

**Contact Information Workbook**  
**FR Y-14M**

**Institution Name:**

**RSSD ID:**

**Submission Date (MM/DD/YYYY):**

	<b>FR Y-14M Schedule</b>	<b>Last Name</b>	<b>First Name</b>
1	Address Matching		
2	First Mortgage		
3	Home Equity		
4	Credit Card		

Title	Email	Phone	Fax

**General Instructions for the Reporting of the  
Capital Assessments and Stress Testing information collection  
(FR Y-14Q/M)**

This Report is required by law: section 165 of the Dodd-Frank Act (12 U.S.C. § 5365) and section 5 of the Bank Holding Company Act (12 U.S.C. § 1844). Public reporting burden for quarterly schedules in this information collection is estimated to vary from 8 to 1,720 hours per response, with certain schedules only reported by respondents that meet certain materiality thresholds. Public reporting burden for monthly information collection is estimated to 430 hours per response. These estimates include time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0341), Washington, DC 20503.

## **General Instructions for Preparation of the Quarterly Capital Assessments and Stress Testing Reports FR Y-14Q/M**

The FR Y-14Q/M reports collect detailed data on bank holding companies' various asset classes and categories of pre-provision net revenue (PPNR) on a quarterly/monthly basis, which will be used to support supervisory stress testing models and for continuous monitoring efforts. The FR Y-14Q/M reports include data schedules for Securities Risk; Retail Risk; PPNR; Wholesale Risk; Trading, Private Equity, and Other Fair Value Assets (Trading); Basel III and Dodd-Frank (Basel III); and Regulatory Capital Instruments. All of the data schedules, other than the Basel III schedule and Regulatory Capital Instruments schedules are to be submitted each reporting period. The Basel III and Regulatory Capital Instruments data schedules are to be submitted for all quarters, except for the third quarter.

### **(1) Who Must Report**

#### **(i) Reporting Criteria**

- a. Large BHCs that meet an annual threshold of \$50 billion or more in total consolidated assets, as defined by the capital plan rule (12 CFR 225.8), are required to submit the Capital Assessment and Stress Testing report to the Federal Reserve. The capital plan rule defines total consolidated assets as the average of the company's total consolidated assets over the course of the previous four calendar quarters, as reflected on the BHC's consolidated financial statement for bank holding companies (FR Y-9C). The calculation shall be effective as of the due date of the bank holding company's most recent FR Y-9C.
- b. The specific reporting requirements for each bank holding company depend upon the size of the holding company and the level of activity in certain risk types. The number of schedules each bank holding company is required to complete is subject to materiality threshold.
  - 1) **PPNR schedule, Basel III schedule, and Regulatory Capital Instruments schedule:** All bank holding companies must submit these schedules.
  - 2) **Trading schedule:** Only BHCs with greater than \$500 billion in total consolidated assets who are subject to the amended market risk rule (12 CFR Parts 208, Appendix, E and 225, Appendix E) must submit this schedule and worksheets.
  - 3) **All other quarterly and monthly schedules:** The remaining schedules are subject to materiality thresholds. Material portfolios are defined as those with asset balances greater than \$5 billion or asset balances greater than 5 percent of Tier 1 capital on average for the four quarters preceding the reporting quarter. For schedules that require the institutions to report information on serviced

loans, the materiality threshold is based on the asset balances associated with the BHC's owned portfolio. All data used to determine materiality should be measured as of the close of business of the last calendar day of the quarter, and assets included in a given portfolio are defined in the instructions for each schedule. BHCs will have an option to complete the data schedules for immaterial portfolios. If the BHCs do not complete the schedules, the Federal Reserve will assign losses to immaterial portfolios in a manner consistent with the given scenario to produce supervisory estimates.

- c. New reporters must submit the FR Y-14Q PPNR new reporters template with data starting as-of 2009 on the first quarter that they are subject to reporting. New reporters must also submit historical data, starting in January 2007, for the FR Y-14Q retail schedules.

## **(ii) Exemptions**

- a. Only bank holding companies that did not meet the reporting criteria listed in paragraph one above are exempt from reporting.

## **(2) Where to Submit the Reports**

- (i) **All bank holding companies** subject to these reporting requirements must submit their completed reports electronically. Bank holding companies will be provided information on how to transmit data directly to the Federal Reserve or to the Federal Reserve through data aggregators.

## **(3) When to Submit the Reports**

- (i) Bank holding companies must file the *Capital Assessment and Stress Testing schedules* (FR Y-14Q/M) on the appropriate time schedules as described below:
  - a. Bank holding companies must submit data associated with quarterly data schedules on the same time schedule as the FR Y-9C reported data (40 calendar days after the calendar quarter-end for March, June, and September and 45 calendar days after the calendar quarter-end for December, unless that day falls on a weekend or holiday (subject to timely filing provisions)).
  - b. Bank holding companies must submit data associated with the monthly data schedules by the 30<sup>th</sup> calendar day after the last business day of the preceding calendar month.
  - c. Beginning in 2012, the quarterly Trading schedule as-of-date for the first, second, and fourth quarters would be the same as the as-of dates for the other reported schedules. For the 3<sup>rd</sup> quarter, the BHCs will be required to report data as part of a market shock exercise.<sup>1</sup> Due to the nature of this exercise, the Federal Reserve will

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<sup>1</sup> See, for example, 18 U.S.C. 1005

- communicate to the appropriate bank holding companies the specific as-of date for trading data in the fourth quarter, but no later than December 1<sup>st</sup>. The data would be due 40 calendar days after the notification date (notifying respondents of the as-of-date) or, for the 3rd quarter data, December 15<sup>th</sup>, whichever comes earlier. BHCs may provide these data as-of the most recent date that corresponds to their weekly internal risk reporting cycle as long as it falls before the as-of-date. In addition, for BHCs that are required to re-submit a capital plan, the due date for the quarter preceding the quarter in which the BHCs are required to re-submit a capital plan would be the later of (1) the normal due date or (2) the date that the re-submitted capital plan is due, including any extensions.
- d. **General Timing:** If the submission date falls on a weekend or holiday, the data must be received on the first business day after the weekend or holiday. No other extensions of time for submitting reports will be granted. The data are due by the end of the reporting day on the submission date. Earlier submission aids the Federal Reserve in reviewing and processing the data and is encouraged.
- (ii) **New reporters:** For the Y-14Q schedules, the filing deadline will be extended to (1) 90 days after the quarter-end for the first two quarterly submissions and (2) 65 days after the quarter-end for the third and fourth quarterly submissions. Beginning with the fifth quarterly submission, these respondents will be required to adhere to the standard reporting deadlines above. For the Y-14M schedules, the initial deadline will be 90 days after the end of the reporting month, at which time data for all three intervening months would be due. For example, a new respondent for the September 30 reporting period will be expected to submit data corresponding to the September 30, October 31, and November 30 reporting periods by December 31.

#### **(4) How to Prepare the Reports**

##### **(i) Applicability of GAAP, Consolidation Rules, and Other Instructional Guidance**

- a. Bank holding companies are required to prepare and file the FR Y-14Q/M schedules in accordance with generally accepted accounting principles (GAAP) and these instructions. The financial records of the bank holding companies should be maintained in such a manner and scope so as to ensure the FR Y-14Q/M can be prepared and filed in accordance with these instructions and reflect a fair presentation of bank holding companies' financial condition and assessment of their performance under stressed scenarios.

- b. **Rules of Consolidation:** Please see the FR Y-9C General Instructions for a discussion of the rules of consolidation.
- c. Bank holding companies should look to the following published documents (in the order listed below) when determining the precise definition to be used in completing the schedules:
  - The FR Y-14Q/M instructions.
  - The latest available FR Y-9C instructions published on the Federal Reserve’s public web site: <http://www.federalreserve.gov/reportforms>.

**(ii) Confidentiality.** As these data will be collected as part of the supervisory process, they are subject to confidential treatment under exemption 8 of the Freedom of Information Act. 5 U.S.C. 552(b)(8). In addition, commercial and financial information contained in these information collections may be exempt from disclosure under Exemption 4. 5 U.S.C. 552(b)(4). Disclosure determinations would be made on a case-by-case basis.

