FR Y-14Q: Retail Student Loan Schedule Instructions

In this schedule, bank holding companies (BHCs) should report all student loans reported in lines 6.b and 6.d of schedule HC-C of the FR Y-9C.

For the first reporting period (September 2011), the request is for monthly portfolio-level data for a number of student loan portfolio segments from January 2007 to the first reporting period. For subsequent periods, the BHC is only required to report data for the months within the reporting period.

The requested segmentations are presented in table A below. Reporting BHCs are requested to segment the student loan portfolio by product type, origination vintage, original FICO or equivalent, and delinquency status. 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 **Student** for portfolio ID within this schedule).

Table B lists the variables that are 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 in the table for the submission.**

The Student Example Raw File Exhibit provides an example of the dataset to be submitted. Columns D to I of the example indicate the specific reported segment, while the remaining columns contain the requested summary variables. Rows 3 to 60 are for the following specific segment: managed – gov't guaranteed, originated in 2005 or earlier, with original FICO or equivalent <= 660, and current or 1-29 days past due. A new segment starts in row 61. This segment has the same characteristics as the prior segment except that the delinquency status is 30-59 days past due. There are two product segments, five origination vintage segments, three original FICO or equivalent segments, and five delinquency status segments. This results in a dataset with 150 rows of data per reporting month (2 x 5 x 3 x 5 = 150). **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 150 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 eight digit identifier where each pair of the eight digits refers to a specific classification for each of the four segmentation categories. Reporting institutions should refer to table A below for the attribute codes for the four segment categories. For example, in the Student 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. 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 delinquency status is 30-59 days past due, 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 exceptions to this rule are the following summary variables: *$ Gross Contractual Charge-offs, $ Bankruptcy Charge-offs, $ Recoveries*, and *$ Net Charge-offs*. For these variables, 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 the 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 the reporting 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 –** Reporting institutions should segment the portfolio into the following two product types. An example of a government guaranteed loan is a FFELP loan.
   a) Managed - Government Guaranteed
   b) Managed – Private

2. **Vintage –** Refers to the calendar year when the loan was originated. If there were multiple disbursements tied to an original then use the year of the first disbursement. Vintage refers to the calendar year that the account was originated. There are five possible vintages to report:
   a) 2005 and before
   b) 2006
   c) 2007
   d) 2008
   e) 2009 and after

3. **Original FICO or equivalent –** Reporting institutions should segment the portfolio by original FICO score (or equivalent). The FICO score can be based on the credit bureau service the institution uses as its source. Original FICO reflects the score upon which the original underwriting decision was based. If the bank does NOT obtain original FICO scores, map the internal score or other bureau score used for the FICO scores and report that score. Include borrower FICO in this calculation even if the borrower's FICO score was not used to make the underwriting decision because of the presence of a co-signer. Segment the portfolio into the following three categories:
   a) <= 660
   b) > 660
   c) N/A— Original FICO or equivalent score is missing or unknown

4. **Delinquency status -** Reporting institutions should segment the portfolio into the following five delinquency statuses:
   a) Current + 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.

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** – Total unpaid principal balance for accounts on the book for the segment as of month-end.

3. **# Accounts in Repayment** – Total number of accounts on the book for the segment as of month-end that have entered the loan's repayment period.

4. **$ Outstandings in Repayment** – Total unpaid principal balance for accounts on the book for the segment as of month-end that have entered the loan's repayment period.

5. **# New Disbursements** – The total number of new disbursements in the given month for the segment as of month-end.

6. **$ New Disbursements** – The total dollar amount disbursed in the given month for the segment as of month-end.

7. **$ of Unpaid principal balance with Co-Signer** – The dollar amount of unpaid principal balance in the segment that was underwritten with a co-signer reported as of the month-end.

8. **$ of Unpaid principal balance In Grace –** The dollar amount of unpaid principal balance for accounts that are in grace status for the segment being reported as of month-end.

9. **$ of Unpaid principal balance In Deferment –** The dollar amount of unpaid principal balance for accounts that are in deferment status for the segment being reported as of month-end.

10. **$ of Unpaid principal balance In Forbearance –** The dollar amount of unpaid principal balance for accounts that are in forbearance status for the segment being reported as of month-end.

11. **$ CDR [0% through 1.99%) -** The total unpaid principal balance in the segment that has a school cohort default rate as computed by the Department of Education falling within 0% through 1.99% as of the month-end.

