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Dimensional Modeling for Financing Receivable Disclosures

(Taxonomy Version 2016)

**FASB U.S. GAAP Financial Reporting Taxonomy (Taxonomy)
Implementation Guide Series**

The Taxonomy Implementation Guide is not authoritative; rather, it is a document that communicates how the U.S. 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 Modeling Financing Receivable Disclosures

Overview

The purpose of this Taxonomy Implementation Guide is to demonstrate the dimensional modeling for disclosures related to financing receivables. 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 Taxonomy understand how the modeling for disclosures of financing receivables is structured within the Taxonomy. In addition, the reported line items within the examples are not all inclusive and represent only partial statements for illustration purposes.

While constituents may find the information in this guide useful, users looking for guidance to conform to SEC 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).

The Taxonomy Implementation Guide provides five examples:

- Example 1—[Loan Balances, Disaggregation by Portfolio Segment and Class](#)
- Example 2—[Loans by Loan Portfolio Segment and Class](#)
- Example 3—[Nonperforming Loans](#)
- Example 4—[Summary of Loans by Portfolio and Class](#)
- Example 5—[Troubled Debt Restructuring](#)

Financing receivable disclosures vary in the level of precision and specificity among entities and therefore a flexible modeling structure is needed to drive consistent application. The original modeling in the Taxonomy consisted of primary elements (line items) and dimensions (axes) that did not fully capture common disclosure and reporting practices. Flexibility was achieved by revising the existing modeling and creating additional dimensions and members.

Financing Receivable Portfolio and Class

The biggest change was the creation of a “Financing Receivable Portfolio Segment [Axis]” and multiple class of financing receivable dimensions to distinguish portfolio segments from classes. Financing receivables are disaggregated on two levels: first by portfolio segment and then by class. A portfolio segment is the level at which an entity develops its estimate of the allowance for credit losses and whose total may roll-up into the entity-wide amount. Portfolio segments can be further disaggregated into classes of financing receivables. Classes of financing receivables are grouped based on the initial measurement attribute (for example, amortized cost or acquired with deteriorated credit quality) and the entity’s assessment of credit risk. Both levels of disaggregation are determined by the entity.

For example, one entity might classify its credit card receivables as part of its consumer portfolio while another entity could classify credit card receivables under a separate credit card portfolio segment. Or, a third entity may have credit card receivables that are disaggregated by geography. Before the 2016 Taxonomy, only one dimension, “Class of Financing Receivable, Type [Axis]” with a combination of portfolio segment members and financing receivable class members existed in the Taxonomy. With only one dimension, it is not feasible to include all permutations in a base taxonomy.

Dimensions representing different categories of financing receivable classes were also added because entities can disclose the same loan class under different circumstances. For instance, one entity’s policy may classify commercial real estate financing receivables as an industry sector, and another entity may classify its commercial real estate receivables as a collateral type. To disclose commercial real estate as an industry sector, the “Commercial Real Estate [Member]” can be used with the “Industry Sector [Axis]” and to disclose commercial real estate as a collateral class, the “Collateral [Axis]” can be applied. In both cases, the meaning of “Commercial Real Estate [Member]” is the same. The only difference is how the entity views its commercial real estate receivables: as an industry sector or as collateral. This structure enables entities to model

according to how they classify financing receivables, based on their policies.

“Financing Receivable Portfolio Segment [Axis]” was created and the portfolio segment members were relocated as its children. These portfolios are segmented into pools of financing receivables with similar risk characteristics. To identify and manage concentrations of risk, entities group financing receivables into classes based on initial measurement attributes and common risk characteristics, such as: type, term, industry, borrower, collateral, geographic distribution, risk ratings, etc.

The dimensions for classes of financing receivable are:

- “Class of Financing Receivable, Type [Axis]” - Existing dimension representing types of financing receivables.
- Type of risk that may be assessed on a class level:
 - “Geographic Distribution [Axis]” - New dimension to classify business activity as either domestic or foreign.
 - “Collateral [Axis]” - New 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.
 - “Class of Financing Receivable, Type of Borrower [Axis]” - New 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]” - Existing dimension to disclose type of industry sector. Industry sectors may include: commercial, industrial, agricultural, financial services, technology, healthcare and real estate.

The separate dimensions of loan classes promote flexibility in modeling by allowing an entity to disclose classes of financing receivables based on its definition of a financing receivable class. For example, if an entity classifies its financing receivables by different types of collateral, it can apply the “Collateral [Axis]” to its model. Another entity may disclose its classes of financing receivables by type of loan and can use the “Class of Financing Receivable, Type [Axis].” It also allows for further disaggregation if it is necessary.

Dimensional Modeling for Financing Receivables

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

- Aging of Financing Receivables Past Due

The aging of financing receivables past due was modeled as primary elements representing specific day ranges (i.e., “Financing Receivable, Recorded Investment, 1 to 29 Days 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. To address this issue, the days past due primary elements were deprecated and replaced with a dimension and members representing various day ranges to be 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 Restructurings:
 - “Receivables Acquired with Deteriorated Credit Quality [Axis]”
 - “Lien Category [Axis]”
 - “Credit Score, FICO [Axis]”
 - “Loan to Value [Axis]”
 - “Loan Restructuring Modification [Axis]”

Additional dimensions listed above, were also created to reflect common disclosure practices related to credit quality and troubled debt restructurings. The original modeling consisted of various line items and few dimensions that did not promote the level of detail often reported by filers. To provide a standardized and flexible model for filers, dimensions were added and line items were replaced with broader concepts, such as financial statement line items.

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 score and loan to value amounts are different for each entity. FICO credit scores and loan to value amounts are derived from specific calculations based on the unique composition of the entity’s portfolio. Entities can use the new dimensions, “Credit Score, FICO [Axis]” and “Loan to Value [Axis]” with

extension members to disclose their own FICO score and loan to value amounts. Members of these dimensions were created in the Taxonomy to provide an example of the modeling format for FICO score and loan to value extension members.

Common Information for All Examples

- (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.” See Appendix for legend. Legends specific to the examples are provided in Figure x.2 of each example.
- (2) Elements that have instant period type and elements that have 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 its context (such as January 1, 20X1 to December 31, 20X1).
- (3) Instance documents (Figure x.3 in each example) do not include all the information that may appear in an entity’s instance document. The instance documents are 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 *EDGAR Filing 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). Negated labels may be used to have values render in the instance document as presented.
- (6) Certain images have been cropped but are shown in full in the [Appendix](#) due to size constraints.

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

Example 1 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 “Portfolio Segment [Axis]” 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 not be consistent 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.

Example 1 is broken down into eight disclosure tables (1.1a through 1.1h) 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 in examples 1.1a and 1.1b.

Example 1.1a—Loan Balances by Portfolio Segment

Example 1.1a illustrates the modeling for “Loans and Leases Receivable, Net of Deferred Income” 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 (entity-wide amount). Refer to the Notes section following each example for the amounts tied to other disclosure tables within Example 1.

Loan Balances by Portfolio Segment				
\$ million				
As of December 31, 20X1				
	A1:ExM1 Consumer, excluding credit card	A1:M2 Credit card	A1:M3 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:

	Standard Label	Balance Type	Period Type	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
L1	→ Loans and Leases Receivable, Net of Deferred Income	Debit	Instant	→ LoansAndLeasesReceivableNetOfDeferredIncome

Figure 1.2(a)

The instance document created using the modeling structure is provided here:

Standard Label	Preferred Label**				
Financing Receivable Portfolio Segment [Axis] A1		Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	Credit Card Receivable [Member] M2	Commercial Portfolio Segment [Member] M3	Entity-wide Amount
L1 Loans and Leases Receivable, Net of Deferred Income	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.

** Preferred Labels are the labels created and used by the company to show the line item captions in its financial statements.

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

Example 1.1b 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 credit impaired (PCI) loans:
 - Home Equity—Senior and Junior Lien
 - Mortgages—Prime and Subprime
- Other consumer loans
 - Auto
 - Business Banking
 - Student
- Residential real estate—PCI loans
 - Home Equity
 - Prime Mortgage
 - Subprime Mortgage

The classes of loans reported in the example represent different *types* of loans and the “Class of Financing Receivable, Type [Axis]” was used for the disclosure. Additional dimensions, such as “Lien Category [Axis]” and “Internal Credit Assessment [Axis]” were added to the modeling to convey the loan balances classified as: Senior lien, junior lien, prime and subprime. The “Receivables Acquired with Deteriorated Credit Quality [Member]” is applied to distinguish the PCI residential real estate loans from the non-PCI residential real estate loans.

Consumer Loans, Excluding Credit Card, By Class		
\$ million		
A1:ExM1		
December 31, 20X1		
Description		
Residential real estate - excluding PCI		
Home equity:		
A2:M7 {	A4:M19 Senior Lien	\$ 16,168
	A4:M20 Junior Lien	42,702
Mortgages:		
A2:M6 {	A5:M21 Prime	98,820
	A5:M22 Subprime	4,472
Other consumer loans		
L1		
A2:M10 Auto		
A2:ExM11 Business banking		
A2:M12 Student		
Residential real estate - PCI		
A3:M18 {	A2:M7 Home equity	17,950
	A2:M6, A5:M21 Prime mortgage	10,932
	A2:M6, A5:M22 Subprime mortgage	3,958
Total loans		
\$ 285,371		

Figure 1.1(b)

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

Standard Label	Balance Type	Period Type	Element Name
A1 → Financing Receivable Portfolio Segment [Axis] → Financing Receivable Portfolio Segment [Domain]			→ FinancingReceivablePortfolioSegmentAxis → FinancingReceivablePortfolioSegmentDomain
ExM1 → Consumer, Excluding Credit Card Loan Portfolio Segment [Member]			→ ConsumerExcludingCreditCardLoanPortfolioSegmentMember
A2 → Class of Financing Receivable, Type [Axis] → Class of Financing Receivable, Type [Domain]			→ FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis → FinancingReceivableRecordedInvestmentClassOfFinancingReceivableDomain
M6 → Fixed Rate Mortgages [Member]			→ FixedRateResidentialMortgageMember
M7 → Home Equity Loan [Member]			→ HomeEquityLoanMember
M10 → Automobile Loan [Member]			→ AutomobileLoanMember
ExM11 → Consumer Business Banking Loans [Member]			→ ConsumerBusinessBankingLoansMember
M12 → Student Loan [Member]			→ StudentLoanMember
A3 → Receivables Acquired with Deteriorated Credit Quality [Axis] → Receivables Acquired with Deteriorated Credit Quality [Domain]			→ ReceivablesAcquiredWithDeterioratedCreditQualityAxis → ReceivablesAcquiredWithDeterioratedCreditQualityDomain
M18 → Receivables Acquired with Deteriorated Credit Quality [Member]			→ ReceivablesAcquiredWithDeterioratedCreditQualityMember
A4 → Lien Category [Axis] → Lien Category [Domain]			→ LienCategoryAxis → LienCategoryDomain
M19 → Senior Lien [Member]			→ SeniorLienMember
M20 → Junior Lien [Member]			→ JuniorLienMember
A5 → Internal Credit Assessment [Axis] → Internal Credit Assessment [Domain]			→ InternalCreditAssessmentAxis → InternalCreditAssessmentDomain
M21 → Prime [Member]			→ PrimeMember
M22 → Subprime [Member]			→ SubprimeMember
L1 → Loans and Leases Receivable, Net of Deferred Income	Debit	Instant	→ LoansAndLeasesReceivableNetOfDeferredIncome

