12, A1:M3, A2:ExM16, A5:ExM35 532		L1, A1:M3, A2:ExM16, A5:ExM35	1,302
5 Internal grade	L7, A1:M3, A2:ExM16, A5:ExM36 -	L8, A1:M3, A2:ExM16, A5:ExM36 -	L9, A1:M3, A2:ExM16 -	L10, A1:M3, A2:ExM16 -	L11, A1:M3, A2:ExM16, A5:ExM36 -	L12, A1:M3, A2:ExM16, A5:ExM36 217		L1, A1:M3, A2:ExM16, A5:ExM36	217
6 Internal grade	L7, A1:M3, A2:ExM16, A5:ExM37 -	L8, A1:M3, A2:ExM16, A5:ExM37 -	L9, A1:M3, A2:ExM16 -	L10, A1:M3, A2:ExM16 -	L11, A1:M3, A2:ExM16, A5:ExM37 -	L12, A1:M3, A2:ExM16, A5:ExM37 -		L1, A1:M3, A2:ExM16, A5:ExM37	-
7 Internal grade	L7, A1:M3, A2:ExM16, A5:ExM38 -	L8, A1:M3, A2:ExM16, A5:ExM38 -	L9, A1:M3, A2:ExM16 -	L10, A1:M3, A2:ExM16 -	L11, A1:M3, A2:ExM16, A5:ExM38 -	L12, A1:M3, A2:ExM16, A5:ExM38 -		L1, A1:M3, A2:ExM16, A5:ExM38	-
Total equipment financing	L7, A1:M3, A2:ExM16 \$ 259	L8, A1:M3, A2:ExM16 \$ 323	L9, A1:M3, A2:ExM16 \$ 328	L10, A1:M3, A2:ExM16 \$ 428	L11, A1:M3, A2:ExM16 \$ 429	L12, A1:M3, A2:ExM16 \$ 1,207		L1, A1:M3, A2:ExM16	\$ 2,974

Figure 3.1(continues)

	2019	2018	2017	2016	2015	Prior	Revolving Loans	Revolving Loans Converted to Term Loans	Total
Consumer									
Residential mortgage—adjustable rate									
Risk Rating:									
1 - 2 Internal grade	L7, A1:M4, A2:M8, A5:ExM34	L8, A1:M4, A2:M8, A5:ExM34	L9, A1:M4, A2:M8, A5:ExM34	L10, A1:M4, A2:M8, A5:ExM34	L11, A1:M4, A2:M8, A5:ExM34	L12, A1:M4, A2:M8, A5:ExM34		L1, A1:M4, A2:M8, A5:ExM34	\$ 2,153
	\$ 295	\$ 211	\$ 144	\$ 190	\$ 132	\$ 1,181			
3 - 4 Internal grade	L7, A1:M4, A2:M8, A5:ExM35	L8, A1:M4, A2:M8, A5:ExM35	L9, A1:M4, A2:M8, A5:ExM35	L10, A1:M4, A2:M8, A5:ExM35	L11, A1:M4, A2:M8, A5:ExM35	L12, A1:M4, A2:M8, A5:ExM35		L1, A1:M4, A2:M8, A5:ExM35	1,431
	150	159	205	67	174	676			
5 Internal grade	L7, A1:M4, A2:M8, A5:ExM36	L8, A1:M4, A2:M8, A5:ExM36	L9, A1:M4, A2:M8, A5:ExM36	L10, A1:M4, A2:M8, A5:ExM36	L11, A1:M4, A2:M8, A5:ExM36	L12, A1:M4, A2:M8, A5:ExM36		L1, A1:M4, A2:M8, A5:ExM36	662
	79	135	51	72	11	314			
6 Internal grade	L7, A1:M4, A2:M8, A5:ExM37	L8, A1:M4, A2:M8, A5:ExM37	L9, A1:M4, A2:M8, A5:ExM37	L10, A1:M4, A2:M8, A5:ExM37	L11, A1:M4, A2:M8, A5:ExM37	L12, A1:M4, A2:M8, A5:ExM37		L1, A1:M4, A2:M8, A5:ExM37	—
	—	—	—	—	—	—			
7 Internal grade	L7, A1:M4, A2:M8, A5:ExM38	L8, A1:M4, A2:M8, A5:ExM38	L9, A1:M4, A2:M8, A5:ExM38	L10, A1:M4, A2:M8, A5:ExM38	L11, A1:M4, A2:M8, A5:ExM38	L12, A1:M4, A2:M8, A5:ExM38		L1, A1:M4, A2:M8, A5:ExM38	—
	—	—	—	—	—	—			
Total residential mortgage	L7, A1:M4, A2:M8	L8, A1:M4, A2:M8	L9, A1:M4, A2:M8	L10, A1:M4, A2:M8	L11, A1:M4, A2:M8	L12, A1:M4, A2:M8		L1, A1:M4, A2:M8	\$ 4,246
	<u>\$ 524</u>	<u>\$ 505</u>	<u>\$ 400</u>	<u>\$ 329</u>	<u>\$ 317</u>	<u>\$ 2,171</u>			
Residential mortgage—fixed rate									
Risk Rating:									
1 - 2 Internal grade	L7, A1:M4, A2:M6, A5:ExM34	L8, A1:M4, A2:M6, A5:ExM34	L9, A1:M4, A2:M6, A5:ExM34	L10, A1:M4, A2:M6, A5:ExM34	L11, A1:M4, A2:M6, A5:ExM34	L12, A1:M4, A2:M6, A5:ExM34		L1, A1:M4, A2:M6, A5:ExM34	\$ 341
	\$ 60	\$ 97	\$ 68	\$ 29	\$ 21	\$ 66			
3 - 4 Internal grade	L7, A1:M4, A2:M6, A5:ExM35	L8, A1:M4, A2:M6, A5:ExM35	L9, A1:M4, A2:M6, A5:ExM35	L10, A1:M4, A2:M6, A5:ExM35	L11, A1:M4, A2:M6, A5:ExM35	L12, A1:M4, A2:M6, A5:ExM35		L1, A1:M4, A2:M6, A5:ExM35	263
	13	81	37	54	46	32			
5 Internal grade	L7, A1:M4, A2:M6, A5:ExM36	L8, A1:M4, A2:M6, A5:ExM36	L9, A1:M4, A2:M6, A5:ExM36	L10, A1:M4, A2:M6, A5:ExM36	L11, A1:M4, A2:M6, A5:ExM36	L12, A1:M4, A2:M6, A5:ExM36		L1, A1:M4, A2:M6, A5:ExM36	47
	23	—	—	—	—	24			
6 Internal grade	L7, A1:M4, A2:M6, A5:ExM37	L8, A1:M4, A2:M6, A5:ExM37	L9, A1:M4, A2:M6, A5:ExM37	L10, A1:M4, A2:M6, A5:ExM37	L11, A1:M4, A2:M6, A5:ExM37	L12, A1:M4, A2:M6, A5:ExM37		L1, A1:M4, A2:M6, A5:ExM37	—
	—	—	—	—	—	—			
7 Internal grade	L7, A1:M4, A2:M6, A5:ExM38	L8, A1:M4, A2:M6, A5:ExM38	L9, A1:M4, A2:M6, A5:ExM38	L10, A1:M4, A2:M6, A5:ExM38	L11, A1:M4, A2:M6, A5:ExM38	L12, A1:M4, A2:M6, A5:ExM38		L1, A1:M4, A2:M6, A5:ExM38	—
	—	—	—	—	—	—			
Total residential mortgage - fixed rate	L7, A1:M4, A2:M6	L8, A1:M4, A2:M6	L9, A1:M4, A2:M6	L10, A1:M4, A2:M6	L11, A1:M4, A2:M6	L12, A1:M4, A2:M6		L1, A1:M4, A2:M6	\$ 651
	<u>\$ 96</u>	<u>\$ 178</u>	<u>\$ 105</u>	<u>\$ 83</u>	<u>\$ 67</u>	<u>\$ 122</u>			