**(iii) Amended Reports**

- a. The Federal Reserve will require the filing of amended reports if reports as previously submitted contain significant errors. In addition, a reporting institution must file an amended report when it or the Federal Reserve discovers significant errors or omissions subsequent to submission of a report. Failure to file amended reports on a timely basis may subject the institution to supervisory action.

**(iv) Legal Considerations for International Exposures**

- a. A BHC is not required to report a particular data item if a foreign law prohibits the BHC from providing the information to the Federal Reserve. However, the Federal Reserve is authorized by law to collect information from a BHC regarding its exposures, including foreign exposures.<sup>3</sup> A BHC must include with its data submission a legal analysis of the foreign law that prohibits reporting the data to the Federal Reserve.
  - The legal analysis must include, but is not limited to, a detailed description and analysis of the law(s) prohibiting the reporting of the information to the Federal Reserve, a summary description of the exposures omitted, any other information the BHC deems relevant to justify omitting the data from the report, and any additional information required by the Federal Reserve.

**(v) Questions and requests for interpretations.** Bank holding companies should submit any questions or requests for interpretations by email to [info@CCAR.frb.org](mailto:info@CCAR.frb.org).



**Domestic Credit Card Data Collection Data Dictionary**

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**Data Collection Instructions**

- Loan Population should include all loans that fall in any of the following categories:
  - a. General Purpose Credit Cards: These are 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, co-brand cards in this category, and student card if applicable. This includes loans reported on line 6.a of schedule HC-C of the FR Y-9C.
  - b. Private Label Credit Cards: These credit cards, also known as Proprietary Credit Cards, 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. This includes loans reported on line 6.a of schedule HC-C of the FR Y-9C.
  - c. Business Card: Include small business credit card accounts where the loan is underwritten with the sole proprietor or primary business owner as applicant. Report at the control account level or the individual pay level (not at the sub-account level). This includes SME credit card loans that are those reported on line 4.a of schedule HC-C of the FRY-9C.
  - d. Corporate Credit Cards: Employer-sponsored credit cards for use by a company's employees. This includes US corporate credit card loans that are those reported on line 4.a of schedule HC-C of the FRY-9C. Report cards that employees are financially responsible for repayment of balances. If employers are ultimately responsible for repayment of balances, then report under Y14Q corporate loan schedule.
  - e. Other: Other cards accounts to consumers, small business, or corporations reported in the FR Y-9C in line items not represented above.
  
- Do not report data from international cards but include Puerto Rico and the US Virgin Islands
- For all variables reported please report as blank if information is missing or unknown.
- Avoid account duplications.
- For account level variables representing monetary value please use the U.S. Dollar (\$) as the reporting monetary unit.
- For portfolio level variables representing monetary value please use millions of dollars (\$ Millions) as the reporting monetary unit.
- For portfolio level variables, the list of summary variables is to be reported for each portfolio segment. The variables 'Credit Card Type' and 'Lending Type' should be used to define the portfolio segment in a reporting month. For example, General Purpose Bank Cards would constitute the first segment for a bank in a reporting month, say January 2011. There are four Credit Card Type segments and four Lending type segments. Hence, the dataset should always have 16 rows of data per reporting month. The remaining portfolio level variables are the

requested summary variables. Unless otherwise stated, income and fee data is reported as the sum of the activity during the reporting month.

- No quotation marks should be used as text identifiers.
- Mandatory variables should be provided in all cases. Optional variables should be provided when available, or when not directly available they should be provided on a best effort basis. All mandatory variables must be completed for each reported credit. Variables designated "optional" must be reported if the reporter uses the requested information in the course of the reporter's risk management practices or otherwise generates or stores the requested information. If the reporter does not use or generate the information requested in the variable, the reporter is not required to generate the information for this schedule, in which case the variable should be reported as blank.
- Basel II variables are mandatory for Basel II BHCs, optional for non-Basel II BHCs. If Basel II parameters are not calculated on a monthly basis, report the most recent value calculated for the Basel II variable.

**1 Account Level**

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
1	Reference Number	ReferenceNumber	A unique identifier for the loan record that will be the same month to month. A reference number shall be used in lieu of the actual account number. The reference number shall identify the account or account relationship (for Business Credit Cards) for its entire life. The Aggregator will recommend a best practice for the identification or generation of this identifier and the safeguarding of account privacy information. Replacement accounts will need to be linked. Banks will need to work with the Aggregator on mapping cross reference account numbers. This may require another data field.	S	Mandatory	C18
2	Customer ID	CustomerId	A unique customer identifier that will be the same across loan records for the same customer from month to month. The Aggregator will recommend a best practice for the identification or generation of this identifier and the safeguarding of account privacy information.	S	Mandatory	C18
3	Bank ID	BankId	Identifies the bank. This should be the RSSD ID of the BHC.	S	Mandatory	N10

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
4	Period ID	PeriodId	Identifies the reporting period. Reporting period is the period (month) over which account metrics are reported. Reporting periods are always referred to by the last day of the month, for example 20111231, 20120331, etc.	D	Mandatory	Date YYYYMMDD
5	State	AccountState	Report the State the cardholder currently reports as their billing address. If account originated in the US and the card member has subsequently moved to a foreign country, report as NU.  a. State postal code or b. Report as NU or c. Report as AP - if Army Post Office address.	D	Mandatory	C2
6	Zip Code	AccountZipCode	Report the nine-digit zip code the cardholder reported as their billing address. If nine-digit zip code is not available, report five-digit zip code. Data Format should include leading zeroes WITH NO DASHES, e.g.: 00901 and 101015271.	D	Mandatory	C9

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
7	Credit Card Type	CreditCardType	<p>Report each account in one of the following categories:</p> <p>1 = General Purpose - can be used at a wide variety of merchants, including any who accept MasterCard, Visa, American Express or Discover credit cards. Include affinity, co-brand cards in this category, and student card if applicable.</p> <p>2 = Private Label - also known as Proprietary Credit Cards, are tied to the retailer issuing the card and can only be used in that retailer's stores. Include oil &amp; gas cards in this loan type, and student cards if applicable.</p> <p>3 = Business Card - Include small business credit card accounts where the loan is underwritten with the sole proprietor or primary business owner as applicant. Report at the control account level or the individual pay level (not at the sub-account level).</p> <p>4 = Corporate Card -Employer-sponsored credit cards for use by a company's employees. Report cards that employees are financially responsible for repayment of the balance. If the employers are ultimately responsible for repayment of the balances, then report under Y14Q corporate loan schedule.</p> <p>5 = Others - Other cards accounts to consumers, small business, or corporations reported in the FR Y-9C in line items not represented above. For small business or corporate cards report cards that employees are financially responsible fro repayment of balances.</p>	D	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
8	Product Type	ProductType	<p>Report each account in one of the following product types:</p> <p>1 = Co-brand (typically related to products and services, including retail stores, airlines, etc. Excluding Oil and Gas cards)</p> <p>2 = Oil and Gas Co-Brand</p> <p>3 = Affinity (having affiliations such as Unions, Universities, etc. These cards typically do not offer rewards from these organizations)</p> <p>4 = Student (if internally identified as a student card)</p> <p>5 = Other</p> <p>6 = Health Care Card (a card that can only be used specifically with the chosen medical providers and carry terms not typically available to general purpose cards or private lable cards).</p>	D	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
9	Lending Type	LendingType	<p>Report each account in one of the following categories.</p> <p>1 = Consumer Bank Card - 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 &amp; gas cards in this loan type, and student cards if applicable.</p> <p>2 = Consumer Charge Card - Consumer credit cards for which the balance is repaid in full in each billing cycle.</p> <p>3 = Non Consumer Bank Card - Include small business credit card accounts where the loan is underwritten with the sole proprietor or primary business owner as applicant. Also report Corporate Card Employer-sponsored credit cards for use by a company's employees.</p> <p>4 = Non Consumer Charge Card – Small business credit card or corporate credit card for which the balance is repaid in full in each billing cycle. A purchase charge card issued by a corporation should be categorized as a corporate card and it will be categorized as a non-consumer charge card based on the appropriate 'lending type' categorizations.</p>	D	Mandatory	N1



Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
10	Revolve Feature	RevolveFlag	Identify whether the account has an associated revolve feature i.e. where the entire balance or part of the balance is not required to be repaid in full at the end of the billing cycle.  1 = Yes 0 = No	D	Mandatory	N1
11	Network ID	NetworkId	Report each account in one of the following categories:  1 = Visa 2 = MasterCard 3 = American Express 4 = Discover 5 = Other	D	Mandatory	N1
12	Secured Credit Type	CreditCardSecuredFlag	Indicate whether the card is included in a program where any portion of the line is secured by collateral.  1 = Yes 0 = No	D	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
13	Loan Source/Channel	LoanChannel	<p>Report the source or channel by which the lender solicited or otherwise acquired the account. The method of solicitation could include direct mail, the internet, take-one applications, or telemarketing. Report each account in one of the following categories:</p> <p>0 = Take-One Other application - unsolicited accounts based on a customer completing an internet, magazine insert or event marketing application.</p> <p>1 = Pre-approved - accounts originated under a program where the issuer solicits a list of potential customers to which it will make an offer of credit.</p> <p>2 = Invitation to Apply "ITA" - accounts originated based on a solicitation that required a customer to undergo a full credit review prior to approval.</p> <p>3 = Take-One Branch application - unsolicited accounts based on customer completing an application obtained at bank.</p> <p>4 = Accounts Purchased from a 3rd Party - accounts added as a result of portfolio acquisition or mergers. Do not include here if already included in one of the above channels.</p> <p>5 = Other loan source known and not included in 0 – 4 above.</p> <p>6 = Loan source unknown.</p>	S	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
14	SOP-03-03 flag	SOP0303Flag	<p>Identify any loans that are accounted for under SOP-03-03 purchase accounting. SOP 03-3 accounting is now referenced in GAAP as ASC 310-30 accounting. Loans subject to this accounting treatment are purchased credit impaired loans or loans acquired in a transfer for which there is evidence of deterioration of credit quality since origination for which it is probable, at acquisition, that the investor will be unable to collect all contractually required payments receivable.</p> <p>1 = Yes 0 = No</p>	D	Mandatory	N1
15	Cycle Ending Balance	CycleEndingBalance	<p>Report the total outstanding balance for the account at the end of the current month's cycle. If cycle ending balance is not available, report the total balance outstanding on the account as of the month-end reporting date.</p>	D	Mandatory	N12.2
16	Cycle Ending Balance Flag	CycleEndingBalance Flag	<p>Identify any loans where CycleEndingBalance reports the total outstanding balance for the account at the end of the current month's cycle.</p> <p>1 = Yes 0 = No</p>	D	Mandatory	N1

<b>Field No.</b>	<b>Field Name</b>	<b>Technical Field Name</b>	<b>Description</b>	<b>Static or Dynamic</b>	<b>Mandatory or Optional</b>	<b>Format N: Numeric C: Character</b>
17	Accounts Under Promotion	PromotionFlag	Report accounts under promotion i.e. subject to promotional pricing in the current month's cycle.  1 = Yes 0 = No	D	Mandatory	N1
18	Cycle Ending Balances Mix - Promotional	CycleEndingBalance Promotional	Balances at a Promotional Rate - report any amount outstanding priced at rates below the account's normal purchase APR at the end of the current month's cycle. If cycle ending balance information is not available, report information at the month-end reporting date. Do not include balances under a workout program	D	Mandatory	N12.2
19	Cycle Ending Balances Mix - Cash	CycleEndingBalance Cash	Balances at a Cash Advance Rate - report any amount outstanding priced at cash advance APR at the end of the current month's cycle. If cycle ending balance information is not available, report information at the month-end reporting date.	D	Mandatory	N12.2
20	Cycle Ending Balances Mix - Penalty	CycleEndingBalance Penalty	Balances Subject to Default or Penalty Pricing - report any amount outstanding subject to default or penalty pricing due to performance at the end of the current month's cycle. If cycle ending balance information is not available, report information at the month-end reporting date.	D	Mandatory	N12.2

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
21	Cycle Ending Balances Mix - Other	CycleEndingBalance Other	All other balances outstanding at the end of the current month's cycle ending date not included in field No. 18, 19, and 20 If cycle ending balance information is not available, report information at the month-end reporting date. Include balances under a workout program in this field.	D	Mandatory	N12.2
22	Average Daily Balance (ADB)	AverageDailyBalance	Report the average daily balance in the reporting month or cycle.	D	Mandatory	N12.2
23	Total Reward Cash	TotalRewardCash	a. For accounts that offer cash, miles or other rewards, report total equivalent dollar amount of cash rewards accumulated as of the reporting month. b. For cards that do not offer rewards report 0.	D	Mandatory	N12.2
24	Reward Type	RewardType	Report reward type in one of the following categories.  1 = Cash 2 = Miles 3 = None 4 = Other	D	Mandatory	N1
25	Account Cycle Date	AccountCycleEndDate	Report the date in which transactions were accumulated for billing in the reporting month. Report as blank if the account does not have a statement date in the current reporting month.	D	Mandatory	Date YYYYMMDD

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
26	Account Origination Date	AccountOrigination Date	Report the date on which the original credit card was issued. If unknown due to acquisition or merger, report blank.	S	Mandatory	Date YYYYMMDD
27	Acquisition Date	AcqDate	For accounts resulting from acquisition or merger, report the loan's acquisition or merger date. If the date of acquisition/merger is unknown report 19000101, if the loan was not acquired, report 19000102.	S	Mandatory	Date YYYYMMDD
28	Multiple Banking Relationships	MultipleBankingRelationshipFlag	Identify accounts that currently have other non-credit card banking relationships with the bank.  1 = Deposit 2 = Trust or investment account 3 = Mortgage 4 = Home Equity 5 = Auto 6 = Student Loans 7 = Installment Loans 8 = More than one types 9 = Unknown 0 = No other products or cross-sellings	D	Mandatory	N1
29	Multiple Credit Card Relationships	MultipleCardRelationshipFlag	Report accounts where the bank has issued more than one credit card to the primary or joint account holder(s).  1 = Yes 0 = No	D	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
30	Joint Account	JointAccount	Report whether the account has more than one primary obligor. Exclude other authorized users.  1 = Yes 0 = No	D	Mandatory	N1
31	Authorized Users	AuthorizedUsers	Report total number of authorized users including primary obligors.	D	Mandatory	N5
32	Flagged as Securitized	SecuritizedFlag	Identify whether the account has been securitized (designated for inclusion in a master trust).  1 = Yes 0 = No	D	Mandatory	N1
33	Borrower's Income at Origination	BorrowerIncome	Report the borrower's total annual income obtained at the account's origination (annualized if monthly income was provided).	S	Mandatory	N12
34	Income Source at Origination	BorrowerIncomeType	Income Source at Origination -- identify whether the original income information was for the primary cardholder only or for joint or household members also.  1 = Individual 2 = Household 3 = Other	S	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
35	Updated Borrower's Income	UpdatedBorrowerIncome	Report the amount of total income if new income information was obtained subsequent to the initial application or acquisition.	D	Optional	N12
36	Updated Income Source	UpdatedBorrowerIncomeType	Identify whether the updated income information was for the primary cardholder only or for joint or household members also.  1 = Individual 2 = Household 3 = Other	D	Optional	N1
37	Date Refreshed Income Obtained	DateUpdatedBorrowerIncome	Report the date the new income information was received.	D	Optional	Date YYYYMMDD
38	Original FICO Score for the primary account holder	OriginalFicoScorePrimaryBorrower	Report FICO score or alternative score 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 origination FICO scores, map the internal score or other bureau score used to FICO scores, report that score here, provide the score type and version in field 109, and a separate document that is used to map the non-FICO score to the FICO equivalent reported here. For Business Cards, provide the score for the proprietor or primary business owner. If the original FICO score is not available, report as blank.	S	Mandatory	N3



