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

This document provides general guidance and data definitions for the US Auto Loan Schedule. For the International Auto Loan Schedule, see the separate instructions. In this schedule, reporting bank holding companies (BHCs) should include all US loans reported in line 6.c of schedule HC-C of the FR-Y9C and US auto leases included in line 10.a of schedule HC-C of the FR Y-9C.

For the first reporting period (e.g., September 2011), the request is for monthly portfolio-level data for the portion of the auto loan portfolio originated in the United States and US Territories by segments from January 2007 to the first reporting period. For subsequent periods, the reporting BHC is only required to report data for the months within the reporting period. The requested segments are presented in Table A below. Reporting BHCs should segment their auto loan portfolio by product type, vintage, original loan-to-value (LTV), original FICO score or equivalent, geography, 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 **Auto** for your 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 *Auto Example Raw Data File* exhibit provides an example of the dataset to be submitted. Columns D to K of this 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, originated in or before the year five years prior to the current reporting period,   with original LTV <= 90%, original FICO score or equivalent <= 620, in Region #1, and 29 or fewer days past due (DPD). 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 rather than current. There are three product type segments, six vintage segments, three original LTV segments, five original FICO score or equivalent segments, six geography segments, and five delinquency status segments. This results in a dataset with 8,100 rows of data per reporting month (3 x 6 x 3 x 5 x 6 x 5 = 8,100). **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 8,100 rows of data per reporting month. For the summary variables, assign a SAS Missing Value (".") if information is not applicable or not available.

Provide a segment ID 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 below for the attribute codes for the six segment categories. For example, in the *Auto Example Raw Data 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 the delinquency status is 30 to 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 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 variables, report the dollar amount of charge-offs or recoveries 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 your 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. **Vintage** – Vintage refers to the calendar year that the account was originated. There are six possible vintages to report:
   a) Current reporting year minus five and before
   b) Current reporting year minus four
   c) Current reporting year minus three
   d) Current reporting year minus two
   e) Current reporting year minus one
   f) Current reporting year

3. **Original LTV** - Segment the portfolio into the loan to value ratio at origination (calculated using the retail price of the vehicle). Please round any LTV ratios up to the next integer (LTV 90.01-90.99 to 91). Please break into three segments:
   a) 90 or below
   b) 91 - 120
   c) 121 and above

4. **Original FICO Score or Equivalent** – Segment the portfolio by Original FICO score or equivalent. Original FICO Score 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 five categories:
   a) <= 620
   b) > 620 and <= 660
   c) > 660 and <= 720
   d) > 720
   e) N/A — Original FICO or equivalent score is missing or unknown

5. **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, Guam, etc.)
   b) Region 2: Rhode Island, South Carolina, Oregon, Michigan, Indiana, Kentucky, Georgia, Ohio, Illinois
   c) Region 3: Washington D.C., 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

6. **Delinquency Status** - Segment the portfolio into the following five delinquency statuses:
   a) Current + 1-29 DPD: Accounts that are not past due (accruing and non-accruing) or are 1-29 DPD (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. **# New Accounts** – The total number of new accounts originated (or purchased) in the given month for the segment as of month-end. The BHC should follow its standard practice for assigning date of origination.

4. **$ New Accounts** – The total dollar amount of new accounts originated (or purchased) in the given month for the segment as of month-end. The BHC should follow its standard practice for assigning date of origination.

5. **Interest Rate** – The average annual percentage rate for accounts on the book for the segment as of month-end. In making this calculation, report the purchase APR unless the account is in default or workout. If the account is in default, then use the default APR. If the account is in a workout program (temporary or permanent), use the workout APR.

6. **$ 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.

7. **$ 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.

8. **$ 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.

9. **$ Vehicle Type Unknown** – The Unpaid Principal Balance in the portfolio with vehicle type classified as "Unknown" for the segment as of month-end.

10. **$ Repossession –** The Unpaid Principal Balance of loans with repossessed vehicles for the segment as of month-end.

11. **$ Current Month Repossession –** The Unpaid Principal Balance of loans with vehicles newly repossessed in the given month for the segment as of month-end.

12. **$ 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. Include all partial charge-offs not due to bankruptcy (i.e., taken at re-possession, death of the borrower, etc.).

