FR Y-14 Basel III and Dodd-Frank Schedule Instructions

General Guidance

The Basel III and Dodd-Frank quarterly and annual schedules collect historical and projection data, respectively; **the quarterly schedule will not be collected for the third quarter as-of date.** All projections in the Y-14A Basel III and Dodd-Frank schedule should be based on both BHC and supervisory baseline scenarios. BHCs should provide projections of capital composition, risk-weighted assets and leverage exposures until 2016 even though the BHC anticipates complying with the proposed 7% Tier 1 common, 8.5% Tier 1, and 3% Tier 1 international leverage target ratios plus the applicable surcharge for systemically important financial institutions (SIFI surcharge) in advance of the Basel III compliance deadline.

In November 2011, the Basel Committee published its methodology for assessing an additional loss absorbency requirement for global systemically important banks (SIFI surcharge) that effectively serves as an extension of the capital conservation buffer. **Each BHC should include within its CCAR Capital Plan management's best estimate of the likely SIFI surcharge that would be assessed under this methodology, along with an explanation for the determination of the estimate.** BHCs that need assistance on how to estimate the SIFI surcharge can send questions to the following secure mailbox: info@ccar.frb.org.

For purposes of completing the Basel III and Dodd-Frank schedule, BHCs are required to report data reflecting the Basel III framework as implemented on a fully-phased in basis (i.e., BHCs should apply 100% of all capital deductions, not assuming the transitional arrangements for implementation of changes to the capital composition as outlined in paragraphs 94 to 96 of the Basel III rules text). The only exception to this is specified in the risk-weighted assets (RWA) worksheet, which includes a formula for certain market risk-weighted assets to reflect treatment agreed to by the Basel Committee (*Revisions to the Basel II market risk framework issued by the Basel Committee (updated as of December 31, 2010)*).

While Section 939A of Dodd-Frank requires the removal of any reference to, or requirement of reliance on, external credit ratings from US banking agencies' rules (including those related to regulatory capital), for purposes of completing the Basel III and Dodd-Frank schedules, BHCs should follow the Basel III treatment of exposures with external credit ratings. BHCs should provide market risk-weighted asset data based on the guidance released by the Basel Committee, rather than the US Notice of Proposed Rulemaking (NPR) implementing the revisions to market risk framework that was released by the US banking agencies in January 2011.

Relevant Guidance

For purposes of completing the Basel III and Dodd-Frank schedules, BHCs should consult relevant releases by the Basel Committee on Banking Supervision (listed below in chronological order), as well as relevant sections of the Dodd-Frank Wall Street Reform and Consumer Protection Act:

- **Guidelines for computing capital for incremental risk in the trading book (July 2009):** *http://www.bis.org/publ/bcbs159.pdf*
- **Enhancements to the Basel II framework (July 2009):** *http://www.bis.org/publ/bcbs157.pdf*
- **Instructions for the comprehensive quantitative impact study (February 2010):** *http://www.bis.org/bcbs/qis/qiscompinstr.pdf*
- **Basel III: A global regulatory framework for more resilient banks and banking systems (December 2010, rev. June 2011)**: *http://www.bis.org/publ/bcbs189.pdf*

- **Revisions to the Basel II market risk framework (updated as of 31 December 2010)**: *http://www.bis.org/publ/bcbs193.pdf*

- **Interpretive issues with respect to the revisions to the market risk framework (July 2011):** *http://www.bis.org/publ/bcbs193a.pdf*

- **Basel III definition of capital frequently asked questions (October 2011):** *http://www.bis.org/publ/bcbs204.pdf*

- **Basel global systemically important banks: assessment methodology and the additional loss absorbency requirement** (November 2011): *http://www.bis.org/publ/bcbs207.pdf*

Entering Zeros

If a BHC does not have an exposure relevant to any particular line item in the worksheets (except for the Planned Action worksheet); it should enter zero (0) in those cells.

Worksheet Instructions

Basel III Capital Composition and Basel III "Exceptions Bucket" Calculator

The "Capital Composition" worksheet and the "Exceptions Bucket Calculator " worksheet collect the data necessary to calculate the composition of capital under the fully phased-in Basel III rules, as set out in paragraphs 49 to 90 of the Basel III rules text (i.e., not the transitional arrangements set out in paragraphs 94 to 96). All data should be provided in the non-shaded cells in both worksheets; gray shaded cells will be automatically populated.

Basel III Capital Composition

Row	Basel III Para Ref	Heading	Description
1	52-53	Common Stock and Related Surplus (Net of Treasury Stock)	Common shares and the related surplus issued by BHCs that meet the criteria of paragraphs 52 and 53 of the Basel III rules text. This should be net of treasury stock and other investments in own shares to the extent that these are already not recognized on the balance sheet under the relevant accounting standards.
2	52-53	Retained Earnings	Retained earnings reported by BHCs.
3-9	52-53	Accumulated Other Comprehensive Income	Accumulated other comprehensive income reported by BHCs.
10	52-53	Other Equity Capital Components (including Unearned Employee Stock Ownership Program Shares)	All other equity capital components which fall under the definition of Tier 1 Common Equity, as set forth by paragraphs 52 and 53 of the Basel III rules text.

11	52-53	Total Tier 1 Common attributable to Parent Company Common Shareholders	Formula embedded in the schedule, no input required.
12	62	Minority Interest included in Tier 1 Common	Total minority interest given recognition in Tier 1 Common Equity. Common shares issued by subsidiaries (which includes all consolidated subsidiaries of the group, regardless of whether they are fully owned or partially owned) of the consolidated group that are held by third parties is accounted for here.
13	52-53, 62-64	Total Group Tier 1 Common Prior to Regulatory Adjustments	Formula embedded in the schedule, no input required.
14	66-79	Deductions	Formula embedded in the schedule, no input required.
15	67	Goodwill, Net of Related Deferred Tax Liability	Goodwill (including those used in the valuation of significant investments in the capital of banking) should be deducted from Tier 1 Common Equity.
16	67	Intangibles Other than Mortgage Servicing Rights, Net of Related Deferred Tax Liabilities	All other intangibles (with the exception of mortgage servicing rights) must be deducted from the calculation of Tier 1 Common Equity. The full amount is to be deducted net of any associated deferred tax liability which would be extinguished if the intangible assets become impaired and/or no longer recognized under the applicable accounting rules.
17	69-70	Deferred Tax Assets (Excluding Temporary Differences Only), Net of Related Deferred Tax Liabilities	Deferred Tax Assets (DTAs) that rely on future profitability of the bank to be realized are to be deducted from Tier 1 Common Equity. Where these DTAs relate to temporary differences, the amount to be deducted is set out in the Exception Bucket Calculator schedule. DTAs may be netted with associated deferred tax liabilities (DTLs) only if the DTAs and DTLs offsetting is permitted by the relevant tax authority.
18	78	Investments in Own Shares (Excluding Treasury Stock)	BHC's investments in its own common shares (held directly or indirectly), in addition to any stock the BHC is contractually obliged to purchase in the future, must all be deducted in the calculation of Tier 1 Common Equity. This treatment will apply irrespective of whether the exposure is held in the banking book or the trading book.
19	79	Reciprocal cross holdings in the capital of banking, financial, and insurance entities	Any reciprocal cross holdings of capital that are designed to artificially inflate the capital position of banks will be deducted using a corresponding deduction approach.
20	73	Shortfall of the stock of provisions to expected losses	The deduction from capital in the event of a shortfall under the Internal Rating-Based (IRB) approach should be accounted for in the calculation of Tier 1 Common Equity.

21	71-72	Cash Flow Hedge Reserve (If Gain, Report as Positive; If Loss, Report as Negative)	The amount of the cash flow hedge reserve that relates to the hedging of items which are not fair-valued on the balance sheet should be deducted from Tier 1 Common Equity. Positive amounts should be deducted and negative amounts should be added back.
22	75	Cumulative Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities) If Gain, Report as Positive; If Loss, Report as Negative)	All unrealized gains and losses resulting from changes in the fair value of liabilities due to changes in the bank's own credit risk must be deducted from Tier 1 Common Equity.
23	76-77	Defined Benefit Pension Fund Assets	For each defined benefit pension fund that is an asset on the balance sheet, the asset should be deducted in the calculation of Tier 1 Common Equity, net of any associated deferred tax liability which would be extinguished if the asset should become impaired or no longer recognized under the applicable accounting standards.
24	74	Securitization Gain on Sale	Securitization gain on sale (expected future margin income) as described in paragraph 562 of the Basel II framework. Any increase in equity capital resulting from a securitization transaction (i.e., those associated with expected future margin income resulting in a gain-on-sale) must be deducted from Tier 1 Common Equity.
25		Total Tier 1 Common After Deductions Above	Formula embedded in the schedule, no input required.
26	80-83	Insignificant Investments in the Common Share of Unconsolidated Financial Entities That Exceed 10% of Tier 1 Common	Investments in banking, financial, and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity.
27		Total Tier 1 Common After the Regulatory Adjustments Above	Formula embedded in the schedule, no input required.
28		Significant Investments in the Common Stock of Financial Entities (Amount Above 10% Threshold)	Formula embedded in the schedule, no input required.
29		Mortgage Servicing Rights (Amount above 10% Threshold)	Formula embedded in the schedule, no input required.
30		Deferred Tax Assets Arising from Temporary Difference (Amount Above 10% Threshold)	Formula embedded in the schedule, no input required.
31		Total Common Equity Tier 1 Capital After the Regulatory Adjustments Above	Formula embedded in the schedule, no input required.
32	82	Regulatory Adjustments to be Applied to Common Equity Tier 1 Due to Insufficient Additional Tier 1 to Cover Deductions	This is the amount deducted from the next higher tier of capital (i.e., Tier 1 Common Equity in lieu of Additional Tier 1 capital) should a BHC not have enough Tier 1 capital to satisfy a given deduction.

33		Total Common Equity Tier 1 Capital After the Regulatory Adjustments Above	Formula embedded in the schedule, no input required.
34		Amount Exceeding the 15% Threshold	Formula embedded in the schedule, no input required.
35		Tier 1 Common	Formula embedded in the schedule, no input required.
36	55-56	Non common Tier 1 Capital Instruments	Additional Tier 1 instruments issued by parent company of group (and any related surplus), including any compliant capital issued via special purpose vehicles (SPVs) as determined by paragraph 65 of the Basel III rules text.
37	63-64	Minority Interest Included in Tier 1 Capital	Instruments that meet the Additional Tier 1 criteria issued by subsidiaries to third parties that are given recognition in group Additional Tier 1 capital (sum of relevant output of the Basel III Capital Composition worksheet after application to every subsidiary that has issued capital held by third parties).
38		Deductions	Formula embedded in the schedule, no input required.
39	66-90	Regulatory Adjustments to be Deducted from Additional Tier 1 Capital	This captures all other adjustments BHCs must make to additional Tier 1 capital (i.e., non-cumulative perpetual preferred stock).
40	82	Tier 2 Regulatory Adjustments Which have to be Deducted from Additional Tier 1 Capital	If the total regulatory adjustments to be made to Tier 2 capital exceed the amount of Tier 2 capital available, the excess amount should be deducted from Tier 1 capital.
41		Tier 1 Capital	Formula embedded in the schedule, no input required.

Basel III "Exception Bucket' Calculator

The "Exception Bucket Calculator" worksheet collects the data necessary to calculate the items that may receive limited recognition in Tier 1 Common Equity, (i.e., significant investments in the common shares of unconsolidated financial institutions, mortgage servicing rights and deferred tax assets arising from temporary difference) . Those items may be recognized in Tier 1 Common Equity up to 10% of the BHC's

common equity on the individual basis and 15% on the aggregated basis after application of all regulatory adjustments. As further clarified in Annex 2 of the Basel III rules text on the application of the 15% of Tier 1 common equity limit, the maximum amount of those items that can be recognized by each BHC in its calculation of Tier 1 common equity is 17.65% (i.e., 15%/85%).

Row	**Basel III Para Ref**	**Heading**	**Description**
1	84-86	Gross holdings of capital stock	The aggregate holdings of capital instruments including direct, indirect and synthetic holdings in both the banking book and trading book must be included.
2	84-86	Permitted offsetting short positions in relation to the specific gross holdings included above	Offsetting positions in the same underlying exposure where the maturity of the short position either matches the maturity of the long position or has a residual maturity of at least one year.
3	84-86	Holdings of common stock net of short positions	Formula embedded in the schedule, no input required.
4	84-86	Common Equity Tier 1 capital after all regulatory adjustments except significant investments in financial institutions, mortgage servicing rights (MSRs) and deferred tax assets (DTA) temporary difference	Formula embedded in the schedule, no input required.
5	84-86	Amount to be deducted from Common Equity Tier 1 capital as a result of application of 10% cap	Formula embedded in the schedule, no input required.
6	67, 87	Total mortgage servicing rights (MSR) classified as intangible	Mortgage servicing rights (MSR) may receive limited recognition when calculating Tier 1 Common Equity, with recognition capped at 10% of the bank's common equity (after the application of all regulatory adjustments set forth in paragraphs 67 to 85 of the Basel III rules text).

Row	Basel III Para Ref	Heading	Description
7	67, 87	Associated deferred tax liability which would be extinguished if the intangible becomes impaired or derecognized under the relevant accounting standards	The amount of mortgage servicing rights (MSR) to be deducted from Tier 1 common equity can be net of any associated deferred tax liability when calculating Tier 1 Common Equity, with recognition capped at 10% of the bank's common equity (after the application of all regulatory adjustments set forth in paragraphs 67 to 85 of the Basel III rules text). If the bank chooses to net its deferred tax liabilities associated with mortgage servicing rights against deferred tax assets (in Row 17 of the Capital Composition worksheet), those deferred tax liabilities should not be deducted again here.
8		Mortgage servicing rights net of related tax liability	Formula embedded in the schedule, no input required.
9		Common Equity Tier 1 after all regulatory adjustments except significant investments in financial institutions, mortgage servicing rights (MSR) s and deferred tax assets (DTA) temporary difference	Formula embedded in the schedule, no input required.
10		Amount to be deducted from Common Equity Tier 1 capital as a result of application of 10% cap	Formula embedded in the schedule, no input required.
11	87	Net deferred tax assets due to temporary differences	Net deferred tax assets due to temporary differences may receive limited recognition when calculating Tier 1 Common Equity, with recognition capped at 10% of the bank's common equity (after the application of all regulatory adjustments set forth in paragraphs 67 to 85 of the Basel III rules text).
12		Common Equity Tier 1 capital after all regulatory adjustments except significant investments in financials, mortgage servicing rights (MSR) and deferred tax assets (DTA) temporary differences	Formula embedded in the schedule, no input required.
13		Amount to be deducted from Common Equity Tier 1 capital as a result of application of 10% cap	Formula embedded in the schedule, no input required.
14		Significant investments in the common equity of financial entities not deducted as part of the 10% cap	Formula embedded in the schedule, no input required.
15		Mortgage servicing rights not deducted as part of the 10% cap	Formula embedded in the schedule, no input required.