<b>Field No.</b>	<b>Field Name</b>	<b>Technical Field Name</b>	<b>Description</b>	<b>Static or Dynamic</b>	<b>Mandatory or Optional</b>	<b>Format N: Numeric C: Character</b>
39	Original FICO Score for the co-borrower (if any)	OriginalFicoScoreCoBorrower	For the co-borrower, defined like "Original FICO Score for the primary account holder". See Field No. 38	S	Mandatory	N3
40	Refreshed FICO Score	RefreshedFicoScorePrimaryBorrower	A refreshed FICO score is any update to the score used for the original credit decision. Report the most recent score for the primary accountholder. If internal credit scores or other bureau scores are used (as opposed to FICO), map the score to a FICO equivalent, report that score here, provide the score type and version in field 110, and a separate document that is used to map the non-FICO score to FICO equivalent reported here.	D	Mandatory	N3
41	FICO Score Refresh Date	FicoScoreRefreshDate	The date the FICO score (or managed internal/other bureau score) was last refreshed.	D	Mandatory	Date YYYYMMDD
42	Behavioral Score	BehavioralScore	Report the current internal behavior score available for the account in the reporting month. If no score is available, report as blank. Report the behavior score name and version in field 111.	D	Optional	N10.6

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
43	Original Credit Limit	OriginalCreditLimit	<p>Report the amount of the credit line set by the card issuer at origination. If not credit limit, report the purchase or shadow limit. If credit limit is not available, then report as blank.</p> <p>A Shadow Limit is the maximum total outstanding balance allowed on an account and is not advertised to the account holder. A Shadow Limit can fluctuate based on the outstanding balance of the account holder during the course of a billing cycle.</p> <p>A Purchase Limit is the maximum amount that can be purchased on an account in a given billing cycle and is not advertised to the account holder.</p>	S	Mandatory	N12.2

<b>Field No.</b>	<b>Field Name</b>	<b>Technical Field Name</b>	<b>Description</b>	<b>Static or Dynamic</b>	<b>Mandatory or Optional</b>	<b>Format</b> N: Numeric C: Character
44	Current Credit limit	CurrentCreditLimit	<p>At the reporting month's end. Report the maximum dollar amount that may be borrowed on the account during the reporting month. If no credit limit, report the purchase or shadow limit. Report the type of credit limit in field 112. If unknown, report as blank.</p> <p>A Shadow Limit is the maximum total outstanding balance allowed on an account and is not advertised to the account holder. A Shadow Limit can fluctuate based on the outstanding balance of the account holder during the course of a billing cycle.</p> <p>A Purchase Limit is the maximum amount that can be purchased on an account in a given billing cycle and is not advertised to the account holder.</p> <p>For Corporate accounts, report the limit at the account level and not the relationship credit limit.</p>	D	Mandatory	N12.2
45	Current Cash Advance Limit	CurrentCashAdvanceLimit	At the reporting month's end. Report the maximum cash advance amount available to the borrower.	D	Mandatory	N12.2

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
46	Line Frozen in the current month	LineFrozenFlag	Report whether the account's credit line is involuntarily frozen and authorizations are prohibited on the account in the current reporting month.  1 = Yes 0 = No	D	Mandatory	N1
47	Line Increase or Decrease in the current month	LineIncreaseDecreaseFlag	Report whether the account remains open but the credit line has been increased or reduced in the current reporting month. Report if the line change is proactive or reactive in field 113. 2 = Increase 1 = Decrease 0 = No change	D	Mandatory	N1
48	Minimum Payment Due	MinimumPaymentDue	Report the current minimum dollar amount due that will make the account roll into the first delinquency bucket if not paid. Use the most recent cycle date of the current reporting month. This is generally referred to as minimum payment due on cardholder's statement.	D	Mandatory	N12.2
49	Total Payment Due	TotalPaymentDue	Report the dollar amount of the total payment due for the cycle ending in the current reporting month. This generally includes current minimum due, past due payments and any amount reported as over the credit limit.	D	Mandatory	N12.2

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
50	Next Payment Due Date	NextPaymentDueDate	Report the date the cardholder is told a payment must reach the bank for the cycle in the current reporting month to keep the account in a current status.	D	Mandatory	Date YYYYMMDD
51	Actual Payment Amount	ActualPaymentAmount	Report the dollar amount of all payments received during the current month's cycle. Aggregate multiple payments. Report net of checks returned for non-sufficient funds, account closed, etc. (even if related to prior cycles). If a statement was not generated or a payment was not made, report as zero.	D	Mandatory	N12.2
52	Total Past Due	TotalPastDue	Report the dollar amount of past due required payments at the end of the current month's cycle.	D	Mandatory	N12.2
53	Days Past Due	DaysPastDue	Report the actual number of days the account is past due as of the current reporting month's cycle date. If cycle ending information is not available, report information at the month-end reporting date.	D	Mandatory	N3
54	Account 60 Plus DPD Last Three Years Flag	Account60PlusDPDLastThreeYearsFlag	Identify if an account was ever 60+ Days Past Due in the last 3 years.  1 = Yes 0 = No	D	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
55	Interest Type in current month	InterestType	<p>Report whether the Purchase (not promotional) APR is fixed or variable rate. If the account is in temporary workout program, report pre-workout terms. If the account is in permanent workout program, report the workout terms.</p> <p>1 = Fixed - accounts where the purchase (not promotional) APR is fixed.            2 = Variable - loans where the purchase APR rate fluctuates based on a spread to an index. Report accounts as variable even if there is a temporary initial fixed period. Include as variable even if the APR is at its floor or cap.</p>	D	Mandatory	N1
56	APR at Cycle End	CycleEndingRetailAPR	<p>Report the purchase APR unless the account is in default or workout. If the account is in default then report the default APR. If the account is in a workout program (temporary or permanent), report the workout APR.</p>	D	Mandatory	N6.3
57	FeeType	FeeTypeFlag	<p>Indicate if Monthly or Annual Fee is assessed for the privilege of holding the credit card.</p> <p>0 = No fee            1 = Annual            2 = Monthly            3 = Other</p>	D	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
58	Month-end Account Status - Active	MonthEndActiveFlag	<p>Indicate if the account has had any debit, credit, or balance activity in the last twelve months at month end</p> <p>0 = Open &amp; Active – account is open and has had debit, credit or balance activity in the last twelve month</p> <p>1 = Open &amp; Inactive – account is open, but has not had any debit, credit, or balance activity in the last twelve months</p> <p>2 = Account is closed / not open - account is closed and has no further charging privileges. Include accounts in default and expired accounts.</p>	D	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
59	Month-end Account Status - Closed	MonthEndClosedRevokedFlag	<p>Indicate if, in the current reporting month, the account is closed or revoked and has no further charging privileges. Include accounts in default, in credit management programs and expired accounts. The account may or may not have a balance.</p> <p>0 = No. The account is not closed and not charged-off.            1 = Yes closed, at the request of the borrower.            2 = Yes closed, not at the request of the borrower.            3 = Yes closed, borrower deceased.            4 = Yes closed due to charge off.</p> <p>Charged off loans or closed loans are required to be included up to twelve months after they are closed or charged off.</p>	D	Mandatory	N1
60	Collection Re-age Date	CollectionReageDate	Report the date of the last account re-age performed by the collections department, or in relation to any performance-related delinquency.	D	Mandatory	Date YYYYMMDD



Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
61	Charge-off Reason	ChargeOffReasonCode	<p>Identify the reason for charge-off and loss recognition on an account in the current month.</p> <p>1 = Contractual - losses incurred as a result of borrower's inability to make full repayment under the contractual terms of the account.            2 = Bankruptcy - losses incurred as a result of borrower's bankruptcy proceedings.            3 = Deceased - losses incurred as a result of death of account holder.            4 = Other - any other known reason. Do not include charge-offs related to fraud.            5 = Charge-off Reason Unknown - any other charge-off, reason unknown. Do not include charge-offs related to fraud.            6 = Fraud – losses as a result of fraud, whether by account holder or a third party.</p>	D	Mandatory	N1
62	Gross Charge-off Amount – Current Month	GrossChargeOffInCurrentMonthAmount	<p>Report the total amount of gross charge-offs on the account during the reporting month, including charge-offs related to principal, interest and fees. Record all charges against the Allowance for Loan and Lease Losses (ALLL), using the FFIEC Call Report Instructions as guidance.</p> <p>Value will only be populated in month charged off.</p>	D	Mandatory	N12.2