13. **$ 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.

14. **$ 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. Please report recoveries as a positive number.

15. **$ 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].

16. **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 your submission, provide an explanation for such a difference (for example, fraud losses are also included in your 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.

17. **$ 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.

18. **$ 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.

19. **Projected Value (example ALG) –** Total projected value of lease at termination. Only calculated for leased vehicles.

20. **Actual Sale Proceeds –** Sales proceeds from terminated leases. Only calculated for leased vehicles.

21. **Original Term < = 48 months –** The total Unpaid Principal Balance for accounts on the book for the segment as of month-end that had an original term of 48 months or less.

22. **Original Term 49-60 months –** The total Unpaid Principal Balance for accounts on the book for the segment as of month-end that had an original term of 49-60 months.

23. **Original Term 61-72 months –** The total Unpaid Principal Balance for accounts on the book for the segment as of month-end that had an original term of 61-72 months.

24. **Original Term >72 months –** The total Unpaid Principal Balance for accounts on the book for the segment as of month-end that had an original term of greater than 72 months.

25. **$ Origination Channel (Direct) –** The total Unpaid Principal Balance for accounts on the book for the segment as of month-end that were originated through direct channels (i.e., a chartered bank, a non-bank subsidiary).

26. **$ Loss Mitigation –** The total Unpaid Principal Balance for accounts on the book for the segment as of month-end that are currently in a loss mitigation program. Loss mitigation programs are broadly defined to include any program that eases the credit terms to an impaired borrower for purposes of mitigating loan losses. Examples of loss mitigation programs include match pay, temporary mitigation programs lasting up to 12 months, or permanent mitigation programs lasting more than one year.

27. **$ Joint Application –** The total Unpaid Principal Balance for accounts on the book for the segment as of month-end that were originated with a co-applicant.

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

Definition Reference	Segments	SAS Variable Name	SAS Data Type	SAS Format	Segment ID Position	Attribute ID within Segment ID Positions					
						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	Vintage	VINTAGE	Character	char(35)	3-4	Current reporting year minus five and before	Current reporting year minus four	Current reporting year minus three	Current reporting year minus two	Current reporting year minus one	Current reporting year
Report Instruction A - 3	Original LTV	ORIG_LTV	Character	char(35)	5-6	< = 90	91 -120	>120			
Report Instruction A - 4	Original FICO or Equivalent	ORIG_FICO	Character	char(35)	7-8	< = 620	621-660	661-720	>720	NA	
Report Instruction A - 5	Geography	GEOGRAPHY	Character	char(35)	9-10	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6
Report Instruction A - 6	Delinquency Status	DLQ_STATUS	Character	char(35)	11-12	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	# New Accounts	N_NEW_ACCOUNTS	Numeric	16.
Report Instruction B - 4	$ New Accounts	D_NEW_ACCOUNTS	Numeric	16.6
Report Instruction B - 5	Interest Rate	INTEREST_RATE	Numeric	16.6
Report Instruction B - 6	$ Vehicle Type - Car/Van	D_VEHICLE_TYPE_CAR_VAN	Numeric	16.6
Report Instruction B - 7	$ Vehicle Type - SUV/Truck	D_VEHICLE_TYPE_SUV_TRUCK	Numeric	16.6
Report Instruction B - 8	$ Vehicle Type - Sport/Luxury/Convertible	D_VEHICLE_TYPE_SPORT	Numeric	16.6
Report Instruction B - 9	$ Vehicle Type - Unknown	D_VEHICLE_TYPE_UNKNOWN	Numeric	16.6
Report Instruction B - 10	$ Repossession	D_REPO	Numeric	16.6
Report Instruction B - 11	$ Current Month Repossession	D_CUR_MONTH_REPO	Numeric	16.6
Report Instruction B - 12	$ Gross Contractual Charge-offs	D_GROSS_CONTRACTUAL_CO	Numeric	16.6
Report Instruction B - 13	$ Bankruptcy Charge-offs	D_BANKRUPTCY_CO	Numeric	16.6
Report Instruction B - 14	$ Recoveries	D_RECOVERIES	Numeric	16.6
Report Instruction B - 15	$ Net Charge-offs	D_NET_CO	Numeric	16.6
Report Instruction B - 16	Adjustment Factor to Reconcile $ Gross Contractual Charge-off to $ Net Charge-offs	D_ADJ_NET_CO	Numeric	16.6
Report Instruction B - 17	$ Ever 30DPD in the last 12 months	D_ACCT_EVER_30DPD_LAST12	Numeric	16.6
Report Instruction B - 18	$ Ever 60DPD in the last 12 months	D_ACCT_EVER_60DPD_LAST12	Numeric	16.6
Report Instruction B - 19	Projected Value (example ALG) - Lease only	D_PROJ_VALUE_LEASE	Numeric	16.6
Report Instruction B - 20	Actual Sale Proceeds - Lease only	D_ACT_SALE_PROCEEDS_LEASE	Numeric	16.6
Report Instruction B - 21	$ Original Term <=48	D_ORIG_TERM_LE_48	Numeric	16.6
Report Instruction B - 22	$Original Term 49-60	D_ORIG_TERM_49_60	Numeric	16.6
Report Instruction B - 23	$ Original Term 61-72	D_ORIG_TERM_61_72	Numeric	16.6
Report Instruction B - 24	$ Original Term > 72	D_ORIG_TERM_G_72	Numeric	16.6
Report Instruction B - 25	$ Origination Channel (Direct)	D_ORIG_CHANNEL_DIRECT	Numeric	16.6
Report Instruction B - 26	$ Loss Mitigation	D_LOSS_MITIGATION	Numeric	16.6
Report Instruction B - 27	$ Joint Application	D_JOINT_APPLICATION	Numeric	16.6