Row	Basel III Para Ref	Heading	Description
16		Deferred tax assets due to temporary differences not deducted as part of the 10% cap	Formula embedded in the schedule, no input required.
17		Sum of significant investments in financials, mortgage servicing rights (MSR) and deferred tax assets (DTA) temporary differences not deducted as a result of the 10% cap	Formula embedded in the schedule, no input required.
18		Deduction from Common Equity Tier 1 capital in respect of amounts above the 15% cap	Formula embedded in the schedule, no input required.

Risk-Weighted Assets Worksheet

In the Risk-Weighted Assets worksheet, BHCs should provide Basel II risk-weighted asset estimates for portfolios not addressed in the Basel III capital framework inclusive of changes related to the capital treatment of securitization and traded exposures issued by the Basel Committee in July 2009 through July 2010.

If a BHC's trading activity is below $1 billion or less than 10% of its total assets at 3Q 2011, the BHC does not need to complete the market risk-weighted asset section within the Basel III and Dodd-Frank schedule. However, if the BHC projects to meet the trading activity threshold during 2012, then the BHC should complete the market risk-weighted asset section within the schedule, based on the *Revisions to the Basel II market risk framework (updated as of December 31, 2010),* regardless of whether the internal models have been approved. Additionally, the BHC should complete the market risk-weighted assets for all reporting periods beginning in 3Q 2011.

A BHC unable to provide Basel II and III risk weighted asset estimates should send an email to info@CCAR.frb.org to determine how to proceed. In doing so, BHCs should specify the affected portfolios, current limitations that preclude the BHC from providing Basel II estimates, as well as management's plan for addressing those limitations.

Row	Heading	Description
Credit risk (including Counterparty Credit Risk (CCR) and non-trading credit risk) Risk-weighted assets should reflect the 1.06 scaling factor to the Internal Rating-Based Approach (IRB) credit risk-weighted assets where relevant, unless noted otherwise.		
1	Corporate	Formula embedded in the schedule, no input required.

Row	Heading	Description
2	Corporate (not including receivables); Counterparty credit risk exposures (not including credit value adjustment (CVA) charges or charges for exposures to central counterparties (CCPs))	Overall risk-weighted assets for corporate (not including receivables) counterparty credit risk exposures, not including credit value adjustment (CVA) capital charges or exposures to central counterparties (CCPs), after applying the 1.06 scaling factor to the Internal Rating-Based Approach (IRB) credit risk-weighted assets.
3	Corporate (not including receivables); Other exposures	Overall risk-weighted assets for other corporate exposures (not including receivables), after applying the 1.06 scaling factor to the Internal Rating-Based Approach (IRB) credit risk-weighted assets.
4	Sovereign	Formula embedded in the schedule, no input required.
5	Sovereign; Counterparty credit risk exposures (not including credit value adjustment (CVA) charges or charges for exposures to central counterparties (CCPs))	Overall risk-weighted assets for sovereign counterparty credit risk exposures, not including credit value adjustment (CVA) capital charges or exposures to central counterparties (CCPs), after applying the 1.06 scaling factor to the Internal Rating-Based Approach (IRB) credit risk-weighted assets.
6	Sovereign; Other exposures	Overall risk-weighted assets for other sovereign exposures, after applying the 1.06 scaling factor to the Internal Rating-Based Approach (IRB) credit risk-weighted assets.
7	Bank	Formula embedded in the schedule, no input required.
8	Bank; Counterparty credit risk exposures (not including credit value adjustment (CVA) charges or charges for exposures to central counterparties (CCPs))	Overall risk-weighted assets for bank counterparty credit risk exposures, not including credit value adjustment (CVA) capital charges or exposures to central counterparties (CCPs), after applying the 1.06 scaling factor to the Internal Rating-Based Approach (IRB) credit risk-weighted assets.
9	Bank; Other exposures	Overall risk-weighted assets for other bank exposures, after applying the 1.06 scaling factor to the Internal Rating-Based Approach (IRB) credit risk-weighted assets.
10	Retail	Formula embedded in the schedule, no input required.
11	Retail; Counterparty credit risk exposures (not including credit value adjustment (CVA) charges or charges for exposures to Central counterparties (CCPs))	Overall risk-weighted assets for retail counterparty credit risk exposures, not including credit value adjustment (CVA) capital charges or exposures to Central counterparties (CCPs), after applying the 1.06 scaling factor to IRB credit risk-weighted assets.
12	Retail; Other exposures	Overall risk-weighted assets for other retail exposures, after applying the 1.06 scaling factor to the Internal Rating-Based Approach (IRB) credit risk-weighted assets.

Row	Heading	Description
13	Equity	Overall risk-weighted assets for equity exposures, where relevant after applying the 1.06 scaling factor to the Internal Rating-Based Approach (IRB) credit risk-weighted assets.
14	Securitization	Overall risk-weighted assets for securitizations that are held in the held-to-maturity or available-for-sale portfolios, where relevant after applying the 1.06 scaling factor to the Internal Rating-Based Approach (IRB) credit risk-weighted assets.
15	Trading Book Counterparty Credit Risk Exposures (if not included in above)	Overall risk-weighted assets for counterparty credit risk exposures in the trading book if the BHC is not able to include them in the portfolio of the counterparty as specified above.
16	Credit value adjustment (CVA) Capital Charge (Risk-Weighted Asset Equivalent)	Formula embedded in the schedule, no input required.
17	Advanced credit value adjustment (CVA)	Formula embedded in the schedule, no input required.
18	Credit value adjustment (CVA) capital charge (risk-weighted asset equivalent); Advanced CVA; Unstressed Value at Risk (VaR) with multipliers	Standalone 10-day value-at-risk calculated on the set of credit value adjustments (CVAs) (as specified in BCBS 189 Section II.A.1 paragraph 98 using expected exposure based on current parameter calibration) for all Over-the-counter (OTC) derivatives counterparties together with eligible credit value adjustment (CVA) hedges. The reported value-at-risk should consist of both general and specific credit spread risks and is restricted to changes in the counterparties credit spreads. The bank must multiply the reported value-at-risk by three times consistent with the approach used in calculating market risk capital charge (three-times multiplier). The 1.06 scaling factor does not apply. BHC should report 0 if it does not use the advanced credit value adjustment (CVA) approach.

Row	Heading	Description
19	Credit value adjustment (CVA) capital charge (risk-weighted asset equivalent); Advanced CVA; Stressed Value at Risk (VaR) with multipliers	Standalone 10-day **stressed** Value-at-risk (VAR) calculated on the set of credit value adjustments (CVAs) (as specified in the Basel Committee on Banking Supervision (BCBS) 189 Section II.A.1 paragraph 98 using stressed exposure based on stress parameter calibrations) for all Over-the-counter (OTC) derivatives counterparties together with eligible credit value adjustments (CVA) hedges. The reported value-at-risk should consist of both general and specific credit spread risks and is restricted to changes in the counterparties credit spreads. It should reflect three-times multiplier. The 1.06 scaling factor does not apply. BHC should report 0 if it does not use the advanced credit value adjustments (CVA) approach
20	Credit value adjustment (CVA) capital charge (risk-weighted asset equivalent); Standardized CVA	Risk-weighted asset (RWA) equivalent of the standardized credit value adjustment (CVA) risk capital charge.
21	Other Credit Risk	If the BHC is unable to assign credit risk-weighted assets to one of the above categories even on a best-efforts basis, they should be reported in this row.
22	Total Credit right-weighted assets (RWA)	Formula embedded in the schedule, no input required.

Market Risk

If a BHC does not have a particular portfolio or no trading book at all, risk-weighted assets should be reported as 0.

23	Standardized Specific Risk (excluding securitization and correlation)	Risk-weighted asset (RWA) equivalent for specific risk based on the standardized measurement method as applicable. It should not include the risk-weighted assets according to the standardized measurement method for exposures included in the correlation trading portfolio or the standardized approach for other non-correlation related traded securitization exposures.
24	Value at Risk (VaR) with Multipliers (general and specific risk)	BHC-wide 10-day value-at-risk (VaR) inclusive of all sources of risks that are included in the value-at-risk calculation. The reported value-at-risk should reflect actual multipliers as of the reporting date.
25	Stressed value-at-risk with Multipliers (general and specific risk)	BHC-wide 10-day stressed value-at-risk inclusive of all sources of risk that are included in the stressed value-at-risk calculation. The reported stressed value-at-risk should reflect actual multipliers as of the reporting date.

Row	Heading	Description
26	Incremental risk capital charge	Risk-weighted asset (RWA) equivalent for incremental risk in the trading book.
27	Correlation Trading	Formula embedded in the schedule, no input required.
28	Correlation trading portfolio; Comprehensive risk model, before application of the floor	Risk-weighted asset (RWA) equivalent for exposures in the correlation trading portfolio which are subject to the comprehensive risk model, before the application of the 8% floor based on the standardized measurement method.
29	Correlation Trading; Standardized Measurement Method (100%) for exposures subject to credit risk management (CRM)	Formula embedded in the schedule, no input required.
30	Correlation trading portfolio; Standardized measurement method (100%) for exposures subject to the credit risk measurement (CRM); Net long	100% of the risk-weighted asset (RWA) equivalent according to the standardized measurement method for net long exposures in the correlation trading portfolio which are subject to the comprehensive risk model.
31	Correlation trading portfolio; Standardized measurement method (100%) for exposures subject to the credit risk measurement(CRM); Net short	100% of the risk-weighted asset (RWA) equivalent according to the standardized measurement method for net short exposures in the correlation trading portfolio which are subject to the comprehensive risk model.
32	Correlation trading; Standardized Measurement Method for exposures not subject to credit risk management (CRM)	Formula embedded in the schedule, no input required.
33	Correlation trading portfolio; Standardized measurement method (100%) for exposures not subject to the credit risk measurement (CRM); Net long	Risk-weighted asset (RWA) equivalent according to the standardized measurement method for net long exposures in the correlation trading portfolio not subject to the comprehensive risk model.
34	Correlation trading portfolio; Standardized measurement method (100%) for exposures not subject to the credit risk measurement (CRM); Net short	Risk-weighted asset (RWA) equivalent according to the standardized measurement method for net short exposures in the correlation trading portfolio not subject to the comprehensive risk model.

Row	Heading	Description
35	Securitization non-correlation	In accordance with *Revisions to the Basel II market risk framework - updated as of 31 December 2010,* during a transitional period until December 31, 2013, the capital charge (or risk-weighted asset equivalent) for non-correlation related traded securitization is the larger of the long and net short positions. Afterward, the charge is the sum of the net long and net short positions.
36	Securitization non-correlation; Net long	Risk-weighted asset equivalent according to the standardized measurement method for net long other non-correlation related securitization exposures including nth-to-default credit derivatives.
37	Securitization non-correlation; Net short	Risk-weighted asset equivalent according to the standardized measurement method for net short other non-correlation related securitization exposures including nth-to-default credit derivatives.
38	Other Market Risk	If the BHC is unable to assign market risk-weighted assets to one of the above categories, they should be reported in this row. If no such requirements exist, 0 should be entered.
39	Total Market risk-weighted assets (RWA)	Formula embedded in the schedule, no input required.
40	Other Pillar 1 Capital Requirements	Risk-weighted assets (RWA) for settlement risk and other Pillar 1 capital requirements. If no such requirements exist, 0 should be entered.
Other		
41	Operational Risk	Risk-weighted assets (RWA) for operational risk.
42	Change in Risk-Weighted Assets (RWA) Due to Impact of Basel III Definition of Capital	Impact on the risk-weighted assets (RWA) due to changes of Basel III definition of capital.
43	Total Risk-weighted Assets	Formula embedded in the schedule, no input required.

Leverage Exposure Worksheet

BHCs should report the average as of quarter end for the relevant period by including averages of the exposures calculated on a monthly basis. Exposure measure of the leverage ratio is defined by the Basel III rules text. BHCs that are unable to calculate monthly data may report exposures as of the quarter end (i.e., not the average over the quarter of exposures calculated monthly).

Row	Heading	Description
1	On-Balance Sheet Derivatives, Basel II Netting	Total derivatives exposure (sum of positive fair values) with Basel II netting rules (i.e., positive net current derivatives exposure on a netting set-by-netting set basis, where those netting sets meet Basel II netting requirements, summed across counterparties). Both derivatives traded over-the-counter (OTC) and on an exchange or through a central counterparty (CCP) should be included. They do not include initial or variation margin credits.
2	Derivatives, Potential Future Exposure Applying Basel II Netting	Regulatory potential future exposure (PFE) of derivatives when applying the current exposure method and Basel II netting rules. The PFE is calculated by multiplying the derivative's notional principal amount by a factor that is based on type of derivative contract and residual maturity. For derivatives contracts in bilateral netting sets that meet the Basel II netting requirements, the PFE is the adjusted sum of the PFE exposure for all over-the-counter (OTC) derivative contracts subject to the qualifying master netting agreement. (Reference Annex 4; paragraph 96(iv) of the Basel II framework.)