Figure 3.1(continues)

	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>Prior</u>	<u>Revolving Loans</u>	<u>Revolving Loans Converted to Term Loans</u>	<u>Total</u>			
Home equity line of credit												
Risk Rating:												
1 - 2 Internal grade							L13, A1:M4, A2:M18, A5:ExM34	\$ 823	L1, A1:M4, A2:M18, A5:ExM34	\$ 823		
3 - 4 Internal grade							L13, A1:M4, A2:M18, A5:ExM35	300	L30, A1:M4, A2:M18, A5:ExM35	52	L1, A1:M4, A2:M18, A5:ExM35	352
5 Internal grade							L13, A1:M4, A2:M18, A5:ExM36	100	L30, A1:M4, A2:M18, A5:ExM36	9	L1, A1:M4, A2:M18, A5:ExM36	109
6 Internal grade							L13, A1:M4, A2:M18, A5:ExM37	—			L1, A1:M4, A2:M18, A5:ExM37	—
7 Internal grade							L13, A1:M4, A2:M18, A5:ExM38	—			L1, A1:M4, A2:M18, A5:ExM38	—
Total home equity line of credit							L13, A1:M4, A2:M18	<u>\$ 1,223</u>	L30, A1:M4, A2:M18	<u>\$ 61</u>	L1, A1:M4, A2:M18	<u>\$ 1,284</u>
Other consumer												
Risk Rating:												
1 - 2 Internal grade	L7, A1:M4, A2:ExM19, A5:ExM34	L8, A1:M4, A2:ExM19, A5:ExM34	L9, A1:M4, A2:ExM19, A5:ExM34	L10, A1:M4, A2:ExM19, A5:ExM34	L11, A1:M4, A2:ExM19, A5:ExM34	L12, A1:M4, A2:ExM19, A5:ExM34	L13, A1:M4, A2:M2, A5:ExM34	\$ 10	L1, A1:M4, A2:ExM20, A5:ExM34	\$ 36		
3 - 4 Internal grade	L7, A1:M4, A2:ExM19, A5:ExM35	L8, A1:M4, A2:ExM19, A5:ExM35	L9, A1:M4, A2:ExM19, A5:ExM35	L10, A1:M4, A2:ExM19, A5:ExM35	L11, A1:M4, A2:ExM19, A5:ExM35	L12, A1:M4, A2:ExM19, A5:ExM35	L13, A1:M4, A2:M2, A5:ExM35	11	L1, A1:M4, A2:ExM20, A5:ExM35	42		
5 Internal grade	L7, A1:M4, A2:ExM19, A5:ExM36	L8, A1:M4, A2:ExM19, A5:ExM36	L9, A1:M4, A2:ExM19, A5:ExM36	L10, A1:M4, A2:ExM19, A5:ExM36	L11, A1:M4, A2:ExM19, A5:ExM36	L12, A1:M4, A2:ExM19, A5:ExM36	L13, A1:M4, A2:M2, A5:ExM36	—	L1, A1:M4, A2:ExM20, A5:ExM36	20		
6 Internal grade	L7, A1:M4, A2:ExM19, A5:ExM37	L8, A1:M4, A2:ExM19, A5:ExM37	L9, A1:M4, A2:ExM19, A5:ExM37	L10, A1:M4, A2:ExM19, A5:ExM37	L11, A1:M4, A2:ExM19, A5:ExM37	L12, A1:M4, A2:ExM19, A5:ExM37	L13, A1:M4, A2:M2, A5:ExM37	—	L1, A1:M4, A2:ExM20, A5:ExM37	2		

Figure 3.1(continues)

	2019	2018	2017	2016	2015	Prior	Revolving Loans	Revolving Loans Converted to Term Loans	Total
Other consumer									
Risk Rating:									
7 Internal grade	L7, A1:M4, A2:ExM19, A5:ExM38	L8, A1:M4, A2:ExM19, A5:ExM38	L9, A1:M4, A2:ExM19	L10, A1:M4, A2:ExM19, A5:ExM38	L11, A1:M4, A2:ExM19, A5:ExM38	L12, A1:M4, A2:ExM19, A5:ExM38	L13, A1:M4, A2:M2, A5:ExM38		L1, A1:M4, A2:ExM20, A5:ExM38
	—	—	—	—	—	—	—	—	—
Total consumer	L7, A1:M4, A2:ExM19	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:M2		L1, A1:M4, A2:ExM20
	\$ 19	\$ 11	\$ 18	\$ 31	\$ —	\$ —	\$ 21		\$ 100

Figure 3.1(continued)

The legend for the elements to tag these facts is:

	<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	FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableA
	Class of Financing Receivable [Domain]		Duration	FinancingReceivableRecordedInvestmentClassOfFinancingReceivableD omain
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	Other Consumer [Member]		Duration	OtherConsumerMember
A5	Internal Credit Assessment [Axis]		Duration	InternalCreditAssessmentAxis
	Internal Credit Assessment [Domain]		Duration	InternalCreditAssessmentDomain
ExM34	One to Two Internal Grade [Member]		Duration	OneToTwoInternalGradeMember
ExM35	Three to Four Internal Grade [Member]		Duration	ThreeToFourInternalGradeMember
ExM36	Five Internal Grade [Member]		Duration	FiveInternalGradeMember
ExM37	Six Internal Grade [Member]		Duration	SixInternalGradeMember
ExM38	Seven Internal Grade [Member]		Duration	SevenInternalGradeMember
L1	Financing Receivable, before Allowance for Credit Loss	Debit	Instant	NotesReceivableGross
L7	Financing Receivable, Year One, Originated, Current Fiscal Year	Debit	Instant	FinancingReceivableOriginatedInCurrentFiscalYear
L8	Financing Receivable, Year Two, Originated, Fiscal Year before Current Fiscal Year	Debit	Instant	FinancingReceivableOriginatedInFiscalYearBeforeLatestFiscalYear
L9	Financing Receivable, Year Three, Originated, Two Years before Current Fiscal Year	Debit	Instant	FinancingReceivableOriginatedTwoYearsBeforeLatestFiscalYear
L10	Financing Receivable, Year Four, Originated, Three Years before Current Fiscal Year	Debit	Instant	FinancingReceivableOriginatedThreeYearsBeforeLatestFiscalYear
L11	Financing Receivable, Year Five, Originated, Four Years before Current Fiscal Year	Debit	Instant	FinancingReceivableOriginatedFourYearsBeforeLatestFiscalYear
L12	Financing Receivable, Originated, More than Five Years before Current Fiscal Year	Debit	Instant	FinancingReceivableOriginatedFiveOrMoreYearsBeforeLatestFiscalYear
L13	Financing Receivable, Revolving	Debit	Instant	FinancingReceivableRevolving
L30	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:

			L7	L8	L9	L10	L11	L12	L13	L30	L1	
Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable [Axis] A2	Internal Credit Assessment [Axis] A5	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, 2019	Loans, Amortized Cost Basis by Origination Year, 2018	Loans, Amortized Cost Basis by Origination Year, 2017	Loans, Amortized Cost Basis by Origination Year, 2016	Loans, Amortized Cost Basis by Origination Year, 2015	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] ExM34	939000000	271000000	225000000	273000000	487000000	1897000000				4092000000
		Three to Four Internal Grade [Member] ExM35	498000000	354000000	135000000	715000000	156000000	994000000				2852000000
		Five Internal Grade [Member] ExM36	644000000	267000000	143000000	0	465000000	375000000				1894000000
		Six Internal Grade [Member] ExM37	20000000	11000000	8000000	9000000	0	117000000				165000000
		Seven Internal Grade [Member] ExM38	3000000	2000000	5000000	4000000	0	10000000				24000000
			2104000000	905000000	516000000	1001000000	1108000000	3393000000				9027000000
		One to Two Internal Grade [Member] ExM34	371000000	249000000	209000000	464000000	322000000	2513000000				4128000000
	Commercial and Industrial Sector [Member] M15	Three to Four Internal Grade [Member] ExM35	233000000	127000000	113000000	182000000	117000000	1136000000				1908000000
		Five Internal Grade [Member] ExM36	52000000	151000000	0	0	121000000	559000000				883000000

Figure 3.3 (continues)

			L7	L8	L9	L10	L11	L12	L13	L30	L1	
Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable [Axis] A2	Internal Credit Assessment [Axis] A5	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, 2019	Loans, Amortized Cost Basis by Origination Year, 2018	Loans, Amortized Cost Basis by Origination Year, 2017	Loans, Amortized Cost Basis by Origination Year, 2016	Loans, Amortized Cost Basis by Origination Year, 2015	Loans, Amortized Cost Basis by Origination Year, Prior	Revolving Loans	Revolving Loans Converted to Term Loans	Loans
Commercial Portfolio Segment [Member] M3	Commercial and Industrial Sector [Member] M15	Six Internal Grade [Member] ExM37	0	0	0	0	0	0	0			0
		Seven Internal Grade [Member] ExM38	0	0	0	0	0	0	0			0
			656000000	527000000	322000000	646000000	560000000	4208000000			6919000000	
	Equipment Financing [Member] ExM16	One to Two Internal Grade [Member] ExM34	104000000	158000000	191000000	259000000	285000000	458000000				1455000000
		Three to Four Internal Grade [Member] ExM35	155000000	165000000	137000000	169000000	144000000	532000000				1302000000
		Five Internal Grade [Member] ExM36	0	0	0	0	0	217000000				217000000
		Six Internal Grade [Member] ExM37	0	0	0	0	0	0				0
		Seven Internal Grade [Member] ExM38	0	0	0	0	0	0				0
			259000000	323000000	328000000	428000000	429000000	1207000000			2974000000	
	Consumer Portfolio Segment [Member] M4	Adjustable Rate Residential Mortgage [Member] M8	One to Two Internal Grade [Member] ExM34	295000000	211000000	144000000	190000000	132000000	1181000000			2153000000

Figure 3.3 (continues)

			L7	L8	L9	L10	L11	L12	L13	L30	L1		
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	A5	Loans, Amortized Cost Basis by Origination Year, 2019	Loans, Amortized Cost Basis by Origination Year, 2018	Loans, Amortized Cost Basis by Origination Year, 2017	Loans, Amortized Cost Basis by Origination Year, 2016	Loans, Amortized Cost Basis by Origination Year, 2015	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]										
			ExM35	150000000	159000000	205000000	67000000	174000000	676000000			1431000000	
			Five Internal Grade [Member]										
			ExM36	79000000	135000000	51000000	72000000	11000000	314000000			662000000	
			Six Internal Grade [Member]										
	ExM37	0	0	0	0	0	0	0	0	0			
	Seven Internal Grade [Member]												
	ExM38	0	0	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]										
			ExM34	60000000	97000000	68000000	29000000	21000000	66000000			341000000	
			Three to Four Internal Grade [Member]										
			ExM35	13000000	81000000	37000000	54000000	46000000	32000000			263000000	
			Five Internal Grade [Member]										
ExM36	23000000	0	0	0	0	24000000			47000000				
Six Internal Grade [Member]													
ExM37	0	0	0	0	0	0	0	0	0				
Seven Internal Grade [Member]													
ExM38	0	0	0	0	0	0	0	0	0				

Figure 3.3 (continues)

			L7	L8	L9	L10	L11	L12	L13	L30	L1			
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	A5	Loans, Amortized Cost Basis by Origination Year, 2019	Loans, Amortized Cost Basis by Origination Year, 2018	Loans, Amortized Cost Basis by Origination Year, 2017	Loans, Amortized Cost Basis by Origination Year, 2016	Loans, Amortized Cost Basis by Origination Year, 2015	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		
		Home Equity Line of Credit [Member]	M18	One to Two Internal Grade [Member]	ExM34							823000000		823000000
				Three to Four Internal Grade [Member]	ExM35							300000000	52000000	352000000
				Five Internal Grade [Member]	ExM36							100000000	9000000	109000000
				Six Internal Grade [Member]	ExM37							0		0
				Seven Internal Grade [Member]	ExM38							0		0
												1223000000	61000000	1284000000
		Other Consumer [Member]	ExM19	One to Two Internal Grade [Member]	ExM34	11000000	1000000	14000000	0	0	0			
				Three to Four Internal Grade [Member]	ExM35	3000000	8000000	4000000	16000000	0	0			

Figure 3.3 (continues)

			L7	L8	L9	L10	L11	L12	L13	L30	L1			
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	A5	Loans, Amortized Cost Basis by Origination Year, 2019	Loans, Amortized Cost Basis by Origination Year, 2018	Loans, Amortized Cost Basis by Origination Year, 2017	Loans, Amortized Cost Basis by Origination Year, 2016	Loans, Amortized Cost Basis by Origination Year, 2015	Loans, Amortized Cost Basis by Origination Year, Prior	Revolving Loans	Revolving Loans Converted to Term Loans	Loans		
Consumer Portfolio Segment [Member]	Other Consumer [Member]	Five Internal Grade [Member]												
		ExM36	5000000	0	0	15000000	0	0						
		Six Internal Grade [Member]												
		ExM37	0	2000000	0	0	0	0	0					
			Seven Internal Grade [Member]											
			ExM38	0	0	0	0	0	0	0				
				19000000	11000000	18000000	31000000	0	0					
	M4	Credit Card Receivable [Member]	One to Two Internal Grade [Member]								10000000			
			ExM34											
			Three to Four Internal Grade [Member]									11000000		
			ExM35											
			Five Internal Grade [Member]									0		
			ExM36											
		Six Internal Grade [Member]								0				
		ExM37												
		Seven Internal Grade [Member]								0				
		ExM38												
										21000000				

Figure 3.3 (continues)

			L7	L8	L9	L10	L11	L12	L13	L30	L1			
Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable [Axis] A2	Internal Credit Assessment [Axis] A5	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, 2019	Loans, Amortized Cost Basis by Origination Year, 2018	Loans, Amortized Cost Basis by Origination Year, 2017	Loans, Amortized Cost Basis by Origination Year, 2016	Loans, Amortized Cost Basis by Origination Year, 2015	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] ExM34									36000000		
			Three to Four Internal Grade [Member] ExM35										42000000	
			Five Internal Grade [Member] ExM36											20000000
			Six Internal Grade [Member] ExM37											2000000
			Seven Internal Grade [Member] ExM38											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.

