

FR Y-14 Q: Instructions for US SME and Corporate Card Schedule

This document provides general guidance and data definitions for the US SME and Corporate Card Schedule. This schedule applies to US corporate and SME credit card loans are those reported on line 4.a of schedule HC-C of the FR Y-9C. For US bank and charge cards and international cards, reference the separate instructions and schedules.

For the first reporting period (September 2011), report monthly portfolio-level data for the US SME and corporate credit card portfolio by segments from January 2007 to the first reporting period. For subsequent periods, the requirement is to report data for the months within the reporting period. The required segmentations are presented in Table A. Reporting BHCs should segment the credit card portfolio by product type, vintage, delinquency status, and original FICO or equivalent. More information on each of these segmentations can be found in Section A below. 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 **SMECard** for 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. **Provide all dollar unit data in millions of dollars (\$ Millions). Also, use the SAS variable name and SAS data types provided on the table for the submission.**

The SME Corp Card Example Raw File Exhibit provides an example of the dataset to be submitted. Columns D to I of this worksheet indicate the specific reported segments while the remaining columns contain the requested summary variables. Rows 3 to 60 are for the following specific segment: SME card, originated in 2008 or earlier, of current status or 1 - 29 days past due, with an original FICO or equivalent of ≤ 620 . A new segment starts in row 61. This segment has the same characteristics as the prior segment except that its original FICO is > 620 . There are two product type segments, two vintage segments, five delinquency status segments, and three original FICO or equivalent segments. This results in a maximum sized dataset with 60 rows of data per reporting month ($2 \times 2 \times 5 \times 3 = 60$). **Submit all data files in SAS format (version 7 or higher) only.** Include in the submission all segments that are not applicable (e.g., there are no loans or accounts in those segments) such that the dataset always has 60 rows of data per reporting month. For the summary variables, assign a SAS Missing Value (".") if information is not applicable or not available.

Reporting BHCs should provide a segment ID for each reported segment. This segment ID should be a unique eight digit identifier where each pair of the eight digits refers to a specific classification for each of the four segmentation categories. Refer to Table A for the attribute codes for the four segment categories. For example, in the SME Corp Card Example Raw File Exhibit, the first segment listed has the segment ID 01010101 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 01010102 because all of the attributes are the same as the prior segment except that original FICO is > 620 , which is listed in the second position of the attributes list in Table A. **Do not drop leading zeros.**

For the requested segment-level 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 exceptions to this rule are the following summary variables: \$ gross contractual charge-offs, \$ bankruptcy charge-offs, \$ recoveries and \$ net charge-offs. For these four variables, report the dollar amount of charge-offs or recoveries only for the month that they occurred. For the delinquency status segmentation, categorize charge-offs or recoveries by delinquency status at charge-off. A

summation of charge-offs or recoveries across the delinquency buckets for a given reporting month should thus result in the total charge-offs or recoveries recorded by the institution in that 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 two product types:
 - a) SME Card – Small business credit card accounts where the loan is underwritten with the sole proprietor or primary business owner as applicant.
 - b) Corporate Credit Cards—Employer-sponsored credit cards for use by a company's employees.
2. **Vintage** – Vintage refers to the calendar year that the account was originated. There are two possible vintages to report:
 - a) 2008 and Before
 - b) 2009 and Later
3. **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 or more days past due (accruing and non-accruing) as of month-end.
4. **Original FICO or equivalent** – Segment the portfolio by original FICO score or equivalent. Original FICO 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. Segment the portfolio into the following three categories:
 - a) ≤ 620
 - b) > 620
 - c) N/A – Original FICO or equivalent score is missing or unknown