Figure 1.2(b)

The instance document created using the modeling structure is provided here:

Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable, Type [Axis] A2	Internal Credit Assessment [Axis] A5	Receivables Acquired with Deteriorated Credit Quality [Axis] A3	Lien Category [Axis] A4	L1 Loans and Leases Receivable, Net of Deferred Income
						Total Loans
Preferred Label**	Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	Fixed Rate Mortgages [Member] M6	Prime [Member] M21	Receivables Acquired with Deteriorated Credit Quality [Member] M18		10932000000
			Subprime [Member] M22	Receivables Acquired with Deteriorated Credit Quality [Member] M18		3958000000
			Prime [Member] M21			98820000000
			Subprime [Member] M22			4472000000
		Home Equity Loan [Member] M7		Receivables Acquired with Deteriorated Credit Quality [Member] M18		17950000000
					Senior Lien [Member] M19	16168000000
					Junior Lien [Member] M20	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 instance document has the primary line item elements in the column headings, and the member elements are the row headings due to size constraints.
- Residential real estate excluding PCI amounts tie to example 1.1c, which discloses current and past due residential real estate excluding PCI loans.
- Other consumer loan class balances tie to the amounts shown in example 1.1e, other consumer loans by risk rating.
- In addition, residential real estate-PCI amounts tie to example 1.1f, residential real estate-PCI breakdown.

** Preferred Labels are the labels created and used by the company to show the line item captions in its financial statements.

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

This example illustrates the modeling of aging residential real estate excluding PCI 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 “Financing Receivables, Period Past Due [Axis]” 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, Recorded Investment, 90 Days Past Due and Still Accruing” is also used, rather than the line item, “Loans and Leases Receivable, Net of Deferred Income”, because it represents a specific *piece* of the “Loans and Leases Receivable, Net of Deferred Income” amounts.

Past due loans by class Consumer, excluding credit card loan portfolio Residential real estate - excluding PCI loans					
\$ million					
As of December 31, 20X1					
	A1:ExM1 A2:M7 Home Equity		A1:ExM1 A2:M6 Mortgages		A1:ExM1 A2:M5
	A4:M19	A4:M20	A5:M21	A5:M22	
Description	Senior Lien	Junior Lien	Prime	Subprime	Total residential real estate - excluding PCI
Loan delinquency					
A9:ExM34 Current	\$ 16,011	\$ 41,357	\$ 86,527	\$ 3,548	\$ 147,443
A9:ExM35 30-149 days past due	113	786	5,741	659	7,299
A9:ExM38 150 or more days past due	44	559	6,552	265	7,420
Total loans	<u>\$ 16,168</u>	<u>\$ 42,702</u>	<u>\$ 98,820</u>	<u>\$ 4,472</u>	<u>\$ 162,162</u>
% of 30+ days past due to total loans	ExL2 0.97%	3.15%	12.44%	20.66%	9.08%
A6:ExM13 90 or more days past due and still accruing	L1 \$ 1	\$ 4	\$ -	\$ 2	\$ 7
A6:M27 90 or more days past due and government-guaranteed	L3 -	-	6,237	-	6,237
Nonaccrual loans	L4 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]			→ FinancingReceivablePortfolioSegmentAxis
	→ Financing Receivable Portfolio Segment [Domain]			→ FinancingReceivablePortfolioSegmentDomain
ExM1	→ Consumer, Excluding Credit Card Loan Portfolio Segment [Member]			→ ConsumerExcludingCreditCardLoanPortfolioSegmentMember
A2	→ Class of Financing Receivable, Type [Axis]			→ FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis
	→ Class of Financing Receivable, Type [Domain]			→ FinancingReceivableRecordedInvestmentClassOfFinancingReceivableDomain
M5	→ Residential Mortgage [Member]			→ ResidentialMortgageMember
M6	→ Fixed Rate Mortgages [Member]			→ FixedRateResidentialMortgageMember
M7	→ Home Equity Loan [Member]			→ HomeEquityLoanMember
A4	→ Lien Category [Axis]			→ LienCategoryAxis
	→ Lien Category [Domain]			→ LienCategoryDomain
M19	→ Senior Lien [Member]			→ SeniorLienMember
M20	→ Junior Lien [Member]			→ JuniorLienMember
A5	→ Internal Credit Assessment [Axis]			→ InternalCreditAssessmentAxis
	→ Internal Credit Assessment [Domain]			→ InternalCreditAssessmentDomain
M21	→ Prime [Member]			→ PrimeMember
M22	→ Subprime [Member]			→ SubprimeMember
A6	→ Loans Insured or Guaranteed by Government Authorities [Axis]			→ LoansInsuredOrGuaranteedByGovernmentAuthoritiesAxis
	→ Loans Insured or Guaranteed by Government Authorities [Domain]			→ LoansInsuredOrGuaranteedByGovernmentAuthoritiesDomain
M27	→ US Government Agency Insured Loans [Member]			→ UsGovernmentAgencyInsuredLoansMember
ExM13	→ Excluding US Government Agency Insured Loans [Member]			→ ExcludingUsGovernmentAgencyInsuredLoansMember
A9	→ Financing Receivables, Period Past Due [Axis]			→ FinancingReceivablesPeriodPastDueAxis
	→ Financing Receivables, Period Past Due [Domain]			→ FinancingReceivablesPeriodPastDueDomain
ExM34	→ Financing Receivables, Current, and Less Than 30 Days Past Due, and Still Accruing [Member]			→ FinancingReceivablesCurrentAndLessThan30DaysPastDueAndStillAccruingMember
ExM35	→ Financing Receivables, 30 to 149 Days Past Due [Member]			→ FinancingReceivables30To149DaysPastDueMember
ExM38	→ Financing Receivables, 150 or More Days Past Due [Member]			→ FinancingReceivables150OrMoreDaysPastDueMember
L1	→ Loans and Leases Receivable, Net of Deferred Income	Debit	Instant	→ LoansAndLeasesReceivableNetOfDeferredIncome
ExL2	→ Percentage of Loans Thirty Plus Days Past Due to Total Loans		Instant	→ PercentageOfLoansThirtyPlusDaysPastDueToTotalLoans
L3	→ Financing Receivable, Recorded Investment, 90 Days Past Due and Still Accruing	Debit	Instant	→ FinancingReceivableRecordedInvestment90DaysPastDueAndStillAccruing
L4	→ Financing Receivable, Recorded Investment, Nonaccrual Status	Debit	Instant	→ FinancingReceivableRecordedInvestmentNonaccrualStatus

Figure 1.2(c)

A portion of the instance document created using the modeling structure is provided here. For the full instance document, see Figure 1.3(c) in the [Appendix](#).

Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable, Type [Axis] A2	Financing Receivables, Period Past Due [Axis] A9	Lien Category [Axis] A4	Internal Credit Assessment [Axis] A5	Loans Insured or Guaranteed by Government Authorities [Axis] A6	L1	ExL2	L3	L4
							Loans and Leases Receivable, Net of Deferred Income	Percentage of Loans Thirty Plus Days Past Due to Total Loans	Financing Receivable, Recorded Investment, 90 Days Past Due and Still Accruing	Financing Receivable, Recorded Investment, Nonaccrual Status
Preferred Label**							Loans	% of 30+ days past due to total loans	90 or more days past due and still accruing	Nonaccrual loans
Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	Home Equity Loan [Member] M7	Financing Receivables, Current, and Less Than 30 Days Past Due, and Still Accruing [Member] ExM34	Senior Lien [Member] M19				16011000000			
			Junior Lien [Member] M20				41357000000			
			Senior Lien [Member] M19				1130000000			
			Junior Lien [Member] M20				786000000			
			Financing Receivables, 30 to 149 Days Past Due [Member] ExM35							
			Senior Lien [Member] M19				440000000			
			Junior Lien [Member] M20				559000000			
			Senior Lien [Member] M19				16168000000			
			Junior Lien [Member] M20				42702000000			
			Senior Lien [Member] M19			Excluding US Government Agency Insured Loans [Member] ExM13			1000000	
			Junior Lien [Member] M20			Excluding US Government Agency Insured Loans [Member] ExM13			4000000	
			Senior Lien [Member] M19			US Government Agency Insured Loans [Member] M27			0	
			Junior Lien [Member] M20			US Government Agency Insured Loans [Member] M27			0	
			Senior Lien [Member] M19					0.0097		710000000
			Junior Lien [Member] M20					0.0097		

Figure 1.3(c)

Notes:

- The instance document 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.

** Preferred Labels are the labels created and used by the company to show the line item captions in its financial statements.

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

This example illustrates the modeling for the disclosure of LTV ratios and FICO of residential real estate excluding PCI loans. Similar to the aging disclosure in Example 1.1c, the financing receivable balances are disaggregated by LTV ratio and FICO credit score “buckets.” The LTV and FICO credit scores are derived from the entity’s own policies and calculations and differ from the members in the Taxonomy, making extension members necessary. However, the format of the extension members follows the modeling included in the Taxonomy under the “Loan to Value [Axis]” and “Credit Score, FICO [Axis]” dimensions.

