Portfolios of Hypothetical Credit Card Accounts Data Definitions

Variable	Mnemonic	Description
Account origination year	accountoriginationyear	Year in which the original credit card was issued
Month-end account status	activeflag	Whether the account has had any debit, credit, or balance activity in the last 12 months at month-end: 0 is open and active 1 is other
Income at origination	borrowerincome	Borrower's income
Credit card type	creditcardtype	Credit card type: 1 is general purpose 2 is private label
Current credit limit	currentcreditlimit	Maximum dollar amount that may be borrowed on the account during the reporting month, as of month-end
Cycle ending balance	cycleendingbalance	Total outstanding balance for the account at the end of the current month's cycle
Interest rate at cycle end	cycleendingretailapr	Purchase APR
Days past due	dayspastdue	Actual number of days the account is past due as of the current reporting month's cycle date
Month-end close status	monthendclosedrevokedflag	Whether, in the current reporting month, the account is closed or revoked and has no further charging privileges: 0 is not closed 1 is closed
Original credit limit	originalcreditlimit	Original credit limit
Product type	producttype	Product type: 1 is co-brand 2 is other
Refreshed credit score (FICO® Scores)[1]	refreshedcreditscoreprimaryborrower	The most recently updated credit score available for the primary account holder at origination using a commercially available credit bureau score

[1] The Federal Reserve maps to FICO® Scores as an input to its credit card loss model, because these scores are the most widely used commercially available credit scores in the historical data used for estimation.