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
63	Recovery Amount – Current Month	RecoveryAmount	<p>Report the dollar amount of any balance recovery from a previously charged-off account collected during the month.</p> <p>When possible assign recoveries at account level, including bulk recoveries. For example, in some instances it may be reasonable to establish a relationship between recoveries (or recovery rate) at the account level, exposure at default, and potentially other account characteristics and this stated relationship can be used in conjunction with observed losses at a higher level of aggregation in order to generate consistent losses at the account level. This established relationship may be model based in some cases or judgmentally based in others.</p> <p>If it is not possible to reasonably assign recoveries at the account level for any reason, report as blank as indicated in the schedule's instructions.</p>	D	Mandatory	N12.2
64	Purchase Amount	PurchaseVolume	Report the net purchase dollar volume during the current month's cycle	D	Mandatory	N12.2
65	Cash Advance Amount	CashAdvanceVolume	Report the net cash advance dollar volume during the current month's cycle	D	- Mandatory	N12.2
66	Balance Transfer Amount	BalanceTransferVolume	Report the balance transfer dollar volume during the current month's cycle.	D	Mandatory	N12.2

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
67	Convenience Check amount	ConvenienceCheck Amount	Report the Convenience Check dollar volume during the current month's cycle.	D	Mandatory	N12.2
68	Account Sold Flag	AccountSoldFlag	Identify accounts that have been sold during the current month. Identifier should persist while the account is reported.  1 = Yes 0 = No	D	Mandatory	N1
69	Bankruptcy Flag	BankruptcyFlag	Identify if borrower has filed for bankruptcy and bankruptcy process is ongoing, or has filed for bankruptcy and has completed the bankruptcy process. Identifier should persist while the account is reported.  1 = Yes 0 = No	D	Mandatory	N1
70	Loss sharing	LossShare	Identify accounts that are part of a loss sharing agreement. 1 = Yes 0 = No	D	Mandatory	N1
71	Basel II - PD	Basel2PD	Report the Basel II Probability of Default for the account. More specifically, report the PD associated with the account's corresponding Basel II segment. Example, a one in ten probability of default should be reported as 0.1. Basel fields 71,72,73,74, and 75 are applicable to Basel reporting banks only.	D	Optional	N6.5

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
72	Basel II - LGD	Basel2LGD	Report the Basel II Loss Given Default for the account. More specifically, report the LGD associated with the account's corresponding Basel II segment. Example, a ninety percent loss given default should be reported as 0.9.	D	Optional	N6.5
73	Basel II - ELGD	Basel2ELGD	Report the Basel II Expected Loss Given Default parameter for the account. More specifically, report the ELGD associated with the account's corresponding Basel II segment. For example, a ninety percent expected loss given default should be reported as 0.9.	D	Optional	N6.5
74	Basel II - EAD	Basel2EAD	Report the Basel II \$ Exposure at Default for the account. More specifically, report the EAD associated with the account's corresponding Basel II segment. In particular, for open-ended exposures assign to all the accounts in a particular Basel II segment the corresponding LEQ, CCF, or related parameters, associated with that segment. After the corresponding parameter is assigned to each account, calculate the account EAD and report this as the variable value.	D	Optional	N12.2
75	Basel II – EAD id segment	Basel2EADid	Report the unique Basel II EAD segment Id identifier - A unique number identifying the Basel II EAD segment where the loan record resides in the current month.	D	Optional	N7

<b>Field No.</b>	<b>Field Name</b>	<b>Technical Field Name</b>	<b>Description</b>	<b>Static or Dynamic</b>	<b>Mandatory or Optional</b>	<b>Format N: Numeric C: Character</b>
76	Corporate ID (Effective for submission of June 2013 data)	CorporateID	For corporate cards, a unique identifier that will be the same for a given corporation from month to month. The Aggregator will recommend a best practice for the identification or generation of this identifier and the safeguarding of account privacy information.  For non-corporate card, report blank.	S	Mandatory	C18
77	Variable Rate Index (Effective for submission of June 2013 data)	InterestRateIndex	Report variable purchase APR (variable #55) index, if a loan has a fixed purchase APR, report as 0. 0 – Fixed APR 1 – Prime Rate 2 – 1 month LIBOR 3 – 2 month LIBOR 4 – 3 month LIBOR 5 – 6 month LIBOR 6 – 12 month LIBOR 7 – 1 month Treasury Bill 8 – 3 month Treasury Bill 9 – 6 month Treasury Bill 10 – 12 month Treasury 11 – Others	D	Mandatory	N2
78	Variable Rate Margin (Effective for submission of June 2013 data)	InterestRateMargin	Report variable purchase APR (variable #55) margin, if a loan has a fixed purchase APR, report blank.	D	Mandatory	N6.3
79	Maximum APR (Effective for submission of June 2013 data)	MaxAPR	Report the maximum APR (rate cap) allowed for the account during the reporting month.	D	Mandatory	N6.3

<b>Field No.</b>	<b>Field Name</b>	<b>Technical Field Name</b>	<b>Description</b>	<b>Static or Dynamic</b>	<b>Mandatory or Optional</b>	<b>Format N: Numeric C: Character</b>
80	Rate Reset Frequency (Effective for submission of June 2013 data)	RateResetFreq	Report the frequency for resetting the APR. If the BHC does not have a reset schedule, report 6. 0 – Fixed rate no reset 1 – Monthly 2 – Every 2 months 3 – Every 3 months 4 – Every 6 months 5 – Every 12 months 6 - Others	D	Mandatory	N1
81	Promotional APR (Effective for submission of June 2013 data)	PromotionalAPR	Report the APR for the balance under promotion. If there are multiple APRs, report the weighted average promotional APR corresponding to Item #18 Cycle Ending Balances Mix - Promotional.	D	Mandatory	N6.3
82	Cash APR (Effective for submission of June 2013 data)	CashAPR	Report the contractual APR for the cash balance. If there are multiple APRs, report the weighted average promotional APR corresponding to Item #19 Cycle Ending Balances Mix - Cash.	D	Mandatory	N6.3

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
83	Loss Share ID (Effective for submission of June 2013 data)	LossShareId	<p>If the account is associated with a loss sharing agreement, report a unique number generated by the institution that can be used to separately identify any reported loan associated with a specific loss sharing agreement. A unique ID should be generated for each active sharing agreement. The specific ID should be consistent over time for as long as the agreement remains active without a relevant change in the terms of the loss sharing agreement.</p> <p>The institution should also provide a written summary of the relevant terms of each loss sharing agreement along with the corresponding LossShareId number. Additional supporting documentation may be requested if necessary.</p> <p>Report blank if the account is not associated with a loss sharing agreement.</p>	D	Mandatory	C7

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
84	Loss Share Rate (Effective for submission of June 2013 data)	LossShareRate	<p>If the account is associated with a loss sharing agreement, report the percentage of credit loss that the reporting institution will bear in the case of default. For example, if the reporting institution bears 20.8% of the credit losses in this portfolio report 0.208.</p> <p>0 = Report the number zero if the account is not associated with a loss sharing agreement.</p> <p>2 = Report the number two if the account is associated with a loss sharing agreement that is too complex to be characterized by a simple loss share rate. It is particularly important in this case that the institution provides a written summary of the relevant terms of each loss sharing agreement. Additional supporting documentation may be requested if necessary.</p>	D	Mandatory	N7.5
85	Other Credits (Effective for submission of June 2013 data)	OtherCredits	Report the dollar amount of all credits (other than cardholder payments) received during the current month's cycle, including merchandise returns and reward cash credits. Exclude fee reversals or waivers, which are accounted for in the "Fees Incurred" line item.	D	Mandatory	N12.2
86	Cycles Past Due at Cycle Date (Effective for submission of June 2013 data)	AccountCycleEndDelinquency	Report the number of cycles the account is past due as of the current month's cycle date	D	Mandatory	N2