Row	Heading	Description
3	On-Balance Sheet Securities Financing Transactions, Basel II Netting	Securities financing transactions (SFTs) as defined by the Basel II framework (i.e., transactions such as repurchase agreements, reverse repurchase agreements, security lending and borrowing, and margin lending transactions, where the value of the transactions depends on the market valuations and the transactions are often subject to margin agreements), when representing an asset on the accounting balance sheet. BHCs should report the sum of the net positive current exposures, determined on a netting set-by-netting set basis, where those netting sets meet Basel II netting requirements. The net positive exposure is determined by netting the exposure amounts and collateral (e.g., the sum of the market value of all securities and cash lent to the counterparty, less the sum of all securities and cash received from the counterparty as collateral under the bank's agreement). Include any securities financing transactions (SFTs) that are traded over-the-counter (OTC) or on an exchange, or through a central counterparty (CCP).
4	Other On-Balance Sheet Items, (Excluding Derivatives and Securities Financing Transactions)	All other assets that are carried on the balance sheet that are not specifically identified in rows one and three above. Other on-balance sheet assets may include cash, loans, securities, trading assets, fixed assets, and failed and unsettled transactions.
5	Off-Balance Sheet Items (excluding derivatives)	Formula embedded in the schedule, no input required.
6	Off-Balance Sheet Items (excluding derivatives) - Unconditionally Cancellable Commitments eligible for 10% credit conversion factors (CCF)	All commitments that are unconditionally cancellable at any time by the BHC without prior notice are to be converted to credit equivalent amounts using a 10% credit conversion factors (CCF).
7	All other Off-Balance Sheet Items (excluding derivatives and off-balance sheet Securities Financing Transactions))	All other off-balance sheet items that are subject to risk-based capital (RBC) requirements are to be converted to on-balance sheet credit equivalent amounts using a uniform 100% credit conversion factors (CCF). The 100% CCF is to be applied regardless of the CCF that would otherwise have been applied to such exposures under the RBC requirements. Exclude commitments that are eligible for the 10% CCF, operational risk exposures, off-balance sheet securities financing transactions (SFTs) and derivatives.

Row	Heading	Description
8	Amounts Deducted from Tier 1 Capital (Report as Negative)	Formula embedded in the schedule, no input required.

Planed Actions Worksheet

For the purpose of completing the Planed Actions worksheet of the Basel III and Dodd-Frank schedule, BHCs should capture all material planned actions, including, but not limited to, the roll-off or sale of an existing portfolio, the issuance of regulatory capital instruments and other strategic corporate actions. For each planned action, BHCs should provide a brief description.

In addition, BHCs should submit the incremental quantitative impact on Tier 1 common equity, Tier 1 risk-based capital, risk-weighted assets (RWA), and leverage exposures for each year as of year-end. The quantitative impact of planned actions submitted by BHCs should represent the stand-alone, incremental immediate impact of the action relevant to the time period in which it is planned to be executed. For example, if a planned action were forecasted to reduce the BHC's risk-weighted assets by $200 million as of 4Q 2013 and an additional $100 million as of 4Q 2014 (for a total reduction of $300 million), the BHC should report "200" for 4Q 2013, "100" for 4Q 2014, and "0" for subsequent periods.

However, when evaluating the impact of the planned actions, BHCs should include an assessment of how each of these actions will comprehensively impact the firm. BHCs are required to factor in the combined impact of all planned actions on all other relevant worksheets of the Basel III submission.

BHCs should provide a more detailed description of each material action in a separate attachment(s). The documentation should include:

- How each material planned action aligns with the BHC's long term business strategy and risk appetite on a going concerns basis;
- Assessment of each material planned action by taking into account potential capital and earnings impact, overall risk profile, and funding need;
- Assessment of market condition and capacity around planned actions including the BHC's planned sale size, availability, and appetite of buyers and other potential sellers;
- Assessment of impediments to plan actions (e.g., contractual, accounting or structural limitation);
- Whether there are recent transactions from either the BHC or other institutions that would demonstrate the ease of sales or unwind.

Column	Heading	Description
A	Description	Brief description of the planned action the BHC wishes to implement.
B	Action Type	A selection from a list of available actions provided in the schedule.
C	Exposure Type	A selection from a list of available exposure types provided in the schedule.

Column	Heading	Description
D-AA	Projected Impact (Q4 2011-Q42016); Tier 1 Common, Tier 1 Capital, Risk-weighted Assets (RWA), and Leverage Exposure	This is the projected incremental impact year-over-year on the BHC's Tier 1 common equity, Tier 1 capital, risk-weighted assets, and leverage exposure in $Millions as of year-end.
AB	Total Tier 1 Common Impact	Formula embedded in the schedule, no input required.
AC	Total Tier 1 Capital Impact	Formula embedded in the schedule, no input required.
AD	Total risk-weighted assets (RWA) Impact	Formula embedded in the schedule, no input required.
AE	Total leverage exposure impact	Formula embedded in the schedule, no input required.

Included below are examples of specific documentation which may be included, where relevant, to the planned action.

- Detailed information on a planned sale such as risk profile and size of the positions, indicative term sheets and contracts; potential buyer information; current marked to market (MTM), support for the execution price; potential associated loans, financing, or liquidity credit support arrangements; potential buy back commitments; and impact on any offsetting positions. If similar recent transactions have taken place, BHCs should provide information as a point of reference. BHCs should also describe any challenges that may be encountered in executing the sale.

- Detailed information on a planned unwind, such as risk profile and size of the positions, profit and loss (P&L) impact at execution or in the future; funding implications; impact on any offsetting positions; and trigger of consolidation or on-boarding of the underlying assets.
- Detailed information on planned run-offs, such as risk profile and size of the positions, impact on any offsetting positions; details on trades; and maturity dates.
- Detailed information on planned hedging, such as indicative term sheets and contracts; P&L impact at execution or during life of the hedges; and impact on counterparty credit RWA.
- Detailed information on changed to risk-weighted-assets calculation methodologies, such as which data or parameters would be changed, whether the firm has submitted model application to its supervisors, remaining work to be completed and expected completion date.

- Detailed information on expanded use of clearing houses, such as types of products to be cleared and central counterparties to be used.

BHCs should also provide detailed information on any alternative Basel III and Dodd-Frank action plans in the event the firm falls short of the targets outlined in the Capital Plan, and trigger events that would result in a need to pursue any alternative action plans.

FR Y-14Q: Basel III & Dodd-Frank (D-F) Cover Sheet

Institution Name:	
RSSD ID:	
Date of Data Submission:	

Instructions

1. The FR Y-14Q Basel III schedule is intended to be used for monitoring of historical progress against the forecasts provided in the FR Y-14A schedule. Submit the FR Y-14Q schedule with data as of the most recent quarter end subsequent to the close of each quarter. Complete the FR Y-14Q Basel III schedule only in quarters in which the annual schedule is not collected.

2. Complete non shaded cells only, using data as of the balance sheet date under baseline assumptions, consistent with the annual CCAR exercise.

3. For the purpose of completing this schedule, BHCs should refer to the definitions and methodologies described in Basel III: A Global Regulatory Framework for More Resilient Banks and Banking Systems (December 16, 2010). Consistent with the annual CCAR exercises, market risk RWAs should be reflected on a transitional basis as stated in Adjustments to the Basel II Market Risk Framework announced by the Basel Committee (June 18, 2010). For other areas of the schedule, BHCs should report data to reflect the Basel III framework on a fully phased-in basis, for example, BHCs should apply 100% of all capital deductions, not apply the transitional arrangements implementing changes to definition of capital as set out in paragraph 94 to 96 of the Basel III rules text. BHCs that were unable to provide Basel II/III RWAs in the annual CCAR exercises should follow the approach used in the annual CCAR excises to fill the monitoring schedule.

4. Provide actual tier 1 common, tier 1 capital, risk-weighted assets and leverage exposures for reporting period since the most recent annual CCAR exercises on a Basel III basis.

5. BHCs that reported planned actions in response to Basel III and Dodd-Frank in the annual CCAR submission should identify actual actions that have taken place during the reporting period and the resultant impact to tier 1 common, tier 1 capital, RWAs and leverage exposure. For unwinds and sales that have been executed, BHCs should specify the final sale sizes, prices received, and any realized gains/losses. BHCs should provide these responses in a separate attachment(s).

		$ Millions Actual					
		Q4 2011	Q1 2012	Q2 2012	Q3 2012	Q4 2012	Comment
1	**Tier 1 Common**						
2	**Tier 1 Capital**						
3	**Risk-weighted Assets**						
4	Of Which: Counterparty Credit						
5	Of Which: Market Risk						
6	**Leverage Exposure (Quarterly Averages)**						
7	Of Which: Total Derivatives, Basel II Netting and Potential Future Exposure						
8	Of Which: Total Reverse Repos and Securities Borrowing Transactions, Basel II Netting						

FR Y-14Q: Pre-Provision Net Revenue (PPNR)

In addition to this cover sheet, BHCs for which deposits comprise less than one-third of total liabilities for any reported period should complete only the *PPNR Submission worksheet and* the related portion of the *PPNR Metrics worksheet.* Such BHCs should designate the *PPNR Submissions worksheet* as "Primary Net Interest Income"; the Net Interest Income worksheet is optional for them.

All other BHCs, i.e. those for which deposits comprise over one-third of total liabilities in any reported period, must also complete the *Net Interest Income worksheet.* These BHCs should designate either the *PPNR Submission worksheet* or the *Net Interest Income* primary, and the other as supplementary. Note that this designation only applies to the net interest income portion of the worksheet; all other items on the *PPNR Submission* worksheet and related items on the *PPNR metrics* worksheet must be completed by all

BHCs should complete all non shaded cells in the corresponding worksheets, including this cover page. Quarterly items should be reported by quarter, and not on a cumulative basis.

Please see the associated *PPNR Instructions* for additional guidance on completing these worksheets and information on other associated requirements for the PPNR submission.

WARNING: Macros must be enabled to use this schedule

Institution Name:

RSSD ID:

Submission Date (MM/DD/YYYY):

Indicate whether the *Net Interest Income Worksheet* has been completed:

Indicate which worksheet was designated as "Primary Net Interest Income":

Instructions: Bank Holding Company (BHC) to complete non shaded cells only; all shaded cells with embedded formulas will self populate. For items designated as supplementary, BHCs are to complete the items as designated in the instructions. Flow quarterly items should be reported by quarter, and not on a cumulative basis.

PPNR Submission Worksheet

Specify reporting designation for net interest income HERE
Please indicate if deposits are one-third or more of total liabilities

	Amounts in $ Mil	FR Y9C Codes	Actual Amounts										
	Net Interest Income by Business Segment:		**Q1 2009**	**Q2 2009**	**Q3 2009**	**Q4 2009**	**Q1 2010**	**Q2 2010**	**Q3 2010**	**Q4 2010**	**Q1 2011**	**Q2 2011**	**Q3 2011**
1	Retail and Small Business		-	-	-	-	-	-	-	-	-	-	-
	Domestic **(8)**		-	-	-	-	-	-	-	-	-	-	-
1A	Credit Cards **(8)**												
1B	Mortgages **(8)**												
1C	Home Equity **(8)**												
1D	Retail and Small Business Banking **(8)**												
1E	Other Retail and Small Business **(8)**												
1F	International Retail and Small Business **(8)**												
2	Commercial Lending												
3	Investment Banking												
4	Sales and Trading												
5	Investment Management												
6	Investment Services												
7	Treasury Services												
8	Insurance Services												
9	Retirement / Corporate Benefits Products												
10	Corporate / Other												
11	**Total Net Interest Income (1)**		-	-	-	-	-	-	-	-	-	-	-
	Non Interest Income by Business Segment:												
12	Retail and Small Business		-	-	-	-	-	-	-	-	-	-	-
	Domestic		-	-	-	-	-	-	-	-	-	-	-
12A	Credit Cards												
12B	Mortgages and Home Equity												
12C	Retail and Small Business Banking												
12D	Other Retail and Small Business												
12E	International Retail and Small Business												
13	Commercial Lending												
14	Investment Banking		-	-	-	-	-	-	-	-	-	-	-
14A	Advisory												
14B	Equity Underwriting												
14C	Debt Underwriting												
14D	Corporate Lending												
14E	Merchant Banking / Private Equity												
15	Sales and Trading		-	-	-	-	-	-	-	-	-	-	-
15A	Equities												
15B	Fixed Revenues												
15C	Commodities												
15D	Prime Brokerage												
16	Investment Management		-	-	-	-	-	-	-	-	-	-	-
16A	Asset Management												
16B	Wealth Management / Private Banking												
17	Investment Services		-	-	-	-	-	-	-	-	-	-	-
17A	Asset Servicing												
17B	Issuer Services												
17C	Other Investment Services												
18	Treasury Services												
19	Insurance Services												
20	Retirement / Corporate Benefits Products												
21	Corporate / Other												
22	**Total Non-Interest Income (2) (3)**		-	-	-	-	-	-	-	-	-	-	-
23	Optional Immaterial Segment Revenues **(10)**												
24	**Total Revenues**		-	-	-	-	-	-	-	-	-	-	-
	Non Interest Expense by Business Segment:												
25	Compensation Expense **(9)**		-	-	-	-	-	-	-	-	-	-	-
	Base Pay		-	-	-	-	-	-	-	-	-	-	-
25A	Salary Expense (cash incl. deferred)												
25B	Benefits Expense												
25C	Stock Based Compensation												
25D	Variable Pay (cash and stock, current and deferred)												
26	Operational Risk Expense (should include absolutely all operational losses even if usually reported as revenue)												
27	Litigation Expense & Penalties (list only if not included in item 26)												
28	Occupancy Expense												
29	Professional and Outside Service Expense												
30	Other Non-Interest Expense **(4)(5)**												
31	**Total Non-Interest Expense (2) (4)**		-	-	-	-	-	-	-	-	-	-	-
32	**Actual PPNR [item 24 - item 31] (6)**		-	-	-	-	-	-	-	-	-	-	-
33	Valuation Adjustment for firm's own debt under fair value option (FVO) **(7)**												
34	Goodwill Impairment **(7)**	*BHCKC216*											
35	One Time Items - Revenues **(2) (7)**		-	-	-	-	-	-	-	-	-	-	-
36	One Time Items - Expenses **(2) (7)**		-	-	-	-	-	-	-	-	-	-	-

Footnotes to the *PPNR Submission Worksheet*

(1) Amount should equal item 37 of the Net Interest Revenues Worksheet, if completed.

(2) One time items are material non-recurring and infrequent items. Exclude such items from items 22-23 and 31 and report in items 35 and 36. Examples of one time items include gains or losses on sales of business lines, gains or losses on extinguishment of debt, gains or losses on mergers

One Time Items - Revenues

One Time Items - Expense

(3) Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item 33.