Current estimated LTV ratios Consumer, excluding credit card loan portfolio Residential real estate - excluding PCI loans							
\$ million							
As of December 31, 20X1							
Description		A1:ExM1					
		A2:M7		A2:M6		A2:M5 Total residential real estate - excluding PCI	
		Home Equity		Mortgages			
		A4:M19	A4:M20	A5:M21	A5:M22		
		Senior	Junior	Prime	Subprime		
Current estimated LTV ratios							
Greater than 125% and refreshed FICO scores:							
A7:ExM28	A8:ExM32	Equal to or greater than 660	\$ 17	\$ 521	\$ 949	\$ 19	\$ 1,506
	A8:ExM33	Less than 660	15	179	171	97	462
101% to 125% and refreshed FICO scores:							
A7:ExM29	A8:ExM32	Equal to or greater than 660	180	3,414	967	167	4,728
	A8:ExM33	Less than 660	73	1,009	541	431	2,054
80% to 100% and refreshed FICO scores:							
A7:M30	A8:ExM32	Equal to or greater than 660	456	7,142	3,789	455	11,842
	A8:ExM33	Less than 660	267	2,491	2,143	989	5,890
Less than 80% and refreshed FICO scores:							
A7:ExM31	A8:ExM32	Equal to or greater than 660	12,987	23,571	69,728	1,022	107,308
	A8:ExM33	Less than 660	2,173	4,375	5,186	1,292	13,026
A6:M27		U.S. government-guaranteed	-	-	15,346	-	15,346
Total Loans			\$ 16,168	\$ 42,702	\$98,820	\$ 4,472	\$ 162,162

Figure 1.1(d)

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]			→ FinancingReceivablePortfolioSegmentAxis
	→ Financing Receivable Portfolio Segment [Domain]			→ FinancingReceivablePortfolioSegmentDomain
ExM1	→ Consumer, Excluding Credit Card Loan Portfolio Segment [Member]			→ ConsumerExcludingCreditCardLoanPortfolioSegmentMember
A2	→ Class of Financing Receivable, Type [Axis]			→ FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis
	→ Class of Financing Receivable, Type [Domain]			→ FinancingReceivableRecordedInvestmentClassOfFinancingReceivableDomain
M5	→ Residential Mortgage [Member]			→ ResidentialMortgageMember
M6	→ Fixed Rate Mortgages [Member]			→ FixedRateResidentialMortgageMember
M7	→ Home Equity Loan [Member]			→ HomeEquityLoanMember
A4	→ Lien Category [Axis]			→ LienCategoryAxis
	→ Lien Category [Domain]			→ LienCategoryDomain
M19	→ Senior Lien [Member]			→ SeniorLienMember
M20	→ Junior Lien [Member]			→ JuniorLienMember
A5	→ Internal Credit Assessment [Axis]			→ InternalCreditAssessmentAxis
	→ Internal Credit Assessment [Domain]			→ InternalCreditAssessmentDomain
M21	→ Prime [Member]			→ PrimeMember
M22	→ Subprime [Member]			→ SubprimeMember
A6	→ Loans Insured or Guaranteed by Government Authorities [Axis]			→ LoansInsuredOrGuaranteedByGovernmentAuthoritiesAxis
	→ Loans Insured or Guaranteed by Government Authorities [Domain]			→ LoansInsuredOrGuaranteedByGovernmentAuthoritiesDomain
M27	→ US Government Agency Insured Loans [Member]			→ UsGovernmentAgencyInsuredLoansMember
A7	→ Loan to Value [Axis]			→ LoanToValueAxis
	→ Loan to Value [Domain]			→ LoanToValueDomain
ExM28	→ LTV Greater than 125 Percent [Member]			→ LtvGreaterThan125PercentMember
ExM29	→ LTV Between 101 and 125 Percent [Member]			→ LtvBetween101and125PercentMember
M30	→ LTV 80 to 100 Percent [Member]			→ Ltv80To100PercentMember
ExM31	→ LTV Less than 80 Percent [Member]			→ LtvLessThan80PercentMember
A8	→ Credit Score, FICO [Axis]			→ CreditScoreFicoAxis
	→ Credit Score, FICO [Domain]			→ CreditScoreFicoDomain
ExM32	→ FICO Score, Equal to or Greater than 660 [Member]			→ FicoScoreEqualToOrGreaterThan660Member
ExM33	→ FICO Score, Less than 660 [Member]			→ FicoScoreLessThan660Member
L1	→ Loans and Leases Receivable, Net of Deferred Income	Debit	Instant	→ LoansAndLeasesReceivableNetOfDeferredIncome

Figure 1.2(d)

A portion of the instance document created using the modeling structure is provided here. For the full instance document, see Figure 1.3(d) in the [Appendix](#).

L1

Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable, Type [Axis] A2	Lien Category [Axis] A4	Loan to Value [Axis] A7	Credit Score, FICO [Axis] A8	Loans Insured or Guaranteed by Government Authorities [Axis] A6	Internal Credit Assessment [Axis] A5	Loans and Leases Receivable, Net of Deferred Income
Preferred Label**								Loans
	Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	Home Equity Loan [Member] M7	Senior Lien [Member] M19	LTV Greater than 125 Percent [Member] ExM28	FICO Score, Equal to or Greater than 660 [Member] ExM32			17000000
					FICO Score, Less than 660 [Member] ExM33			15000000
			Junior Lien [Member] M20		FICO Score, Equal to or Greater than 660 [Member] ExM32			521000000
					FICO Score, Less than 660 [Member] ExM33			179000000
			Senior Lien [Member] M19	LTV Between 101 and 125 Percent [Member] ExM29	FICO Score, Equal to or Greater than 660 [Member] ExM32			180000000
					FICO Score, Less than 660 [Member] ExM33			73000000
			Junior Lien [Member] M20		FICO Score, Equal to or Greater than 660 [Member] ExM32			3414000000
					FICO Score, Less than 660 [Member] ExM33			1009000000
			Senior Lien [Member] M19	LTV 80 to 100 Percent [Member] M30	FICO Score, Equal to or Greater than 660 [Member] ExM32			456000000
					FICO Score, Less than 660 [Member] ExM33			267000000
			Junior Lien		FICO Score, Equal to or Greater than 660 [Member]			

Figure 1.3(d)

Notes:

- The instance document 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.

** Preferred Labels are the labels created and used by the company to show the line item captions in its financial statements.

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]" has been created. However, in cases where a disclosed item represents an undefined other, a generic "other" element would be appropriate.

Loans by risk ratings Consumer excluding credit card loan portfolio Other consumer loans				
\$ million				
As of December 31, 20X1				
Description	A1:ExM1			
	A2:M10	A2:ExM11	A2:M12	A2:ExM9
Loans by risk ratings	Auto	Business banking	Student	Total other consumer
A5:M23 Investment grade	\$ 41,650	\$ 11,165	\$ 13,175	\$ 65,990
A5:M24 Noncriticized	9,269	14,065	N/A	\$ 23,334
A5:ExM25 Criticized performing	34	740	N/A	774
A5:ExM26 Criticized nonaccrual	-	271	N/A	271
Total	50,953	26,241	13,175	90,369

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]			→ FinancingReceivablePortfolioSegmentAxis
	→ Financing Receivable Portfolio Segment [Domain]			→ FinancingReceivablePortfolioSegmentDomain
ExM1	→ Consumer, Excluding Credit Card Loan Portfolio Segment [Member]			→ ConsumerExcludingCreditCardLoanPortfolioSegmentMember
A2	→ Class of Financing Receivable, Type [Axis]			→ FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis
	→ Class of Financing Receivable, Type [Domain]			→ FinancingReceivableRecordedInvestmentClassOfFinancingReceivableDomain
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
A5	→ Internal Credit Assessment [Axis]			→ InternalCreditAssessmentAxis
	→ Internal Credit Assessment [Domain]			→ InternalCreditAssessmentDomain
M23	→ Internal Investment Grade [Member]			→ InternalInvestmentGradeMember
M24	→ Pass [Member]			→ PassMember
ExM25	→ Criticized Performing [Member]			→ CriticizedPerformingMember
ExM26	→ Criticized Nonaccrual [Member]			→ CriticizedNonaccrualMember
L1	→ Loans and Leases Receivable, Net of Deferred Income	Debit	Instant	→ LoansAndLeasesReceivableNetOfDeferredIncome

Figure 1.2(e)

A portion of the instance document created using the modeling structure is provided here. For the full instance document, see Figure 1.3(e) in the [Appendix](#).

				L1
Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable, Type [Axis] A2	Internal Credit Assessment [Axis] A5	Loans and Leases Receivable, Net of Deferred Income
Preferred Label**				Loans
	Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	Automobile Loan [Member] M10	Internal Investment Grade [Member] M23	41650000000
			Pass [Member] M24	92690000000
			Criticized Performing [Member] ExM25	340000000
			Criticized Nonaccrual [Member] ExM26	0
				50953000000
		Consumer Business Banking Loans [Member] ExM11	Internal Investment Grade [Member] M23	11165000000
			Pass [Member] M24	14065000000
			Criticized Performing [Member] ExM25	7400000000

Figure 1.3(e)

Notes:

- The instance document 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 1.1b.

** Preferred Labels are the labels created and used by the company to show the line item captions in its financial statements.

Example 1.1f—Purchased Credit-impaired Loans: Consumer Excluding Credit Card Loan Portfolio: Residential Real Estate-PCI Loans

This example illustrates the modeling for the disclosure of residential real estate PCI loan balance and delinquency.

Purchased credit-impaired loans				
Consumer excluding credit card loan portfolio				
Residential real estate - PCI loans				
\$ million				
As of December 31, 20X1				
Description	A1:ExM1, A3:M18			
	A2:M7	A2:M6 A5:M21	A2:M6 A5:M22	A2:M5
	Home equity	Prime Mortgage	Subprime Mortgage	Total PCI
Carrying value	L1 \$ 17,950	\$ 10,932	\$ 3,958	\$ 32,840
Related allowance for loan losses	L5 \$ 1,587	\$ 1,764	\$ 149	\$ 3,500
Loan delinquency (based on unpaid principal balance)				
A9:ExM34 Current		17,713	9,653	3,798
A9:ExM35 30-149 days past due		564	529	601
A9:ExM38 150 or more days past due	L6	1,097	897	659
Total loans		\$ 19,374	\$ 11,079	\$ 5,058
				\$ 35,511

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]			→ FinancingReceivablePortfolioSegmentAxis
	→ Financing Receivable Portfolio Segment [Domain]			→ FinancingReceivablePortfolioSegmentDomain
ExM1	→ Consumer, Excluding Credit Card Loan Portfolio Segment [Member]			→ ConsumerExcludingCreditCardLoanPortfolioSegmentMember
A2	→ Class of Financing Receivable, Type [Axis]			→ FinancingReceivableRecordedInvestmentByClassOffFinancingReceivableAxis
	→ Class of Financing Receivable, Type [Domain]			→ FinancingReceivableRecordedInvestmentClassOffFinancingReceivableDomain
M5	→ Residential Mortgage [Member]			→ ResidentialMortgageMember
M6	→ Fixed Rate Mortgages [Member]			→ FixedRateResidentialMortgageMember
M7	→ Home Equity Loan [Member]			→ HomeEquityLoanMember
A3	→ Receivables Acquired with Deteriorated Credit Quality [Axis]			→ ReceivablesAcquiredWithDeterioratedCreditQualityAxis
	→ Receivables Acquired with Deteriorated Credit Quality [Domain]			→ ReceivablesAcquiredWithDeterioratedCreditQualityDomain
M18	→ Receivables Acquired with Deteriorated Credit Quality [Member]			→ ReceivablesAcquiredWithDeterioratedCreditQualityMember
A5	→ Internal Credit Assessment [Axis]			→ InternalCreditAssessmentAxis
	→ Internal Credit Assessment [Domain]			→ InternalCreditAssessmentDomain
M21	→ Prime [Member]			→ PrimeMember
M22	→ Subprime [Member]			→ SubprimeMember
A9	→ Financing Receivables, Period Past Due [Axis]			→ FinancingReceivablesPeriodPastDueAxis
	→ Financing Receivables, Period Past Due [Domain]			→ FinancingReceivablesPeriodPastDueDomain
ExM34	→ Financing Receivables, Current, and Less Than 30 Days Past Due, and Still Accruing [Member]			→ FinancingReceivablesCurrentAndLessThan30DaysPastDueAndStillAccruingMember
ExM35	→ Financing Receivables, 30 to 149 Days Past Due [Member]			→ FinancingReceivables30To149DaysPastDueMember
ExM38	→ Financing Receivables, 150 or More Days Past Due [Member]			→ FinancingReceivables150OrMoreDaysPastDueMember
L1	→ Loans and Leases Receivable, Net of Deferred Income	Debit	Instant	→ LoansAndLeasesReceivableNetOfDeferredIncome
L5	→ Certain Loans and Debt Securities Acquired in Transfer, Allowance for Credit Losses Due to Subsequent Impairment	Credit	Instant	→ CertainLoansAndDebtSecuritiesAcquiredInTransferAllowanceForCreditLossesDueToSubsequentImpairment
L6	→ Impaired Financing Receivable, Unpaid Principal Balance	Debit	Instant	→ ImpairedFinancingReceivableUnpaidPrincipalBalance