<b>Field No.</b>	<b>Field Name</b>	<b>Technical Field Name</b>	<b>Description</b>	<b>Static or Dynamic</b>	<b>Mandatory or Optional</b>	<b>Format N: Numeric C: Character</b>
87	Cycles Past Due at Month-End (Effective for submission of June 2013 data)	AccountMonthEnd Delinquency	Report the number of cycles the account is past due on the last day of the current reporting month	D	Mandatory	N2
88	Finance Charge (Effective for submission of June 2013 data)	FinanceCharge	Report the dollar amount of the net finance charges assessed on the reporting month's statement. If the account did not have finance charges on the statement, report as zero.	D	Mandatory	N12.2
89	Fees Incurred - Late (Effective for submission of June 2013 data)	FeeNetLateAmount	Late Fee - assessed for late or nonpayment. Report fees posted during current month's cycle.	D	Mandatory	N12.2
90	Fees Incurred - Over Limit (Effective for submission of June 2013 data)	FeeNetOverLimitAmount	Over Limit Fee - assessed for account exceeding its credit limit. Report fees posted during current month's cycle.	D	Mandatory	N12.2
91	Fees Incurred - NSF (Effective for submission of June 2013 data)	FeeNetNSFAmount	Non-sufficient Funds Fee (NSF) - assessed against account when payment is returned unpaid because of non-sufficient funds. Report fees posted during current month's cycle.	D	Mandatory	N12.2
92	Fees Incurred - Cash Advance (Effective for submission of June 2013 data)	FeeNetCashAdvanceAmount	Cash Advance Fee - assessed for cash advances made on the credit card. Report fees posted during current month's cycle.	D	Mandatory	N12.2

<b>Field No.</b>	<b>Field Name</b>	<b>Technical Field Name</b>	<b>Description</b>	<b>Static or Dynamic</b>	<b>Mandatory or Optional</b>	<b>Format N: Numeric C: Character</b>
93	Fees Incurred – Monthly/Annual (Effective for submission of June 2013 data)	FeeNetMonthlyAnnualAmount	Monthly/Annual Fee - assessed for the privilege of holding the credit card. Report fees posted during current month's cycle.	D	Mandatory	N12.2
94	Fees Incurred - Debt Suspension (Effective for submission of June 2013 data)	FeeNetDebtSuspensionAmount	Debt Suspension/Cancellation Fee - assessed to protect consumer in event of a significant life event like the loss of a job. Report fees posted during current month's cycle.	D	Mandatory	N12.2
95	Fees Incurred - Balance Transfer (Effective for submission of June 2013 data)	FeeNetBalanceTransferAmount	Balance Transfer Fees - assessed for balances transferred from another institution to this cardholder's account. Report fees posted during current month's cycle.	D	Mandatory	N12.2
96	Fees Incurred - Other (Effective for submission of June 2013 data)	FeeNetOtherAmount	Other - All other fees not included elsewhere in this report. Examples include convenience check fees and foreign currency fees.	D	Mandatory	N12.2
97	Debt Suspension/Cancellation Program Enrollment (Effective for submission of June 2013 data)	DebtWaiverProgramEnrolFlag	Report whether the account is enrolled in a debt waiver/cancellation program, including payment protection plans 1 = Yes 0 = No	D	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
98	Debt Suspension/Cancellation Program Active (Effective for submission of June 2013 data)	DebtWaiverProgramActiveFlag	Report whether the borrower is receiving benefits under a debt suspension/cancellation program, including payment protection plans.  1 – Yes 0 – No	D	Mandatory	N1
99	Cycle-end Account Status - Active (Effective for submission of June 2013 data)	CycleEndActiveFlag	Indicate if the account has had any debit, credit, or balance activity in the last twelve months as of cycle end. If the account does not cycle in the current month, report as blank.  0 = Open & Active – account is open and has had debit, credit or balance activity in the last twelve months 1 = Open & Inactive – account is open, but has not had any debit, credit, or balance activity in the last twelve months 2 = Account is closed / not open - account is closed and has no further charging privileges. Include accounts in default and expired accounts.	D	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
100	Cycle-end Account Status - Closed (Effective for submission of June 2013 data)	CycleEndClosedRevokedFlag	<p>Indicate if, in the current reporting cycle, the account is closed or revoked and has no further charging privileges. Include accounts in default, in credit management programs and expired accounts. The account may or may not have a balance.</p> <p>0 = No. The account is not closed and not charged-off.            1 = Yes closed, at the request of the borrower.            2 = Yes closed, not at the request of the borrower.            3 = Yes closed, borrower deceased.            4 = Yes closed due to charge off.</p>	D	Mandatory	N1
101	Skip-a-payment (Effective for submission of June 2013 data)	SkipaPaymentFlag	<p>Report whether the account holder opted for a promotional skip-a-payment during the reporting month.</p> <p>1 – Yes            0 – No</p>	D	Mandatory	N1
102	Credit Card Workout Program (Effective for submission of June 2013 data)	WorkoutProgramFlag	<p>Report whether the account entered into any type of workout program during the current reporting month.</p> <p>1 – Yes            0 – No</p> <p>Report “No” if the BHC does not offer a workout program.</p>	D	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
103	Workout Program Type (Effective for submission of June 2013 data)	WorkoutProgramType	<p>For accounts in a workout program at month-end, categorize the type of program in one of the options below:</p> <p>1 - External Program - a permanent external program, often administered by a Consumer Credit Counseling Service (CCCS).</p> <p>2 - Internal Long-Term Program - an internal program where terms have been modified and the account holder is paying off outstanding balances over an extended period. Include all programs with enrollment durations in excess of 12 months.</p> <p>3 - Internal Temporary Programs - an internal program where terms are temporarily modified, not to exceed 12 months, in recognition of short term hardship.</p> <p>4 - Settlement Programs - an agreement where the lender will accept less than the full balance outstanding to satisfy and close the account.</p> <p>5 - Other - any other workout arrangement.</p> <p>6 - Not Applicable – includes Service members Civil Relief Act (SCRA) programs</p> <p>Report as blank if the BHC does not offer workout option.</p>	D	Mandatory	N1

<b>Field No.</b>	<b>Field Name</b>	<b>Technical Field Name</b>	<b>Description</b>	<b>Static or Dynamic</b>	<b>Mandatory or Optional</b>	<b>Format N: Numeric C: Character</b>
104	Workout Program Performance Status (Effective for submission of June 2013 data)	WorkOutProgramPerformanceStatus	<p>This field tracks the performance of borrowers in all workout plans. These plans include the external Consumer Credit Counseling Programs, as well as, internal long-term and temporary programs. Report performance as of the reporting date in one of the following categories:</p> <p>1 - Active and Performing - the borrower is performing as scheduled under the terms of an executed workout program.</p> <p>2 - Active and Non-Performing - the borrower is in a workout plan but is currently delinquent but not yet has defaulted</p> <p>3 - Broken - the borrower has defaulted on the terms of an executed plan during the month. Use the bank's internal definition of broken.</p> <p>Report as blank if the BHC does not offer workout option.</p>	D	Mandatory	N1
105	Settlement Portion Forgiven (Effective for submission of June 2013 data)	SettlementPortionForgivenAmount	<p>For any account for which the "Settlement" option has been selected under the Workout Program type, report the total amount of the outstanding balance forgiven in the current month. Report as blank if the BHC does not offer workout option.</p>	D	Mandatory	N12.2

