

From: PNC Financial Services, Janet Spofford
Proposal: FR Y-14AQM-Capital Assessment & Stress Testing (ICP #12-22; pub'd 12/20/12)
Subject: FY Y-14AQM Capital Assessments and Stress Testing

Comments:

We have the following question on field 79 of the Credit Card Account submission:

We do not carry census tract in the billing address for credit cards. We have a zip code which we will attempt to map to the correct census tract. However, there instances of multiple tracts per zip code...in that case we are selecting the first tract to at least populate the field. If this is incorrect, please tell us the best way to report.

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