

## FR Y-14Q: Instructions for International Card Schedule

This document provides general guidance, data definitions and instructions for the International Card Schedule. This schedule applies to international (not US or US territories) consumer card loans reported on line 6.a of schedule HC-C of the FR Y-9C and international corporate and SME credit card loans included on line 4.b of schedule HC-C of the FR Y-9C. For US bank and charge cards and SME and corporate cards, reference the separate instructions and schedules.

For the first reporting period (e.g., September 2011), the bank holding company should report monthly portfolio-level data for the international credit card portfolio by segments 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 found below. More information on each of these segmentations can be found in Section A. 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 **IntCard** for portfolio ID within this schedule).

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

Use the variable names and formats provided in table A. **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 BHCs should provide a segment ID for each reported segment. This segment ID should be a unique ten digit identifier where each pair of the ten digits refers to a specific classification for each of the five segmentation categories. Refer to table A for the attribute codes for the five segment categories. **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 three variables, report the dollar amount of charge-offs or recoveries only for 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 reporting month should thus result in the total charge-offs or recoveries recorded by the institution in that 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 two product types:
  - a) **Bank Card** - Bank cards are regular general purpose credit cards that can be used at a wide variety of merchants, including any who accept MasterCard, Visa, American Express or Discover credit cards. Include affinity and co-brand cards in this category, and student cards if applicable. This product type also includes private label or propriety credit cards, which are tied to the retailer issuing the card and can only be used in that retailer's stores. Include oil & gas cards in this loan type, and student cards if applicable.

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- b) **Charge Card**—Charge cards are consumer credit cards for which the balance is repaid in full each billing cycle.
  - c) **Other**— All other international card products.
2. **Age** – Age refers to the amount of time that has elapsed since the account was originated. There are two possible ages to report:
  - a)  $\leq$  Two years old
  - b)  $>$  Two years old
3. **Geography** – Segment the portfolio into the following four geographical area designations. The primary 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. **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.
5. **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)  $\leq$  620
  - b)  $>$  620
  - c) N/A – Original FICO or equivalent score is missing or unknown

### **B. Summary Variables**

For each of the segments described above and for each reference month, report information on the following summary variables:

1. **# Accounts** – Total number of accounts on the book for the segment as of month-end.
2. **\$ Receivables** – Total receivables for accounts on the book for the segment as of month-end.

3. **\$ Unpaid principal balance** – Total Unpaid Principal Balance (UPB) on the book for the segment as of month-end. Unlike receivables, total UPB should be net of any interest and fees owed by the borrower.
4. **\$ Commitments** – The total dollar amount of credit lines on the book for the segment as of month-end. The internal automated limit (shadow limit) should be used when there is no contractual limit.
5. **# New accounts** – The total number of new accounts originated (or purchased) in the given month for the segment as of month-end.
6. **\$ New commitments** – The total dollar amount of new commitments on accounts originated (or purchased) in the given month for the segment as of month-end. If unknown for some accounts due to an acquisition or a merger, report the credit line at acquisition.
7. **\$ Gross contractual charge-offs** – The total UPB for the segment that were contractually charged off as of month-end. Report principal charge-offs only, not interest and fees. For the delinquency status segmentation, categorize charge-offs by delinquency status at charge-off. Do not include bankruptcy charge-offs in this calculation.
8. **\$ Bankruptcy charge-offs** – The total UPB for the segment that was charged off due to bankruptcy as of month-end. Report principal charge-offs only, not interest and fees. For the delinquency status segmentation, categorize charge-offs by delinquency status at charge-off.
9. **\$ Recoveries** – The total dollar amount of any balance recovery collected during the month from previously charged-off accounts for the segment as of month-end. For the delinquency status segmentation, categorize recoveries by delinquency status at charge-off. Report recoveries as a positive number.
10. **# Accounts charged-off** – The total number of accounts which experienced a charge-off (contractual or bankruptcy) in the reference month. For the delinquency status segmentation, categorize charge-offs by delinquency status at charge-off.
11. **\$ Net charge-offs** – The total UPB for the segment that was charged-off in the reference month, net of any recoveries in the reference month. Report principal charge-offs only, not interest and fees. Generally, \$ Net Charge-offs should equal [ $\$ \text{Gross Contractual Charge-offs} + \$ \text{Bankruptcy Charge-offs} - \$ \text{Recoveries}$ ].
12. **Adjustment factor to reconcile \$ gross contractual charge-offs to \$ net charge-offs** – If it is not the case that \$ Net Charge-offs equals [ $\$ \text{Gross Contractual Charge-offs} + \$ \text{Bankruptcy Charge-offs} - \$ \text{Recoveries}$ ], provide the value of \$ Net Charge-offs minus [ $\$ \text{Gross Contractual Charge-offs} + \$ \text{Bankruptcy Charge-offs} - \$ \text{Recoveries}$ ] in this variable, and separately provide an explanation for the difference. In 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.

