**SCHEDULE HI-C – DISAGGREGATED DATA ON THE ALLOWANCE FOR LOAN AND LEASE LOSSES**

**General Instructions**

Schedule HI-C is to be completed by institutions with $1 billion or more in total assets.

This schedule has six columns for the disclosure by portfolio category of the balance in the allowance for loan and lease losses at the end of each quarter disaggregated on the basis of the reporting institution’s impairment method and the related recorded investment in loans (and, as applicable, leases) held for investment (excluding loans held for investment that the institution has elected to report at fair value under a fair value option) disaggregated in the same manner: two columns for information on loans individually evaluated for impairment, two columns for information on loans and leases collectively evaluated for impairment, and two columns for purchased credit-impaired loans. For further information on loan impairment methods, see the Glossary entries for “loan impairment” and “purchased impaired loans and debt securities.”

Loans and leases held for investment are loans and leases that the institution has the intent and ability to hold for the foreseeable future or until maturity or payoff.

The loan and lease portfolio categories for which allowance and related recorded investment amounts are to be reported in Schedule HI-C represent general categories rather than the standardized loan categories defined in Schedule HC-C, Loans and Lease Financing Receivables. Based on the manner in which it segments its portfolio for purposes of applying its allowance methodology, each institution should report each component of the overall allowance reported in Schedule HC, item 4.c, and the recorded investment in the related loans and leases in the Schedule HI-C general loan category that best corresponds to the characteristics of the related loans and leases.1 The sum of the recorded investment amounts reported in Schedule HI-C (plus the fair value of loans held for investment for which the fair value option has been elected) must equal the balance sheet amount of held-for-investment loans and leases reported in Schedule HC, item 4.b, “Loans and leases, net of unearned income.”

**Column Instructions**

***Columns A and B:*** For each of the specified general categories of loans held for investment, report in column A the recorded investment in individually evaluated loans that have been determined to be impaired as defined in ASC Subtopic 310-10, Receivables – Overall (formerly FASB Statement No. 114, “Accounting by Creditors for Impairment of a Loan,” as amended), including all loans restructured in troubled debt restructurings, and report in column B the balance of the allowance for loan and lease losses attributable to these individually impaired loans measured in accordance with ASC Subtopic 310‑10.

***Columns C and D:*** For each of the specified general categories of loans and leases held for investment, report in column C the recorded investment in loans and leases that have been collectively evaluated for impairment in accordance with ASC Subtopic 450-20, Contingencies – Loss Contingencies (formerly FASB Statement No. 5, “Accounting for Contingencies”) and report in column D the balance in the allowance for loan and lease losses attributable to these collectively evaluated loans and leases measured in accordance with ASC Subtopic 450-20. Also report in column D any unallocated portion of the allowance for loan and lease losses for loans collectively evaluated for impairment.

1 For example, based on its allowance methodology, one institution’s allowance components for credit cards might relate to both consumer and business credit card receivables, but another institution’s allowance components for credit cards might relate only to consumer credit card receivables. **Column Instructions (cont.)**

***Columns E and F:*** For each of the specified general categories of loans held for investment, report in column E the recorded investment in purchased credit-impaired loans as defined in ASC Subtopic 310‑30, Receivables – Loans and Debt Securities Acquired with Deteriorated Credit Quality (formerly AICPA Statement of Position 03-3, “Accounting for Certain Loans or Debt Securities Acquired in a Transfer”) and report in column F the balance in the allowance for loan and lease losses attributable to these purchased credit-impaired loans measured in accordance with ASC Subtopic 310-30.

**Item Instructions**

**Item No. Caption and Instructions**

 **1** **Real estate loans:**

 **1.a** **Construction loans.** Report in the appropriate column, disaggregated on the basis of impairment method, the balance in the allowance for loan and lease losses for and the related recorded investment in held-for-investment construction loans. Exclude loans that the institution has elected to report at fair value under a fair value option.

 **1.b** **Commercial real estate loans.** Report in the appropriate subitem and column, disaggregated on the basis of impairment method, the balance in the allowance for loan and lease losses for and the related recorded investment in held-for-investment commercial real estate loans. Exclude loans that the institution has elected to report at fair value under a fair value option.

 **1.c Residential real estate loans.** Report in the appropriate column, disaggregated on the basis of impairment method, the balance in the allowance for loan and lease losses for and the related recorded investment in residential real estate loans. Exclude loans that the institution has elected to report at fair value under a fair value option.

 **2** **Commercial loans.** Report in the appropriate column, disaggregated on the basis of impairment method, the balance in the allowance for loan and lease losses for and the related recorded investment in all held-for-investment commercial loans. For purposes of this item, commercial loans include all loans and leases not reported as real estate loans, credit cards, or other consumer loans. Exclude loans that the institution has elected to report at fair value under a fair value option.

 **3 Credit cards.** Report in the appropriate column, disaggregated on the basis of impairment method, the balance in the allowance for loan and lease losses for and the related recorded investment in all held-for-investment extensions of credit arising from credit cards. Exclude loans that the institution has elected to report at fair value under a fair value option.

 4 **Other consumer loans.** Report in the appropriate column, disaggregated on the basis of impairment method, the balance in the allowance for loan and lease losses for and the related recorded investment in all held-for-investment consumer loans other than credit cards. Exclude loans that the institution has elected to report at fair value under a fair value option.

 **5** **Unallocated, if any.** Report in column D the amount of any unallocated portion of the allowance for loan and lease losses for loans collectively evaluated for impairment. An institution is not required to have an unallocated portion of the allowance.

**Item No. Caption and Instructions**

 **6** **Total.** For each column in Schedule HI-C, report the sum of items 1 through 5.

 The sum of the amounts reported in Schedule HI-C, item 6, columns B, D, and F must equal Schedule HC, item 4.c, “Allowance for loan and lease losses.”

 The amount reported in Schedule HI-C, item 5, column F, must equal Schedule HC-C, Memorandum item 5.b, “Carrying amount included in Schedule HC-C, items 1 through 9.”

 The amount reported in Schedule HI-C, item 6, column F, must equal Schedule HI-B, part II, Memorandum item 4, “Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30.”

 The sum of the amounts reported in Schedule HI-C, item 6, columns A, C, and E, plus the amount reported in Schedule HC‑Q, item 4, column A, “Total fair value reported on Schedule HC” for loans and leases held for investment, must equal Schedule HC, item 4.b, “Loans and leases, net of unearned income.”