Figure 1.2(f)

The instance document created using the modeling structure is provided here:

Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Receivables Acquired with Deteriorated Credit Quality [Axis] A3	Class of Financing Receivable, Type [Axis] A2	Financing Receivables, Period Past Due [Axis] A9	Internal Credit Assessment [Axis] A5	L1	L5	L6
						Loans and Leases Receivable, Net of Deferred Income	Certain Loans and Debt Securities Acquired in Transfer, Allowance for Credit Losses Due to Subsequent Impairment	Impaired Financing Receivable, Unpaid Principal Balance
Preferred Label**						Loans	Related allowance for loan losses	PCI loans
Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	Receivables Acquired with Deteriorated Credit Quality [Member] M18	Home Equity Loan [Member] M7	Financing Receivables, Current, and Less Than 30 Days Past Due, and Still Accruing [Member] ExM34					17713000000
			Financing Receivables, 30 to 149 Days Past Due [Member] ExM35					564000000
			Financing Receivables, 150 or More Days Past Due [Member] ExM38					1097000000
						17950000000	1587000000	19374000000
		Fixed Rate Mortgages [Member] M6	Financing Receivables, Current, and Less Than 30 Days Past Due, and Still Accruing [Member] ExM34	Prime [Member] M21				9653000000
				Subprime [Member] M22				3798000000
			Financing Receivables, 30 to 149 Days Past Due [Member] ExM35	Prime [Member] M21				529000000
				Subprime [Member] M22				601000000
			Financing Receivables, 150 or More Days Past Due [Member] ExM38	Prime [Member] M21				897000000
				Subprime [Member] M22				659000000
				Prime [Member] M21	10932000000	1764000000	11079000000	
				Subprime [Member] M22	3958000000	149000000	5058000000	
		Residential Mortgage [Member] M5	Financing Receivables, Current, and Less Than 30 Days Past Due, and Still Accruing [Member] ExM34					31164000000
			Financing Receivables, 30 to 149 Days Past Due [Member] ExM35					1694000000
			Financing Receivables, 150 or More Days Past Due [Member] ExM38					2653000000
						32840000000	3500000000	35511000000

Figure 1.3(f)

Notes:

- The instance document 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 1.1b.

** Preferred Labels are the labels created and used by the company to show the line item captions in its financial statements.

Example 1.1g—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, 20X1	
Description	
A10:M39 Connecticut	\$ 14,070
A10:M40 New York	9,516
A10:M41 California	9,321
A10:M42 New Jersey	7,913
A10:M43 Florida	7,001
A10:M44 Maine	L1 5,326
A10:M45 Ohio	4,985
A10:M46 Delaware	4,267
A10:M47 Michigan	3,309
A10:M48 Maryland	3,272
A10:ExM49 All other	49,518
Total credit card loans	\$ 118,498

Figure 1.1(g)

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]			→ FinancingReceivablePortfolioSegmentAxis
	→ Financing Receivable Portfolio Segment [Domain]			→ FinancingReceivablePortfolioSegmentDomain
M2	→ Credit Card Receivable [Member]			→ CreditCardReceivablesMember
A10	→ Geographical [Axis]			→ StatementGeographicalAxis
	→ Geographical [Domain]			→ SegmentGeographicalDomain
M39	→ Connecticut [Member]			→ CT
M40	→ New York [Member]			→ NY
M41	→ California [Member]			→ CA
M42	→ New Jersey [Member]			→ NJ
M43	→ Florida [Member]			→ FL
M44	→ Maine [Member]			→ ME
M45	→ Ohio [Member]			→ OH
M46	→ Delaware [Member]			→ DE
M47	→ Michigan [Member]			→ MI
M48	→ Maryland [Member]			→ MD
ExM49	→ All other [Member]			→ OtherGeographicalAreasMember
L1	→ Loans and Leases Receivable, Net of Deferred Income	Debit	Instant	→ LoansAndLeasesReceivableNetOfDeferredIncome

Figure 1.2(g)

The instance document created using the modeling structure is provided here:

Standard Label	L1	
	Financing Receivable Portfolio Segment [Axis] A1	Geographical [Axis] A10
Preferred Label**		Loans and Leases Receivable, Net of Deferred Income
		Loans
	Credit Card Receivable [Member] M2	Connecticut [Member] M39
		14070000000
		New York [Member] M40
		9516000000
		California [Member] M41
		9321000000
		New Jersey [Member] M42
		7913000000
		Florida [Member] M43
		7001000000
		Maine [Member] M44
		5326000000
		Ohio [Member] M45
		4985000000
		Delaware [Member] M46
		4267000000
		Michigan [Member] M47
		3309000000
		Maryland [Member] M48
		3272000000
		All other [Member] ExM49
		49518000000
		118498000000

Figure 1.3(g)

Notes:

- The instance document 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.
- ** Preferred Labels are the labels created and used by the company to show the line item captions in its financial statements.

Example 1.1h—Loan Delinquency by Class of Receivable for Loans in the Wholesale Portfolio Segment

This example illustrates the modeling for the disclosure of loan delinquency by industry for loans in the wholesale portfolio segment. In this disclosure, loan classes are classified by industry sector, and the “Industry Sector [Axis]” is applied to convey this breakout.

Loan Delinquency By Class of Receivable For Loans In The Wholesale Portfolio Segment						
\$ million						
As of December 31, 20X1						
Description	A1:M3					Total
	A11:M51	A11:M53	A11:M54	A11:M55	A11:ExM56	
	Commercial and industrial	Real Estate	Financial institutions	Government agencies	Other	
A9:ExM34 Current and less than 30 days past due and still accruing	\$ 99,836	\$ 66,911	\$ 41,387	\$ 4,795	\$ 71,898	\$ 284,827
A9:ExM36 30-89 days past due and still accruing	322	214	39	17	2,031	2,623
A9:ExM37 90 or more days past due and still accruing	19	32	2	35	5	93
A5:ExM26 Criticized nonaccrual	365	197	17	-	261	840
Total Loans	\$ 100,542	\$ 67,354	\$ 41,445	\$ 4,847	\$ 74,195	\$ 288,383

Figure 1.1(h)

The legend for the elements to tag these facts is:

Standard Label	Balance Type	Period Type	Element Name
A1 → Financing Receivable Portfolio Segment [Axis] → Financing Receivable Portfolio Segment [Domain]			→ FinancingReceivablePortfolioSegmentAxis → FinancingReceivablePortfolioSegmentDomain
M3 → Commercial Portfolio Segment [Member]			→ CommercialPortfolioSegmentMember
A5 → Internal Credit Assessment [Axis] → Internal Credit Assessment [Domain]			→ InternalCreditAssessmentAxis → InternalCreditAssessmentDomain
ExM26 → Criticized Nonaccrual [Member]			→ CriticizedNonaccrualMember
A9 → Financing Receivables, Period Past Due [Axis] → Financing Receivables, Period Past Due [Domain]			→ FinancingReceivablesPeriodPastDueAxis → FinancingReceivablesPeriodPastDueDomain
ExM34 → Financing Receivables, Current, and Less Than 30 Days Past Due, and Still Accruing [Member]			→ FinancingReceivablesCurrentAndLessThan30DaysPastDueAndStillAccruingMember
ExM36 → Financing Receivables, 30 to 89 Days Past Due and Still Accruing [Member]			→ FinancingReceivables30To89DaysPastDueAndStillAccruingMember
ExM37 → Financing Receivables, 90 or More Days Past Due, and Still Accruing [Member]			→ FinancingReceivables90OrMoreDaysPastDueAndStillAccruingMember
A11 → Industry Sector [Axis] → Industry Sector [Domain]			→ EquitySecuritiesByIndustryAxis → EquitySecuritiesIndustryMember
M51 → Commercial and Industrial Sector [Member]			→ CommercialAndIndustrialSectorMember
M53 → Real Estate Sector [Member]			→ RealEstateSectorMember
M54 → Financial Services Sector [Member]			→ FinancialServicesSectorMember
M55 → Government Sector [Member]			→ GovernmentSectorMember
ExM56 → Wholesale Other [Member]			→ WholesaleOtherMember
L1 → Loans and Leases Receivable, Net of Deferred Income	Debit	Instant	→ LoansAndLeasesReceivableNetOfDeferredIncome

Figure 1.2(h)

A portion of the instance document created using the modeling structure is provided here. For the full instance document, see Figure 1.3(h) in the [Appendix](#).

Standard Label					L1
	Financing Receivable Portfolio Segment [Axis] A1	Industry Sector [Axis] A11	Financing Receivables, Period Past Due [Axis] A9	Internal Credit Assessment [Axis] A5	Loans and Leases Receivable, Net of Deferred Income
Preferred Label**					Loans
		Commercial and Industrial Sector [Member] M51	Financing Receivables, Current, and Less Than 30 Days Past Due, and Still Accruing [Member] ExM34		99836000000
			Financing Receivables, 30 to 89 Days Past Due and Still Accruing [Member] ExM36		322000000
			Financing Receivables, 90 or More Days Past Due, and Still Accruing [Member] ExM37		19000000
				Criticized Nonaccrual [Member] ExM26	365000000
					100542000000
	Commercial Portfolio Segment [Member] M3	Real Estate Sector [Member] M53	Financing Receivables, Current, and Less Than 30 Days Past Due, and Still Accruing [Member] ExM34		66911000000
			Financing Receivables, 30 to 89 Days Past Due and Still Accruing [Member] ExM36		214000000
			Financing Receivables, 90 or More Days Past Due, and Still Accruing [Member] ExM37		

Figure 1.3(h)

Notes:

- The instance document 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.

** Preferred Labels are the labels created and used by the company to show the line item captions in its financial statements.