12. **$ CDR [2% through 3.99%) –** The total unpaid principal balance in the segment that has a school cohort default rate as computed by the Department of Education falling within 2% through 3.99% as of the month-end.

13. **$ CDR [4% through 5.99%) –** The total unpaid principal balance in the segment that has a cohort default rate falling within 4% through 5.99% as of the month-end.

14. **$ CDR [6% through 7.99%) –** The total unpaid principal balance in the segment that has a cohort default rate falling within 6% through 7.99% as of the month-end.

15. **$ CDR [8% through 9.99%) –** The total unpaid principal balance in the segment that has a cohort default rate falling within 8% through 9.99% as of the month-end.

16. **$ CDR > 10%** - The total unpaid principal balance in the segment that has a cohort default rate falling above 10%as of the month-end.

17. **$ CDR = N/A** - The total unpaid principal balance in the segment that has no cohort default rate as of the month-end.

18. **$ Gross Contractual Charge-offs –** The total unpaid principal balance for the segment that was 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 the delinquency status at charge-off.

19. **$ Bankruptcy Charge-offs –** The total unpaid principal balance 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 the delinquency status at charge-off.

20. **$ 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 the delinquency status at charge-off.

21. **$ 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 [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ 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 [$ 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 Institition'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.

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		Table A					Please provide all Dollar Unit data in $ Millions.				

Table A

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	Managed - Gov Guaranteed	Managed - Private			
Report Instruction A - 2	**Vintage**	VINTAGE	Character	char(35)	3-4	2005 and before	2006	2007	2008	2009 and after
Report Instruction A - 3	**Original FICO or equivalent**	ORIG_FICO	Character	char(35)	5-6	<= 660	661 & above	NA		
Report Instruction A - 4	**Delinquency Status**	DLQ_STATUS	Character	char(35)	7-8	Current + 1-29 DPD	30-59 DPD	60-89 DPD	90-119 DPD	120+ DPD

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	$ Outstandings	D_OS	Numeric	16.6
Report Instruction B - 3	# Accounts in repayment	N_ACCT_REPAY	Numeric	16.
Report Instruction B - 4	$ Outstandings in repayment	D_OS_REPAY	Numeric	16.6
Report Instruction B - 5	# New Disbursements	N_NEW_DISBURSEMENTS	Numeric	16.
Report Instruction B - 6	$ New Disbursements	D_NEW_DISBURSEMENTS	Numeric	16.6
Report Instruction B - 7	$ UPB with Co-Signer	D_UPB_COSIGN	Numeric	16.6
Report Instruction B - 8	$ UPB In-Grace	D_UPB_INGRACE	Numeric	16.6
Report Instruction B - 9	$ UPB In-Deferment	D_UPB_INDEF	Numeric	16.6
Report Instruction B - 10	$ UPB In-Forebearance	D_UPB_INFORE	Numeric	16.6
Report Instruction B - 11	$ CDR [0% through 1.99%)	D_CDR_000199	Numeric	16.6
Report Instruction B - 12	$ CDR [2% through 3.99%)	D_CDR_200399	Numeric	16.6
Report Instruction B - 13	$ CDR [4% through 5.99%)	D_CDR_400599	Numeric	16.6
Report Instruction B - 14	$ CDR [6% through 7.99%)	D_CDR_600799	Numeric	16.6
Report Instruction B - 15	$ CDR [8% through 9.99%)	D_CDR_800999	Numeric	16.6
Report Instruction B - 16	$ CDR >=10%	D_CDR_GT1000	Numeric	16.6
Report Instruction B - 17	$ CDR = N/A	D_CDR_NA	Numeric	16.6
Report Instruction B - 18	$ Gross Contractual Charge-offs	D_GROSS_CONTRACTUAL_CO	Numeric	16.6
Report Instruction B - 19	$ Bankruptcy Charge-offs	D_BANKRUPTCY_CO	Numeric	16.6
Report Instruction B - 20	$ Recoveries	D_RECOVERIES	Numeric	16.6
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