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
106	Customer Service Re-age Date (Effective for submission of June 2013 data)	CustomerServiceReageDate	Report the date of the last re-age performed by any customer service rep (for example, in response to an erroneous payment posting or other similar non-performance issue.) Customer service re-ages occur anytime an account's delinquency status is changed by someone or through some program outside of the established collections program - this includes moving a current account to delinquent (say due to NSF insufficient funds) or moving a delinquent account to current.	D	Mandatory	Date YYYYMMDD
107	Principal Charge-off Amount – Current Month (Effective for submission of June 2013 data)	PrincipalChargeOffInCurrentMonthAmount	Report the total amount of any principal write-downs (or principal reversals) on the account during the reporting month. Record all charges against the Allowance for Loan and Lease Losses (ALLL), using the FFIEC Call Report Instructions as guidance. Do not report write-downs related to fees, finance charges and other non-principal writedowns that are included in Gross Charge-off Amount – Current Month.  Value will only be populated in month charged-off.	D	Mandatory	N12.2
108	Fraud in the current month (Effective for submission of June 2013 data)	FraudFlag	Report whether the account was frozen due to potential fraud or closed for cause at the conclusion of a fraud investigation in the current reporting month.  1 - Yes 2 - No	D	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
109	Original Credit Score Name/Version (Effective for submission of June 2013 data)	OriginalCreditScoreNameVersion	Report the name/version of the internal or other bureau score that was used to map to a FICO equivalent reported in field 38. If the BHC does not know the original credit score name/version, report as blank.  1 = Vantage Score 2 = External custom Score 3 = Internal Score 4 = FICO Industry 5 = FICO NextGen 6 = FICO Expansion Score 7 = FICO08 8 = Classic FICO 0 = Others	D	Mandatory	N2
110	Refreshed Credit Score Name/Version (Effective for submission of June 2013 data)	RefreshedCreditScoreNameVersion	Report the name/version of the internal or other bureau score that was used to map to a FICO equivalent reported in field 40. If the BHC does not know the credit score name/version, report as blank.  1 = VantageScore 2 = External custom Score 3 = Internal Score 4 = FICO Industry 5 = FICO NextGen 6 = FICO Expansion Score 7 = FICO08 8 = Classic FICO 0 = Others	D	Mandatory	N2



Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
111	Behavioral Score Name/Version (Effective for submission of June 2013 data)	BehavioralScoreNameVersion	Report the name and version of the behavior score reported in field 42.	S	Optional	C30
112	Credit Limit Type (Effective for submission of June 2013 data)	CreditLimitType	<p>Report the type of credit limit reported in field 44 when there is no credit limit.</p> <p>A Shadow Limit is the maximum total outstanding balance allowed on an account and is not advertised to the account holder. A Shadow Limit can fluctuate based on the outstanding balance of the account holder during the course of a billing cycle.</p> <p>A Purchase Limit is the maximum amount that can be purchased on an account in a given billing cycle and is not advertised to the account holder.</p> <p>If the credit limit reported in field 44 (Current Credit Limit) is not a shadow or purchase limit, leave the field blank.</p> <p>For Corporate accounts, report the limit type at the account level and not the relationship credit limit.</p> <p>1 = Purchase Limit 2 = Shadow Limit</p>	D	Mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
113	Credit Line Change Type (Effective for submission of June 2013 data)	CreditLineChangeType	Report the line change reported in field 47 is proactive (bank-initiated) or reactive (borrower request).  1 = Proactive 2 = Reactive 3 = Unknown 0 = No line change	D	Mandatory	N1
114	Date Co-Borrower Was Added (Effective for submission of June 2013 data)	CoBorrowerAddDate	Report the date the co-borrower was added to the account.	D	Optional	Date YYYYMMDD
115	Entity Type (Effective for submission of June 2013 data)	EntityType	Report the entity type that owns the reported loan. Entity type refers to the legal form or charter of the subsidiary of the BHC that owns the reported loan. 1 = National Bank 2 = State Member Bank 3 = Nonmember Bank 4 = State Credit Union 5 = Federal Credit Union 6 = Non-bank Subsidiary 0 = Other	D	Mandatory	N1

## 2. Portfolio Level

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
1	BankId	BankId (PK)	Identifies the bank.	S	mandatory	C18
2	PeriodId	PeriodId (PK)	Identifies the reporting period. Reporting period is the period (month) over which account metrics are reported.	D	mandatory	Date YYYYMMDD
3	Credit Card Type	CreditCardType (PK)	<p>Report portfolio level information in one of the following categories:</p> <p>1 = General Purpose - can be used at a wide variety of merchants, including any who accept MasterCard, Visa, American Express or Discover credit cards. Include affinity, co-brand cards in this category, and student card if applicable.</p> <p>2 = Private Label - also known as Proprietary Credit Cards, are tied to the retailer issuing the card and can only be used in that retailer's stores. Include oil &amp; gas cards in this loan type, and student cards if applicable.</p> <p>3 = Business Card - Include small business credit card accounts where the loan is underwritten with the sole proprietor or primary business owner as applicant. Report at the control account level or the individual pay level (not at the sub-account level).</p> <p>4 = Corporate Card -Employer-sponsored credit cards for use by a company's employees.</p>	D	mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
4	Lending Type	LendingType (PK)	<p>Report portfolio level information in one of the following categories:</p> <p>1 = Consumer Bank Card - 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 &amp; gas cards in this loan type, and student cards if applicable.</p> <p>2 = Consumer Charge Card - Consumer credit cards for which the balance is repaid in full in each billing cycle.</p> <p>3 = Non Consumer Card - Include small business credit card accounts where the loan is underwritten with the sole proprietor or primary business owner as applicant. Also report Corporate Card Employer-sponsored credit cards for use by a company's employees.</p> <p>4 = Non Consumer Charge Card – Small business credit card or corporate credit card for which the balance is repaid in full in each billing cycle.</p>	D	mandatory	N1

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
5	End of Month Managed Receivables	MonthEndManagedReceivables	Include the amount of all outstanding credit card receivables, bank owned and securitized, to individuals for household, family and other personal expenditures arising from General Purpose or Private Label Credit Cards. For Business Cards, this would be the amount outstanding to individuals, bank owned and securitized, for business purposes. For Corporate Cards this will be the amount outstanding on Employer-sponsored credit cards, bank owned and securitized, for use by a company's employees.	D	mandatory	N12.4
6	End of Month Book Receivables	MonthEndBookReceivables	Include the amount of outstanding credit card receivables, bank owned only (not securitized, not serviced for others), to individuals for household, family and other personal expenditures arising from charges on General Purpose or Private Label Credit Cards. For Business Cards, this would be the amount of extensions of credit to individuals for business purposes. For Corporate Cards this will be the amount outstanding on Employer-sponsored credit cards for use by a company's employees.	D	mandatory	N12.4
7	Number of Accounts	NumberAccount	Report in millions the total number of non-charge-off accounts as of the reporting month.	D	mandatory	N12.4
8	Total Number of New Accounts	NumberNewAccounts	Report in thousands total number of new accounts originated in the reporting month.	D	mandatory	N12.4
9	ALLL Managed Balance	ALLLManagedBalance	Amount of the ALLL assigned to the managed credit card portfolio at the end of the month; include reserves maintained for securitized assets, if any.	D	mandatory	N12.4

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
10	ALLL Booked Balance	ALLLBookedBalance	Amount of the ALLL assigned to the bank-owned credit card portfolio at the end of the month.	D	mandatory	N12.4
11	Projected Managed Losses	ProjectedManagedLosses	Report the estimated dollar amount of losses for the next 12 months (rolling basis each reporting month) for the entire managed portfolio.	D	mandatory	N12.4
12	Projected Booked Losses	ProjectedBankOwnedLosses	Report the estimated dollar amount of losses for the next 12 months (rolling basis each reporting month) for the bank-owned portfolio only.	D	mandatory	N12.4
13	Managed Gross Charge-offs for the current month	ManagedGrossChargeOffs	Report the dollar amount of gross charge-offs recognized in the reporting month for the entire managed portfolio (including, the total amount of any write-downs, fee waivers or reversal of loan interest and fees on the credit card receivables).	D	mandatory	N12.4
14	Booked Gross Charge-offs for the current month	OnBalanceSheetGrossChargeOffs	Report the dollar amount of gross charge-offs recognized in reporting month for bank-owned receivables. (Including, the total amount of any write-downs, fee waivers or reversal of loan interest and fees on the credit card receivables).	D	mandatory	N12.4
15	Managed Bankruptcy Charge-off Amount for Current Month	ManagedBankruptcyChargeOffAmount	Report the dollar amount of gross charge-offs recognized in the reporting month that was due to bankruptcy for the entire managed portfolio.	D	mandatory	N12.4