Example 2—Loans by Loan Portfolio Segment and Class

This example illustrates the modeling for the disclosure of U.S. and foreign loans disaggregated by class of loan. The U.S. and foreign allocation is disclosed by the “Geographic Distribution [Axis].” The “Geographic Distribution [Axis]” discloses loans by business activity identified as either domestic or foreign. It does not include the names of states, provinces or cities, as these represent locations which would be disclosed using the “Geographical [Axis].”

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 driven by the entity’s policies for determining the level at which it monitors and assesses credit risk of financing receivables with similar characteristics. 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, the “Industry Sector [Axis]” is used.

In addition, the retail financing receivable portfolio, contains fixed rate and adjustable rate residential mortgages, home equity and other consumer loans. These categories represent types of financing receivables, and the “Class of Financing Receivable, Type [Axis]” is applied.

Loans by loan portfolio segment and class				
\$ million				
As of December 31, 20X1				
		A12:M58	A12:M59	
		U.S.	Foreign	Total
A1:M3	Commercial Banking:			
	A11:M57 Commercial real estate	\$ 8,922	\$ 105	\$ 9,027
	Commercial:			
	A11:M51 Commercial and industrial	6,302	617	6,919
	A11:ExM52 Equipment financing	2,593	381	2,974
	A11:ExM50 Total commercial	8,895	998	9,893
	Total Commercial Banking	17,817	1,103	18,920
A1:M4	Retail:			
	Residential mortgage:			
	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
	Consumer:			
	A2:M15 Home equity	2,085	-	2,085
	A2:ExM16 Other consumer	72	28	100
	A2:ExM14 Total consumer	2,157	28	2,185
	Total Retail	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:

	Standard Label	Balance Type	Period Type	Element Name
A1	→ Financing Receivable Portfolio Segment [Axis] → Financing Receivable Portfolio Segment [Domain]			→ FinancingReceivablePortfolioSegmentAxis → FinancingReceivablePortfolioSegmentDomain
M3	→ Commercial Portfolio Segment [Member]			→ CommercialPortfolioSegmentMember
M4	→ Consumer Portfolio Segment [Member]			→ ConsumerPortfolioSegmentMember
A2	→ Class of Financing Receivable, Type [Axis] → Class of Financing Receivable, Type [Domain]			→ FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis → FinancingReceivableRecordedInvestmentClassOfFinancingReceivableDomain
M5	→ Residential Mortgage [Member]			→ ResidentialMortgageMember
M6	→ Fixed Rate Mortgages [Member]			→ FixedRateResidentialMortgageMember
M8	→ Adjustable Rate Residential Mortgage [Member]			→ AdjustableRateResidentialMortgageMember
ExM14	→ Home Equity Line of Credit and Other Consumer [Member]			→ HomeEquityLineOfCreditAndOtherConsumerMember
M15	→ Home Equity Line of Credit [Member]			→ HomeEquityMember
ExM16	→ Other Consumer [Member]			→ OtherConsumerMember
A11	→ Industry Sector [Axis] → Industry Sector [Domain]			→ EquitySecuritiesByIndustryAxis → EquitySecuritiesIndustryMember
ExM50	→ Commercial and Industrial Sector and Equipment Financing [Member]			→ CommercialAndIndustrialSectorAndEquipmentFinancingMember
M51	→ Commercial and Industrial Sector [Member]			→ CommercialAndIndustrialSectorMember
ExM52	→ Equipment Financing [Member]			→ EquipmentFinancingMember
M57	→ Commercial Real Estate [Member]			→ CommercialRealEstateMember
A12	→ Geographic Distribution [Axis] → Geographic Distribution [Domain]			→ GeographicDistributionAxis → GeographicDistributionDomain
M58	→ Geographic Distribution, Domestic [Member]			→ GeographicDistributionDomesticMember
M59	→ Geographic Distribution, Foreign [Member]			→ GeographicDistributionForeignMember
L1	→ Loans and Leases Receivable, Net of Deferred Income	Debit	Instant	→ LoansAndLeasesReceivableNetOfDeferredIncome

Figure 2.2

A portion of the instance document created using the modeling structure is provided here. For the full instance document, see Figure 2.3 in the [Appendix](#).

Standard Label	Preferred Label**	Commercial Portfolio Segment [Member]									
Financing Receivable Portfolio Segment [Axis] A1		M3									
Class of Financing Receivable, Type [Axis] A2											
Industry Sector [Axis] A11		Commercial Real Estate [Member] M57			Commercial and Industrial Sector [Member] M51			Equipment Financing [Member] ExM52			Con E
Geographic Distribution [Axis] A12		Geographic Distribution, Domestic [Member] M58	Geographic Distribution, Foreign [Member] M59		Geographic Distribution, Domestic [Member] M58	Geographic Distribution, Foreign [Member] M59		Geographic Distribution, Domestic [Member] M58	Geographic Distribution, Foreign [Member] M59		Geogr Distrib Do. [Men N
L1 Loans and Leases Receivable, Net of Deferred Income	Commercial Loans, Net of Deferred Income	8922000000	105000000	9027000000	6302000000	617000000	6919000000	2593000000	381000000	2974000000	88956

Figure 2.3

Note:

** Preferred Labels are the labels created and used by the company to show the line item captions in its financial statements.

Example 3—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			
As of December 31, 20X1			
		A14:M62	
A1:M4	Home loans		
	Core portfolio		
	A13:M60, A2:M5 Residential mortgage	\$	6,351
	A13:M60, A2:M7 Home equity		3,141
	Non-core portfolio		
	A13:M61, A2:M5 Residential mortgage		9,386
	A13:M61, A2:M7 Home equity		4,462
	Credit card and other consumer		
	A2:M2, A12:M58 U.S. credit card		-
	A2:M2, A12:M59 Non-U.S. credit card	L1	-
	A2:ExM16 Other consumer		53
Total consumer			23,393
A1:M3	Commercial		
	A2:M57 Commercial real estate		405
	A2:M17 Construction loans		887
Total commercial			1,292
Total Loans			24,685

Figure 3.1

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]			→ FinancingReceivablePortfolioSegmentAxis
	→ Financing Receivable Portfolio Segment [Domain]			→ FinancingReceivablePortfolioSegmentDomain
M3	→ Commercial Portfolio Segment [Member]			→ CommercialPortfolioSegmentMember
M4	→ Consumer Portfolio Segment [Member]			→ ConsumerPortfolioSegmentMember
A2	→ Class of Financing Receivable, Type [Axis]			→ FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis
	→ Class of Financing Receivable, Type [Domain]			→ FinancingReceivableRecordedInvestmentClassOfFinancingReceivableDomain
M2	→ Credit Card Receivable [Member]			CreditCardReceivablesMember
M5	→ Residential Mortgage [Member]			→ ResidentialMortgageMember
M7	→ Home Equity Loan [Member]			→ HomeEquityLoanMember
ExM16	→ Other Consumer [Member]			→ OtherConsumerMember
M17	→ Construction Loans [Member]			→ ConstructionLoansMember
M57	→ Commercial Real Estate [Member]			→ CommercialRealEstateMember
A12	→ Geographic Distribution [Axis]			→ GeographicDistributionAxis
	→ Geographic Distribution [Domain]			→ GeographicDistributionDomain
M58	→ Geographic Distribution, Domestic [Member]			→ GeographicDistributionDomesticMember
M59	→ Geographic Distribution, Foreign [Member]			→ GeographicDistributionForeignMember
A13	→ Core and Non-core Status [Axis]			→ CoreAndNonCoreStatusAxis
	→ Core and Non-core Status [Domain]			→ CoreAndNonCoreStatusDomain
M60	→ Core [Member]			→ CoreMember
M61	→ Non-core [Member]			→ NonCoreMember
A14	→ Financial Instrument Performance Status [Axis]			→ FinancialInstrumentPerformanceStatusAxis
	→ Financial Instrument Performance Status [Domain]			→ FinancialInstrumentPerformanceStatusDomain
M62	→ Nonperforming Financial Instruments [Member]			→ NonperformingFinancingReceivableMember
L1	→ Loans and Leases Receivable, Net of Deferred Income	Debit	Instant	→ LoansAndLeasesReceivableNetOfDeferredIncome

Figure 3.2

The instance document created using the modeling structure is provided here:

Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Financial Instrument Performance Status [Axis] A14	Core and Non-core Status [Axis] A13	Class of Financing Receivable, Type [Axis] A2	Geographic Distribution [Axis] A12	L1 Loans and Leases Receivable, Net of Deferred Income	
	Preferred Label**					Nonperforming Loans	
Consumer Portfolio Segment [Member] M4	Nonperforming Financial Instruments [Member] M62	Core [Member] M60	Residential Mortgage [Member] M5		6351000000		
			Home Equity Loan [Member] M7		3141000000		
		Non-core [Member] M61	Residential Mortgage [Member] M5		9386000000		
			Home Equity Loan [Member] M7		4462000000		
			Credit Card Receivable [Member] M2	Geographic Distribution, Domestic [Member] M58	0		
				Geographic Distribution, Foreign [Member] M59	0		
			Other Consumer [Member] ExM16		53000000		
					23393000000		
		Commercial Portfolio Segment [Member] M3	Nonperforming Financial Instruments [Member] M62		Commercial Real Estate [Member] M57		405000000
					Construction Loans [Member] M17		887000000
							1292000000
Entity-Wide Amount					24685000000		

Figure 3.3

Note:

- The instance document has the primary line item elements in the column headings, and the member elements are the row headings due to size constraints.
- ** Preferred Labels are the labels created and used by the company to show the line item captions in its financial statements.

Example 4—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.

Summary of Loans by Portfolio and Class		
\$ million		
		December 31, 20X1
A1:M3	Commercial:	
	A15:M57 Commercial real estate	\$ 10,518
	A15:M64 Machinery and Equipment	8,973
	A15:M65 Equity Securities	1,067
	Total commercial	20,558
A1:M4	Consumer:	
	A15:M66 Residential real estate	10,001
	A15:M67 Auto	3,456
	A15:M63 Total consumer- collateralized	13,457
	A15:M68 Consumer- uncollateralized	707
Total consumer		14,164
Total loans		\$ 34,722

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]			→ FinancingReceivablePortfolioSegmentAxis
	→ Financing Receivable Portfolio Segment [Domain]			→ FinancingReceivablePortfolioSegmentDomain
M3	→ Commercial Portfolio Segment [Member]			→ CommercialPortfolioSegmentMember
M4	→ Consumer Portfolio Segment [Member]			→ ConsumerPortfolioSegmentMember
A15	→ Collateral [Axis]			→ CollateralAxis
	→ Collateral [Domain]			→ CollateralDomain
M63	→ Collateral Pledged [Member]			→ CollateralPledgedMember
M57	→ Commercial Real Estate [Member]			→ CommercialRealEstateMember
M64	→ Equipment [Member]			→ EquipmentMember
M65	→ Equity Securities [Member]			→ EquitySecuritiesMember
M66	→ Residential Real Estate [Member]			→ ResidentialRealEstateMember
M67	→ Automobiles [Member]			→ AutomobilesMember
M68	→ Uncollateralized [Member]			→ UncollateralizedMember
L1	→ Loans and Leases Receivable, Net of Deferred Income	Debit	Instant	→ LoansAndLeasesReceivableNetOfDeferredIncome

Figure 4.2

The instance document created using the modeling structure is provided here:

Standard Label	Financing Receivable	Collateral [Axis] A15	L1	
	Portfolio Segment [Axis] A1		Loans and Leases Receivable, Net of Deferred Income	
Preferred Label**			Loans	
Commercial Portfolio Segment [Member] M3	Commercial Real Estate [Member] M57		10518000000	
	Equipment [Member] M64		8973000000	
	Equity Securities [Member] M65		1067000000	
			20558000000	
Consumer Portfolio Segment [Member] M4	Residential Real Estate [Member] M66		10001000000	
	Automobiles [Member] M67		3456000000	
	Collateral Pledged [Member] M63		13457000000	
	Uncollateralized [Member] M68		707000000	
			14164000000	
Entity-Wide Amount			34722000000	

Figure 4.3

Notes:

- The instance document has the primary line item elements in the column headings, and the member elements are the row headings due to size constraints.

