

FR Y-14Q: Retail US Other Consumer Schedule Instructions

In this schedule, reporting bank holding companies (BHCs) should include all US loans reported in lines 6.b and 6.d of the FR Y-9C excluding student loans and non-purpose securities based loans, AND should include US non-auto leases included in line 10.a of the FR Y-9C.

For the first reporting period (September 2011), the request is for monthly portfolio-level data for a number of US other consumer portfolio segments from January 2007 to the first reporting period. For subsequent periods, the firm is only required to report data for the months within the reporting period. US other consumer loans are defined as all non-student, domestic loans reported in line items 6.b and 6.d of Schedule HC-C of the FR Y-9C.

The requested segmentations are presented in table A of these instructions. Reporting institutions are requested to segment their domestic other consumer portfolios by product type, delinquency status, original FICO or equivalent, line size/loan amount, and original loan-to-value ratio. More information on each of these segmentations can be found in section A of these instructions. Start each row of data with your BHC name (SAS Variable: BHC_NAME), your RSSD ID number (SAS Variable: RSSD_ID), the reporting month (SAS Variable: REPORTING_MONTH), and Portfolio ID (SAS Variable: PORTFOLIO_ID) (use **USOthCons** for the portfolio ID within this schedule).

Table B lists the variables that are to be reported for each portfolio segment. Definitions for each of these variables can be found in section B of these instructions. **Provide all dollar unit data in millions of dollars (\$ Millions). Use the SAS variable names and SAS data types provided on the table for the submission.**

The OTHERCONS_DOM Example Raw File Exhibit below provides an example of the dataset to be submitted. Columns D to J of this worksheet indicate the specific reported segments while the remaining columns contain the requested summary variables. Rows 3 through 60 are for the following specific segment: secured revolving loans, 29 or fewer days past due, with an original FICO of ≤ 620 , a loan size of $\leq \$3,000$, and an original loan-to-value ratio less than or equal to 70 percent or not applicable. A new segment starts in row 61. This segment has the same characteristics as the prior segment except that the original loan-to-value ratio is 71-99 percent. There are five product type segments, five delinquency status segments, three original FICO or equivalent segments, two loan size/loan amount segments, and three original loan-to-value segments. This results in a maximum sized dataset with 450 rows of data per reporting month ($5 \times 5 \times 3 \times 2 \times 3 = 450$). **Submit all data files in SAS format (version 7 or higher) only.** Include in your submission all segments that are not applicable (e.g., there are no loans or accounts in those segments) such that the dataset always has 450 rows of data per reporting month. For the summary variables, assign a SAS Missing Value (".") if information is not applicable or not available.

Reporting institutions should provide a segment ID for each reported segment. This segment ID should be a unique ten digit identifier where each pair of the ten digits refers to a specific classification for each of the five segmentation categories. Refer to table A for the attribute codes for the five segment categories. For example, in the OTHERCONS_DOM Example Raw File Exhibit, the first segment listed has the Segment ID 0101010101 because each of the attributes for this segment is in the primary position of the attributes list in table A. Starting with row 61, the second example segment has the Segment ID 0101010102 because all of the attributes are the same as the prior segment except that original loan-to-value ratio is between 71 and 99 percent, which is listed in the second position of the attributes list in table A. **Do not drop leading zeros.**

For the requested summary variables, do not include charge-offs and recoveries in the calculation of dollars or number of accounts for a given reporting month. The only exception to this rule is for the field *\$ net contractual charge-offs*. For this variable, report the dollar amount of charge-offs or recoveries only in the month that they occurred. For the delinquency status segmentation, categorize charge-offs or recoveries by their delinquency status at charge-off. A summation of charge-offs or recoveries across the delinquency buckets for a given month should thus result in the total charge-offs or recoveries recorded by your institution in that reporting month.

A. Segmentation Variables

For each of the summary variables (to be described in further detail in Section B), information should be reported for the following segments:

1. **Product Type** – Segment the portfolio into the following five product types based on the various features of the credit:
 - a) Secured-Revolving
 - b) Secured-Installment
 - c) Unsecured-Revolving
 - d) Unsecured-Installment
 - e) Overdraft

2. **Delinquency Status** – Segment the portfolio into the following five delinquency statuses:
 - a) Current and 1-29 DPD: Accounts that are not past due (accruing and non-accruing) as of month-end and accounts that are 1 to 29 days past due (accruing and non-accruing) as of month-end.
 - b) 30-59 DPD: Accounts that are 30 to 59 days past due (accruing and non-accruing) as of month-end.
 - c) 60-89 DPD: Accounts that are 60 to 89 days past due (accruing and non-accruing) as of month-end.
 - d) 90-119 DPD: Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
 - e) 120+ DPD: Accounts that are 120 days or more past due (accruing and non-accruing) as of month-end.