(4) Excludes Goodwill Impairment included in item 34.

(5) Provide a further break out of significant items included in Other Non-Interest Expense:

(6) By definition, PPNR will calculate as Net Interest Income plus Non-Interest Income less Non-Interest Expense for both material and immaterial segments, excluding items broken out in items 33-36. Other items, such as one time items (included in note 2 above), will be separately considere

Instructions: All BHCs for which deposits comprise one-third or more of total liabilities for any reported period must complete this worksheet. BHCs to complete non shaded cells only; all shaded cells with embedded formulas will self populate. For items designated as supplementary, BHCs are to complete the items as designated in the instructions. Flow quarterly items should be reported by quarter, and not on a cumulative basis.

Net Interest Income Worksheet

Specify reporting designation for net interest income on PPNR Submission Worksheet
Please indicate on the PPNR Submission worksheet if deposits are one-third or more of total liabilities

		Actual Amounts										
		Q1 2009	**Q2 2009**	**Q3 2009**	**Q4 2009**	**Q1 2010**	**Q2 2010**	**Q3 2010**	**Q4 2010**	**Q1 2011**	**Q2 2011**	**Q3 2011**
	***Average Interest-Bearing Asset Balances* ($ Mil) (1)**											
1	**First Lien Mortgages**											
2	**Second / Junior Lien Mortgages**											
2A	Closed-End Junior Liens (5)											
2B	Home Equity Lines Of Credit (HELOCs) (5)											
3	**C&I Loans**											
4	**CRE Loans**											
5	**Credit Cards**											
6	**Other Consumer**											
6A	Auto Loans (5)											
6B	Student Loans (5)											
6C	Other (5)											
6D	Small Business (Scored/Delinquency Managed) (5)											
7	**Other Loans & Leases**											
8	**Interest-Bearing Securities (AFS, HTM, and/or Trading Assets)**											
9	**Deposits with Banks & Other**											
	Average Rates Earned (%)											
10	**First Lien Mortgages**											
11	**Second / Junior Lien Mortgages**											
11A	Closed-End Junior Liens (5)											
11B	HELOCs (5)											
12	**C&I Loans**											
13	**CRE Loans**											
14	**Credit Cards**											
15	**Other Consumer**											
15A	Auto Loans (5)											
15B	Student Loans (5)											
15C	Other (5)											
15D	Small Business (Scored/Delinquency Managed) (5)											
16	**Other Loans & Leases**											
17	**Interest-Bearing Securities (AFS, HTM, and/or Trading)**											
18	**Deposits with Banks & Other**											
19	**Interest Income from above**	-	-	-	-	-	-	-	-	-	-	-
20	**Other Interest Income (2)**											
21	**Total Interest Income**	-	-	-	-	-	-	-	-	-	-	-
	***Average Interest-Bearing Liability Balance* ($ Mil)**											
22	**Customer Deposits-Domestic**											
22A	Non-Interest-Bearing Demand (5)											
22B	Money Market Accounts (5)											
22C	Savings (5)											
22D	NOW, ATS, and other Transaction Accounts (5)											
22E	Time Deposits (5)											
23	**Customer Deposits-Foreign**											
23A	Foreign Deposits (5)											
23B	Foreign Deposits-Time (5)											
24	**Fed Funds, Repos, & Other Short Term Borrowing**											
24A	Fed Funds (5)											
24B	Repos (5)											
24C	Other Short Term Borrowing (5)											
25	**Trading Liabilities**											
26	**Subordinated Notes Payable to Unconsolidated Trusts Issuing Trust Preferred Securities (TruPS) and TruPS Issued by Consolidated Special Purpose Entities**											
27	**All Other Long Term Debt**											
	Average Liability Rates (%)											
28	**Customer Deposits-Domestic**											
28A	Non-Interest-Bearing Demand (5)											
28B	Money Market Accounts (5)											
28C	Savings (5)											
28D	Negotiable Order of Withdrawal (NOW), Automatic Transfer Service (ATS), and other Transaction Accounts (5)											
28E	Time Deposits (5)											
29	**Customer Deposits-Foreign**											
29A	Foreign Deposits (5)											
29B	Foreign Deposits-Time (5)											
30	**Fed Funds, Repos, & Other Short Term Borrowing**											
30A	Fed Funds (5)											
30B	Repos (5)											
30C	Other Short Term Borrowing (5)											
31	**Trading Liabilities**											
32	**Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities**											
33	**All Other Long Term Debt**											
34	**Interest Expense from above**	-	-	-	-	-	-	-	-	-	-	-
35	**Other Interest Expense (3)**											
36	**Total Interest Expense**	-	-	-	-	-	-	-	-	-	-	-
37	**Total Net Interest Income (4)**	-	-	-	-	-	-	-	-	-	-	-

Footnotes to the *Net Interest Income Worksheet*

(1) Exclude nonaccrual loans, reporting these balances in item 56 of the *PPNR Metrics Worksheet* . Include purchased credit impaired loans.

(2) Break out and explain nature of significant items included in Other Interest Income.

(3) Break out and explain nature of significant items included in Other Interest Expense.

(4) Amount should equal item 11 of the *PPNR Submission Worksheet*.

(5) Complete on a best efforts basis if the worksheet has been designated as "Supplementary Net Interest Income"

Instructions: BHCs to complete non shaded cells only. Flow quarterly items should be reported by quarter, and not on a cumulative basis.

PPNR Metrics Worksheet

		FR Y9C Codes	Units	Actual Amounts Q1 2009	Q2 2009	Q3 2009	Q4 2009	Q1 2010	Q2 2010	Q3 2010	Q4 2010	Q1 2011	Q2 2011	Q3 2011	Amounts 2009	2010
	***Metrics by Business Segment* (6)**															
	Retail and Small Business Segment															
	Domestic															
	Credit Cords															
1	Credit Card Interchange Revenues - Gross (exclude charge cards) **(12)**		$ Mil												-	-
2	Credit Card Purchase Volume (exclude charge cards) **(12)**		$ Mil												-	-
	Mortgages															
3	Average Third-Party Residential Mortgages Serviced **(7) (8)**		$ Mil													
4	Production Revenues - Gross **(1)**		$ Mil												-	-
5	Servicing Revenue - Net **(2)**		$ Mil												-	-
	Retail and Small Business Banking															
6	Debit Card Interchange - Gross		$ Mil												-	-
7	Debit Card Purchase Volume		$ Mil												-	-
	International Retail and Small Business **(3)**															
8	Credit Card Revenues **(3)**		$ Mil												-	-
	Investment Banking Segment															
9	Compensation - Total		$ Mil												-	-
10	Compensation - Variable Pay (cash and stock, current and deferred)		$ Mil												-	-
	Advisory															
11	Average Fee Rate **(7)**		%													
12	Deal Volume		$ Mil												-	-
13	Number of Deals		#												-	-
14	Market Share **(5) (7)**		%													
	Equity Underwriting															
15	Average Fee Rate **(7)**		%													
16	Deal Volume		$ Mil												-	-
17	Market Share **(5) (7)**		%													
	Debt Underwriting															
18	Average Fee Rate **(7)**		%													
19	Deal Volume		$ Mil												-	-
20	Market Share **(5) (7)**		%													
	Corporate Lending															
21	Average Fee Rate **(7)**		%													
22	Deal Volume		$ Mil												-	-
23	Market Share **(5) (7)**		%													
	Merchant Banking / Private Equity															
24	AUM		$ Mil												-	-
	Sales and Trading Segment															
25	Total Proprietary Trading Revenues		$ Mil												-	-
26	Compensation - Total		$ Mil												-	-
27	Compensation - Variable Pay (cash and stock, current and deferred)		$ Mil												-	-
	Equities															
28	Commission and Fees		$ Mil												-	-
29	Average Asset Balance **(7)**		$ Mil													
	Fixed Revenues															
30	Commission and Fees		$ Mil												-	-
31	Average Asset Balance **(7)**		$ Mil													
	Commodities															
32	Commission and Fees		$ Mil												-	-
33	Average Asset Balance **(7)**		$ Mil													
	Prime Brokerage															
34	Average Client Balances **(7)**		$ Mil													
35	Transaction Volume		$ Mil												-	-
	Investment Management Segment															
	Asset Management															
36	AUM - Total		$ Mil	-	-	-	-	-	-	-	-	-	-	-	-	-
37	AUM - Equities		$ Mil												-	-
38	AUM - Other		$ Mil												-	-
39	Net Inflows/Outflows		$ Mil												-	-
	Wealth Management/Private Banking															
40	AUM		$ Mil												-	-
41	Net Inflows/Outflows		$ Mil												-	-
42	Number of Financial Advisors		#												-	-
	Investment Services Segment															
	Asset Servicing															
43	Assets under Custody and Administration		$ Mil												-	-
44	Securities Lending Revenue		$ Mil												-	-
	Issuer Services															
45	Number of Deals Administered		#												-	-
	Treasury Services Segment															
46	Average Interest Rate Spread between Loan and Deposit Yields **(10)**		%													
	Firm Wide Metrics															
47	Number of Employees	*BHCK4150*	#												-	-
	Revenues - International		$ Mil												-	-
48	Revenues - APAC **(4)**		$ Mil												-	-
49	Revenues - EMEA **(4)**		$ Mil												-	-
50	Revenues - LatAm **(4)**		$ Mil												-	-
51	Revenues - Canada **(4)**		$ Mil												-	-
52	Revenues - Domestic		$ Mil	-	-	-	-	-	-	-	-	-	-	-	-	-
53	OREO Balances	*BHCK2150*	$ Mil												-	-
	Metrics for Net Interest Income Worksheet (Required only for BHCs that were required to complete the Net Interest Income Worksheet)															
54	Nonaccrual Loan Balance	*BHDCS526-BHDCS507*	$ Mil												-	-
55	Carrying Value of Purchased Credit Impaired (PCI) Loans	*BHDC780*	$ Mil												-	-
56	Net Accretion of discount on PCI Loans included in interest Revenues		$ Mil												-	-
	Metrics for Primary Net Interest Income															
	Quarter End Weighted Average Life of Assets **(9)**															
57	First Lien Mortgages		months													
58	Closed-End Junior Liens		months													
59	HELOCs		months													
60	C&I Loans		months													
61	CRE Loans		months													
62	Credit Cards		months													
63	Auto Loans		months													
64	Student Loans		months													
65	Other **(13)**		months													
66	Small Business (Scored/Delinquency Managed)		months													
67	Other Loans & Leases		months													
68	Interest-Bearing Securities (AFS, HTM, and/or Trading)		months													
	Quarter End Weighted Average Life of Liabilities **(9)**															
69	Domestic Time Deposits		months													
70	Foreign Deposits-Time		months													
71	Fed Funds		months													
72	Repos		months													
73	Other Short Term Borrowing		months													
74	Trading Liabilities		months													
75	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities		months													
76	All Other Long Term Debt		months													

		For upward rate movements	For downward rate movements	Assumed Floor
	Retail Deposit Repricing Beta in a "Normal Environment" **(11)**			
77	Money Market Accounts			
78	Savings			
79	NOW, ATS, and other Transaction Accounts			
80	Time Deposits			

			Q1 2009	Q2 2009	Q3 2009	Q4 2009	Q1 2010	Q2 2010	Q3 2010	Q4 2010	Q1 2011	Q2 2011	Q3 2011	2009	2010
	Metrics for Supplementary Net Interest Income														
	Quarter End Weighted Average Life of Assets **(9) (14)**														
81	**First Lien Mortgages**	months													
82	**Second / Junior Lien Mortgages**	months													
82A	Closed-End Junior Liens	months													
82B	Home Equity Lines Of Credit (HELOCs)	months													
83	**C&I Loans**	months													
84	**CRE Loans**	months													
85	**Credit Cards**	months													
86	**Other Consumer**	months													
86A	Auto Loans	months													
86B	Student Loans	months													
86C	Other	months													
86D	Small Business (Scored/Delinquency Managed)	months													
87	**Other Loans & Leases**	months													
88	**Interest-Bearing Securities (AFS, HTM, and/or Trading Assets)**	months													
		months													
	Quarter End Weighted Average Life of Liabilities **(9) (14)**														
89	**Domestic Time Deposits**	months													
90	**Foreign Deposits-Time**														
91	**Fed Funds, Repos, & Other Short Term Borrowing**	months													
91A	Fed Funds	months													
91B	Repos	months													
91C	Other Short Term Borrowing	months													
92	**Trading Liabilities**	months													
	Subordinated Notes Payable to Unconsolidated Trusts Issuing Trust Preferred Securities (TruPS) and TruPS Issued by Consolidated Special Purpose Entities														
93		months													
94	**All Other Long Term Debt**	months													

		For upward rate movements	For downward rate movements	Assumed Floor
	Retail Deposit Repricing Beta in a "Normal Environment" **(11)**			
95	**Money Market Accounts**			
96	**Savings**			
97	**NOW, ATS, and other Transaction Accounts**			
98	**Time Deposits**			

Footnotes to the *PPNR Metrics Worksheet*

(1) Revenues associated with residential mortgage production, including originations, sales of mortgage loans, and related hedging activities. Do not include impact from repurchase provisions related to representations and warranties.
(2) Revenues associated with servicing residential mortgage loans held by others, MSRs, and related hedging activities.
(3) Provide metrics data for all quarters, but only if International Retail and Small Business Segment revenues exceeded 5% of Total Retail and Small Business Segment and Total Retail and Small Business revenue exceeded 5% of total revenues in any of the last four actual quarters requested in the PPNR schedule.
(4) Provide regional breakouts for all quarters but only if international revenue exceeded 5% of the total revenue in any of the last four actual quarters requested in the PPNR schedule.
(5) The market share is a percent of a global market defined as the total dollar volume of deals.
(6) See instructions for guidance on related thresholds.
(7) Annual numbers for all average balances, average rates, and all market shares should be reported only if the annual averages are not equal to a simple average of the four quarters for a given year.
(8) Average oustanding principal balance fo residential mortgage loans the BHC services for others.
(9) The Weighted Average Life should be calculated based on the expected remaining lives, inclusive of behavioral assumptions. It should reflect the weighted average of time to principal actual repayment (as modeled) for all positions in that portfolio, rounded to the nearest monthly term.
(10) A spread between the interest rates charged on loans (e.g. working capital loans) and interest rates paid on Treasury Services customer deposit balances.
(11) A rate movement in an environment where the repricing assumption assumed by each of the major deposit products is not restricted by a cap, floor, or zero.
(12) Include revenues earned on BHC issued cards as well as a result of a partnership agreement.
(13) Corresponds to line item 6C Other on the Net Interest Income worksheet
(14) Complete on a best efforts basis if the worksheet has been designated as "Supplementary Net Interest Income"

Are International Revenues material (based on the last four quarters)?	N/A	N/A	N/A	N/A	N/A

FR Y-14Q: Pre-Provision Net Revenue Schedule Instructions

This document provides general guidance and data definitions for the Pre-provision Net Revenue (PPNR) Schedule. The Schedule consists of four worksheets: PPNR Submission Cover Sheet, PPNR Submission worksheet, Net Interest Income (NII) worksheet, and PPNR Metrics worksheet. The four worksheets are described in detail below.

