FR Y-14Q: Retail International Auto Loan Schedule Instructions

This document provides general guidance and data definitions for the International Auto Loan Schedule. In this schedule, reporting bank holding companies (BHCs) should include international (not US or US territories) loans reported in line 6.c of schedule HC-C of the FR-Y9C and international auto leases included in line 10.a of schedule HC-C of the FR Y-9C. For the US Auto Loan Schedule, see the separate set of instructions.

For the first reporting period (e.g., September 2011), report monthly portfolio-level data for the international portion of the auto loan 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 segments are presented in Table A below. Reporting BHCs should segment their auto loan portfolio by product type, original FICO score or equivalent, and delinquency status. More information on each of these segments 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 IntAuto for the 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 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 International Auto Example Raw Data File exhibit provides an example of the dataset to be submitted. Columns D to H of the worksheet 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-loan-new, with original FICO Score or equivalent of <=620, and of current status. A new segment starts in row 61. This segment has the same characteristics as the prior segment except that the delinquency status is 1-29 days past due (DPD) rather than current. There are three product type segments, three original FICO score or equivalent segments, and six delinquency status segments. This results in a dataset with 54 rows of data per reporting month (3 x 3 x 6 = 54). 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 54 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 six digit identifier where each pair of the six digits refers to a specific classification for each of the three segment categories. Refer to Table A below for the attribute codes for the three segment categories. For example, in the *International Auto Example Raw Data File* exhibit, the first segment listed has the segment ID 010101 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 010102 because all of the attributes are the same as the prior segment except that the delinquency status is 1 to 29 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 segment-level summary variables, report unpaid principal balance gross of any partial charge-offs that may have been taken on the loan. For the \$ gross contractual charge-offs, \$ bankruptcy charge-offs, \$ recoveries, and \$ net charge-offs report the dollar amount of charge-offs or recoveries for the segment only for the

month that they occurred. For the delinquency status segment, 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 reporting month should thus result in the total charge-offs or recoveries recorded by the 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** Segment the managed (securitized or non-securitized) portfolio into new auto loans, used auto loans and consumer auto leases as of month-end. "Managed" refers to loans originated by the BHC, including securitized loans put back on the books due to FAS 166/167. It does not include loans that were originated by a third party and only serviced by the BHC.
- 2. **Original FICO score or equivalent** Segment the portfolio by original FICO score or equivalent. Original FICO or equivalent should be the credit 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
- 3. **Delinquency status** Segment the portfolio into the following six delinquency statuses:
 - a) Current: Accounts that are not past due (accruing and non-accruing) as of month-end.
 - b) 1-29 DPD: Accounts that are 1 to 29 days past due (accruing and non-accruing) as of month-end.
 - c) 30-59 DPD: Accounts that are 30 to 59 days past due (accruing and non-accruing) as of month-end.
 - d) 60-89 DPD: Accounts that are 60 to 89 days past due (accruing and non-accruing) as of month-end.
 - e) 90-119 DPD: Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end
 - f) 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 reported as of month-end.
- 3. **# New accounts** The total number of new accounts originated (or purchased) in the given month for the segment as of month-end.
- 4. **\$ New accounts** The total dollar amount of new accounts originated (or purchased) in the given month for the segment as of month-end.
- 5. **\$ Vehicle type car/van** The unpaid principal balance in the portfolio with vehicle type classified as "car/van" for the segment as of month-end.
- 6. **\$ Vehicle type SUV/truck** The unpaid principal balance in the portfolio with vehicle type classified as "SUV/truck" for the segment as of month-end.
- 7. **\$ Vehicle type sport/luxury/convertible** The unpaid principal balance in the portfolio with vehicle type classified as "sport/luxury/convertible" for the segment as of month-end.
- 8. **\$ Vehicle type unknown** The unpaid principal balance in the portfolio with vehicle type classified as "unknown" for the segment as of month-end.
- 9. **\$ Repossession** The unpaid principal balance of loans with repossessed vehicles for the segment as of month-end.
- 10. **\$ Current month repossession** The unpaid principal balance of loans with vehicles newly repossessed in the given month for the segment as of month-end.
- 11. \$ 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 segment, categorize charge-offs by their delinquency status at charge-off. All partial charge-offs not due to bankruptcy (i.e., taken at re-possession, death of the borrower, etc.) should be reported in this variable.
- 12. **\$ 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 segment, categorize charge-offs by their delinquency status at charge-off.
- 13. **\$ 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 their delinquency status at charge-off. Report recoveries as a positive number.
- 14. **\$ 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. Report principal charge-offs only, not

- interest and fees. Generally, \$ net charge-offs should equal [\$ gross contractual charge-offs + \$ bankruptcy charge-offs \$ recoveries].
- 15. 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. As a separate document included in the submission, provide an explanation for such a difference (for example, fraud losses are also included in the 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.
- 16. **\$ Ever 30DPD in the last 12 months** The total unpaid principal balance for the segment as of month-end that was 30 or more days past due at any given time in the twelve months ending in the reference month.
- 17. **\$ Ever 60DPD in the last 12 months** The total unpaid principal balance for the segment as of month-end that was 60 or more days past due at any given time in the twelve months ending in the reference month.
- 18. **Projected value (example ALG)** Total projected value of lease at termination. Only calculated for leased vehicles.
- 19. Actual sale proceeds Sales proceeds from terminated leases. Only calculated for leased vehicles.