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		A13:M65	
As of December 31, 2019			
	Home loans		
	Core portfolio		
A1:M4	A12:M63, A2:M5 Residential mortgage	\$	6,351
	A12:M63, A2:M7 Home equity		3,141
	Non-core portfolio		
	A12:M64, A2:M5 Residential mortgage		9,386
	A12:M64, A2:M7 Home equity		4,462
	Credit card and other consumer		
	A11:M61, A2:M2 U.S. credit card		10
	A11:M62, A2:M2 Non-U.S. credit card	L1	2
	A2:ExM19 Other consumer		53
	Total home loans, credit card and other consumer		23,405
	Commercial:		
A1:M3	A2:M13 Commercial real estate		405
	A2:M21 Construction loans		887
	Total commercial		1,292
	Total loans	\$	24,697

Figure 4.1

The legend for the elements to tag these facts is:

	<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
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	Other Consumer [Member]		Duration	OtherConsumerMember
M21	Construction Loans [Member]		Duration	ConstructionLoansMember
A11	Geographic Distribution [Axis]		Duration	GeographicDistributionAxis
	Geographic Distribution [Domain]		Duration	GeographicDistributionDomain
	Geographic Distribution, Domestic [Member]		Duration	GeographicDistributionDomesticMember
M61	UNITED STATES [Member]		Duration	country:US
M62	Geographic Distribution, Foreign [Member]		Duration	GeographicDistributionForeignMember
A12	Core and Non-core Status [Axis]		Duration	CoreAndNonCoreStatusAxis
	Core and Non-core Status [Domain]		Duration	CoreAndNonCoreStatusDomain
M63	Core [Member]		Duration	CoreMember
M64	Non-core [Member]		Duration	NonCoreMember
A13	Financial Instrument Performance Status [Axis]		Duration	FinancialInstrumentPerformanceStatusAxis
	Financial Instrument Performance Status [Domain]		Duration	FinancialInstrumentPerformanceStatusDomain
M65	Nonperforming Financial Instruments [Member]		Duration	NonperformingFinancingReceivableMember
L1	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:

						L1	
Standard Label	Financial Instrument Performance Status [Axis]	Financing Receivable Portfolio Segment [Axis]	Core and Non-core Status [Axis]	Class of Financing Receivable [Axis]	Geographic Distribution [Axis]	Financing Receivable, before Allowance for Credit Loss	
Preferred Label	A13	A1	A12	A2	A11	Nonperforming loans	
Nonperforming Financial Instruments [Member]	M65	Consumer Portfolio Segment [Member]	Core [Member]	Residential Mortgage [Member]		6351000000	
				M5	Home Equity Loan [Member]		3141000000
			Non-core [Member]	M63	Residential Mortgage [Member]		9386000000
				M64	Home Equity Loan [Member]		4462000000
			M2	Credit Card Receivable [Member]	UNITED STATES [Member]		10000000
					M61	Geographic Distribution, Foreign [Member]	
		ExM19	Other Consumer [Member]		53000000		
					23405000000		
		Commercial Portfolio Segment [Member]	M3		Commercial Real Estate [Member]		405000000
					Construction Loans [Member]		887000000
							1292000000
							24697000000

Figure 4.3

Note:

- This example illustrates domestic and foreign loans disaggregated by class of loan. The “Geographic Distribution [Axis]” (**A11**) 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 [Member]” (**M61**) which is a member from the SEC's Country Taxonomy. Foreign is not specified or disaggregated so the “Geographic Distribution, Foreign [Member]” (**M62**) 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]” (**A10**) contains names of states, provinces or cities for specific locations and would not be used in this type of disclosure.
- 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.

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 [Axis]” are applied to the “Class of Financing Receivable [Axis]” (A2) to convey the classes.

Summary of Loans by Portfolio and Class		December 31, 2019
\$ 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:M25 Residential real estate	10,001
	A2:M26 Auto	3,456
	A2:M22 Total consumer- collateralized	<hr/> 13,457 <hr/>
	A2:M27 Consumer- uncollateralized	707
	Total consumer	<hr/> 14,164 <hr/>
	Total loans	<hr/> \$ 34,722 <hr/>

Figure 5.1

The legend for the elements to tag these facts is:

	<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
M25	Residential Real Estate [Member]		Duration	ResidentialRealEstateMember
M26	Automobiles [Member]		Duration	AutomobilesMember
M27	Uncollateralized [Member]		Duration	UncollateralizedMember
L1	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:

		L1	
Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable [Axis] A2	Financing Receivable, before Allowance for Credit Loss
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] M25	10001000000
		Automobiles [Member] M26	3456000000
		Collateral Pledged [Member] M22	13457000000
		Uncollateralized [Member] M27	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.

Example 6—Troubled Debt Restructuring Modification Programs

This example illustrates the modeling for the disclosure of impaired home loans modified by troubled debt restructuring programs. The modification programs are broken out by type: Government modification programs, proprietary programs, trial programs, and loans discharged in Chapter 7 bankruptcy. The modification programs are disclosed using the “Loan Restructuring Modification Name [Axis]” (A15).

The example also breaks out the type of loan concession under each program, using the “Loan Restructuring Modification [Axis]” (A14). Concessions include: contractual interest rate reductions, capitalization of past due amounts, principal and/or interest forbearance, and other modifications. The entity’s other modifications are defined as term or payment extensions and repayment plans. Therefore, the extension element, “Term or Payment Extensions and Repayment Plans [Member]” (ExM69) has been created.

		TDRS at 2019			
		Residential mortgage A2:M5	Home equity A2:M7	Total carrying value	
Home Loans – Modification Programs					
\$ million					
Modifications under government programs (HAMP)					
A15:M70	A14:M66	Contractual interest rate reduction	\$ 2,330	\$ 925	\$ 3,255
	A14:ExM68	Principal and/or interest forbearance	55	135	190
	A14:ExM69	Term or payment extensions and repayment plans	105	25	130
	Total modifications under government programs (HAMP)		2,490	1,085	3,575
Modifications under proprietary programs					
A15:M71	A14:M66	Contractual interest rate reduction	3,800	35	3,835
	A14:ExM67	Capitalization of past due amounts	L14 185	10	195
	A14:ExM68	Principal and/or interest forbearance	475	22	497
	A14:ExM69	Term or payment extensions and repayment plans	170	7	177
Total modifications under proprietary programs		4,630	74	4,704	
A15:ExM72	Trial modifications		4,550	18	4,568
A15:ExM73	Loans discharged in Chapter 7 bankruptcy		1,067	230	1,297
Total loans		\$ 12,737	\$ 1,407	\$ 14,144	

Figure 6.1

The legend for the elements to tag these facts is:

	<u>Standard Label</u>	<u>Balance Type</u>	<u>Period Type</u>	<u>Element Name</u>
A2	Class of Financing Receivable [Axis] Class of Financing Receivable [Domain]		Duration	FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableA vie FinancingReceivableRecordedInvestmentClassOfFinancingReceivableD omain
M5	Residential Mortgage [Member]		Duration	ResidentialMortgageMember
M7	Home Equity Loan [Member]		Duration	HomeEquityLoanMember
A14	Loan Restructuring Modification [Axis] Loan Restructuring Modification [Domain]		Duration	LoanRestructuringModificationAxis LoanRestructuringModificationDomain
M66	Contractual Interest Rate Reduction [Member]		Duration	ContractualInterestRateReductionMember
ExM67	Capitalization of Past Due Amounts [Member]		Duration	CapitalizationOfPastDueAmountsMember
ExM68	Principal and/or Interest Forbearance [Member]		Duration	PrincipalAndOrInterestForbearanceMember
ExM69	Term or Payment Extensions and Repayment Plans [Member]		Duration	TermOrPaymentExtensionsAndRepaymentPlansMember
A15	Loan Restructuring Modification Name [Axis] Loan Restructuring Modification Name [Domain]		Duration	LoanRestructuringModificationNameAxis LoanRestructuringModificationNameDomain
M70	Home Affordable Modification Program (HAMP) [Member]		Duration	HomeAffordableModificationProgramHampMember
M71	Entity Loan Modification Program [Member]		Duration	EntityLoanModificationProgramMember
ExM72	Trial Modifications [Member]		Duration	TrialModificationsMember
ExM73	Chapter Seven Bankruptcy [Member]		Duration	ChapterSevenBankruptcyMember
L14	Financing Receivable, Troubled Debt Restructuring, Postmodification	Debit	Duration	FinancingReceivableModificationsPostModificationRecordedInvestmen t2