** Preferred Labels are the labels created and used by the company to show the line item captions in its financial statements.

Example 5—Troubled Debt Restructuring

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].”

The example also breaks out the type of loan concession under each program, using the “Loan Restructuring Modification [Axis].” 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]” has been created.

Home Loans – Modification Programs			TDRs at 20X1		
\$ million			Residential Mortgage	Home Equity	Total carrying value
			A2:M5	A2:M7	
A17:M73	Modifications under government programs				
	A16:M69	Contractual interest rate reduction	\$ 2,330	\$ 925	\$ 3,255
	A16:ExM70	Principal and/or interest forbearance	55	135	190
	A16:ExM71	Other modifications	105	25	130
	Total modifications under government programs		2,490	1,085	3,575
A17:M74	Modifications under proprietary programs				
	A16:M69	Contractual interest rate reduction	3,800	35	3,835
	A16:ExM72	Capitalization of past due amounts	185	10	195
	A16:ExM70	Principal and/or interest forbearance	475	22	497
	A16:ExM71	Term or Payment Extensions and Repayment Plans	170	7	177
	Total modifications under proprietary programs		4,630	74	4,704
A17:ExM75 Trial modifications		4,550	18	4,568	
A17:ExM76 Loans discharged in Chapter 7 bankruptcy		1,067	230	1,297	
Total modifications			\$ 12,737	\$ 1,407	\$ 14,144

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>
A2	→ Class of Financing Receivable, Type [Axis]			→ FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis
	→ Class of Financing Receivable, Type [Domain]			→ FinancingReceivableRecordedInvestmentClassOfFinancingReceivableDomain
M5	→ Residential Mortgage [Member]			→ ResidentialMortgageMember
M7	→ Home Equity Loan [Member]			→ HomeEquityLoanMember
A16	→ Loan Restructuring Modification [Axis]			→ LoanRestructuringModificationAxis
	→ Loan Restructuring Modification [Domain]			→ LoanRestructuringModificationDomain
M69	→ Contractual Interest Rate Reduction [Member]			→ ContractualInterestRateReductionMember
ExM70	→ Principal and/or Interest Forbearance [Member]			→ PrincipalAndOrInterestForbearanceMember
ExM71	→ Term or Payment Extensions and Repayment Plans [Member]			→ TermOrPaymentExtensionsAndRepaymentPlansMember
ExM72	→ Capitalization Of Past Due Amounts [Member]			→ CapitalizationOfPastDueAmountsMember
A17	→ Loan Restructuring Modification Name [Axis]			→ LoanRestructuringModificationNameAxis
	→ Loan Restructuring Modification Name [Domain]			→ LoanRestructuringModificationNameDomain
M73	→ Home Affordable Modification Program (HAMP) [Member]			→ HomeAffordableModificationProgramHampMember
M74	→ Entity Loan Modification Program [Member]			→ EntityLoanModificationProgramMember
ExM75	→ Trial Modifications [Member]			→ TrialModificationsMember
ExM76	→ Chapter Seven Bankruptcy [Member]			→ ChapterSevenBankruptcyMember
L7	→ Financing Receivable, Modifications, Post-Modification Recorded Investmen	Debit	Instant	→ FinancingReceivableModificationsPostModificationRecordedInvestment2

Figure 5.2

The instance document created using the modeling structure is provided here:

				L7
Standard Label	Loan Restructuring Modification Name [Axis] A17	Loan Restructuring Modification [Axis] A16	Class of Financing Receivable, Type [Axis] A2	Financing Receivable, Modifications, Post-Modification Recorded Investment
Preferred Label**				TDR Carrying Value
Home Affordable Modification Program (HAMP) [Member] M73	Contractual Interest Rate Reduction [Member] M69	Residential Mortgage [Member] M5	2330000000	
		Home Equity Loan [Member] M7	925000000	
			3255000000	
		Principal and/or Interest Forbearance [Member] ExM70	Residential Mortgage [Member] M5	55000000
			Home Equity Loan [Member] M7	135000000
				190000000
			Term or Payment Extensions and Repayment Plans [Member] ExM71	Residential Mortgage [Member] M5
		Home Equity Loan [Member] M7		25000000
				130000000
				Residential Mortgage [Member] M5
			Home Equity Loan [Member] M7	1085000000
				3575000000
	Entity Loan Modification Program [Member] M74		Contractual Interest Rate Reduction [Member] M69	Residential Mortgage [Member] M5
		Home Equity Loan [Member] M7		35000000
				3835000000
		Capitlization Of Past Due Amounts [Member] ExM72	Residential Mortgage [Member] M5	185000000
			Home Equity Loan [Member] M7	10000000
				195000000
		Principal and/or Interest Forbearance [Member] ExM70	Residential Mortgage [Member] M5	475000000
			Home Equity Loan [Member] M7	22000000
				497000000
		Term or Payment Extensions and Repayment Plans [Member] ExM71	Residential Mortgage [Member] M5	170000000
			Home Equity Loan [Member] M7	7000000
				177000000
	Residential Mortgage [Member] M5	4630000000		
	Home Equity Loan [Member] M7	74000000		
		4704000000		
Trial Modifications [Member] ExM75		Residential Mortgage [Member] M5	4550000000	
		Home Equity Loan [Member] M7	18000000	
			4568000000	
Chapter 7 Bankruptcy [Member] ExM76		Residential Mortgage [Member] M5	1067000000	
		Home Equity Loan [Member] M7	230000000	
			1297000000	
		Residential Mortgage [Member] M5	12737000000	
		Home Equity Loan [Member] M7	1407000000	
Entity-wide Amount				14144000000

Figure 5.3

Notes:

- The instance document has the primary line item elements in the column headings, and the member elements are the row headings due to size constraints.
- ** Preferred Labels are the labels created and used by the company to show the line item captions in its financial statements.

Appendix

Legend

Coding	Standard Label	Element Name
A1	→ Financing Receivable Portfolio Segment [Axis] → Financing Receivable Portfolio Segment [Domain]	→ FinancingReceivablePortfolioSegmentAxis → 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, Type [Axis] → Class of Financing Receivable, Type [Domain]	→ FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis → FinancingReceivableRecordedInvestmentClassOfFinancingReceivableDomain
M5	→ Residential Mortgage [Member]	→ ResidentialMortgageMember
M6	→ Fixed Rate Mortgages [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
ExM14	→ Home Equity Line of Credit and Other Consumer [Member]	→ HomeEquityLineOfCreditAndOtherConsumerMember
M15	→ Home Equity Line of Credit [Member]	→ HomeEquityMember
ExM16	→ Other Consumer [Member]	→ OtherConsumerMember
M17	→ Construction Loans [Member]	→ ConstructionLoansMember
A3	→ Receivables Acquired with Deteriorated Credit Quality [Axis] → Receivables Acquired with Deteriorated Credit Quality [Domain]	→ ReceivablesAcquiredWithDeterioratedCreditQualityAxis → ReceivablesAcquiredWithDeterioratedCreditQualityDomain
M18	→ Receivables Acquired with Deteriorated Credit Quality [Member]	→ ReceivablesAcquiredWithDeterioratedCreditQualityMember
A4	→ Lien Category [Axis] → Lien Category [Domain]	→ LienCategoryAxis → LienCategoryDomain
M19	→ Senior Lien [Member]	→ SeniorLienMember
M20	→ Junior Lien [Member]	→ JuniorLienMember
A5	→ Internal Credit Assessment [Axis] → Internal Credit Assessment [Domain]	→ InternalCreditAssessmentAxis → InternalCreditAssessmentDomain
M21	→ Prime [Member]	→ PrimeMember
M22	→ Subprime [Member]	→ SubprimeMember
M23	→ Internal Investment Grade [Member]	→ InternalInvestmentGradeMember
M24	→ Pass [Member]	→ PassMember
ExM25	→ Criticized Performing [Member]	→ CriticizedPerformingMember
ExM26	→ Criticized Nonaccrual [Member]	→ CriticizedNonaccrualMember
A6	→ Loans Insured or Guaranteed by Government Authorities [Axis] → Loans Insured or Guaranteed by Government Authorities [Domain]	→ LoansInsuredOrGuaranteedByGovernmentAuthoritiesAxis → LoansInsuredOrGuaranteedByGovernmentAuthoritiesDomain
M27	→ US Government Agency Insured Loans [Member]	→ UsGovernmentAgencyInsuredLoansMember
ExM13	→ Excluding US Government Agency Insured Loans [Member]	→ ExcludingUsGovernmentAgencyInsuredLoansMember
A7	→ Loan to Value [Axis] → Loan to Value [Domain]	→ LoanToValueAxis → LoanToValueDomain
ExM28	→ LTV Greater than 125 Percent [Member]	→ LtvGreaterThan125PercentMember
ExM29	→ LTV Between 101 and 125 Percent [Member]	→ LtvBetween101and125PercentMember
M30	→ LTV 80 to 100 Percent [Member]	→ Ltv80To100PercentMember
ExM31	→ LTV Less than 80 Percent [Member]	→ LtvLessThan80PercentMember
A8	→ Credit Score, FICO [Axis] → Credit Score, FICO [Domain]	→ CreditScoreFicoAxis → CreditScoreFicoDomain
ExM32	→ FICO Score, Equal to or Greater than 660 [Member]	→ FicoScoreEqualToOrGreaterThan660Member
ExM33	→ FICO Score, Less than 660 [Member]	→ FicoScoreLessThan660Member
A9	→ Financing Receivables, Period Past Due [Axis] → Financing Receivables, Period Past Due [Domain]	→ FinancingReceivablesPeriodPastDueAxis → FinancingReceivablesPeriodPastDueDomain
ExM34	→ Financing Receivables, Current, and Less Than 30 Days Past Due, and Still Accruing [Member]	→ FinancingReceivablesCurrentAndLessThan30DaysPastDueAndStillAccruingMember
ExM35	→ Financing Receivables, 30 to 149 Days Past Due [Member]	→ FinancingReceivables30To149DaysPastDueMember
ExM36	→ Financing Receivables, 30 to 89 Days Past Due and Still Accruing [Member]	→ FinancingReceivables30To89DaysPastDueAndStillAccruingMember
ExM37	→ Financing Receivables, 90 or More Days Past Due and Still Accruing [Member]	→ FinancingReceivables90OrMoreDaysPastDueAndStillAccruingMember
ExM38	→ Financing Receivables, 150 or More Days Past Due [Member]	→ FinancingReceivables150OrMoreDaysPastDueMember