13. **\$ O/S for accounts that were 30+ DPD in last 24 months** – The total receivables for the segment as of month-end that was 30 or more days past due at any given time in the past 24 months ending in the reference month. Exclude charged-off accounts when making this calculation.
  
14. **# Accounts that were 30+ DPD in last 24 months** – The total number of accounts for the segment as of month-end that were 30 or more days past due at any given time in the past 24 months ending in the reference month. Exclude charged-off accounts when making this calculation.

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## FR Y-14 Q: International Credit Card Schedule

Table A

Please provide all Dollar Unit data in \$ Millions.

Definition Reference	Segments	Variable Name	Data Types	Format	Segment ID Position	Attribute ID within Segment ID Positions				
						01	02	03	04	05
Report Instruction A - 1	<b>Product Type</b>	PRODUCT_TYPE	Character	char(35)	1 - 2	Bank Card	Charge Card	Other		
Report Instruction A - 2	<b>Age</b>	AGE	Character	char(35)	3 - 4	<= Two years old	> Two years old			
Report Instruction A - 3	<b>Geography</b>	GEOGRAPHY	Character	char(35)	5 - 6	Region 1	Region 2	Region 3	Region 4	
Report Instruction A - 4	<b>Delinquency Status</b>	DLQ_STATUS	Character	char(35)	7 - 8	Current + 1 - 29 DPD	30 - 59 DPD	60 - 89 DPD	90 - 119 DPD	120+ DPD
Report Instruction A - 5	<b>Original FICO or Equivalent</b>	ORIG_FICO	Character	char(35)	9 - 10	<= 620	> 620	N/A		

Table B

Definition Reference	Summary Variables	Variable Name	Data Types	Format
Report Instruction B - 1	# Accounts	N_ACCT	Numeric	16.
Report Instruction B - 2	\$ Receivables	D_RECEIVABLES	Numeric	16.6
Report Instruction B - 3	\$ Unpaid Principal Balance	D_UNPD_PRIN_BALA	Numeric	16.6
Report Instruction B - 4	\$ Commitments	D_COMMITMENTS	Numeric	16.6
Report Instruction B - 5	# New Accounts	N_NEW_ACCOUNTS	Numeric	16.
Report Instruction B - 6	\$ New Commitments	D_NEW_COMMITMENTS	Numeric	16.6
Report Instruction B - 7	\$ Gross Contractual Charge-offs	D_GROSS_CONTRACTUAL_CO	Numeric	16.6
Report Instruction B - 8	\$ Bankruptcy Charge-offs	D_BANKRUPTCY_CO	Numeric	16.6
Report Instruction B - 9	\$ Recoveries	D_RECOVERIES	Numeric	16.6
Report Instruction B - 10	# Accounts Charged-off	N_ACCT_CO	Numeric	16.
Report Instruction B - 11	\$ Net Charge-offs	D_NET_CO	Numeric	16.6
Report Instruction B - 12	Adjustment Factor to Reconcile \$ Gross Contractual Charge-off to \$ Net Charge-offs	D_ADJ_NET_CO	Numeric	16.6
Report Instruction B - 13	\$ O/S for Accounts That Were 30+ DPD in Last 24 Months	D_OS_ACCT_GE30_DPD_24M	Numeric	16.6
Report Instruction B - 14	# Accounts That Were 30+ DPD in Last 24 Months	N_ACCTS_GE30_DPD_24M	Numeric	16.

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