Regions	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

FR Y-14Q: Auto example raw data file

Business/Portfolio Identifier Data			Segment								Summary Variables													
BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID	Product Type	Vintage	Original LTV	Original FICO or Equivalent	Geography	Delinquency Status	Reporting Month	# Accounts	$ Outstandings	# New Originations	$ New Originations	Interest Rate	$ Vehicle Type - Car/ Van	$ Vehicle Type - SUV/ Truck	$ Vehicle Type - Sport/ Luxury/ Convertible	$ Vehicle Type - Unknown	$ Repossession	$ Current Month Repossession	$ Current Contractual Charge-offs	$ Gross Contractual Charge-offs	$ Bankruptcy Charge-offs
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jan-07														
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Feb-07														
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Mar-07														
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Apr-07														
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	May-07														
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jun-07														
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jul-07														
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Aug-07														
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Sep-07														
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Oct-07														
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Nov-07														
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Dec-07														
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jan-08														
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Feb-08														
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Mar-08														
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Apr-08														
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ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jun-08														
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jul-08														
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Aug-08														
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ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jan-09														
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ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Oct-11														
ABC	7654321	Auto	01010101010102	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	30-59 DPD	Jan-07														
ABC	7654321	Auto	01010101010102	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	30-59 DPD	Feb-07														
ABC	7654321	Auto	01010101010102	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	30-59 DPD	Mar-07														
ABC	7654321	Auto	01010101010102	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	30-59 DPD	Apr-07														
ABC	7654321	Auto	01010101010102	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	30-59 DPD	May-07														
ABC	7654321	Auto	01010101010102	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	30-59 DPD	Jun-07														
ABC	7654321	Auto	01010101010102	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	30-59 DPD	Jul-07														
ABC	7654321	Auto	01010101010102	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	30-59 DPD	Aug-07														
ABC	7654321	Auto	01010101010102	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	30-59 DPD	Sep-07														
ABC	7654321	Auto	01010101010102	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	30-59 DPD	Oct-07														
ABC	7654321	Auto	01010101010102	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	30-59 DPD	Nov-07														