Student Example Raw Data File Exhibit

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
1	Business/Portfolio Identifier Data			Segments						Summary Variables											
2	BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID #	Product Type	Origination Vintage	Original FICO	Delinquency Status	Reporting Month	# Accounts	$ Outstandings	# Accounts in repayment	$ Outstandings in repayment	# Accounts New Origination	$ Outstanding New Origination	Avg. Original FICO of Borrowers	$ UPB with Co-Signer	$ UPB In-Grace	$ UPB In-Deferment	$ UPB In-Forebearance	$ CDR [0% through 1.99%)
3	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jan-07												
4	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Feb-07												
5	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Mar-07												
6	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Apr-07												
7	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	May-07												
8	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jun-07												
9	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jul-07												
10	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Aug-07												
11	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Sep-07												
12	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Oct-07												
13	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Nov-07												
14	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Dec-07												
15	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jan-08												
16	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Feb-08												
17	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Mar-08												
18	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Apr-08												
19	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	May-08												
20	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jun-08												
21	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jul-08												
22	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Aug-08												
23	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Sep-08												
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25	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Nov-08												
26	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Dec-08												
27	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jan-09												
28	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Feb-09												
29	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Mar-09												
30	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Apr-09												
31	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	May-09												
32	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jun-09												
33	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jul-09												
34	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Aug-09												
35	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Sep-09												
36	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Oct-09												
37	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Nov-09												
38	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Dec-09												
39	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jan-10												
40	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Feb-10												
41	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Mar-10												
42	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Apr-10												
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51	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jan-11												
52	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Feb-11												
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61	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Jan-07												
62	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Feb-07												
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	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
1	Business/Portfolio Identifier Data			Segments						Summary Variables											
2	BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID #	Product Type	Origination Vintage	Original FICO	Delinquency Status	Reporting Month	# Accounts	$ Outstandings	# Accounts in repayment	$ Outstandings in repayment	# Accounts New Origination	$ Outstanding New Origination	Avg. Original FICO of Borrowers	$ UPB with Co-Signer	$ UPB In-Grace	$ UPB In-Deferment	$ UPB In-Forebearance	$ CDR [0% through 1.99%)
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1	Business/Portfolio Identifier Data		Segments																	
2	BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID #	Product Type	Origination Vintage	Original FICO	Delinquency Status	Reporting Month	$ CDR [2% through 3.99%)	$ CDR [4% through 5.99%)	$ CDR [6% through 7.99%)	$ CDR [8% through 9.99%)	$ CDR >=10%	$ CDR = N/A	$ Gross Contractual Charge-offs	$ Bankruptcy Charge-offs	$ Recoveries	$ Net Charge-offs	Adjustment Factor to Reconcile $ Gross Contractual Charge-off to $ Net Charge-offs
3	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jan-07											
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14	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Dec-07											
15	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jan-08											
16	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Feb-08											
17	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Mar-08											
18	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Apr-08											
19	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	May-08											
20	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jun-08											
21	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jul-08											
22	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Aug-08											
23	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Sep-08											
24	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Oct-08											
25	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Nov-08											
26	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Dec-08											
27	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jan-09											
28	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Feb-09											
29	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Mar-09											
30	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Apr-09											
31	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	May-09											
32	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jun-09											
33	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jul-09											
34	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Aug-09											
35	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Sep-09											
36	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Oct-09											
37	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Nov-09											
38	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Dec-09											
39	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jan-10											
40	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Feb-10											
41	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Mar-10											
42	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Apr-10											
43	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	May-10											
44	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jun-10											
45	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jul-10											
46	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Aug-10											
47	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Sep-10											
48	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Oct-10											
49	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Nov-10											
50	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Dec-10											
51	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jan-11											
52	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Feb-11											
53	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Mar-11											
54	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Apr-11											
55	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	May-11											
56	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jun-11											
57	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jul-11											
58	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Aug-11											
59	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Sep-11											
60	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Oct-11											
61	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Jan-07											
62	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Feb-07											
63	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Mar-07											
64	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Apr-07											
65	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	May-07											
66	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Jun-07											
67	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Jul-07											
68	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Aug-07											
69	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Sep-07											
70	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Oct-07											
71	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Nov-07											
72		...		...		...		...	...	...	...	...	...	...	...	...	...	...	...	...

	A	B	C	D	E	F	G	H	I	V	W	X	Y	Z	AA	AB	AC	AD	AE	AF
1	Business/Portfolio Identifier Data			Segments																
2	BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID #	Product Type	Origination Vintage	Original FICO	Delinquency Status	Reporting Month	$ CDR [2% through 3.99%)	$ CDR [4% through 5.99%)	$ CDR [6% through 7.99%)	$ CDR [8% through 9.99%)	$ CDR >=10%	$ CDR = N/A	$ Gross Contractual Charge-offs	$ Bankruptcy Charge-offs	$ Recoveries	$ Net Charge-offs	Adjustment Factor to Reconcile $ Gross Contractual Charge-off to $ Net Charge-offs
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