Figure 6.2

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

			L14	
Standard Label	Loan Restructuring Modification Name [Axis] A15	Loan Restructuring Modification [Axis] A14	Class of Financing Receivable [Axis] A2	Financing Receivable, Troubled Debt Restructuring, Postmodification
Preferred Label				TDR carrying value
Home Affordable Modification Program (HAMP) [Member] M70	Contractual Interest Rate Reduction [Member] M66	Residential Mortgage [Member] M5	2330000000	
		Home Equity Loan [Member] M7	925000000	
			3255000000	
	Principal and/or Interest Forbearance [Member] ExM68	Residential Mortgage [Member] M5	550000000	
		Home Equity Loan [Member] M7	1350000000	
			1900000000	
	Term or Payment Extensions and Repayment Plans [Member] ExM69	Residential Mortgage [Member] M5	1050000000	
		Home Equity Loan [Member] M7	250000000	
			1300000000	
		Residential Mortgage [Member] M5	2490000000	
		Home Equity Loan [Member] M7	1085000000	
			3575000000	
Entity Loan Modification Program [Member] M71	Contractual Interest Rate Reduction [Member] M66	Residential Mortgage [Member] M5	3800000000	
		Home Equity Loan [Member] M7	350000000	
			3835000000	

Figure 6.3(continues)

L14

Standard Label	Loan Restructuring Modification Name [Axis] A15	Loan Restructuring Modification [Axis] A14	Class of Financing Receivable [Axis] A2	Financing Receivable, Troubled Debt Restructuring, Postmodification
Preferred Label				TDR carrying value
Entity Loan Modification Program [Member] M71	Capitalization of Past Due Amounts [Member] ExM67	Residential Mortgage [Member] M5	185000000	
			Home Equity Loan [Member] M7	10000000
			195000000	
		Principal and/or Interest Forbearance [Member] ExM68	Residential Mortgage [Member] M5	475000000
			Home Equity Loan [Member] M7	22000000
			497000000	
	Term or Payment Extensions and Repayment Plans [Member] ExM69	Residential Mortgage [Member] M5	170000000	
		Home Equity Loan [Member] M7	7000000	
			177000000	
	Trial Modifications [Member] ExM72	Residential Mortgage [Member] M5	4630000000	
			Home Equity Loan [Member] M7	74000000
			4704000000	
Residential Mortgage [Member] M5		4550000000		
	Home Equity Loan [Member] M7	18000000		
		4568000000		

Figure 6.3(continues)

L14

Standard Label	Loan Restructuring Modification Name [Axis] A15	Loan Restructuring Modification [Axis] A14	Class of Financing Receivable [Axis] A2	Financing Receivable, Troubled Debt Restructuring, Postmodification
Preferred Label				TDR carrying value
Chapter Seven Bankruptcy [Member] ExM73			Residential Mortgage [Member] M5	1067000000
			Home Equity Loan [Member] M7	230000000
				1297000000
			Residential Mortgage [Member] M5	12737000000
			Home Equity Loan [Member] M7	1407000000
Report-wide Value				14144000000

Figure 6.3(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.

Example 7—Troubled Debt Restructuring Modifications During Period

This example illustrates the modeling for the disclosure of troubled debt restructuring modifications during the period.

		Modifications During Period Ending December 31, 2019					
		2019					
\$ million (except for number of contracts)		Number of Contracts	Pre-Modification Outstanding Recorded Investment	Post- Modification Outstanding Recorded Investment	Increase (Decrease) from Modification		
Troubled Debt Restructurings							
Commercial real estate	L15, A1:M3, A2:M13	31	L16, A1:M3, A2:M13 \$ 827	L14, A1:M3, A2:M13 \$ 816	L17, A1:M3, A2:M13	\$	(11)
Commercial and industrial	L15, A1:M3, A2:M15	36	L16, A1:M3, A2:M15 547	L14, A1:M3, A2:M15 531	L17, A1:M3, A2:M15		(16)
Equipment financing	L15, A1:M3, A2:ExM16	27	L16, A1:M3, A2:ExM16 162	L14, A1:M3, A2:ExM16 157	L17, A1:M3, A2:ExM16		(5)
Residential mortgage - adjustable rate	L15, A1:M4, A2:M8	16	L16, A1:M4, A2:M8 751	L14, A1:M4, A2:M8 731	L17, A1:M4, A2:M8		(20)
Residential mortgage - fixed rate	L15, A1:M4, A2:M6	14	L16, A1:M4, A2:M6 599	L14, A1:M4, A2:M6 589	L17, A1:M4, A2:M6		(10)
Home equity line of credit	L15, A1:M4, A2:M18	11	L16, A1:M4, A2:M18 815	L14, A1:M4, A2:M18 807	L17, A1:M4, A2:M18		(8)
Other Consumer	L15, A1:M4, A2:ExM19	23	L16, A1:M4, A2:ExM19 819	L14, A1:M4, A2:ExM19 795	L17, A1:M4, A2:ExM19		(24)
		Number of Contracts	Recorded Investment				
Troubled Debt Restructurings That Subsequently Defaulted							
Commercial real estate	L18, A1:M3, A2:M13	7	L19, A1:M3, A2:M13 \$ 118				
Commercial and industrial	L18, A1:M3, A2:M15	3	L19, A1:M3, A2:M15 138				
Equipment financing	L18, A1:M3, A2:ExM16	1	L19, A1:M3, A2:ExM16 11				
Residential mortgage - adjustable rate	L18, A1:M4, A2:M8	5	L19, A1:M4, A2:M8 37				
Residential mortgage - fixed rate	L18, A1:M4, A2:M6	8	L19, A1:M4, A2:M6 42				
Home equity line of credit	L18, A1:M4, A2:M18	4	L19, A1:M4, A2:M18 26				
Other Consumer	L18, A1:M4, A2:ExM19	2	L19, A1:M4, A2:ExM19 75				

Figure 7.1

The legend for the elements to tag these facts is:

	<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
ExM19	Other Consumer [Member]		Duration	OtherConsumerMember
L14	Financing Receivable, Troubled Debt Restructuring, Postmodification	Debit	Duration	FinancingReceivableModificationsPostModificationRecordedInvestment2
L15	Financing Receivable, Modifications, Number of Contracts		Duration	FinancingReceivableModificationsNumberOfContracts2
L16	Financing Receivable, Troubled Debt Restructuring, Premodification	Debit	Duration	FinancingReceivableModificationsPreModificationRecordedInvestment2
L17	Financing Receivable, Troubled Debt Restructuring, Increase (Decrease) from Modification	Debit	Duration	FinancingReceivableTroubledDebtRestructuringIncreaseDecreaseFromModification
L18	Financing Receivable, Troubled Debt Restructuring, Subsequent Default, Number of Contracts		Duration	FinancingReceivableModificationsSubsequentDefaultNumberOfContracts1
L19	Financing Receivable, Troubled Debt Restructuring, Subsequent Default	Debit	Duration	FinancingReceivableModificationsSubsequentDefaultRecordedInvestment1