Certain commonly used terms and abbreviations are defined at the end of the instructions. Undefined terms should be assumed to follow FR Y-9C definitions. In cases where FR Y-9C guidance is unavailable, bank holding companies (BHCs) should use internal definitions and include information about the definitions used in the supporting document for FR Y-14A submission. All figures should be reported on a quarterly basis (not on a year-to-date basis). For the first reporting period, report quarterly data from the first quarter of 2009 to the reporting period. For subsequent periods, report only the data from the reporting quarter.

Completion Requirements

Provide data for all non-shaded cells, except where the data requested is optional. The BHC is not required to populate cells shaded gray.

Net Interest Income: Primary and Supplementary Options

1. BHCs for which deposits comprise less than 1/3 of total liabilities for any reported period should complete the PPNR Submission worksheet and the related portion of the PPNR Metrics worksheet. Such BHCs should designate the PPNR Submission worksheet as "Primary Net Interest Income" at the top of the PPNR Submissions worksheet. The Net Interest Income worksheet is optional for these BHCs.
2. All other BHCs should specify the PPNR Submission worksheet as either "Primary Net Interest Income" or "Supplementary Net Interest Income" through a pull down menu at the top of the PPNR Submission worksheet. Once specified, the designation for the Net Interest Income worksheet – which will be either the Supplementary or Primary based on the option selected for the PPNR Submission worksheet – will automatically flow through the schedule. Note that this designation refers only to the net interest income portion of the worksheets; all other items on the PPNR Submission worksheet (line items 12 – 36 and footnotes) and the related portions of the PPNR Metrics worksheet must be completed by all BHCs.
3. Completion requirements are as follows:
    a. Complete data for all net interest income fields in the primary worksheet and the related portion of the PPNR Metrics worksheet. Discuss consistency of a given schedule with the BHC's external reporting and internal reporting/forecasting in the supporting documentation for FR Y-14A Summary Schedule. Provide a description of broadly-defined types of business models they currently use (e.g. Asset/Liability, Relationship, Business Product/Services/Activity, etc. as defined/named by individual BHCs). Also, provide high-level descriptions of motivations for choices of models for conducting business, reporting (internal/external) and forecasting P&L results; benefits/challenges associated with those models; and methodologies employed. Once a "primary" designation is made, continue to treat a given worksheet as "primary" for all historical and forecast periods.

b. Provide net interest income data for the supplementary worksheet and the related portion of the PPNR Metrics Worksheet on a "best efforts" basis.

At a minimum, complete all line items identified with a number (e.g. 6), but not a number and letter (e.g. 6A). Complete the remaining line items, including the items identified with both number and letter and/or items that are primarily guided by internal definitions (e.g. interest-bearing liabilities), on a best efforts basis. For all items not completed, or completed with qualifications, provide comprehensive information in the supporting documentation for FR Y-14A Summary Schedule, on which items or areas were particularly challenging to complete and why, both for historical and projected periods.

Materiality Thresholds

1. Report data for all quarters for a given business segment in the PPNR Submissions and PPNR Metrics worksheets if the revenue of that business segment, relative to total revenue of the BHC exceeded 5 percent in any of the most recent four quarters. Report all immaterial business segment revenue in a separate line item "immaterial revenues" (line item 23 of the PPNR Submission Worksheet). Additionally, the reported total immaterial business segment revenue relative to total revenue cannot exceed 10 percent. If the total immaterial business segment revenue relative to total revenue would be greater than 10 percent in any of the most recent four quarters, reportdata for the largest business segment among the immaterial business segments for all quarters in the PPNR Submissions and PPNR Metrics worksheets such that the amount reported in the immaterial line item does not exceed 10 percent.
2. If international revenue exceeded 5 percent of total revenue in any of the most recent four quarters, provide regional breakouts (line items 48-51) for all quarters in the PPNR Metrics worksheet.
3. If International Retail and Small Business revenues exceeded 5 percent of Total Retail and Small Business Segment revenue and Total Retail and Small Business Segment revenues were material based on an applicable 5 percent threshold in any of the most recent four quarters, provide related metrics data for all quarters (PPNR Metrics Worksheet, line item 8).

If there are no data for certain fields, then populate the fields with a zero (0). If the fields are optional and a BHC chooses not to report data, leave the fields blank.

PPNR Submission Cover Sheet

PPNR submissions for each reporting period should be accompanied by a PPNR Submission Cover Sheet. This worksheet collects pertinent summary information including the name and RSSD ID of the BHC.

PPNR Submission Worksheet

The PPNR Submission Worksheet is based on standardized reporting of each component of PPNR, using business line views discussed in more detail below.

Choose the relevant reporting designation from the drop down box near the top of the worksheet; either

"Primary Net Interest Income" or "Supplementary Net Interest Income". Report key subcomponents of each major component of PPNR (net interest income, non-interest income, and non-interest expense) in each period subject to completion requirements described above. Do not report gains and losses on AFS and HTM securities, including other than temporary impairments (OTTI) estimates, as a component of PPNR.

Revenue Components

Revenue items are divided into net interest income and non-interest income, with totals expected to reconcile with those reported in the FR Y-9C when adjusted for debt value adjustment (DVA), goodwill impairment, one-time item exclusions, and operational risk expense adjustments required for PPNR purposes. For the related items, see PPNR Submission Worksheet and related instructions for the line items (line items 26, 33-36).

Report all items either in the segments that generated them and/or segments that they were allocated to through funds transfer pricing(FTP). Net interest income allocation to the defined segments should be based on the cost of funds applicable to those segments as determined by the BHC. Supporting documentation regarding methodology used should be provided in the memo accompanying the FR Y-14A submission. Business segments and related sub-components do not have to correspond to but may include certain line items on the FR Y-9C schedule. The Business segment structure of the worksheet is defined by product/services (e.g. credit cards, investment banking, etc.) and client type (e.g. retail, mid-sized businesses);it is not defined by client relationship.

In determining where to report securitization revenues in the PPNR Submission worksheet and Net Interest Income worksheet, the BHCs should rely on internal reporting practice to the extent possible. Data on the PPNR Metrics worksheet should then be reported in the same segments as in the PPNR Submission worksheet. Related supporting documentation should be provided in the memo accompanying the FR Y-14A submission.

Subject to applicable thresholds, reporting of net interest income and non-interest income items is requested based on a business line view, with business lines defined as follows:

1. Retail and Small Business Banking and Lending: Report in the appropriate sub-item all revenues related to retail and small business banking and lending, including both ongoing and run-off/liquidating portfolios. The run-off or liquidating businesses are operations that do not meet an accounting definition of "discontinued operations" but which the BHC intends to exit. Sub-items are defined as follows:
    - Credit Cards - Domestic credit and charge cards offered to retail customers. Exclude other unsecured borrowing and debit cards.
    - Mortgages - Domestic residential mortgage loans offered to retail customers.
    - Home Equity - Domestic Home Equity Loans and Lines of Credit (HELOANs/HELOCs) provided to retail customers.
    - Retail and Small Business Banking - Domestic branch banking and deposit-related products and services provided to retail/small business customers. Include debit card revenues in this line.

- Other Retail and Small Business Lending - Other Domestic Retail and Small Business products and services. These include but are not limited to small business loans, auto loans, student loans, or personal unsecured credit.
- International Retail and Small Business – Include, but are not limited to, all revenues from credit/debit/charge cards, mortgages, home equity, branch and deposit services, auto, student, and small business loans generated outside of the US and Puerto Rico.

2. Commercial Lending: Report revenues from lending products and services provided to business, government, not-for-profit, and other institutional entities of medium size (generally defined as those with annual sales between $10 million and $2 billion), as well as to commercial real estate investors and owners. Exclude treasury/deposit and investment banking services provided to commercial lending clients.

3. Investment Banking: Report in the appropriate sub-item all revenues generated from investment banking services provided to business and institutional entities of both medium (generally defined as those with annual sales between $10 million and $2 billion) and large size (generally those with more than $2 billion in annual sales). Sub-items are defined as follows:
   - Advisory - Corporate strategy and financial advisory such as services provided for mergers and acquisitions (M&A), restructuring, financial risk management, among others.
   - Equity Underwriting - Underwriting of equity offerings.
   - Debt Underwriting - Underwriting of debt offerings. Exclude bridge loans, other bank loans, and loan syndication fees.
   - Corporate Lending – Event or transaction-driven (e.g. to finance M&A, leveraged buyouts, etc.) bank loans or other lending commitments to corporate clients. Include bridge loans and loan syndication fees.
   - Merchant Banking/ Private Equity – Revenues from private equity (PE), real estate, infrastructure, and principal investments in hedge funds.

4. Sales and Trading: Report in the appropriate sub-item all revenues generated from sales and trading activities. Sub-items are defined as follows:
   - Equities – Commissions, fees, and trading gains and losses (including carry) on equity products. Exclude prime brokerage services.
   - Fixed Income - Commissions, fees, and trading gains and losses (including carry) on fixed income, interest rate, and FX products. Exclude prime brokerage services.
   - Commodities - Commissions, fees, and trading gains and losses (including carry) on commodity products. Exclude prime brokerage services.
   - Prime Brokerage - Securities financing, securities lending, custody, clearing, settlement, and other services for hedge funds and other prime brokerage clients. Include all prime brokerage revenues in this line and not in the categories listed above.

5. Investment Management: Report in the appropriate sub-item all revenues generated from investment management activities. Sub-items are defined as follows:
   - Asset Management – Professional management of mutual funds and institutional accounts. Institutional clients may include endowments, not-for-profit entities, governments, and others.
   - Wealth Management/ Private Banking - Professional portfolio management and advisory services for individuals. Individual clients may be defined as mass market, affluent, and high net worth. Activities may also include tax planning, savings, inheritance, and wealth planning, among others. Also include retail brokerage services.

6. Investment Services: Report in the appropriate sub-item all revenues generated from investment servicing. Exclude prime brokerage revenues. Sub-items are defined as follows:
   - Asset Servicing - Custody, fund services, securities lending, liquidity services, collateral management; and other asset servicing. Include record keeping services for 401K and employee benefit plans, but exclude funding or guarantee products offered to such clients.
   - Issuer Services - Corporate trust, shareowner services, depository receipts, and other issuer services.
   - Other Investment Services - Clearing and other investment services.

7. Treasury Services: Report cash management, global payments, working capital solutions, and trade finance from business and institutional entities of both medium (generally defined as those with annual sales between $10 million and $2 billion) and large size (generally those with more than $2 billion in annual sales). Include wholesale/commercial cards here.

8. Insurance Services: Report revenues from insurance activities including, but not limited to, individual (e.g. life, health), auto and home (property and casualty), title insurance and surety insurance, and employee benefits insurance.

9. Retirement/ Corporate Benefit Products: Report premiums, fees, and other revenues generated from retirement and corporate benefit funding products, such as annuities, guaranteed interest products, and separate account contracts.

10. Corporate / Other: Report asset-liability management (ALM) activities, run-off or liquidating businesses other than those in retail/small business, non-financial businesses (e.g. publishing, travel services, etc.), corporate support functions (e.g. Human Resources, IT, etc.), and other non-core revenues not included in other segments (e.g. intersegment eliminations). The run-off or liquidating businesses are operations that do not meet an accounting definition of "discontinued operations" but which the BHC intends to exit.

Non-Interest Expense Components

Non-Interest Expense figures are to be broken out as detailed on the worksheet. Significant Non- Interest Expense items falling into the Other Non-Interest Expense line item should be detailed in the footnotes at the bottom of this worksheet. All operational loss items, including operational losses that are contra revenue amounts or cannot be separately identified, should be reported in the operational risk expense. Any legal consultation or retainer fees specifically linked to an operational risk event should be included in the Operational Risk Expense. If unrelated to operational losses, then the fees should be reported in the expense item called "Litigation Expense and Penalties."

Net Interest Income Worksheet

BHCs for which deposits comprise 1/3 or more of total liabilities are required to submit the Net Interest Income worksheet. This worksheet requires BHCs to provide average asset and liability balances and average yields to calculate net interest income. BHCs may complete the Net Interest Income worksheet as either “Primary Net Interest Income” or “Supplementary Net Interest Income” as described in the Completion Requirements section. The total net interest income calculated must equal the total net interest income reported using a business line view in the PPNR Submission worksheet.

Interest Bearing Assets
Report interest bearing assets using the same categories as defined for reporting loss estimates; BHCs should reference FR Y-9C definitions.

Interest Bearing Liabilities
For the classification of liabilities, BHCs should report based on internal definitions (those deemed to best represent the behavior characteristics of deposits.)

PPNR Metrics Worksheet

The PPNR Metrics worksheet requests information on certain metrics relevant for the assessment of various components of PPNR. Certain elements are required only for BHCs that must complete the Net Interest Income Worksheet. Additionally, certain metrics are subject to "thresholds" as detailed in the footnotes to the worksheet.

In providing market share information, BHCs can use third party data and are not required to independently derive these metrics. Any supporting information should be described in detail, including the data source, and corresponding data should be provided in the worksheet.

BHCs should use internal definitions of proprietary trading and clearly describe the covered activities and transactions in methodology narratives.

If a BHC is unable to provide a metric, include in the documentation memo accompanying the FR-14A submission a discussion of why the metric cannot be provided, and offer alternative metrics that are considered by the BHC in projecting the relevant component(s) of PPNR.

