

FR Y-14Q: Instructions for US Bank and Charge Card Schedule

This document provides general guidance and data definitions for the US Bank and Charge Card Schedule. This schedule applies to loans reported on line 6.a of schedule HC-C of the FR Y-9C. For small and medium enterprise (SME) and corporate cards or international cards, see the separate instructions and schedules.

For the first reporting period (September 2011), BHCs should report monthly portfolio-level data for the US bank and charge card portfolio by segments from January 2007 to the first reporting period. For subsequent periods, the reporting Bank Holding Company (BHC) is required to report data for the months within the reporting period. The required segments are presented in Table A found below. Reporting BHCs should segment the credit card portfolio by product type, vintage, geography, delinquency status, credit line, and refreshed FICO score or equivalent. More information on each of these segments 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 **USBankCard** for Portfolio ID within this schedule).

Table B below lists the summary 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). BHCs should use the SAS variable names and SAS data types provided on the table for the submission.**

The US Bank Card Example Raw File Exhibit provides an example of the dataset to be submitted. Columns D to K of this exhibit indicate the specific reported segments while the remaining columns contain the requested summary variables. Rows 3 to 60 are for the following specific segment: bank card, originated in 2005 or earlier, in region 1, of current status or 1 - 29 days past due, with a credit line \leq \$1,500, and a refreshed FICO Score or equivalent of \leq 580. A new segment starts in row 61. This segment has the same characteristics as the prior segment except that it covers a refreshed FICO Score or equivalent of 581 - 660. There are two product type segments, seven vintage segments, six geographic segments, five delinquency status segments, three credit line segments, and five refreshed FICO score or equivalent segments. This results in a dataset with 6,300 rows of data per reporting month ($2 \times 7 \times 6 \times 5 \times 3 \times 5 = 6,300$). **BHCs should submit all data files in SAS format (version 7 or higher) only.** In the submission, BHCs should include all segments that are not applicable (e.g., there are no loans or accounts in those segments) such that the dataset always has 6,300 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 (SAS Variable Name: SEGMENT_ID; SAS Data Type: character) for each reported segment. This segment ID should be a unique twelve digit identifier where each pair of the twelve digits refers to a specific classification for each of the six segment categories. Refer to Table A for the attribute codes for the six segment categories. For example, in the US Bank Card Example Raw File Exhibit, the first segment listed has the segment ID 010101010101 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 010101010102 because all of the attributes are the same as the prior segment except that it covers a refreshed FICO score or equivalent of 581 - 660, 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 Contractual 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 segment, 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 reporting institution in that month.

A. Segments

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** – BHCs should segment the portfolio into the following two product types:
 - a) Bank Card—Regular, general purpose credit cards that can be used at a wide variety of merchants, including any which accept MasterCard, Visa, American Express or Discover credit cards. Include affinity and co-brand cards in this category, oil and gas cards, and student cards if applicable. This product type also includes private label or propriety credit cards, which are tied to the retailer issuing the card and can only be used in that retailer's stores.
 - b) Charge Cards—Consumer credit cards for which the balance is repaid in full each billing cycle.

2. **Vintage** – Vintage refers to the calendar year that the account was originated. There are seven possible vintages to report:
 - a) 2005 and Before
 - b) 2006
 - c) 2007
 - d) 2008
 - e) 2009
 - f) 2010
 - g) 2011

3. **Geography** –Segment the portfolio into the following six geographical area designations. The primary borrower's current place of residence should be used to define the region.
 - a) Region 1: California, Nevada, Florida, Arizona, and US Territories (Puerto Rico, Virgin Islands, Guam, etc.)
 - b) Region 2: Rhode Island, South Carolina, Oregon, Michigan, Indiana, Kentucky, Georgia, Ohio, Illinois
 - c) Region 3: Washington DC, Mississippi, North Carolina, New Jersey, Tennessee, Missouri, West Virginia, Connecticut, Idaho, Pennsylvania, Washington, Alabama
 - d) Region 4: Delaware, Massachusetts, New York, Colorado, New Mexico, Texas
 - e) Region 5: Alaska, Louisiana, Wisconsin, Arkansas, Maine, Maryland, Utah, Montana, Minnesota, Oklahoma, Iowa, Virginia, Wyoming, Kansas, Hawaii
 - f) Region 6: Vermont, New Hampshire, Nebraska, South Dakota, North Dakota

4. **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 - 89 DPD: Accounts that are 30 to 89 days past due (accruing and non-accruing) as of month-end.
 - c) 90 - 119 DPD: Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
 - d) 120 - 179 DPD: Accounts that are 120 to 179 days past due (accruing and non-accruing) as of month-end.
 - e) 180+ DPD: Accounts that are 180 or more days past due (accruing and non-accruing) as of month-end.