3. **Original FICO or Equivalent** – Segment the portfolio by original FICO score or equivalent. Original FICO score or equivalent should be the score upon which the original underwriting decision was based. If the bank does NOT have original FICO scores, map the internal score or other bureau score used to the equivalent FICO score.
 - a) ≤ 620
 - b) > 620
 - c) N/A—Original FICO or equivalent score is missing or unknown

4. **Line Size/Loan Amount** – Segment the portfolio into the following two credit line or current loan amount segments.
 - a) $\leq \$3,000$
 - b) $> \$3,000$

5. **Original Loan-to-Value Ratio**– The original combined loan-to-value ratio is the original amount of the loan or line, in addition to any senior liens, divided by the collateral value at the time of origination. For unsecured loans for which loan-to-value is not applicable, report the summary variables in the segment entitled *<=70 or not applicable*. Segment the portfolio as follows:
 - a) ≤ 70 or not applicable
 - b) > 70 and < 100
 - c) ≥ 100

B. Summary Variables

For each of the segments described above and for each reference month, report information on the following summary variables:

1. **# Accounts** – Total number of accounts on the book for the segment as of month-end.
2. **\$ Outstandings** – The total unpaid principal balance for accounts on the book for the segment as of month-end.
3. **\$ Net Charge-offs** – The total unpaid principal balance for the segment that was charged-off in the reference month, net of any recoveries in the reference month. Generally, \$ Net Charge-offs should equal [$\$ \text{Gross Contractual Charge-offs} + \$ \text{Bankruptcy Charge-offs} - \$ \text{Recoveries}$].
4. **# New Accounts** – The total number of new accounts originated in the given month for the segment as of month-end.
5. **\$ New Commitments** – The total dollar amount of new commitments on accounts originated in the given month for the segment as of month-end. If unknown for some accounts due to acquisition or merger, report the credit line at acquisition.

FR Y-14Q: Retail US Other Consumer Segmentation and Variables

Table A

Please provide all Dollar Unit data in \$ Millions.

Definition Reference	Segments	SAS Variable Names	SAS Data Types	SAS Format	Segment ID Position	Attribute ID within Segment ID Positions				
						01	02	03	04	05
Report Instruction A - 1	Product Type	PRODUCT_TYPE	Character	char(35)	1-2	Secured-Revolving	Secured-Installment	Unsecured-Revolving	Unsecured-Installment	Overdraft
Report Instruction A - 2	Delinquency Status	DLQ_STATUS	Character	char(35)	3-4	Current + 1-29 DPD	30-59 DPD	60-89 DPD	90-119 DPD	120+ DPD
Report Instruction A - 3	Original FICO or Equivalent	ORIG_FICO	Character	char(35)	5-6	<= 620	> 620	N/A		
Report Instruction A - 4	Line Size / Loan Amount	LINE_LOAN_SIZE	Character	char(35)	7-8	<=3,000	>3,000			
Report Instruction A - 5	Original Loan-to-Value	ORIG_LTV	Character	char(35)	9-10	<=70 or not applicable	71-99	>=100		

Table B

Definition Reference	Summary Variables	SAS Variable Names	SAS Data Types	SAS Format
Report Instruction B - 1	# Accounts	N_ACCT	Numeric	16.
Report Instruction B - 2	\$ Outstandings	D_OS	Numeric	16.6
Report Instruction B - 3	\$ Net Charge-offs	D_NET_CO	Numeric	16.6
Report Instruction B - 4	# New Accounts	N_NEW_ACCOUNTS	Numeric	16.
Report Instruction B - 5	\$ New Commitments	D_NEW_COMMITMENTS	Numeric	16.6

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O					
1	FR Y-14Q: US Other Consumer Raw Data File																			
2	Business/Portfolio Identifier Data										Segment					Summary Variables				
3	BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID	Product Type	Delinquency Status	Original FICO or equivalent	Line Size/ Loan Amount	Original LTV	Reporting Month	# Accounts	\$ Outstanding	\$ Net Charge-offs	# New Accounts	\$ New Commitment					
4	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	Jan-07										
5	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	Feb-07										
6	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	Mar-07										
7	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	Apr-07										
8	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	May-07										
9	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	Jun-07										
10	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	Jul-07										
11	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	Aug-07										
12	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	Sep-07										
13	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	Oct-07										
14	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	Nov-07										
15	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	Dec-07										
16	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	Jan-08										
17	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	Feb-08										
18	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	Mar-08										
19	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	Apr-08										
20	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	May-08										
21	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	Jun-08										
22	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	Jul-08										
23	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	Aug-08										
24	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	Sep-08										
25	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	Oct-08										
26	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	Nov-08										
27	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	Dec-08										
28	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	Jan-09										
29	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	Feb-09										
30	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	Mar-09										
31	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	Apr-09										
32	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	May-09										
33	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	Jun-09										
34	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	Jul-09										
35	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	Aug-09										
36	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	Sep-09										
37	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	Oct-09										
38	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	<= 620	<= 3,000	<= 70 or not ap	Nov-09										