Legend (continued)

Coding	Standard Label	Element Name
A10	→ Geographical [Axis]	→ StatementGeographicalAxis
	→ Geographical [Domain]	→ SegmentGeographicalDomain
M39	→ Connecticut [Member]	→ CT
M40	→ New York [Member]	→ NY
M41	→ California [Member]	→ CA
M42	→ New Jersey [Member]	→ NJ
M43	→ Florida [Member]	→ FL
M44	→ Maine [Member]	→ ME
M45	→ Ohio [Member]	→ OH
M46	→ Delaware [Member]	→ DE
M47	→ Michigan [Member]	→ MI
M48	→ Maryland [Member]	→ MD
ExM49	→ All other [Member]	→ OtherGeographicalAreasMember
A11	→ Industry Sector [Axis]	→ EquitySecuritiesByIndustryAxis
	→ Industry Sector [Domain]	→ EquitySecuritiesIndustryMember
ExM50	→ Commercial and Industrial Sector and Equipment Financing [Member]	→ CommercialAndIndustrialSectorAndEquipmentFinancingMember
M51	→ Commercial and Industrial Sector [Member]	→ CommercialAndIndustrialSectorMember
ExM52	→ Equipment Financing [Member]	→ EquipmentFinancingMember
M53	→ Real Estate Sector [Member]	→ RealEstateSectorMember
M54	→ Financial Services Sector [Member]	→ FinancialServicesSectorMember
M55	→ Government Sector [Member]	→ GovernmentSectorMember
ExM56	→ Wholesale Other [Member]	→ WholesaleOtherMember
M57	→ Commercial Real Estate [Member]	→ CommercialRealEstateMember
A12	→ Geographic Distribution [Axis]	→ GeographicDistributionAxis
	→ Geographic Distribution [Domain]	→ GeographicDistributionDomain
M58	→ Geographic Distribution, Domestic [Member]	→ GeographicDistributionDomesticMember
M59	→ Geographic Distribution, Foreign [Member]	→ GeographicDistributionForeignMember
A13	→ Core and Non-core Status [Axis]	→ CoreAndNonCoreStatusAxis
	→ Core and Non-core Status [Domain]	→ CoreAndNonCoreStatusDomain
M60	→ Core [Member]	→ CoreMember
M61	→ Non-core [Member]	→ NonCoreMember
A14	→ Financial Instrument Performance Status [Axis]	→ FinancialInstrumentPerformanceStatusAxis
	→ Financial Instrument Performance Status [Domain]	→ FinancialInstrumentPerformanceStatusDomain
M62	→ Nonperforming Financial Instruments [Member]	→ NonperformingFinancingReceivableMember
A15	→ Collateral [Axis]	→ CollateralAxis
	→ Collateral [Domain]	→ CollateralDomain
M63	→ Collateral Pledged [Member]	→ CollateralPledgedMember
M64	→ Equipment [Member]	→ EquipmentMember
M65	→ Equity Securities [Member]	→ EquitySecuritiesMember
M66	→ Residential Real Estate [Member]	→ ResidentialRealEstateMember
M67	→ Automobiles [Member]	→ AutomobilesMember
M68	→ Uncollateralized [Member]	→ UncollateralizedMember
A16	→ Loan Restructuring Modification [Axis]	→ LoanRestructuringModificationAxis
	→ Loan Restructuring Modification [Domain]	→ LoanRestructuringModificationDomain
M69	→ Contractual Interest Rate Reduction [Member]	→ ContractualInterestRateReductionMember
ExM70	→ Principal and/or Interest Forbearance [Member]	→ PrincipalAndOrInterestForbearanceMember
ExM71	→ Term or Payment Extensions and Repayment Plans [Member]	→ TermOrPaymentExtensionsAndRepaymentPlansMember
ExM72	→ Capitalization Of Past Due Amounts [Member]	→ CapitalizationOfPastDueAmountsMember
A17	→ Loan Restructuring Modification Name [Axis]	→ LoanRestructuringModificationNameAxis
	→ Loan Restructuring Modification Name [Domain]	→ LoanRestructuringModificationNameDomain
M73	→ Home Affordable Modification Program (HAMP) [Member]	→ HomeAffordableModificationProgramHampMember
M74	→ Entity Loan Modification Program [Member]	→ EntityLoanModificationProgramMember
ExM75	→ Trial Modifications [Member]	→ TrialModificationsMember
ExM76	→ Chapter Seven Bankruptcy [Member]	→ ChapterSevenBankruptcyMember

Figure 1.3(c)

Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable, Type [Axis] A2	Financing Receivables, Period Past Due [Axis] A9	Lien Category [Axis] A4	Internal Credit Assessment [Axis] A5	Loans Insured or Guaranteed by Government Authorities [Axis] A6	L1	ExL2	L3	L4
							Loans and Leases Receivable, Net of Deferred Income	Percentage of Loans Thirty Plus Days Past Due to Total Loans	Financing Receivable, Recorded Investment, 90 Days Past Due and Still Accruing	Financing Receivable, Recorded Investment, Nonaccrual Status
Preferred Label**							Loans	% of 30+ days past due to total loans	90 or more days past due and still accruing	Nonaccrual loans
Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	Home Equity Loan [Member] M7	Financing Receivables, Current, and Less Than 30 Days Past Due, and Still Accruing [Member] ExM34	Senior Lien [Member] M19				16011000000			
			Junior Lien [Member] M20				41357000000			
		Financing Receivables, 30 to 149 Days Past Due [Member] ExM35	Senior Lien [Member] M19				113000000			
			Junior Lien [Member] M20				786000000			
		Financing Receivables, 150 or More Days Past Due [Member] ExM38	Senior Lien [Member] M19				44000000			
			Junior Lien [Member] M20				559000000			
			Senior Lien [Member] M19				16168000000			
			Junior Lien [Member] M20				42702000000			
			Senior Lien [Member] M19			Excluding US Government Agency Insured Loans [Member] ExM13			1000000	
			Junior Lien [Member] M20			Excluding US Government Agency Insured Loans [Member] ExM13			4000000	
			Senior Lien [Member] M19			US Government Agency Insured Loans [Member] M27			0	
			Junior Lien [Member] M20			US Government Agency Insured Loans [Member] M27			0	
			Senior Lien [Member] M19					0.0097		710000000
			Junior Lien [Member] M20					0.0315		1176000000

Figure 1.3(c) (continued)

Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable, Type [Axis] A2	Financing Receivables, Period Past Due [Axis] A9	Lien Category [Axis] A4	Internal Credit Assessment [Axis] A5	Loans Insured or Guaranteed by Government Authorities [Axis] A6	L1	ExL2	L3	L4
							Loans and Leases Receivable, Net of Deferred Income	Percentage of Loans Thirty Plus Days Past Due to Total Loans	Financing Receivable, Recorded Investment, 90 Days Past Due and Still Accruing	Financing Receivable, Recorded Investment, Nonaccrual Status
Preferred Label**							Loans	% of 30+ days past due to total loans	90 or more days past due and still accruing	Nonaccrual loans
Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	Fixed Rate Mortgages [Member] M6	Financing Receivables, Current, and Less Than 30 Days Past Due, and Still Accruing [Member] ExM34		Prime [Member] M21			86527000000			
				Subprime [Member] M22			3548000000			
			Financing Receivables, 30 to 149 Days Past Due [Member] ExM35	Prime [Member] M21			5741000000			
				Subprime [Member] M22			659000000			
			Financing Receivables, 150 or More Days Past Due [Member] ExM38	Prime [Member] M21			6552000000			
				Subprime [Member] M22			265000000			
				Prime [Member] M21			9882000000			
				Subprime [Member] M22			4472000000			
				Prime [Member] M21	Excluding US Government Agency Insured Loans [Member] ExM13				0	
				Subprime [Member] M22	Excluding US Government Agency Insured Loans [Member] ExM13				2000000	
				Prime [Member] M21	US Government Agency Insured Loans [Member] M27				6237000000	
				Subprime [Member] M22	US Government Agency Insured Loans [Member] M27				0	
				Prime [Member] M21				0.1244		2344000000
				Subprime [Member] M22				0.2066		1439000000
	Residential Mortgage [Member] M5	Financing Receivables, Current, and Less Than 30 Days Past Due, and Still Accruing [Member] ExM34					147443000000			
		Financing Receivables, 30 to 149 Days Past Due [Member] ExM35					7299000000			
		Financing Receivables, 150 or More Days Past Due [Member] ExM38					742000000			
							162162000000	0.0908		5669000000
					Excluding US Government Agency Insured Loans [Member] ExM13				7000000	
					US Government Agency Insured Loans [Member] M27				6237000000	

Figure 1.3(d)

Standard Label		L1						
Financing Receivable Portfolio Segment [Axis] A1		Class of Financing Receivable, Type [Axis] A2	Lien Category [Axis] A4	Loan to Value [Axis] A7	Credit Score, FICO [Axis] A8	Loans Insured or Guaranteed by Government Authorities [Axis] A6	Internal Credit Assessment [Axis] A5	Loans and Leases Receivable, Net of Deferred Income
Preferred Label**								Loans
Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	Home Equity Loan [Member] M7	Senior Lien [Member] M19	LTV Greater than 125 Percent [Member] ExM28	FICO Score, Equal to or Greater than 660 [Member] ExM32			17000000	
				FICO Score, Less than 660 [Member] ExM33			15000000	
		Junior Lien [Member] M20		FICO Score, Equal to or Greater than 660 [Member] ExM32			521000000	
				FICO Score, Less than 660 [Member] ExM33			179000000	
		Senior Lien [Member] M19	LTV Between 101 and 125 Percent [Member] ExM29	FICO Score, Equal to or Greater than 660 [Member] ExM32			180000000	
				FICO Score, Less than 660 [Member] ExM33			73000000	
		Junior Lien [Member] M20		FICO Score, Equal to or Greater than 660 [Member] ExM32			3414000000	
				FICO Score, Less than 660 [Member] ExM33			1009000000	
		Senior Lien [Member] M19	LTV 80 to 100 Percent [Member] M30	FICO Score, Equal to or Greater than 660 [Member] ExM32			456000000	
				FICO Score, Less than 660 [Member] ExM33			267000000	
		Junior Lien [Member] M20		FICO Score, Equal to or Greater than 660 [Member] ExM32			7142000000	
				FICO Score, Less than 660 [Member] ExM33			2491000000	
		Senior Lien [Member] M19	LTV Less than 80 Percent [Member] ExM31	FICO Score, Equal to or Greater than 660 [Member] ExM32			12987000000	
				FICO Score, Less than 660 [Member] ExM33			2173000000	
		Junior Lien [Member] M20		FICO Score, Equal to or Greater than 660 [Member] ExM32			23571000000	
				FICO Score, Less than 660 [Member] ExM33			4375000000	
		Senior Lien [Member] M19			US Government Agency Insured Loans [Member] M27		0	
		Junior Lien [Member] M20			US Government Agency Insured Loans [Member] M27		0	
		Senior Lien [Member] M19					16168000000	
		Junior Lien [Member] M20					42702000000	