FR Y-14: International Auto Loan Schedule

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

Definition	Segments	SAS Variable Name	SAS	SAS	Segment ID	Attribute ID within Segment ID Positions					
Reference	Segments	SAS Variable Name	Data Type	Format	Position	01	02	03	04	05	06
Report Instruction A - 1	Product Type	PRODUCT_TYPE	Character	char(35)	1-2	Managed-Loan-New	Managed-Loan-Used	Managed-Lease			
Report Instruction A - 2	Original FICO or Equivalent	ORIG_FICO	Character	char(35)	3-4	<= 620	> 620	N/A			
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

Table B

	Table B		1	1
Definition			SAS	SAS
Reference	Summary Variables	SAS Variable Name	Data Type	Format
Report Instruction B - 1	# Accounts	N_ACCT	Numeric	16.
Report Instruction B - 2	\$ Outstandings	D_OS	Numeric	16.6
Report Instruction B - 3	# New Accounts	N_NEW_ACCOUNTS	Numeric	16.
Report Instruction B - 4	\$ New Accounts	D_NEW_ACCOUNTS	Numeric	16.6
Report Instruction B - 5	\$ Vehicle Type - Car/Van	D_VEHICLE_TYPE_CAR_VAN	Numeric	16.6
Report Instruction B - 6	\$ Vehicle Type - SUV/Trucks	D_VEHICLE_TYPE_SUV_TRUCK	Numeric	16.6
Report Instruction B - 7	\$ Vehicle Type - Sport/Luxury/Convertible	D_VEHICLE_TYPE_SPORT	Numeric	16.6
Report Instruction B - 8	\$ Vehicle Type - Unknown	D_VEHICLE_TYPE_UNKNOWN	Numeric	16.6
Report Instruction B - 9	\$ Repossession	D_REPO	Numeric	16.6
Report Instruction B - 10	\$ Current Month Repossessed	D_CUR_MONTH_REPO	Numeric	16.6
Report Instruction B - 11	\$ Gross Contractual Charge-offs	D_GROSS_CONTRACTUAL_CO	Numeric	16.6
Report Instruction B - 12	\$ Bankruptcy Charge-offs	D_BANKRUPTCY_CO	Numeric	16.6
Report Instruction B - 13	\$ Recoveries	D_RECOVERIES	Numeric	16.6
Report Instruction B - 14	\$ Net Charge-offs	D_NET_CO	Numeric	16.6
	Adjustment Factor to Reconcile \$ Gross			
Report Instruction B - 15	Contractual Charge-off to \$ Net Charge-offs	D_ADJ_NET_CO	Numeric	16.6
Report Instruction B - 16	\$ Ever 30DPD in the last 12 months	D_ACCT_EVER_30DPD_LAST12	Numeric	16.6
Report Instruction B - 17	\$ Ever 60DPD in the last 12 months	D_ACCT_EVER_60DPD_LAST12	Numeric	16.6
Report Instruction B - 18	Projected Value (example ALG) - Lease only	D_PROJ_VALUE_LEASE	Numeric	16.6
Report Instruction B - 19	Actual Sale Proceeds - Lease only	D_ACT_SALE_PROCEEDS_LEASE	Numeric	16.6

International 6	B Auto raw data file examp	C	D	E	F	G	Н	I J K L M N O P Q									
Business/Porti	Auto raw data file examp folio Identifier Data	ile	Segment					Summary Variables									
BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID	Product Type	Original FICO or Equivalent	Delinquency Status	Reporting Month	# Accounts	\$ Outstandings	# New Originations	\$ New Originations	\$ Vehicle Type - Car/ Van	\$ Vehicle Type - SUV/ Trucks	\$ Vehicle Type - Sport/ Luxury / Convertible	\$ Vehicle Type - Unknown	\$ Repossessio	
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A	В	С	D	E	F	G	Н	R	S	Т	U	V	W	Х	Y	Z	AA
1 International A 2 Business/Porti	luto raw data file examp folio Identifier Data	ole	Segment														
3 BHC Name	BHC RSSD_ID#	Portfolio ID	Segment ID	Product Type	Original FICO or Equivalent	Delinquency Status	Reporting Month	\$ Current Month Repossessed	\$ Gross Contractual Charge-offs	\$ Bankruptcy Charge-offs	\$ Recoveries	\$ Net Charge-offs	Adjustment Factor to Reconcile \$ Gross Contractual Charge-offs	\$ Ever 30DPD in the last 12 months	\$ Ever 60DPD in the last 12 months	Projected Value (example ALG) - Lease only	Actual Sale Proceeds - Lease only
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11 ABC	7654321		010101	Managed-Loan-New	<= 620	Current	Aug-07										
12 ABC	7654321		010101	Managed-Loan-New	<= 620	Current	Sep-07										
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25 ABC 26 ABC	7654321 7654321		010101	Managed-Loan-New Managed-Loan-New	<= 620 <= 620	Current	Oct-08 Nov-08										
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47 ABC	7654321		010101	Managed-Loan-New	<= 620	Current	Aug-10										
48 ABC	7654321		010101	Managed-Loan-New	<= 620	Current	Sep-10										
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62 ABC	7654321	IntAuto	010102	Managed-Loan-New	<= 620	1-29 DPD	Jan-07										
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67 ABC	7654321		010102	Managed-Loan-New	<= 620	1-29 DPD	Jun-07										
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