Business/Portfolio Identifier Data | Segment

	BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID	Product Type	Vintage	Original LTV	Original FICO or Equivalent	Geography	Delinquency Status	Reporting Month	$ 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	$ Original Term <=48	$ Original Term 49-60	$ Original Term 61-72	$ Original Term > 72	$ Origination Channel (Direct)
4	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Jan-07												
5	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Feb-07												
6	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Mar-07												
7	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Apr-07												
8	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	May-07												
9	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Jun-07												
10	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Jul-07												
11	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Aug-07												
12	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Sep-07												
13	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Oct-07												
14	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Nov-07												
15	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Dec-07												
16	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Jan-08												
17	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Feb-08												
18	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Mar-08												
19	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Apr-08												
20	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	May-08												
21	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Jun-08												
22	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Jul-08												
23	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Aug-08												
24	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Sep-08												
25	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Oct-08												
26	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Nov-08												
27	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Dec-08												
28	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Jan-09												
29	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Feb-09												
30	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Mar-09												
31	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Apr-09												
32	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	May-09												
33	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Jun-09												
34	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Jul-09												
35	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Aug-09												
36	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Sep-09												
37	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Oct-09												
38	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Nov-09												
39	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Dec-09												
40	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Jan-10												
41	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Feb-10												
42	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Mar-10												
43	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Apr-10												
44	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	May-10												
45	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Jun-10												
46	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Jul-10												
47	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Aug-10												
48	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Sep-10												
49	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Oct-10												
50	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Nov-10												
51	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Dec-10												
52	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Jan-11												
53	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Feb-11												
54	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Mar-11												
55	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Apr-11												
56	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	May-11												
57	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Jun-11												
58	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Jul-11												
59	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Aug-11												
60	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Sep-11												
61	ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	Current + 1-29 DPD	Oct-11												
62	ABC	7654321	Auto	01010101010102	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	30-59 DPD	Jan-07												
63	ABC	7654321	Auto	01010101010102	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	30-59 DPD	Feb-07												
64	ABC	7654321	Auto	01010101010102	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	30-59 DPD	Mar-07												
65	ABC	7654321	Auto	01010101010102	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	30-59 DPD	Apr-07												
66	ABC	7654321	Auto	01010101010102	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	30-59 DPD	May-07												
67	ABC	7654321	Auto	01010101010102	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	30-59 DPD	Jun-07												
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72	ABC	7654321	Auto	01010101010102	Managed-Loan-New	Current reporting year minus five and before	<= 90	<= 620	Region 1	30-59 DPD	Nov-07												

FR Y-14Q: Auto example raw data file

Business/Portfolio Identifier Data | Segment

BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID	Product Type	Vintage	Original LTV	Original FICO or Equivalent	Geography	Delinquency Status	Reporting Month	$ Loss Mitigation	$ Joint Application
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jan-07		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Feb-07		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Mar-07		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Apr-07		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	May-07		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jun-07		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jul-07		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Aug-07		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Sep-07		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Oct-07		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Nov-07		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Dec-07		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jan-08		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Feb-08		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Mar-08		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Apr-08		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	May-08		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jun-08		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jul-08		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Aug-08		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Sep-08		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Oct-08		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Nov-08		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Dec-08		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jan-09		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Feb-09		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Mar-09		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Apr-09		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	May-09		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jun-09		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jul-09		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Aug-09		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Sep-09		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Oct-09		
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ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jan-10		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Feb-10		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Mar-10		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Apr-10		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	May-10		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jun-10		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jul-10		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Aug-10		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Sep-10		
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ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Nov-10		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Dec-10		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jan-11		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Feb-11		
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ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Apr-11		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	May-11		
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ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Aug-11		
ABC	7654321	Auto	01010101010101	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Sep-11		
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ABC	7654321	Auto	01010101010102	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	30-59 DPD	Jan-07		
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ABC	7654321	Auto	01010101010102	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	30-59 DPD	Apr-07		
ABC	7654321	Auto	01010101010102	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	30-59 DPD	May-07		
ABC	7654321	Auto	01010101010102	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	30-59 DPD	Jun-07		
ABC	7654321	Auto	01010101010102	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	30-59 DPD	Jul-07		
ABC	7654321	Auto	01010101010102	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	30-59 DPD	Aug-07		
ABC	7654321	Auto	01010101010102	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	30-59 DPD	Sep-07		
ABC	7654321	Auto	01010101010102	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	30-59 DPD	Oct-07		
ABC	7654321	Auto	01010101010102	Managed-Loan-New	Current reporting year minus five and before	< = 90	< = 620	Region 1	30-59 DPD	Nov-07		
..						..	..		..		..	..