Figure 1.3(d) (continued)

Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable, Type [Axis] A2	Lien Category [Axis] A4	Loan to Value [Axis] A7	Credit Score, FICO [Axis] A8	Loans Insured or Guaranteed by Government Authorities [Axis] A6	Internal Credit Assessment [Axis] A5	L1 Loans and Leases Receivable, Net of Deferred Income
								Loans
Preferred Label**	Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	Fixed Rate Mortgages [Member] M6	LTV Greater than 125 Percent [Member] ExM28	FICO Score, Equal to or Greater than 660 [Member] ExM32	Prime [Member] M21			949000000
								171000000
				FICO Score, Less than 660 [Member] ExM33	Subprime [Member] M22			19000000
								97000000
			LTV Between 101 and 125 Percent [Member] ExM29	FICO Score, Equal to or Greater than 660 [Member] ExM32	Prime [Member] M21			967000000
								541000000
				FICO Score, Less than 660 [Member] ExM33	Subprime [Member] M22			167000000
								431000000
			LTV 80 to 100 Percent [Member] M30	FICO Score, Equal to or Greater than 660 [Member] ExM32	Prime [Member] M21			3789000000
								2143000000
				FICO Score, Less than 660 [Member] ExM33	Subprime [Member] M22			455000000
								989000000
			LTV Less than 80 Percent [Member] ExM31	FICO Score, Equal to or Greater than 660 [Member] ExM32	Prime [Member] M21			6972800000
								5186000000
				FICO Score, Less than 660 [Member] ExM33	Subprime [Member] M22			1022000000
								1292000000
				US Government Agency Insured Loans [Member] M27	Prime [Member] M21			15346000000
								0
					Subprime [Member] M22			9882000000
								4472000000
		Residential Mortgage [Member] M5	LTV Greater than 125 Percent [Member] ExM28	FICO Score, Equal to or Greater than 660 [Member] ExM32				1506000000
								462000000
			LTV Between 101 and 125 Percent [Member] ExM29	FICO Score, Equal to or Greater than 660 [Member] ExM32				4728000000
								2054000000
			LTV 80 to 100 Percent [Member] M30	FICO Score, Equal to or Greater than 660 [Member] ExM32				11842000000
								5890000000
			LTV Less than 80 Percent [Member] ExM31	FICO Score, Equal to or Greater than 660 [Member] ExM32				10730800000
								13026000000
				US Government Agency Insured Loans [Member] M27				15346000000
								162162000000

Figure 1.3(e)

		L1		
Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Class of Financing Receivable, Type [Axis] A2	Internal Credit Assessment [Axis] A5	Loans and Leases Receivable, Net of Deferred Income
Preferred Label**				Loans
Consumer, Excluding Credit Card Loan Portfolio Segment [Member] ExM1	Automobile Loan [Member] M10	Internal Investment Grade [Member] M23	41650000000	
		Pass [Member] M24	92690000000	
		Criticized Performing [Member] ExM25	340000000	
		Criticized Nonaccrual [Member] ExM26	0	
			50953000000	
	Consumer Business Banking Loans [Member] ExM11	Internal Investment Grade [Member] M23	11165000000	
		Pass [Member] M24	14065000000	
		Criticized Performing [Member] ExM25	740000000	
		Criticized Nonaccrual [Member] ExM26	271000000	
			26241000000	
	Student Loan [Member] M12	Internal Investment Grade [Member] M23	13175000000	
		Pass [Member] M24		
		Criticized Performing [Member] ExM25		
		Criticized Nonaccrual [Member] ExM26		
			13175000000	
	Automobile, Consumer Business Banking and Student Loans [Member] ExM9	Internal Investment Grade [Member] M23	65990000000	
		Pass [Member] M24	23334000000	
		Criticized Performing [Member] ExM25	774000000	
		Criticized Nonaccrual [Member] ExM26	271000000	
			90369000000	

Figure 1.3(h)

Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Industry Sector [Axis] A11	Financing Receivables, Period Past Due [Axis] A9	Internal Credit Assessment [Axis] A5	L1 Loans and Leases Receivable, Net of Deferred Income
					Loans
Preferred Label**	Commercial Portfolio Segment [Member] M3	Commercial and Industrial Sector [Member] M51	Financing Receivables, Current, and Less Than 30 Days Past Due, and Still Accruing [Member] ExM34		99836000000
			Financing Receivables, 30 to 89 Days Past Due and Still Accruing [Member] ExM36		322000000
			Financing Receivables, 90 or More Days Past Due, and Still Accruing [Member] ExM37		19000000
				Criticized Nonaccrual [Member] ExM26	365000000
					100542000000
		Real Estate Sector [Member] M53	Financing Receivables, Current, and Less Than 30 Days Past Due, and Still Accruing [Member] ExM34		66911000000
			Financing Receivables, 30 to 89 Days Past Due and Still Accruing [Member] ExM36		214000000
			Financing Receivables, 90 or More Days Past Due, and Still Accruing [Member] ExM37		32000000
				Criticized Nonaccrual [Member] ExM26	197000000
					67354000000
		Financial Services Sector [Member] M54	Financing Receivables, Current, and Less Than 30 Days Past Due, and Still Accruing [Member] ExM34		41387000000
			Financing Receivables, 30 to 89 Days Past Due and Still Accruing [Member] ExM36		39000000
			Financing Receivables, 90 or More Days Past Due, and Still Accruing [Member] ExM37		2000000
				Criticized Nonaccrual [Member] ExM26	17000000
					41445000000

Figure 1.3(h) (continued)

Standard Label	Financing Receivable Portfolio Segment [Axis] A1	Industry Sector [Axis] A11	Financing Receivables, Period Past Due [Axis] A9	Internal Credit Assessment [Axis] A5	L1 Loans and Leases Receivable, Net of Deferred Income
					Loans
Preferred Label**	Commercial Portfolio Segment [Member] M3	Government Sector [Member] M55	Financing Receivables, Current, and Less Than 30 Days Past Due, and Still Accruing [Member] ExM34		4795000000
			Financing Receivables, 30 to 89 Days Past Due and Still Accruing [Member] ExM36		170000000
			Financing Receivables, 90 or More Days Past Due, and Still Accruing [Member] ExM37		350000000
				Criticized Nonaccrual [Member] ExM26	0
					4847000000
		Wholesale Other [Member] ExM56	Financing Receivables, Current, and Less Than 30 Days Past Due, and Still Accruing [Member] ExM34		71898000000
			Financing Receivables, 30 to 89 Days Past Due and Still Accruing [Member] ExM36		2031000000
			Financing Receivables, 90 or More Days Past Due, and Still Accruing [Member] ExM37		50000000
				Criticized Nonaccrual [Member] ExM26	261000000
					74195000000
			Financing Receivables, Current, and Less Than 30 Days Past Due, and Still Accruing [Member] ExM34		284827000000
			Financing Receivables, 30 to 89 Days Past Due and Still Accruing [Member] ExM36		2623000000
			Financing Receivables, 90 or More Days Past Due, and Still Accruing [Member] ExM37		93000000
				Criticized Nonaccrual [Member] ExM26	840000000
					288383000000

Figure 2.3

Standard Label	Preferred Label**	Commercial Portfolio Segment [Member]														
Financing Receivable Portfolio Segment [Axis] A1		M3														
Class of Financing Receivable, Type [Axis] A2																
Industry Sector [Axis] A11		Commercial Real Estate [Member] M57			Commercial and Industrial Sector [Member] M51			Equipment Financing [Member] ExM52			Commercial and Industrial Sector and Equipment Financing [Member] ExM50					
Geographic Distribution [Axis] A12		Geographic Distribution, Domestic [Member] M58	Geographic Distribution, Foreign [Member] M59		Geographic Distribution, Domestic [Member] M58	Geographic Distribution, Foreign [Member] M59		Geographic Distribution, Domestic [Member] M58	Geographic Distribution, Foreign [Member] M59		Geographic Distribution, Domestic [Member] M58	Geographic Distribution, Foreign [Member] M59		Geographic Distribution, Domestic [Member] M58	Geographic Distribution, Foreign [Member] M59	
L1 Loans and Leases Receivable, Net of Deferred Income	Commercial Loans, Net of Deferred Income	8922000000	1050000000	9027000000	6302000000	6170000000	6919000000	2593000000	3810000000	2974000000	8895000000	9980000000	9893000000	17817000000	11030000000	18920000000

Figure 2.3 (continued)

Standard Label	Preferred Label**	Consumer Portfolio Segment [Member]																										
Financing Receivable Portfolio Segment [Axis] A1		M4																										
Class of Financing Receivable, Type [Axis] A2		Adjustable Rate Residential Mortgage [Member] M8			Fixed Rate Mortgages [Member] M6			Residential Mortgage [Member] M5			Home Equity Line of Credit [Member] M15			Other Consumer [Member] ExM16			Home Equity Line of Credit and Other Consumer [Member] ExM14											
Industry Sector [Axis] A11																										Entity-wide Amount		
Geographic Distribution [Axis] A12		Geographic Distribution, Domestic [Member] M58	Geographic Distribution, Foreign [Member] M59		Geographic Distribution, Domestic [Member] M58	Geographic Distribution, Foreign [Member] M59		Geographic Distribution, Domestic [Member] M58	Geographic Distribution, Foreign [Member] M59		Geographic Distribution, Domestic [Member] M58	Geographic Distribution, Foreign [Member] M59		Geographic Distribution, Domestic [Member] M58	Geographic Distribution, Foreign [Member] M59		Geographic Distribution, Domestic [Member] M58	Geographic Distribution, Foreign [Member] M59		Geographic Distribution, Domestic [Member] M58	Geographic Distribution, Foreign [Member] M59		Geographic Distribution, Domestic [Member] M58	Geographic Distribution, Foreign [Member] M59				
L1 Loans and Leases Receivable, Net of Deferred Income	Commercial Loans, Net of Deferred Income	3895000000	3510000000	4246000000	5210000000	1300000000	6510000000	4416000000	4810000000	4897000000	2085000000	0	2085000000	72000000	28000000	100000000	2157000000	28000000	2185000000	6573000000	5090000000	7082000000	24390000000	1612000000	26002000000			