Commonly Used Terms and Abbreviations

Geographic Regions

- APAC - Asia and Pacific region (incl. South Asia, Australia, and New Zealand)
- EMEA - Europe, Middle East, and Africa
- LatAm - Latin America, including Mexico

Other

- AUM - Assets under Management
- Commissions and Fees (Sales and Trading) - "Day 1 P&L" on new trades, commissions, fees, and bid/offer spreads.
- International Revenues - Revenues from regions outside the US and Puerto Rico.
- Revenues - Sum of net interest income and non-interest income adjusted for selected exclusions. The number should tie to line item 24 of the PPNR Submission worksheet.

FR Y-14Q: Regulatory Capital Instruments Quarterly Schedule

Institution Name:	
RSSD ID:	
Date of Data Submission:	

Instructions

The data in the quarterly schedule will not be as granular as the data collected in the annual schec quarters in which the annual schedule is not collected.

Review and complete the information in the following three worksheets according to the instructi Regulatory Capital Instrument Quarterly Glossary for definitions of terms in this schedule. Note tl field.

J	The quarter preceeding the quarter for which this schedule is being completed
K	The quarter for which this schedule is being completed
YY	The last two digits of the year during which this schedule is being completed

1. Confirmation of Capital Instrument Stack as of QJ 20YY ("Confirm QJ 20YY Capital Stack" tab)

This worksheet is pre-populated with information on each of the regulatory capital instruments o reported during the previous CCAR exercise and subsequent monitoring. For each instrument:

- Review the pre-populated information (columns A - J) for accuracy.
- If there are data errors, make the corrections in the corresponding section shaded in YELLO

If applicable, also report (in the yellow-shaded section) instruments outstanding as of QJ 20YY tha section of the schedule.

2. Confirmation of Proposed Redemption Actions ("Confirm Proposed Redemptions" tab)

Report on this worksheet the details of any capital instruments redeemed during QK 20YY.

A comments section is available for insertion of additional details or explanations.

3. Confirmation of Proposed and New Issuances ("Confirm Proposed Issuances" tab)

Report on this worksheet the details of any capital instruments issued (inculding instruments issu QK 20YY.

A comments section is available for insertion of additional details or explanations.

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Regulatory Capital Instruments - Confirmation of Capital Instrument Stack as of QJ 20YY per CCAR Submission

This worksheet is pre-populated with information on each of the regulatory capital instruments outstanding as of QJ 20YY that the BHC reported during the previous year CCAR exercise. For each instrument:

- Review the pre-populated information (columns B - K) for accuracy.
- If there are data errors, make the corrections in the corresponding section shaded in **YELLOW** (columns L - S).

If applicable, also report (in the yellow-shaded section) instruments outstanding as of QJ 20YY that are **not** shown in the pre-populated section of the template.

	Details from CCAR submission										Note corrections to details from CCAR submission AND/OR report missing instruments, if applicable							
	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
	Firm	RSSD	CCAR ID	CUSIP or unique identifier provided by BHC	Instrument type	Basel I treatment	Basel III treatment	Cumulative / noncumulative	Notional amount as reported in CCAR ($mil)	Amount recognized in regulatory capital as reported in CCAR ($mil)	CUSIP or unique identifier provided by BHC	Instrument type	Basel I treatment	Basel III treatment	Cumulative / noncumulative	Notional amount as reported in CCAR ($mil)	Amount recognized in regulatory capital as reported in CCAR ($mil)	Comments
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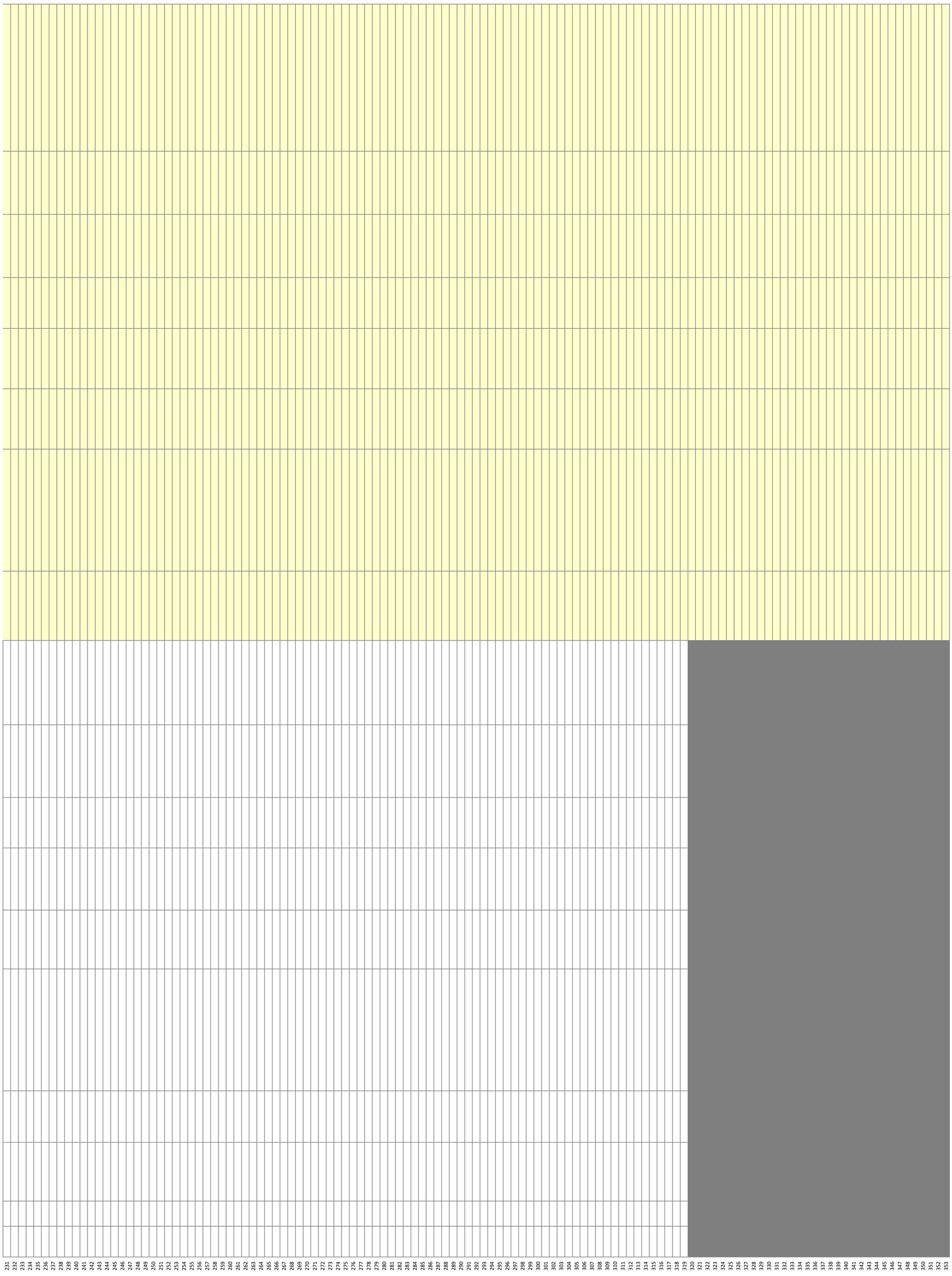

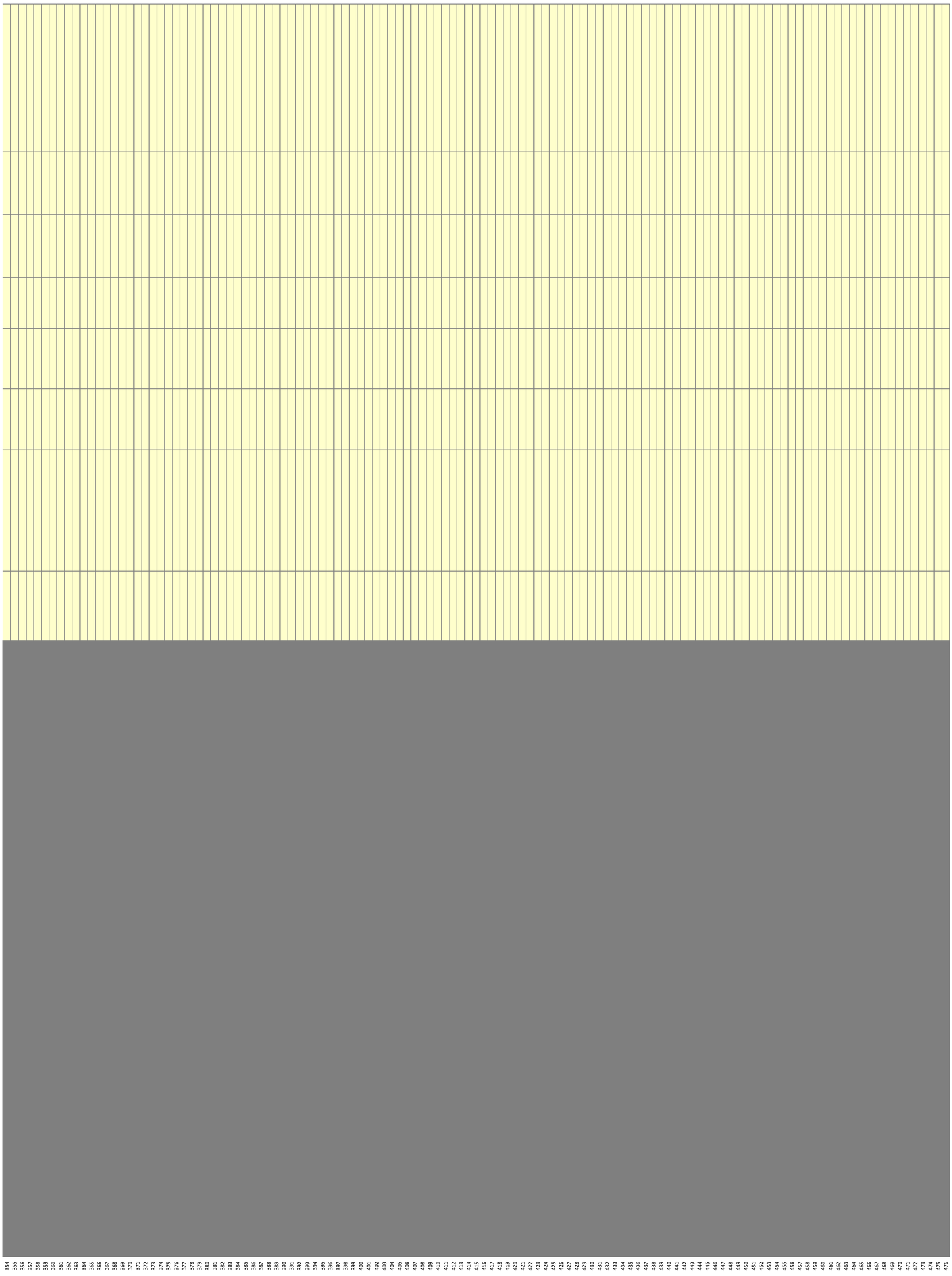

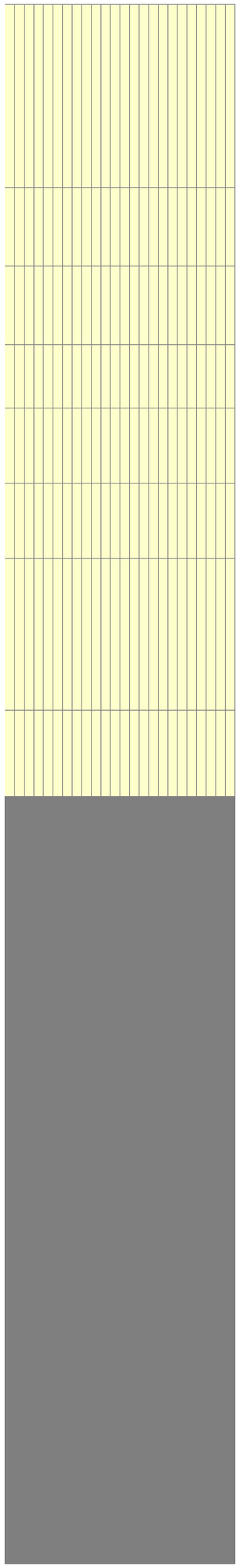
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Regulatory Capital Instruments - Confirmation of Proposed Redemption Actions

This worksheet is pre-populated with information on each of the regulatory capital instruments your BHC reported as proposed for redemption during the previous year CCAR exercise. For each instrument:

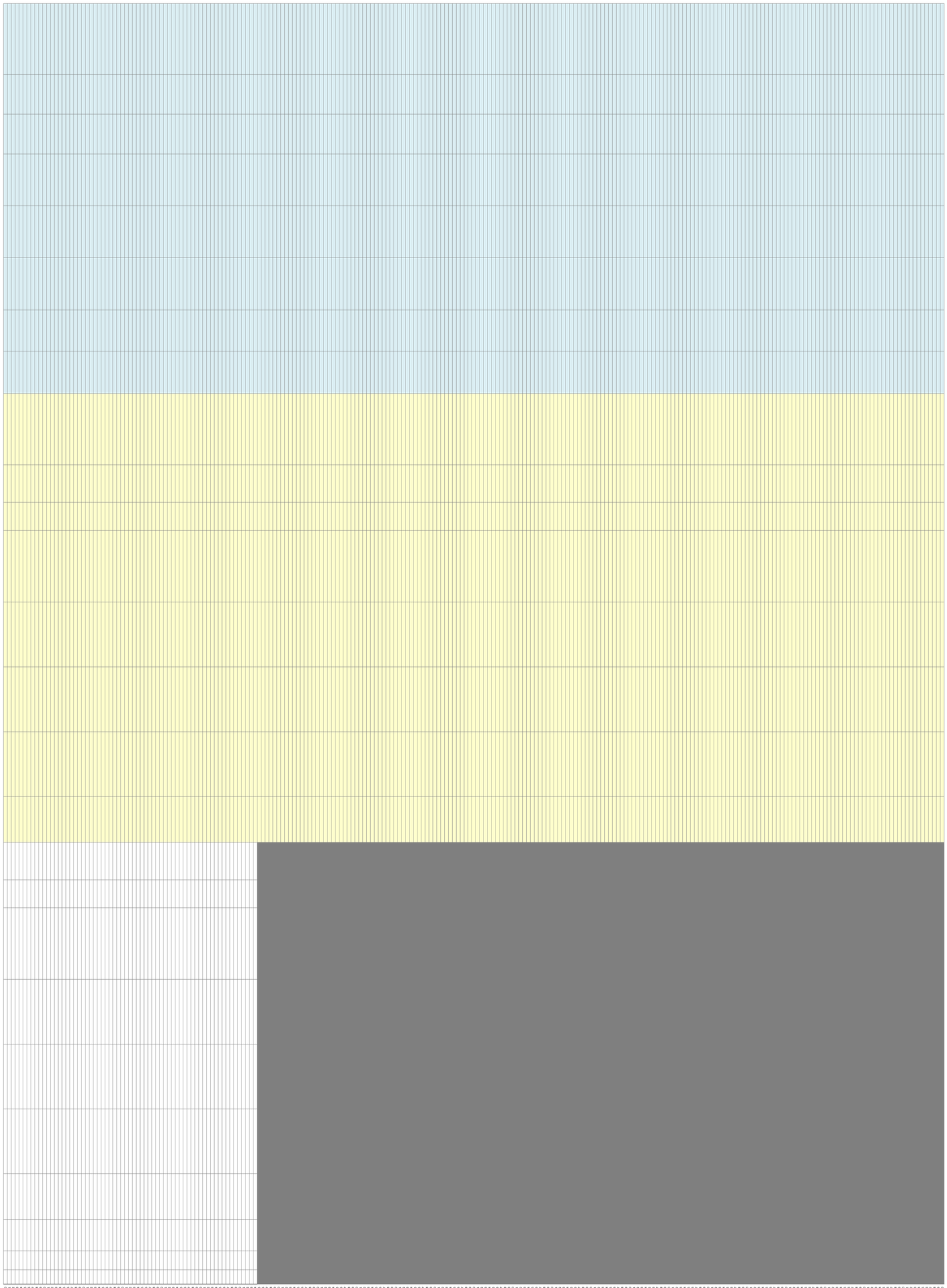
- Review the pre-populated information (columns B - K) for accuracy.
- If there are data errors, make the corrections in the corresponding section shaded in YELLOW (columns L - S).

If applicable, also report (in the yellow-shaded section) proposed redemption actions that are not shown in the pre-populated section of the template.

For any redemption action executed in Q4 2009, provide details on the impact of the action in the section shaded in BLUE (columns T - AA).

* For transactions that took place over consecutive quarters, indicate the quarter in which the transaction was concluded (BLUE section).
** For conversion, reflect the reduction of original instrument type in this tab (BLUE section). In addition, reflect the addition of the converted instrument type in the Confirm Proposed Issuances tab (BLUE section).
*** For "Transaction type executed", if response is "Other", describe the details in the corresponding comments section (BLUE section).

Planned action details from CCAR submission										Note corrections to planned redemption details from CCAR submission AND/OR report missing planned redemptions, if applicable								Details on redemptions executed since CCAR submission**							
B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA
Firm	RSSD	CCAR ID	CUSIP or unique identifier provided by BHC	Instrument type	Basel I treatment	Basel III treatment	Redemption / repurchase / refinance plan	Planned capital action amount ($mil)	Quarter identified for action in CCAR*	CUSIP or unique identifier provided by BHC	Instrument type	Basel I treatment	Basel III treatment	Redemption / repurchase / refinance plan	Planned capital action amount ($mil)	Quarter identified for action in CCAR*	Comments	Redemption executed? If yes, continue to complete information in blue section	Calendar quarter when transaction occurred*	Transaction type executed***	Gains or (losses) between book value and transacted amount ($mil)	Capital amount redeemed ($mil)	Notional amount remaining at period end ($mil)	Amount recognized in regulatory capital remaining at period end ($mil)	Comments



Regulatory Capital Instruments - Confirmation of Proposed and New Issuances

This worksheet is pre-populated with information on each of the proposed issuances the BHC reported during the previous year CCAR exercise. For each instrument:

- Review the pre-populated information (columns B - K) for accuracy.
- If there are data errors, make the corrections in the corresponding section shaded in YELLOW (columns L - S).

If applicable, report (in the yellow-shaded section) any proposed issuances that are not shown in the pre-populated section of the template.

For any issuance executed in Q4 20YY, provide details on the issued instruments in the section shaded in BLUE (columns T - AQ).

* For proposed issuances identified in the CCAR submissions which resulted in more than one CUSIP or unique identifier, include details of each issuance on a separate row (BLUE section).

** For transactions that took place over consecutive quarters, indicate the quarter in which the transaction was concluded (BLUE section).

Proposed issuance details from CCAR submission										Note corrections to proposed issuance details from CCAR submission AND/OR report missing proposed issuances, if applicable								Details on actual new issuances since CCAR submission																									
B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ
Firm	RSSD	CCAR ID	Instrument type	Basel I treatment	Basel III treatment	Cumulative / noncumulative	Notional amount proposed ($mil)	Regulatory capital amount proposed ($mil)	Quarter identified for transaction in CCAR**	Instrument type	Basel I treatment	Basel III treatment	Cumulative / noncumulative	Notional amount proposed ($mil)	Regulatory capital amount proposed ($mil)	Quarter identified for transaction in CCAR**	Comments	Issuance executed? If yes, continue to complete information in blue section.	CUSIP or unique identifier provided by BHC*	Issuance as a result of conversion?	If conversion, indicate CUSIP of original instrument	Calendar quarter when transaction occurred**	Date of issuance (mm/dd/yyyy)**	Basel I treatment	Basel III treatment	Cumulative / noncumulative	Notional amount transacted ($mil)	Regulatory capital amount transacted ($mil)	Perpetual / dated	If dated, date of maturity (mm/dd/yyyy)	Issuer call	If callable, optional call date	Fixed / floating	Coupon / dividend rate (bps)	Index	Spread over index (bps)	Existence of step up or other incentive to redeem	Convertible / non-convertible	If convertible, mandatory or optional conversion?	If convertible, specify instrument type into which it will convert	Comments

FR Y-14Q: Retail International Auto Loan Schedule Instructions

This document provides general guidance and data definitions for the International Auto Loan Schedule. In this schedule, reporting bank holding companies (BHCs) should include international (not US or US territories) loans reported in line 6.c of schedule HC-C of the FR-Y9C and international auto leases included in line 10.a of schedule HC-C of the FR Y-9C. For the US Auto Loan Schedule, see the separate set of instructions.

For the first reporting period (e.g., September 2011), report monthly portfolio-level data for the international portion of the auto loan portfolio by segments from January 2007 to the first reporting period. For subsequent periods, the requirement is to report data for the months within the reporting period. The required segments are presented in Table A below. Reporting BHCs should segment their auto loan portfolio by product type, original FICO score or equivalent, and delinquency status. More information on each of these segments can be found in Section A of these instructions. Start each row of data with your BHC name (SAS Variable: BHC_NAME), your RSSD ID number (SAS Variable: RSSD_ID), the reporting month (SAS Variable: REPORTING_MONTH), and Portfolio ID (SAS Variable: PORTFOLIO_ID) (use **IntAuto** for the 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 of these instructions. **Provide all dollar unit data in millions of dollars ($ Millions). Use the SAS variable names and SAS data types provided on the table for the submission.**

The *International Auto Example Raw Data File* exhibit provides an example of the dataset to be submitted. Columns D to H of the worksheet indicate the specific reported segment while the remaining columns contain the requested summary variables. Rows 3 to 60 are for the following specific segment: managed-loan-new, with original FICO Score or equivalent of <=620, and of current status. A new segment starts in row 61. This segment has the same characteristics as the prior segment except that the delinquency status is 1-29 days past due (DPD) rather than current. There are three product type segments, three original FICO score or equivalent segments, and six delinquency status segments. This results in a dataset with 54 rows of data per reporting month (3 x 3 x 6 = 54). **Submit all data files in SAS format (version 7 or higher) only.** Include in the submission all segments that are not applicable (e.g., there are no loans or accounts in those segments) such that the dataset always has 54 rows of data per reporting month. For the summary variables, assign a SAS Missing Value (".") if information is not applicable or not available.

Reporting BHCs should provide a segment ID for each reported segment. This segment ID should be a unique six digit identifier where each pair of the six digits refers to a specific classification for each of the three segment categories. Refer to Table A below for the attribute codes for the three segment categories. For example, in the *International Auto Example Raw Data File* exhibit, the first segment listed has the segment ID 010101 because each of the attributes for this segment is in the primary position of the attributes list in Table A. Starting with row 61, the second example segment has the segment ID 010102 because all of the attributes are the same as the prior segment except that the delinquency status is 1 to 29 days past due, which is listed in the second position of the attributes list in Table A. **Do not drop leading zeros.**

For the requested segment-level summary variables, report unpaid principal balance gross of any partial charge-offs that may have been taken on the loan. For the *$ gross contractual charge-offs, $ bankruptcy charge-offs, $ recoveries,* and *$ net charge-offs* report the dollar amount of charge-offs or recoveries for the segment only for the

month that they occurred. For the delinquency status segment, categorize charge-offs or recoveries by their 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. Segments

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 managed (securitized or non-securitized) portfolio into new auto loans, used auto loans and consumer auto leases as of month-end. "Managed" refers to loans originated by the BHC, including securitized loans put back on the books due to FAS 166/167. It does not include loans that were originated by a third party and only serviced by the BHC.

2. **Original FICO score or equivalent** – Segment the portfolio by original FICO score or equivalent. Original FICO or equivalent should be the credit 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) <=620
    b) >620
    c) N/A – Original FICO or equivalent score is missing or unknown

3. **Delinquency status** - Segment the portfolio into the following six delinquency statuses:
    a) Current: Accounts that are not past due (accruing and non-accruing) as of month-end.
    b) 1-29 DPD: Accounts that are 1 to 29 days past due (accruing and non-accruing) as of month-end.
    c) 30-59 DPD: Accounts that are 30 to 59 days past due (accruing and non-accruing) as of month-end.
    d) 60-89 DPD: Accounts that are 60 to 89 days past due (accruing and non-accruing) as of month-end.
    e) 90-119 DPD: Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
    f) 120+ DPD: Accounts that are 120 or more days past due (accruing and non-accruing) as of month-end.

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. **$ Outstandings** – Total unpaid principal balance for accounts on the book for the segment reported as of month-end.

3. **# New accounts** – The total number of new accounts originated (or purchased) in the given month for the segment as of month-end.

4. **$ New accounts** – The total dollar amount of new accounts originated (or purchased) in the given month for the segment as of month-end.

5. **$ Vehicle type car/van** – The unpaid principal balance in the portfolio with vehicle type classified as "car/van" for the segment as of month-end.

6. **$ Vehicle type SUV/truck** – The unpaid principal balance in the portfolio with vehicle type classified as "SUV/truck" for the segment as of month-end.

7. **$ Vehicle type sport/luxury/convertible** – The unpaid principal balance in the portfolio with vehicle type classified as "sport/luxury/convertible" for the segment as of month-end.

8. **$ Vehicle type unknown** – The unpaid principal balance in the portfolio with vehicle type classified as "unknown" for the segment as of month-end.

9. **$ Repossession –** The unpaid principal balance of loans with repossessed vehicles for the segment as of month-end.

10. **$ Current month repossession –** The unpaid principal balance of loans with vehicles newly repossessed in the given month for the segment as of month-end.

11. **$ Gross contractual charge-offs** – The total unpaid principal balance for the segment that was contractually charged off as of month-end. Report principal charge-offs only, not interest and fees. For the delinquency status segment, categorize charge-offs by their delinquency status at charge-off. All partial charge-offs not due to bankruptcy (i.e., taken at re-possession, death of the borrower, etc.) should be reported in this variable.

12. **$ Bankruptcy charge-offs** – The total unpaid principal balance 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 segment, categorize charge-offs by their delinquency status at charge-off.

13. **$ 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 segment, categorize recoveries by their delinquency status at charge-off. Report recoveries as a positive number.

14. **$ Net charge-offs** – The total unpaid principal balance 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 [$ gross contractual charge-offs + $ bankruptcy charge-offs - $ recoveries].

15. **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. As a separate document included in the submission, provide an explanation for such a difference (for example, fraud losses are also included in the 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.

16. **$ Ever 30DPD in the last 12 months –** The total unpaid principal balance for the segment as of month-end that was 30 or more days past due at any given time in the twelve months ending in the reference month.

17. **$ Ever 60DPD in the last 12 months –** The total unpaid principal balance for the segment as of month-end that was 60 or more days past due at any given time in the twelve months ending in the reference month.

18. **Projected value (example ALG) –** Total projected value of lease at termination. Only calculated for leased vehicles.

19. **Actual sale proceeds –** Sales proceeds from terminated leases. Only calculated for leased vehicles.

