FR Y-14Q, Schedule A, changes for December 31, 2017

A.3 – International Credit Card

This section provides general guidance, data definitions and instructions for the International Card Worksheet. In this worksheet, include all international (not U.S. or U.S. territories or possessions) consumer credit and charge card loans as defined in the FR Y-9C, Schedule HC-C, items 6.a and 6.d and international corporate and SME ~~credit~~ card loans as defined in the FR Y-9C, Schedule HC-C, item 4.b. Only include loans and leases held for investment at amortized cost; do not include loans or leases held for sale or held for investment and measured at fair value under the fair value option.

Segment the portfolio along all combinations of the segment variables listed in Section A below. There are three product type segments, two age segments, four geography segments, five delinquency status segments, and three original industry standard credit score or equivalent segments; therefore, the portfolio must be divided into a total of 3*2*4*5*3 = 360 distinct segments. Each segment should be identified by a unique ten-digit segment ID (variable name: SEGMENT_ID) based on the segment ID positions and attribute codes listed in Table A.3.a. For example, the segment containing bank cards (product type segment "01") that are greater than two years old (age segment "02"), made to borrowers residing in the Asia Pacific region (geography segment "04"), are 120+ DPD (delinquency status segment "05"), and had an original FICO score or equivalent of greater than 620 (original industry standard credit score or equivalent segment "02") should be identified by the segment ID "0102040502". When reporting the segment ID, do not drop leading zeroes.

For each month in the required reporting period, report the summary variables listed below in Section B for each of the 360 portfolio segments described above. First time filers must submit all data for each month from January 2007 to the end of the current reporting period; returning filers must submit all data for each month in the current reporting period.

Start each row of data with your BHC or IHC name (Variable name: BHC_NAME), your RSSD ID number (Variable name: RSSD_ID), the reporting month (Variable name: REPORTING_MONTH), the portfolio ID (Variable name: PORTFOLIO_ID) and segment ID (variable name: SEGMENT_ID). Use the portfolio ID "IntCard" for this worksheet. For each row, populate the segment variables listed in Table A.3.a and the summary variables listed in Table A.3.b. Please provide all dollar amounts in millions.

Detailed instructions on how to submit the data will be provided separately.

A. Segment Variables

Segment the portfolio along the following segment variables as described above. For each resulting segment, report the summary variables described in Section B.

1. **Product type** – Segment the portfolio into the following three product types:
   - 01 - 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.
   - 02 - Charge Card - Charge cards are consumer credit cards for which the balance is repaid in full each billing cycle.
   - 03 –Corporate, SME, and Business cards - Corporate cards are employer-sponsored credit cards for use by a company's employees and SME and Business cards are

credit card accounts where the loan is underwritten with the sole proprietor or primary business owner as an applicant. Corporate, SME and Business cards only include cards where there is any individual liability associated with the sub-lines or the account is delinquency managed or scored. Also include cards where the account is delinquency managed or scored and performance is reported to the credit bureaus; corporate and SME cards do not include loans for which a commercially-graded corporation is ultimately responsible for repayment of credit losses with no reporting to credit bureaus.

2. **Age** – Age refers to the amount of time that has elapsed since the account was originated. There are two possible ages to report:
   01 - <= Two years old
   02 - > 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.
   01 - Region 1: Canada
   02 - Region 2: EMEA — Europe, Middle East, and Africa
   03 - Region 3: LATAM — Latin America and Caribbean
   04 - Region 4: APAC — Asia Pacific

4. **Delinquency status** – Segment the portfolio into the following five delinquency statuses:
   01 - Current and 1 - 29 days past due (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.
   02 - 30 - 59 DPD: Accounts that are 30 to 59 days past due (accruing and non-accruing) as of month-end.
   03 - 60 - 89 DPD: Accounts that are 60 to 89 days past due (accruing and non-accruing) as of month-end.
   04 - 90 - 119 DPD: Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
   05 -120+ DPD: Accounts that are 120 or more days past due (accruing and non-accruing) as of month-end.

5. **Original commercially available credit bureau score or equivalent** – Segment the portfolio by the credit score of the borrower at origination using a commercially available credit bureau score (e.g. FICO Score, VantageScore, or another qualifying credit score). The original credit score used to assign a loan to a segment must be the score upon which the original underwriting decision was based. If the underwriting decision was based on an internal score, please map this score to an industry standard credit score. Please provide supporting documentation listing the credit score supplied or mapped to.

   The ranges below should be used for loans for which FICO was either the original credit score used at origination or the commercially available credit bureau score to which an internal credit score was mapped. Ranges for other commercially available credit bureau scores will be provided upon request.
   01 - <= 620
   02 - > 620
   03 - N/A – Original credit score is missing or unknown

B. Summary Variables

For each month in the reporting period, report the following summary variables for each segment described in Section A.

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 (include drawn and undrawn credit lines). 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 dollar amount of write-downs on loans in the segment that were charged-off during the reporting month, except where the charge-off arises from the bankruptcy of the borrower (see the variable $ Bankruptcy Charge-offs). Also include write-downs to fair value on loans transferred to the held-for-sale account during the reporting month. The amount reported here should be consistent with the amount reported on Schedule HI-B, Part I, Column A of the FR Y-9C. For the Delinquency Status segment, categorize charged-off loans by their delinquency status at charge-off.

8. **$ Bankruptcy charge-offs** – The dollar amount of write-downs on loans in the segment that were charged-off due to bankruptcy during the reporting month. The amount reported here should be consistent with the amount reported on Schedule HI-B, Part I, Column A of the FR Y-9C. For the Delinquency Status segment, categorize charged-off loans by their delinquency status at charge-off.

9. **$ Recoveries** – The dollar amount recovered during the reporting month on loans in the segment that were previously charged-off. The amount reported here should be consistent with the amount reported on Schedule HI-B, Part I, Column B of the FR Y-9C. For the Delinquency Status segment, categorize charged-off loans by their delinquency status at charge-off. Reversals of recoveries should be recorded as negative recoveries.

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 dollar amount of write-downs net on loans in the segment that were charged-off during the reporting month, net of any recoveries in the reporting month on loans in the segment that were previously charged-off. Generally, $ Net Charge-offs should equal [$ Gross Contractual Charge-offs + $Bankruptcy Charge-offs — $ 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 [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries], provide the value of $ Net Charge-offs minus [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries] in this variable, and separately provide an explanation for the difference. 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 or IHC'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.