

FR Y-14Q: Instructions for International Small Business Schedule

In this schedule, bank holding companies (BHCs) should include all "scored" or "delinquency managed" international small business loans for which a commercial internal risk rating is not used or that uses a different scale than other corporate loans international loans reported on lines 2.a, 2.b, 3, 4.a, 4.b, 7, 9.a, 9.b.1, 9.b.2, 10.b of schedule HC-C of the FR Y-9C.

For the first reporting period (e.g., September 2011), the reporting BHC should report monthly portfolio-level data from January 2007 to the first reporting period. For subsequent periods, the reporting BHC is required to report data for the months within the reporting period.

The required segmentations are presented in table A below. 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 (Variable name: BHC_NAME), your RSSD ID number (Variable name: RSSD_ID), the reporting month (Variable name: REPORTING_MONTH), and Portfolio ID (Variable name: PORTFOLIO_ID) (use **IntSB** for portfolio ID within this schedule).

Table B lists the variables that are to be reported for each portfolio segment. Definitions for each of these variables can be found in Section B of these instructions. **Provide all dollar unit data in millions of dollars (\$ Millions).**

Detailed instructions on how to submit the data will be provided separately. Include in the submission all segments that are not applicable (e.g., there are no loans or accounts in those segments)

Reporting institutions should 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 segmentation categories. Refer to table A for the attribute codes for the six segment categories. **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 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** - Segment the portfolio into the following product types as of month-end:
 - a) Line of Credit
 - b) Term Loan
 - c) Other

2. **Age** - Age refers to the time that has elapsed since the account was originated.
 - a) \leq Three years old
 - b) $>$ Three years old

3. **Geography** –Segment the portfolio into the following four geographical area designations. The borrower’s current place of residency should be used to define the region.
 - a) Region 1: Canada
 - b) Region 2: EMEA—Europe, Middle East, and Africa
 - c) Region 3: LATAM—Latin America and Caribbean
 - d) Region 4: APAC—Asia-Pacific

4. **Original FICO or equivalent** – Segment the portfolio by original FICO score or equivalent. Original FICO or equivalent should be the score upon which the original underwriting decision was based. If the bank does not have original FICO scores, map the internal score or other bureau score used to the equivalent FICO score. Segment the portfolio into the following three categories:
 - a) ≤ 620
 - b) > 620
 - c) N/A – Original FICO or equivalent score is missing or unknown

5. **Delinquency status** - Segment the portfolio into the following five delinquency statuses:
 - a) Current and 1-29 DPD: Accounts that are not past due (accruing and non-accruing) as of month-end and accounts that are 1 to 29 days past due (accruing and non-accruing) as of month-end.
 - b) 30-59 DPD: Accounts that are 30 to 59 days past due (accruing and non-accruing) as of month-end.
 - c) 60-89 DPD: Accounts that are 60 to 89 days past due (accruing and non-accruing) as of month-end.
 - d) 90-119 DPD: Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
 - e) 120+ DPD: Accounts that are 120 or more days past due (accruing and non-accruing) as of month-end.

6. **Secured or unsecured:** Segment the portfolio based on the following two categories:
 - a) Secured
 - b) Unsecured

B. Summary Variables

For each of the segments described above and for each reference month, report 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.
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. **\$ Commitments** – The total dollar amount of commitments for the segment as of month-end.
6. **\$ Modifications** – Total unpaid principal balance of loans that have been adjusted as part of a loan modification program.
7. **\$ 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. Do not include bankruptcy charge-offs in this variable.
8. **\$ 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.
9. **\$ Recoveries** – The total dollar amount of any balance recovery collected during the month from previously charged-off accounts for the segment as of month-end. For the delinquency status segmentation, categorize recoveries by the delinquency status at charge-off. Report recoveries as a positive number.
10. **\$ 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].
11. **Adjustment factor to reconcile \$ gross contractual charge-offs to \$ net charge-offs** – If it is not the case that \$ net charge-offs equals [\$ gross contractual charge-offs + \$ bankruptcy charge-offs — \$ recoveries], provide the value of \$ net charge-offs minus [\$ gross contractual charge-offs + \$ bankruptcy charge-offs — \$ recoveries] in this variable, and separately provide an explanation for the difference. As a separate document included in the submission, provide an explanation for such a difference (for example, fraud losses are also included in the reporting BHC's \$ net charge-offs variable). If the adjustment factor variable represents more than one factor leading to the difference, provide a separate breakout of the multiple factors

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Table A

Please provide all Dollar Unit data in \$ Millions.

Definition Reference	Segments	Variable Name	Data Type	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	LOC or TERM Loan	Other			
Report Instruction A - 2	Age	AGE	Character	char(35)	3-4	<= Three years old	> Three years old			
Report Instruction A - 3	Geography	GEOGRAPHY	Character	char(35)	5-6	Region 1	Region 2	Region 3	Region 4	
Report Instruction A - 4	Original FICO or equivalent	ORIG_FICO	Character	char(35)	7-8	< = 620	>620	N/A		
Report Instruction A - 5	Delinquency Status	DLQ_STATUS	Character	char(35)	9-10	Current + 1-29 DPD	30-59 DPD	60-89 DPD	90-119 DPD	120+ DPD
Report Instruction A - 6	Secured or Unsecured	SECURED	Character	char(35)	11-12	Secured	Unsecured			

Table B

Definition Reference	Summary Variables	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	\$ Commitments	D_COMMITMENTS	Numeric	16.6
Report Instruction B - 6	\$ Modifications	D_MODIFICATIONS	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	\$ Net Charge-offs	D_NET_CO	Numeric	16.6
Report Instruction B - 11	Adjustment Factor to Reconcile \$ Gross Contractual Charge-off to \$ Net Charge-offs	D_ADJ_NET_CO	Numeric	16.6

Regions	International Geographic Regions
Region 1	Canada
Region 2	EMEA--Europe, Middle East, and Africa
Region 3	LATAM--Latin America and Caribbean
Region 4	APAC--Asia Pacific