Figure 7.2

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

		L15	L16	L14	L17	L18	L19	
Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable [Axis] A2	Financing Receivable, Modifications, Number of Contracts	Financing Receivable, Troubled Debt Restructuring, Premodification	Financing Receivable, Troubled Debt Restructuring, Postmodification	Financing Receivable, Troubled Debt Restructuring, Increase (Decrease) from Modification	Financing Receivable, Troubled Debt Restructuring, Subsequent Default, Number of Contracts	Financing Receivable, Troubled Debt Restructuring, Subsequent Default
Preferred Label			Troubled Debt Restructurings, Number of Contracts	Troubled Debt Restructurings, Pre-Modification Outstanding Recorded Investment	Troubled Debt Restructurings, Post-Modification Outstanding Recorded Investment	Troubled Debt Restructurings, Increase (Decrease) from Modification	Troubled Debt Restructurings That Subsequently Defaulted, Number of Contracts	Troubled Debt Restructurings That Subsequently Defaulted, Recorded Investment
Commercial Portfolio Segment [Member] M3	Commercial Real Estate [Member] M13		31	827000000	816000000	-11000000	7	118000000
	Commercial and Industrial Sector [Member] M15		36	547000000	531000000	-16000000	3	138000000
	Equipment Financing [Member] ExM16		27	162000000	157000000	-5000000	1	11000000
Consumer Portfolio Segment [Member] M4	Adjustable Rate Residential Mortgage [Member] M8		16	751000000	731000000	-20000000	5	37000000
	Fixed Rate Residential Mortgage [Member] M6		14	599000000	589000000	-10000000	8	42000000
	Home Equity Line of Credit [Member] M18		11	815000000	807000000	-8000000	4	26000000
	Other Consumer [Member] ExM19		23	819000000	795000000	-24000000	2	75000000

Figure 7.3

Notes:

- The presentation of troubled debt restructuring modifications in the table are only shown by class and not by both portfolio segment and class. The portfolio segments for each class were disclosed in Example 2, and not repeated for this table. In the presentation, it would be clear that the portfolios shown in the previous tables (Example 2), also apply to the disclosure of troubled debt restructuring modifications. The portfolio segments modeling needs to be included in the tagging of this table to communicate within the data, the portfolio segments for each class in this disclosure.
- 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.

Example 8—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, 2019	L20, A1:M3	113	L20, A1:M4	39	L20	152
Provision for loan losses	L21, A1:M3	71	L21, A1:M4	10	L21	81
Net charge-offs:						
Charge-offs	L22, A1:M3	(34)	L22, A1:M4	(8)	L22	(42)
Recoveries	L23, A1:M3	3	L23, A1:M4	2	L23	5
Net charge-offs	L24, A1:M3	(31)	L24, A1:M4	(6)	L24	(37)
Increase from loans purchased with credit deterioration	L25, A1:M3	7	L25, A1:M4	3	L25	10
Foreign exchange translation	L26, A1:M3	15	L26, A1:M4	9	L26	24
Expense adjustment from change in value	L27, A1:M3	2	L27, A1:M4	7	L27	9
Balance, December 31, 2019	L20, A1:M3	<u>177</u>	L20, A1:M4	<u>62</u>	L20	<u>239</u>

Figure 8.1

The legend for the elements to tag these facts is:

	<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
L20	Financing Receivable, Allowance for Credit Loss	Credit	Instant	FinancingReceivableAllowanceForCreditLosses
L21	Financing Receivable, Credit Loss, Expense (Reversal)	Debit	Duration	ProvisionForLoanLossesExpensed
L22	Financing Receivable, Allowance for Credit Loss, Writeoff	Debit	Duration	FinancingReceivableAllowanceForCreditLossesWriteOffs
L23	Financing Receivable, Allowance for Credit Loss, Recovery	Credit	Duration	FinancingReceivableAllowanceForCreditLossesRecovery
L24	Financing Receivable, Allowance for Credit Loss, Writeoff, after Recovery	Debit	Duration	FinancingReceivableAllowanceForCreditLossWriteoffAfterRecovery
L25	Financing Receivable, Allowance for Credit Loss, Purchased with Credit Deterioration, Increase	Credit	Duration	FinancingReceivableAllowanceForCreditLossPurchasedWithCreditDeteriorationIncrease
L26	Financing Receivable, Allowance for Credit Loss, Foreign Currency Translation	Credit	Duration	FinancingReceivableAllowanceForCreditLossForeignCurrencyTranslation
L27	Financing Receivable, Change in Present Value, Expense (Reversal)	Debit	Duration	FinancingReceivableChangeInPresentValueExpenseReversal

Figure 8.2

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

Standard Label		Preferred Label		
Date Context		2019		
Financing Receivable Portfolio Segment [Axis] A1		Commercial Portfolio Segment [Member] M3	Consumer Portfolio Segment [Member] M4	Report-wide Value
L20	Financing Receivable, Allowance for Credit Loss	177000000	62000000	239000000
L21	Financing Receivable, Credit Loss, Expense (Reversal)	71000000	10000000	81000000
L22	Financing Receivable, Allowance for Credit Loss, Writeoff	34000000	8000000	42000000
L23	Financing Receivable, Allowance for Credit Loss, Recovery	3000000	2000000	5000000
L24	Financing Receivable, Allowance for Credit Loss, Writeoff, after Recovery	31000000	6000000	37000000
L25	Financing Receivable, Allowance for Credit Loss, Purchased with Credit Deterioration, Increase	7000000	3000000	10000000
L26	Financing Receivable, Allowance for Credit Loss, Foreign Currency Translation	15000000	9000000	24000000
L27	Financing Receivable, Change in Present Value, Expense (Reversal)	2000000	7000000	9000000

Figure 8.3

Notes:

- The XBRL report view represents the date context for the year ended December 31, 2019 and at December 31, 2019; therefore, the beginning balances for the “Financing Receivable, Allowance for Credit Loss” (L20) element for the period ending December 31, 2018 are not presented because the amounts would appear in a separate date context.

Example 9—Nonaccrual Loans

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

Nonaccrual loans															
December 31, 2019															
(\$ in thousands)															
	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							
	L5, A1:M3, A2:M13	L5, A1:M3, A2:M15	L5, A1:M3, A2:ExM16	L5, A1:M4, A2:M8	L5, A1:M4, A2:M6	L5, A1:M4, A2:M18	L5, A1:M4, A2:ExM19	L28, A1:M3, A2:M13	L28, A1:M3, A2:M15	L28, A1:M3, A2:ExM16	L28, A1:M4, A2:M8	L28, A1:M4, A2:M6	L28, A1:M4, A2:M18	L28, A1:M4, A2:ExM19	L4
Nonaccrual loans	19,320	3,483	14,050	22,958	17,654	16,579	1,513	L5	95,557						
Nonaccrual interest income	6,250	1,596	3,200	2,399	1,325	1,122	475	L28	16,367						
Loans 90 days or more past due, and accruing	321	284	978	1,319	2,544	33	257	L4	5,736						
Nonaccrual loans with no allowance	2,325	2,156	1,255	1,972	1,633	989	120	L29	10,450						

Figure 9.1

The legend for the elements to tag these facts is:

	<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	FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableA
	Class of Financing Receivable [Domain]		Duration	FinancingReceivableRecordedInvestmentClassOfFinancingReceivableD omain
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	Other Consumer [Member]		Duration	OtherConsumerMember
L4	Financing Receivable, 90 Days or More Past Due, Still Accruing	Debit	Instant	FinancingReceivableRecordedInvestment90DaysPastDueAndStillAccruing
L5	Financing Receivable, Nonaccrual	Debit	Instant	FinancingReceivableRecordedInvestmentNonaccrualStatus
L28	Financing Receivable, Nonaccrual, Interest Income	Credit	Duration	FinancingReceivableNonaccrualInterestIncome
L29	Financing Receivable, Nonaccrual, No Allowance	Debit	Instant	FinancingReceivableNonaccrualNoAllowance

Figure 9.2

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

			L5	L28	L4	L29
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
	Other Consumer [Member] ExM19		1513000	475000	257000	120000
Report-wide Value			95557000	16367000	5736000	10450000

Figure 9.3

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.