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. **\$ Receivables** – Total receivables for accounts on the book for the segment as of month-end.
3. **\$ Unpaid principal balance** – Total unpaid principal balance (UPB) on the book for the segment as of month-end. Unlike receivables, total UPB should be net of any interest and fees owed by the borrower.
4. **\$ Commitments** – The total dollar amount of credit lines on the book for the segment as of month-end. The internal automated limit (shadow limit) should be used when there is no contractual limit.
5. **# New accounts** – The total number of new accounts originated in the given month for the segment as of month-end.
6. **\$ 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.
7. **\$ Gross contractual charge-offs** – The total UPB for the segment that were contractually charged off as of month-end. Report principal charge-offs only, not interest and fees. For the delinquency status segmentation, categorize charge-offs by delinquency status at charge-off. Do not include bankruptcy charge-offs in this calculation.
8. **\$ Bankruptcy charge-offs** – The total UPB for the segment that was charged off due to bankruptcy as of month-end. Report principal charge-offs only, not interest and fees. For the delinquency status segmentation, categorize charge-offs by delinquency status at charge-off.
9. **\$ Recoveries** – The total dollar amount of any balance recovery collected during the month from previously charged-off accounts for the segment as of month-end. For the delinquency status segmentation, categorize recoveries by delinquency status at charge-off. Report recoveries as a positive number.
10. **# Accounts charged-off** – The total number of accounts which experienced a charge-off (contractual or bankruptcy) in the reference month. For the delinquency status segmentation, categorize charge-offs by delinquency status at charge-off.
11. **\$ Net charge-offs** – The total UPB for the segment that was charged-off in the reference month, net of any recoveries in the reference month. Report principal charge-offs only, not interest and fees. Generally, \$ net charge-offs should equal [\$ gross contractual charge-offs + \$ bankruptcy charge-offs – \$ recoveries].
12. **Adjustment factor to reconcile \$ gross contractual charge-offs to \$ net charge-offs** – If it is not the case that \$ net charge-offs equals [\$ gross contractual charge-offs + \$ bankruptcy charge-offs – \$ recoveries], provide the value of \$ net charge-offs minus [\$ gross contractual charge-offs + \$ bankruptcy charge-offs – \$ recoveries] in this variable, and separately provide an explanation for the

difference. As a separate document included in the submission, provide an explanation for such a difference (for example, fraud losses are also included in the reporting BHC's \$ Net Charge-offs variable). If the adjustment factor variable represents more than one factor leading to the difference, provide a separate breakout of the multiple factors

13. **\$ O/S for accounts that were 30+ DPD in last 24 months** – The total receivables for the segment as of month-end that was 30 or more days past due at any given time in the past 24 months ending in the reference month. Exclude charged-off accounts when making this calculation.

14. **# Accounts that were 30+ DPD in last 24 months** – The total number of accounts for the segment as of month-end that were 30 or more days past due at any given time in the past 24 months ending in the reference month. Exclude charged-off accounts when making this calculation.

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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	SME Card	Corporate Credit Card			
Report Instruction A - 2	Vintage	VINTAGE	Character	char(35)	3 - 4	2008 and Before	2009 and Later			
Report Instruction A - 3	Delinquency Status	DLQ_STATUS	Character	char(35)	5 - 6	Current + 1 - 29 DPD	30 - 59 DPD	60 - 89 DPD	90 - 119 DPD	120+ DPD
Report Instruction A - 4	Original FICO or Equivalent	ORIG_FICO	Character	char(35)	7 - 8	<= 620	> 620	N/A		

Table B

Definition Reference	Summary Variables	SAS Variable Name	SAS Data Type	SAS Format
Report Instruction B - 1	# Accounts	N_ACCT	Numeric	16.
Report Instruction B - 2	\$ Receivables	D_RECEIVABLES	Numeric	16.6
Report Instruction B - 3	\$ Unpaid Principal Balance	D_UNPD_PRIN_BALA	Numeric	16.6
Report Instruction B - 4	\$ Commitments	D_COMMITMENTS	Numeric	16.6
Report Instruction B - 5	# New Accounts	N_NEW_ACCOUNTS	Numeric	16.
Report Instruction B - 6	\$ New Commitments	D_NEW_COMMITMENTS	Numeric	16.6
Report Instruction B - 7	\$ Gross Contractual Charge-offs	D_GROSS_CONTRACTUAL_CO	Numeric	16.6
Report Instruction B - 8	\$ Bankruptcy Charge-offs	D_BANKRUPTCY_CO	Numeric	16.6
Report Instruction B - 9	\$ Recoveries	D_RECOVERIES	Numeric	16.6
Report Instruction B - 10	# Accounts Charged-off	N_ACCT_CO	Numeric	16.
Report Instruction B - 11	\$ Net Charge-offs	D_NET_CO	Numeric	16.6
Report Instruction B - 12	Adjustment Factor to Reconcile \$ Gross Contractual Charge-off to \$ Net Charge-offs	D_ADJ_NET_CO	Numeric	16.6
Report Instruction B - 13	\$ O/S for Accounts That Were 30+ DPD in Last 24 Months	D_OS_ACCT_GE30_DPD_24M	Numeric	16.6
Report Instruction B - 14	# Accounts That Were 30+ DPD in Last 24 Months	N_ACCTS_GE30_DPD_24M	Numeric	16.