5. **Credit Line** – Segment the portfolio into the following three credit line segments. If necessary, round any dollar values up to the next integer (e.g., \$1,000.01 - \$1,000.99 to \$1,001).
 - a) \leq \$1,500
 - b) \$1,501 - \$7,500
 - c) $>$ \$7,500

6. **Refreshed FICO Score or Equivalent** – Segment the portfolio by refreshed FICO score or equivalent. A refreshed FICO score is the most recent update to the score used for the original credit decision. If internal credit scores or other bureau scores are used (as opposed to FICO), map the score to a FICO equivalent. Segment the portfolio into the following five categories:
 - a) \leq 580
 - b) $>$ 580 and \leq 660
 - c) $>$ 660 and \leq 720
 - d) $>$ 720
 - e) N/A – Refreshed 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. For frozen lines, the commitment amount should equal the UPB.

5. **# New Accounts** – The total number of new accounts originated (or purchased) in the given month for the segment as of month-end.
6. **\$ New Commitments** – The total dollar amount of new commitments on accounts originated (or purchased) in the given month for the segment as of month-end. If unknown for some accounts due to an acquisition or a 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 segment, 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 segment, 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 segment, categorize recoveries by delinquency status at charge-off. BHCs should report recoveries as a positive number.
10. **\$ O/S for 0% Utilization** – The total receivables for accounts on the book for the segment as of month-end that have 0% utilization. Utilization is defined as outstanding balance divided by total credit line. Accounts with negative balances should be assigned 0% utilization.
11. **\$ O/S for Utilization > 0% and <= 35%** – The total receivables for accounts on the book for the segment as of month-end that have >0% utilization and <= 35% utilization.
12. **\$ O/S for Utilization > 35% and <= 80%** – The total receivables for accounts on the book for the segment as of month-end that have >35% utilization and <= 80% utilization.
13. **\$ O/S for Utilization > 80%** – The total receivables for accounts on the book for the segment as of month-end that have >80% utilization. For frozen lines, if the UPB exceeds zero, then the utilization is 100%.
14. **\$ O/S for Utilization N/A** – The total receivables for accounts on the book for the segment as of month-end that have an unknown or missing utilization rate.
15. **# Accounts O/S for 0% Utilization** – The total number of accounts on the book for the segment as of month-end that have 0% utilization.
16. **# Accounts for Utilization > 0% and <= 35%** – The total number of accounts on the book for the segment as of month-end that have >0% utilization and <= 35% utilization.

17. **# Accounts for Utilization > 35% and <= 80%** – The total number of accounts on the book for the segment as of month-end that have >35% utilization and <= 80%.
18. **# Accounts for Utilization > 80%** – The total number of accounts on the book for the segment as of month-end that have >80% utilization.
19. **# Accounts for Utilization N/A** – The total number of accounts on the book for the segment as of month-end that have an unknown or missing utilization rate.
20. **# Accounts Charged-off** – The total number of accounts which experienced a charge-off (contractual or bankruptcy) in the reference month. For the delinquency status segment, categorize charge-offs by delinquency status at charge-off.
21. **\$ 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 [$\$ \text{ Gross Contractual Charge-offs} + \$ \text{ Bankruptcy Charge-offs} - \$ \text{ Recoveries}$].
22. **Adjustment Factor to Reconcile \$ Gross Contractual Charge-offs to \$ Net Charge-offs** – If it is not the case that \$ Net Charge-offs equals [$\$ \text{ Gross Contractual Charge-offs} + \$ \text{ Bankruptcy Charge-offs} - \$ \text{ Recoveries}$], provide the value of \$ Net Charge-offs minus [$\$ \text{ Gross Contractual Charge-offs} + \$ \text{ Bankruptcy Charge-offs} - \$ \text{ Recoveries}$] 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.
23. **\$ 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.
24. **# 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.