Appendix A—Changes to 2020 Taxonomy Implementation Guide from 2016 Taxonomy Implementation Guide

Example Number(s) or Section	Figure(s)	Explanation	2016 Reference	2016 Element	2016 Standard Label	2020 Reference	2020 Element	2020 Standard Label
Example 1 Example 2 Example 3 Example 4 Example 5	1.1(a); 1.2(a); 1.3(a) 1.1(b); 1.2(b); 1.3(b) 1.1(c); 1.2(c); 1.3(c) 1.1(d); 1.2(d); 1.3(d) 1.1(e); 1.2(e); 1.3(e) 1.1(f); 1.2(f); 1.3(f) 2.1; 2.2; 2.3 3.1; 3.2; 3.3 4.1; 4.2; 4.3 5.1; 5.2; 5.3	Replaced Element in the Example.	L1	LoansAndLeasesReceivableNetOfDeferredIncome	Loans and Leases Receivable, Net of Deferred Income	L1	NotesReceivableGross	Financing Receivable, before Allowance for Credit Loss

Example Number(s) or Section	Figure(s)	Explanation	2016 Reference	2016 Element	2016 Standard Label	2020 Reference	2020 Element	2020 Standard Label
Example 1 Example 2 Example 4 Example 5 Example 6 Example 7 Example 9	1.1(b); 1.2(b); 1.3(b) 1.1(c); 1.2(c); 1.3(c) 1.1(d); 1.2(d); 1.3(d) 1.1(e); 1.2(e); 1.3(e) 2.1; 2.2; 2.3 4.1; 4.2; 4.3 5.1; 5.2; 5.3 6.1; 6.2; 6.3 7.1; 7.2; 7.3 9.1; 9.2; 9.3	Updated Standard Label.	g	FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis	Class of Financing Receivable, Type [Axis]	A2	FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis	Class of Financing Receivable [Axis]
Example 1	1.1(c); 1.2(c); 1.3(c)	Updated Standard Label.	A9	FinancingReceivablesPeriodPastDueAxis	Financing Receivables, Period Past Due [Axis]	A9	FinancingReceivablesPeriodPastDueAxis	Financial Asset, Period Past Due [Axis]
Example 1	1.1(c); 1.2(c); 1.3(c)	Updated Standard Label.	L3	FinancingReceivableRecordedInvestment90DaysPastDueAndStillAccruing	Financing Receivable, Recorded Investment, 90 Days Past Due and Still Accruing	L4	FinancingReceivableRecordedInvestment90DaysPastDueAndStillAccruing	Financing Receivable, 90 Days or More Past Due, Still Accruing
Example 1	1.1(c); 1.2(c); 1.3(c)	Updated Standard Label.	L4	FinancingReceivableRecordedInvestmentNonaccrualStatus	Financing Receivable, Recorded Investment, Nonaccrual Status	L5	FinancingReceivableRecordedInvestmentNonaccrualStatus	Financing Receivable, Nonaccrual

Example Number(s) or Section	Figure(s)	Explanation	2016 Reference	2016 Element	2016 Standard Label	2020 Reference	2020 Element	2020 Standard Label
Example 1	1.1(d); 1.2(d); 1.3(d)	Updated Standard Label.	A7	LoanToValueAxis	Loan to Value [Axis]	A7	LoanToValueAxis	Debt-to-Value [Axis]
Example 1	1.1(d); 1.2(d); 1.3(d)	Updated Standard Label.	M30	Ltv80To100PercentMember	LTV 80 to 100 Percent [Member]	M43	Ltv80To100PercentMember	Debt-to-Value Ratio, 80 to 100 Percent [Member]
Example 1	1.1(d); 1.2(d); 1.3(d)	Updated Standard Label.	ExM31	LtvLessThan80PercentMember	LTV Less than 80 Percent [Member]	M44	LtvLessThan80PercentMember	Debt-to-Value Ratio, Less than 80 Percent [Member]
Example 6	6.1; 6.2; 6.3	Updated Standard Label.	L7	FinancingReceivableModificationsPostModificationRecordedInvestment2	Financing Receivable, Troubled Debt Restructuring, Post-Modification	L14	FinancingReceivableModificationsPostModificationRecordedInvestment2	Financing Receivable, Troubled Debt Restructuring, Postmodification

Example Number(s) or Section	Figure(s)	Explanation	2016 Reference	2016 Element	2016 Standard Label	2020 Reference	2020 Element	2020 Standard Label
Example 1	1.1(c); 1.2(c); 1.3(c)	Updated Name and Standard Label.	ExM35	FinancingReceivables30To149DaysPastDueMember	Financing Receivables, 30 to 149 Days Past Due [Member]	ExM48	FinancialAsset30To149DaysPastDueMember	Financial Asset, 30 to 149 Days Past Due [Member]
Example 1	1.1(c); 1.2(c); 1.3(c)	Updated Name and Standard Label.	ExM38	FinancingReceivables150OrMoreDaysPastDueMember	Financing Receivables, 150 or More Days Past Due [Member]	ExM49	FinancialAsset150OrMoreDaysPastDueMember	Financial Asset, 150 or More Days Past Due [Member]
Example 1	1.1(d); 1.2(d); 1.3(d)	Updated Name and Standard Label.	ExM28	LtvGreaterThan125PercentMember	LTV Greater than 125 Percent [Member]	ExM41	DTVGreaterThan125PercentMember	DTV Greater than 125 Percent [Member]
Example 1	1.1(d); 1.2(d); 1.3(d)	Updated Name and Standard Label.	ExM29	LtvBetween101and125PercentMember	LTV Between 101 and 125 Percent [Member]	ExM42	DTVBetween101And125PercentMember	DTV Between 101 and 125 Percent [Member]

Example Number(s) or Section	Figure(s)	Explanation	2016 Reference	2016 Element	2016 Standard Label	2020 Reference	2020 Element	2020 Standard Label
Example 1	1.1(b); 1.2(b); 1.3(b)	Replaced Depreciated Element with US-GAAP Element.	A3	ReceivablesAcquiredwithDeterioratedCreditQualityAxis	Receivables Acquired with Deteriorated Credit Quality [Axis]	A3	CreditLossStatusAxis	Credit Loss Status [Axis]
Example 1	1.1(b); 1.2(b); 1.3(b)	Replaced Depreciated Element with US-GAAP Element.	M18	ReceivablesAcquiredwithDeterioratedCreditQualityMember	Receivables Acquired with Deteriorated Credit Quality [Member]	M28	FinancialAssetAcquiredWithCreditDeteriorationMember	Financial Asset Acquired with Credit Deterioration [Member]
Example 1	1.1(c); 1.2(c); 1.3(c)	Replaced Extension Element with US-GAAP Elements.	ExM34	FinancingReceivablesCurrentAndLessThan30DaysPastDueAndStillAccruingMember	Financing Receivables, Current, and Less Than 30 Days Past Due, and Still Accruing [Member]	L2	FinancingReceivableRecordedInvestmentCurrent	Financing Receivable, Not Past Due
						M47	FinancingReceivables1To29DaysPastDueMember	Financial Asset, 1 to 29 Days Past Due [Member]

