

Appendix B: Visual Representation of Schedule

	A. Cumulative Lifetime Gross Charge-offs*	B. Cumulative Lifetime Purchase Impairments and Fair Value Adjustments**	C. Outstanding balance of loans under \$1M in committed balance	D. Outstanding balance of unplanned overdrafts excluded per the Corporate Loan FR Y-14Q schedule instructions	E. Auto leases reported on the Y-14Q schedules	F. Non-auto leases reported on the Y-14Q schedules	G. Non-purpose securities based loans reported in BHCKB539 or BHCKK207	H. SME and corporate card loans reported in BHCK1763	I. SME and corporate card loans reported in BHCK1764	J. SME and corporate card loans reported in BHCKB538	K. SME and corporate card loans reported in BHCKB539	L. SME and corporate card loans reported in BHCKK207	M. SME and corporate card loans reported in BHCKJ451	N. Scored loans reported in BHCKF160	O. Scored loans reported in BHCKF163	P. Scored loans reported in BHCKJ451	Q. Carrying value of whole loans	R. Outstanding balance of whole loans in immaterial portfolios***
1. Student Loans																		
2. Other Consumer																		
2a. Domestic																		
2b. International																		
3. First Lien																		
3a. Domestic																		
3b. International																		
4. Junior Lien																		
4a. Domestic																		
4b. International																		
5. Bank and Charge Cards																		
5a. Domestic																		
5b. International																		
6. Auto																		
6a. Domestic																		
6b. International																		
7. Commercial Real Estate																		
7a. Construction																		
7a.(1) Domestic																		
7a.(2) International																		
7b. Multifamily																		
7b.(1) Domestic																		
7b.(2) International																		
7c. NFNR - Non-owner occupied																		
7c.(1) Domestic																		
7c.(2) International																		
7.d NFNR - Owner occupied																		
7.d.(1) Domestic																		
7.d.(2) International																		
8. Loans Secured by Farmland																		
8a. Domestic																		
8b. International																		
9. Commercial and Industrial																		
9a. Graded																		
9b. Small Business																		
9b.(1) Domestic																		
9b.(2) International																		
10. Other Loans																		
10a. Graded Loans to Foreign Governments																		
10b. Graded Agricultural Loans																		
10c. Graded Loans to Depositories and Other Financial																		
10d. Other Graded Commercial Leases																		
10e. All Other Graded Loans																		
Not loan category specific																		

* On loans reported in the FR Y-14Q retail schedule

** Taken during the life of loans reported in the FR Y-14Q retail schedule

*** Column R should only include loans in whole portfolios deemed to be immaterial using the materiality threshold specified in the general instructions. C&I and CRE loans less than \$1M in committed balance should be reported in Column C.