FR Y-14 Q: US Bank Cards and Charge Cards Schedule

Table A

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	06	07	
Report Instruction A - 1	Product Type	PRODUCT_TYPE	Character	char(35)	1 - 2	Bank Card	Charge Card						
Report Instruction A - 2	Vintage	VINTAGE	Character	char(35)	3 - 4	2005 and Before	2006	2007	2008	2009	2010	2011	
Report Instruction A - 3	Geography	GEOGRAPHY	Character	char(35)	5 - 6	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6		
Report Instruction A - 4	Delinquency Status	DLQ_STATUS	Character	char(35)	7 - 8	Current + 1 - 29 DPD	30 - 89 DPD	90 - 119 DPD	120 - 179 DPD	180+ DPD			
Report Instruction A - 5	Credit Line	CREDIT_LINE	Character	char(35)	9 - 10	<= \$1,500	\$1,501 - \$7,500	> \$7,500					
Report Instruction A - 6	Refreshed FICO or Equivalent	REF_FICO	Character	char(35)	11 - 12	<= 580	581 - 660	661 - 720	> 720	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	\$ O/S for 0% utilization	D_OS_0	Numeric	16.6
Report Instruction B - 11	\$ O/S for Utilization > 0% and <= 35%	D_OS_UTIL_L35	Numeric	16.6
Report Instruction B - 12	\$ O/S for Utilization > 35% and <= 80%	D_OS_UTIL_GE35_80	Numeric	16.6
Report Instruction B - 13	\$ O/S for Utilization > 80%	D_OS_UTIL_G80	Numeric	16.6
Report Instruction B - 14	\$ O/S for Utilization N/A	D_OS_UTIL_NA	Numeric	16.6
Report Instruction B - 15	# Accounts for 0% Utilization	N_ACCT_UTIL_0	Numeric	16.
Report Instruction B - 16	# Accounts for Utilization > 0% and <= 35%	N_ACCT_UTIL_L35	Numeric	16.
Report Instruction B - 17	# Accounts for Utilization > 35% and <= 80%	N_ACCT_UTIL_GE35_80	Numeric	16.
Report Instruction B - 18	# Accounts for Utilization > 80%	N_ACCT_UTIL_G80	Numeric	16.
Report Instruction B - 19	# Accounts for Utilization N/A	N_ACCT_UTIL_NA	Numeric	16.
Report Instruction B - 20	# Accounts Charged-off	N_ACCT_CO	Numeric	16.
Report Instruction B - 21	\$ Net Charge-offs	D_NET_CO	Numeric	16.6
Report Instruction B - 22	Adjustment Factor to Reconcile \$ Gross Contractual Charge-off to \$ Net Charge-offs	D_ADJ_NET_CO	Numeric	16.6
Report Instruction B - 23	\$ O/S for Accounts That Were 30+ DPD in Last 24 Months	D_OS_ACCT_GE30_DPD_24M	Numeric	16.6
Report Instruction B - 24	# Accounts That Were 30+ DPD in Last 24 Months	N_ACCTS_GE30_DPD_24M	Numeric	16.

US - Geographic Regions	
Region 1	CA, NV, FL, AZ, US Territories (PR, VI, GU, etc.)
Region 2	RI, SC, OR, MI, IN, KY, GA, OH, IL
Region 3	DC, MS, NC, NJ, TN, MO, WV, CT, ID, PA, WA, AL
Region 4	DE, MA, NY, CO, NM, TX
Region 5	AK, LA, WI, AR, ME, MD, UT, MT, MN, OK, IA, VA, WY, KS, HI
Region 6	VT, NH, NE, SD, ND

Refreshed FICO	
<= 580	Refreshed FICO less than or equal to 580
581 - 660	Refreshed FICO between 581 and 660
661 - 720	Refreshed FICO between 661 and 720
> 720	Refreshed FICO greater than 720
N/A	Refreshed FICO missing

Credit Line	
<= \$1,500	Accounts with Credit Line less than or equal to \$1,500
\$1,501 - \$7,500	Accounts with Credit Line between \$1,501 and \$7,500
> \$7,500	Accounts with Credit Line greater than \$7,500