Example Number(s) or Section	Figure(s)	Explanation	2020 Reference	2020 Element	2020 Standard Label
Example 1	1.1(c); 1.2(c); 1.3(c) 1.1(d); 1.2(d); 1.3(d)	Added Element in Example	A3	CreditLossStatusAxis	Credit Loss Status [Axis]
Example 1	1.1(b); 1.2(b); 1.3(b) 1.1(c); 1.2(c); 1.3(c) 1.1(d); 1.2(d); 1.3(d)	Added Element in Example	M29	FinancialAssetOtherThanFinancialAssetAcquiredWithCreditDeteriorationMember	Financial Asset, Other than Financial Asset Acquired with Credit Deterioration [Member]
Example 1	1.1(c); 1.2(c); 1.3(c)	Added Element in Example	L6	FinancingReceivableRecordedInvestmentPastDue	Financing Receivable, Past Due
Example 1	1.1(d); 1.2(d); 1.3(d) 1.1(e); 1.2(e); 1.3(e)	Added Element in Example	L7	FinancingReceivableOriginatedInCurrentFiscalYear	Financing Receivable, Year One, Originated, Current Fiscal Year

Example Number(s) or Section	Figure(s)	Explanation	2020 Reference	2020 Element	2020 Standard Label
Example 1	1.1(d); 1.2(d); 1.3(d) 1.1(e); 1.2(e); 1.3(e)	Added Element in Example	L8	FinancingReceivableOriginatedInFiscalYearBeforeLatestFiscalYear	Financing Receivable, Year Two, Originated, Fiscal Year before Current Fiscal Year
Example 1	1.1(d); 1.2(d); 1.3(d) 1.1(e); 1.2(e); 1.3(e)	Added Element in Example	L9	FinancingReceivableOriginatedTwoYearsBeforeLatestFiscalYear	Financing Receivable, Year Three, Originated, Two Years before Current Fiscal Year
Example 1	1.1(d); 1.2(d); 1.3(d) 1.1(e); 1.2(e); 1.3(e)	Added Element in Example	L10	FinancingReceivableOriginatedThreeYearsBeforeLatestFiscalYear	Financing Receivable, Year Four, Originated, Three Years before Current Fiscal Year
Example 1	1.1(d); 1.2(d); 1.3(d) 1.1(e); 1.2(e); 1.3(e)	Added Element in Example	L11	FinancingReceivableOriginatedFourYearsBeforeLatestFiscalYear	Financing Receivable, Year Five, Originated, Four Years before Current Fiscal Year
Example 1	1.1(d); 1.2(d); 1.3(d) 1.1(e); 1.2(e); 1.3(e)	Added Element in Example	L12	FinancingReceivableOriginatedFiveOrMoreYearsBeforeLatestFiscalYear	Financing Receivable, Originated, More than Five Years before Current Fiscal Year
Example 1	1.1(e); 1.2(e); 1.3(e)	Added Element in Example	ExM34	OneToTwoInternalGradeMember	One to Two Internal Grade [Member]
Example 1	1.1(e); 1.2(e); 1.3(e)	Added Element in Example	ExM35	ThreeToFourInternalGradeMember	Three to Four Internal Grade [Member]
Example 1	1.1(e); 1.2(e); 1.3(e)	Added Element in Example	ExM36	FiveInternalGradeMember	Five Internal Grade [Member]

Example Number(s) or Section	Figure(s)	Explanation	2020 Reference	2020 Element	2020 Standard Label
Example 1	1.1(e); 1.2(e); 1.3(e)	Added Element in Example	ExM37	SixInternalGradeMember	Six Internal Grade [Member]
Example 1	1.1(e); 1.2(e); 1.3(e)	Added Element in Example	ExM38	SevenInternalGradeMember	Seven Internal Grade [Member]
Example 3	3.1; 3.2; 3.3	Added Element in Example	L30	FinancingReceivableRevolvingConvertedToTermLoan	Financing Receivable, Revolving, Converted to Term Loan
Example 4	5.1; 5.2; 5.3	Added Element in Example (originally was Example 4 in 2016).	A2	FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis	Class of Financing Receivable [Axis]

Example Number(s) or Section	Figure(s)	Explanation	2016 Reference	2016 Element	2016 Standard Label
Example 1	1.1(d); 1.2(d); 1.3(d)	Removed Element From Example.	A6	LoansInsuredOrGuaranteedByGovernmentAuthoritiesAxis	Loans Insured or Guaranteed by Government Authorities [Axis]
Example 1	1.1(d); 1.2(d); 1.3(d)	Removed Element From Example.	M27	USGovernmentAgencyInsuredLoansMember	US Government Agency Insured Loans [Member]
Example 1	1.1(e); 1.2(e); 1.3(e)	Removed Element From Example.	M23	InternalInvestmentGradeMember	Internal Investment Grade [Member]
Example 1	1.1(e); 1.2(e); 1.3(e)	Removed Element From Example.	M24	PassMember	Pass [Member]

Example 1	1.1(e); 1.2(e); 1.3(e)	Removed Element From Example.	ExM25	CriticizedPerformingMember	Criticized Performing [Member]
Example Number(s) or Section	Figure(s)	Explanation	2016 Reference	2016 Element	2016 Standard Label
Example 1	1.1(e); 1.2(e); 1.3(e)	Removed Element From Example.	ExM26	CriticizedNonaccrualMember	Criticized Nonaccrual [Member]
Example 2	2.1, 2.2, 2.3	Removed Element From Example.	A11	EquitySecuritiesByIndustryAxis	Industry Sector [Axis]
Example 4	5.1; 5.2; 5.3	Removed Element From Example (originally was Example 4 in 2016).	A15	CollateralAxis	Collateral [Axis]

Example Number(s) or Section	Figure(s)	Explanation
Example 1		Removed Example 1 (f), "Purchased Credit-impaired Loans: Consumer Excluding Credit Card Loan Portfolio: Residential Real Estate-PCI Loans".
Example 1		Removed Example 1 (h), "Loan Delinquency by Class of Receivable for Loans in the Wholesale Portfolio Segment".

Example Number(s) or Section	Figure(s)	Explanation
Example 1	1.1(f); 1.2(f); 1.3(f)	Moved Example 1(g) "Credit Card Loans by Geographic Region" Changed to Example 1(f)
Example 4	4.1; 4.2; 4.3	Moved Example 3 "Nonperforming Loans" to Example 4.
Example 5	5.1; 5.2; 5.3	Moved Example 4 "Summary of Loans by Portfolio and Class" to Example 5.
Example 6	6.1; 6.2; 6.3	Moved Example 5 "Troubled Debt Restructuring Modification Programs" to Example 6.

Example Number(s) or Section	Figure(s)	Explanation
Example 3	3.1; 3.2; 3.3	Added Example.
Example 7	7.1; 7.2; 7.3	Added Example.
Example 8	8.1; 8.2; 8.3	Added Example.
Example 9	9.1; 9.2; 9.3	Added Example.