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
16	Booked Bankruptcy Charge-off Amount for Current Month	OnBookBankruptcyChargeOffAmount	Report the dollar amount of gross charge-offs recognized in the reporting month that was due to bankruptcy for bank owned receivables.	D	mandatory	N12.4
17	Managed Recoveries	ManagedRecoveries	Report amounts recovered on credit card loans previously charged-off for the entire managed portfolio in the current reporting month.	D	mandatory	N12.4
18	Booked Recoveries	BookedRecoveries	Report all recoveries for prior charge-offs on bank-owned receivables, recognized through the ALLL, in the current reporting month.	D	mandatory	N12.4
19	Managed Principal Recovery Amount	ManagedPrincipalRecoveryAmount	Report amounts recovered attributed as principal recovery on credit card loans previously charged-off for the entire managed portfolio in the current reporting month.	D	mandatory	N12.4
20	Managed Interest and Fees Recovery Amount	ManagedInterestRecoveryAmount	Report amounts recovered attributed as any Interest and Fees recovery on credit card loans previously charged-off for the entire managed portfolio in the current reporting month.	D	mandatory	N12.4
21	Booked Principal Recovery Amount	BookedPrincipalRecoveryAmount	Report amounts recovered attributed as principal recovery on credit card loans previously charged-off for the entire booked portfolio in the current reporting month.	D	mandatory	N12.4

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
22	Booked Interest and Fees Recovery Amount	BookedInterestRecoveryAmount	Report amounts recovered attributed as any Interest and Fees recovery on credit card loans previously charged-off for the entire booked portfolio in the current reporting month.	D	mandatory	N12.4
23	Interest and Fees Charge-off/Reversal Amount	InterestAndFeesChargeOffAmount	Report the total amount of any write-downs, fee waivers or reversal of loan interest and fees on the credit card receivables during the reporting month. Interest and fee reversals, waivers or write-downs can include those charged against the Allowance for Loan and Lease Losses (ALLL), or a separate valuation reserve, or reversed against current period income during the reporting period.	D	mandatory	N12.4
24	Loan Loss Provision Expense	LoanLossProvisionExpense	Report Loan Loss Provision Expense during the month	D	mandatory	N12.4
25	Loan Loss Provision Taken	ProvisionExpenseTaken	Report Provision expense taken during the month.	D	mandatory	N12.4
26	Loan Loss Provision Build	ProvisionExpenseBuild	Report additional provision built up during the month. Provision build equals: provision expense + recoveries - charge-offs against the ALLL. Reporting procedures may vary across Banks. Typically Loan Loss Provision Expense (Field #24) will be the sum of Loan Loss Provision Taken (Field #25) and Loan Loss Provision Build (Field #26).	D	mandatory	N12.4



<b>Field No.</b>	<b>Field Name</b>	<b>Technical Field Name</b>	<b>Description</b>	<b>Static or Dynamic</b>	<b>Mandatory or Optional</b>	<b>Format</b> N: Numeric C: Character
27	Extraordinary Items	ExtraOrdinary Items	Report extraordinary items, which are categorized as material and infrequent, such as gains and/or losses on the sale of credit card portfolios during the month.	D	mandatory	N12.4
28	Interest Expense (Effective for submission of June 2013 data)	InterestExpense	Total interest expense accrued for the month to fund credit card receivables.	D	mandatory	N12.4
29	Total Non-Interest Expense (Effective for submission of June 2013 data)	TotalNonInterestExpense	Total Non Interest Expense	D	mandatory	N12.4
30	Total Non-Interest Expense - Interchange Expense (Effective for submission of June 2013 data)	InterchangeExpense	Interchange Expense - interchange fees paid to the card associations.	D	mandatory	N12.4

<b>Field No.</b>	<b>Field Name</b>	<b>Technical Field Name</b>	<b>Description</b>	<b>Static or Dynamic</b>	<b>Mandatory or Optional</b>	<b>Format</b> N: Numeric C: Character
31	Total Non-Interest Expense - Rewards/Rebates Expense (Effective for submission of June 2013 data)	RewardsExpense	Rewards/Rebates - expenses associated with reward and rebate programs for credit cards.	D	mandatory	N12.4
32	Total Non-Interest Expense - Collections Expense (Effective for submission of June 2013 data)	CollectionsExpense	Collections - report cost incurred to collect problem credits.	D	mandatory	N12.4
33	Total Non-Interest Expense - Fraud Expense (Effective for submission of June 2013 data)	FraudExpense	Fraud - losses incurred as a result of fraudulent activity	D	mandatory	N12.4

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
34	Total Non-Interest Expense - All Other Expenses (Effective for submission of June 2013 data)	OtherNonInterestExpense	All Other Expenses - report all other operating and other expenses associated with card operations. This includes servicing, cardholder billing, processing interchange, processing payments, card issuing, authorizations, card administration and outside services/outsourcing expenses, etc.	D	mandatory	N12.4
35	Interest Income (Effective for submission of June 2013 data)	InterestIncome	Report total interest accrued and billed on credit card receivables for the month, less any interest waived or reversed as uncollectible or any amount added to a contra-asset account for uncollectible interest that the bank maintains and reports separately from the ALLL. Do not include fee income in this category.	D	mandatory	N12.4
36	Fee Income (Effective for submission of June 2013 data)	TotalFeeIncome	Report total fees assessed on credit card accounts during the month, less any fee waived or reversed as uncollectible or any amount added to a contra-asset account for uncollectible fees that the bank maintains and reports separately from the ALLL. Interchange, annual and debt suspension/cancellation fees should not be reported here	D	mandatory	N12.4
37	Fee Income - Late Fee Income (Effective for submission of June 2013 data)	LateFeeIncome	Late Fees - fee assessed for late or nonpayment on account.	D	mandatory	N12.4

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
38	Fee Income - Over Limit Fee Income (Effective for submission of June 2013 data)	OverLimitFeeIncome	Over Limit Fees - fee assessed for account going over established credit limit.	D	mandatory	N12.4
39	Fee Income - Balance Transfer Fee (Effective for submission of June 2013 data)	BalanceTransferFeeIncome	Balance Transfer Fees - fee assessed for transferring balances from another source outside the bank, such as another financial institution's credit card to a credit card at this bank.	D	mandatory	N12.4
40	Fee Income - Convenience Check Fee (Effective for submission of June 2013 data)	ConvenienceCheckFeeIncome	Convenience Check Fees – fee assessed for use of checks provided to access available credit on the account.	D	mandatory	N12.4
41	Fee Income - Cash Advance Fee (Effective for submission of June 2013 data)	CashAdvanceFeeIncome	Cash Advance Fees - fee assessed for cash advances on the account.	D	mandatory	N12.4

Field No.	Field Name	Technical Field Name	Description	Static or Dynamic	Mandatory or Optional	Format N: Numeric C: Character
42	Fee Income - NSF Fee (Effective for submission of June 2013 data)	NSFFeelIncome	NSF Fees - fee assessed for payments returned unpaid.	D	mandatory	N12.4
43	Fee Income - Other Fee Income (Effective for submission of June 2013 data)	OtherFeeIncome	Other Fee Income - other activity-based fees assessed on an account, such as foreign exchange conversion fees, not reported in Fields 37-42 but included in Field 36.	D	mandatory	N12.4
44	Interchange Income (Effective for submission of June 2013 data)	InterchangeIncome	Interchange Income - interchange fees received from the card associations.	D	mandatory	N12.4
45	All Other Non-Interest Income (Effective for submission of June 2013 data)	OtherNonInterestIncome	All Other Non-Interest Income - any other non-interest income as a part of total income that is not reported in fields 35, 36 (summation of 37-43) , and , including annual fees, debt suspension/cancellation product fees, etc., associated with card operations.	D	mandatory	N12.4

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<b>Field No.</b>	<b>Field Name</b>	<b>Technical Field Name</b>	<b>Description</b>	<b>Static or Dynamic</b>	<b>Mandatory or Optional</b>	<b>Format</b> N: Numeric C: Character
46	Taxes (Effective for submission of June 2013 data)	Taxes	Tax expense applicable to credit card income.	D	mandatory	N12.4