FR Y-14: International Auto Loan Schedule

Table A **Please provide all Dollar Unit data in $ Millions.**

Definition Reference	Segments	SAS Variable Name	SAS Data Type	SAS Format	Segment ID Position	Attribute ID within Segment ID Positions					
						01	02	03	04	05	06
Report Instruction A - 1	**Product Type**	PRODUCT_TYPE	Character	char(35)	1-2	Managed-Loan-New	Managed-Loan-Used	Managed-Lease			
Report Instruction A - 2	**Original FICO or Equivalent**	ORIG_FICO	Character	char(35)	3-4	< = 620	> 620	N/A			
Report Instruction A - 3	**Delinquency Status**	DLQ_STATUS	Character	char(35)	5-6	Current	1-29 DPD	30-59 DPD	60-89 DPD	90-119 DPD	120 + DPD

Table B

Definition Reference	Summary Variables	SAS Variable Name	SAS Data Type	SAS Format
Report Instruction B - 1	# Accounts	N_ACCT	Numeric	16.
Report Instruction B - 2	$ Outstandings	D_OS	Numeric	16.6
Report Instruction B - 3	# New Accounts	N_NEW_ACCOUNTS	Numeric	16.
Report Instruction B - 4	$ New Accounts	D_NEW_ACCOUNTS	Numeric	16.6
Report Instruction B - 5	$ Vehicle Type - Car/Van	D_VEHICLE_TYPE_CAR_VAN	Numeric	16.6
Report Instruction B - 6	$ Vehicle Type - SUV/Trucks	D_VEHICLE_TYPE_SUV_TRUCK	Numeric	16.6
Report Instruction B - 7	$ Vehicle Type - Sport/Luxury/Convertible	D_VEHICLE_TYPE_SPORT	Numeric	16.6
Report Instruction B - 8	$ Vehicle Type - Unknown	D_VEHICLE_TYPE_UNKNOWN	Numeric	16.6
Report Instruction B - 9	$ Repossession	D_REPO	Numeric	16.6
Report Instruction B - 10	$ Current Month Repossessed	D_CUR_MONTH_REPO	Numeric	16.6
Report Instruction B - 11	$ Gross Contractual Charge-offs	D_GROSS_CONTRACTUAL_CO	Numeric	16.6
Report Instruction B - 12	$ Bankruptcy Charge-offs	D_BANKRUPTCY_CO	Numeric	16.6
Report Instruction B - 13	$ Recoveries	D_RECOVERIES	Numeric	16.6
Report Instruction B - 14	$ Net Charge-offs	D_NET_CO	Numeric	16.6
Report Instruction B - 15	Adjustment Factor to Reconcile $ Gross Contractual Charge-off to $ Net Charge-offs	D_ADJ_NET_CO	Numeric	16.6
Report Instruction B - 16	$ Ever 30DPD in the last 12 months	D_ACCT_EVER_30DPD_LAST12	Numeric	16.6
Report Instruction B - 17	$ Ever 60DPD in the last 12 months	D_ACCT_EVER_60DPD_LAST12	Numeric	16.6
Report Instruction B - 18	Projected Value (example ALG) - Lease only	D_PROJ_VALUE_LEASE	Numeric	16.6
Report Instruction B - 19	Actual Sale Proceeds - Lease only	D_ACT_SALE_PROCEEDS_LEASE	Numeric	16.6

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
1	**International Auto raw data file example**																
2	**Business/Portfolio Identifier Data**			**Segment**					**Summary Variables**								
3	**BHC Name**	**BHC RSSD_ID #**	**Portfolio ID**	**Segment ID**	**Product Type**	**Original FICO or Equivalent**	**Delinquency Status**	**Reporting Month**	**# Accounts**	**$ Outstandings**	**# New Originations**	**$ New Originations**	**$ Vehicle Type - Car/ Van**	**$ Vehicle Type - SUV/ Trucks**	**$ Vehicle Type - Sport/ Luxury / Convertible**	**$ Vehicle Type - Unknown**	**$ Repossession**
4	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jan-07									
5	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Feb-07									
6	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Mar-07									
7	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Apr-07									
8	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	May-07									
9	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jun-07									
10	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jul-07									
11	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Aug-07									
12	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Sep-07									
13	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Oct-07									
14	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Nov-07									
15	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Dec-07									
16	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jan-08									
17	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Feb-08									
18	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Mar-08									
19	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Apr-08									
20	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	May-08									
21	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jun-08									
22	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jul-08									
23	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Aug-08									
24	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Sep-08									
25	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Oct-08									
26	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Nov-08									
27	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Dec-08									
28	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jan-09									
29	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Feb-09									
30	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Mar-09									
31	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Apr-09									
32	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	May-09									
33	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jun-09									
34	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jul-09									
35	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Aug-09									
36	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Sep-09									
37	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Oct-09									
38	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Nov-09									
39	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Dec-09									
40	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jan-10									
41	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Feb-10									
42	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Mar-10									
43	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Apr-10									
44	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	May-10									
45	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jun-10									
46	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jul-10									
47	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Aug-10									
48	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Sep-10									
49	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Oct-10									
50	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Nov-10									
51	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Dec-10									
52	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jan-11									
53	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Feb-11									
54	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Mar-11									
55	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Apr-11									
56	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	May-11									
57	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jun-11									
58	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jul-11									
59	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Aug-11									
60	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Sep-11									
61	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Oct-11									
62	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Jan-07									
63	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Feb-07									
64	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Mar-07									
65	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Apr-07									
66	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	May-07									
67	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Jun-07									
68	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Jul-07									
69	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Aug-07									
70	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Sep-07									
71	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Oct-07									
72	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Nov-07									
73					..	..	..	..	..	..	..	..	..	..	..	..	..
74																	
75																	

	A	B	C	D	E	F	G	H	R	S	T	U	V	W	X	Y	Z	AA
1	**International Auto raw data file example**																	
2	**Business/Portfolio Identifier Data**			**Segment**														
3	**BHC Name**	**BHC RSSD_ID #**	**Portfolio ID**	**Segment ID**	**Product Type**	**Original FICO or Equivalent**	**Delinquency Status**	**Reporting Month**	**$ Current Month Repossessed**	**$ Gross Contractual Charge-offs**	**$ Bankruptcy Charge-offs**	**$ Recoveries**	**$ Net Charge-offs**	**Adjustment Factor to Reconcile $ Gross Contractual Charge-offs**	**$ Ever 30DPD in the last 12 months**	**$ Ever 60DPD in the last 12 months**	**Projected Value (example ALG) - Lease only**	**Actual Sale Proceeds - Lease only**
4	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jan-07										
5	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Feb-07										
6	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Mar-07										
7	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Apr-07										
8	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	May-07										
9	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jun-07										
10	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jul-07										
11	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Aug-07										
12	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Sep-07										
13	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Oct-07										
14	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Nov-07										
15	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Dec-07										
16	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jan-08										
17	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Feb-08										
18	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Mar-08										
19	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Apr-08										
20	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	May-08										
21	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jun-08										
22	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jul-08										
23	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Aug-08										
24	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Sep-08										
25	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Oct-08										
26	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Nov-08										
27	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Dec-08										
28	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jan-09										
29	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Feb-09										
30	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Mar-09										
31	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Apr-09										
32	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	May-09										
33	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jun-09										
34	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jul-09										
35	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Aug-09										
36	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Sep-09										
37	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Oct-09										
38	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Nov-09										
39	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Dec-09										
40	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jan-10										
41	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Feb-10										
42	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Mar-10										
43	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Apr-10										
44	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	May-10										
45	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jun-10										
46	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jul-10										
47	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Aug-10										
48	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Sep-10										
49	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Oct-10										
50	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Nov-10										
51	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Dec-10										
52	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jan-11										
53	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Feb-11										
54	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Mar-11										
55	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Apr-11										
56	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	May-11										
57	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jun-11										
58	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Jul-11										
59	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Aug-11										
60	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Sep-11										
61	ABC	7654321	IntAuto	010101	Managed-Loan-New	< = 620	Current	Oct-11										
62	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Jan-07										
63	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Feb-07										
64	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Mar-07										
65	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Apr-07										
66	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	May-07										
67	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Jun-07										
68	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Jul-07										
69	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Aug-07										
70	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Sep-07										
71	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Oct-07										
72	ABC	7654321	IntAuto	010102	Managed-Loan-New	< = 620	1-29 DPD	Nov-07										
73					..	..	..	..	..	..	..	..	..	..	..	..	..	..
74																		
75																		

FR Y-14 Q: 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. Reporting BHCs should segment credit card portfolio by product type, vintage, geography, delinquency status, and original FICO score or equivalent. More information on each of these segmentations can be found in Section A. Start each row of data with your BHC name (SAS Variable: BHC_NAME), your RSSD ID number (SAS Variable: RSSD_ID), the reporting month (SAS Variable: REPORTING_MONTH), and Portfolio ID (SAS Variable: 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). Also, use the SAS variable names and SAS data types provided on the table for the submission.**

The International Card Example Raw File Exhibit provides an example of the dataset to be submitted. Columns D to J of this worksheet indicate the specific reported segments while the remaining columns contain the requested summary variables. Rows 3 to 60 are for the following specific segment: bank or charge card, originated in 2008 or earlier, in region 1, of current status or 1 - 29 days past due, with an original FICO or equivalent of <= 620. A new segment starts in row 61. This segment has the same characteristics as the prior segment except that its original FICO is > 620. There are two product type segments, two vintage segments, four geographic segments, five delinquency status segments, and three original FICO or equivalent segments. This results in a maximum sized dataset with 240 rows of data per reporting month (2 x 2 x 4 x 5 x 3 = 240). **Submit all data files in SAS format (version 7 or higher) only.** Include in the submission all segments that are not applicable (e.g., there are no loans or accounts in those segments) such that the dataset always has 240 rows of data per reporting month. For the summary variables, assign a SAS missing value (".") if information is not applicable or not available.

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. For example, in the International Card Example Raw File Exhibit, the first segment listed has the segment ID 0101010101 because each of the attributes for this segment is in the primary position of the attributes list in Table A. Starting with row 61, the second example segment has the segment ID 0101010102 because all of the attributes are the same as the prior segment except that original FICO is > 620, which is listed in the second position of the attributes list in Table A. **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. <u>Segmentation Variables</u>

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 and Charge 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. Charge cards are consumer credit cards for which the balance is repaid in full each billing cycle.
    b) Other— All other international card products.

2. **Vintage** – Vintage refers to the calendar year that the account was originated. There are two possible vintages to report:
    a) 2008 and Before
    b) 2009 and Later

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) <= 620
    b) > 620
    c) N/A – Original FICO or equivalent score is missing or unknown

B. <u>Summary Variables</u>

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 [$ 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 $ 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.

FR Y-14 Q: International Credit Card Schedule

Table A — **Please provide all Dollar Unit data in $ Millions.**

Definition Reference	Segments	SAS Variable Name	SAS Data Types	SAS Format	Segment ID Position	Attribute ID within Segment ID Positions				
						01	02	03	04	05
Report Instruction A - 1	**Product Type**	PRODUCT_TYPE	Character	char(35)	1 - 2	Bank Card + Charge Card	Other			
Report Instruction A - 2	**Vintage**	VINTAGE	Character	char(35)	3 - 4	2008 and Before	2009 and Later			
Report Instruction A - 3	**Geography**	GEOGRAPHY	Character	char(35)	5 - 6	Region 1	Region 2	Region 3	Region 4	
Report Instruction A - 4	**Delinquency Status**	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	**Original FICO or Equivalent**	ORIG_FICO	Character	char(35)	9 - 10	<= 620	> 620	N/A		

Table B

Definition Reference	Summary Variables	SAS Variable Name	SAS Data Types	SAS 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

International Credit Card Example Raw File Exhibit

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X
2	Business/Portfolio Identifier Data			Segments							Summary Variables													
3	BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID #	Product Type	Vintage	Geography	Delinquency Status	Original FICO or Equivalent	Reporting Month	# Accounts	$ Receivables	$ Unpaid Principal Balance	$ Commitments	# New Accounts	$ New Commitments	$ Gross Contractual Charge-offs	$ Bankruptcy Charge-offs	$ Recoveries	# Accounts Charged-Off	$ Net Charge-offs	Adjustment Factor to Reconcile $ Gross Contractual Charge-off to $ Net Charge-offs	$ O/S for Accounts That Were 30+ DPD in Last 24 Months	# Accounts That Were 30+ DPD in Last 24 Months
4	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Jan-07														
5	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Feb-07														
6	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Mar-07														
7	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Apr-07														
8	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	May-07														
9	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Jun-07														
10	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Jul-07														
11	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Aug-07														
12	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Sep-07														
13	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Oct-07														
14	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Nov-07														
15	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Dec-07														
16	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Jan-08														
17	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Feb-08														
18	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Mar-08														
19	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Apr-08														
20	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	May-08														
21	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Jun-08														
22	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Jul-08														
23	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Aug-08														
24	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Sep-08														
25	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Oct-08														
26	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Nov-08														
27	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Dec-08														
28	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Jan-09														
29	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Feb-09														
30	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Mar-09														
31	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Apr-09														
32	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	May-09														
33	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Jun-09														
34	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Jul-09														
35	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Aug-09														
36	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Sep-09														
37	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Oct-09														
38	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Nov-09														
39	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Dec-09														
40	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Jan-10														
41	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Feb-10														
42	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Mar-10														
43	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Apr-10														
44	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	May-10														
45	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Jun-10														
46	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Jul-10														
47	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Aug-10														
48	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Sep-10														
49	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Oct-10														
50	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Nov-10														
51	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Dec-10														
52	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Jan-11														
53	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Feb-11														
54	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Mar-11														
55	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Apr-11														
56	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	May-11														
57	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Jun-11														
58	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Jul-11														
59	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Aug-11														
60	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Sep-11														
61	ABC	7654321	IntCard	0101010101	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	<= 620	Oct-11														
62	ABC	7654321	IntCard	0101010102	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	> 620	Jan-07														
63	ABC	7654321	IntCard	0101010102	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	> 620	Feb-07														
64	ABC	7654321	IntCard	0101010102	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	> 620	Mar-07														
65	ABC	7654321	IntCard	0101010102	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	> 620	Apr-07														
66	ABC	7654321	IntCard	0101010102	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	> 620	May-07														
67	ABC	7654321	IntCard	0101010102	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	> 620	Jun-07														
68	ABC	7654321	IntCard	0101010102	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	> 620	Jul-07														
69	ABC	7654321	IntCard	0101010102	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	> 620	Aug-07														
70	ABC	7654321	IntCard	0101010102	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	> 620	Sep-07														
71	ABC	7654321	IntCard	0101010102	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	> 620	Oct-07														
72	ABC	7654321	IntCard	0101010102	Bank Card + Charge Card	2008 and Before	Region 1	Current + 1 - 29 DPD	> 620	Nov-07														
73						...	...	...	...	...	...	...	...	...	...	...								

FR Y-14Q: Retail International First Mortgage Schedule Instructions

This document provides general guidance and data definitions for the International First Mortgage Schedule. In this schedule, reporting bank holding companies (BHCs) should include all international (not US or US territories) loans secured by real estate reported on line 1 of schedule HC-C of the FR-Y9C which meet the loan criteria of line item 1.c.2.a of schedule HC-C of the FR-Y9C. Note that this includes international first lien residential mortgage and international first-lien closed-end home equity loans.

For the first reporting period (e.g., September 2011), report monthly portfolio-level data for the international first mortgage portfolio by segments from January 2007 to the first reporting period. For subsequent periods, the requirement is to report data for the months within the reporting period. The required segments are presented in Table A below. Reporting BHCs should segment their owned international first mortgage portfolio by product type, original FICO score or equivalent, geography, vintage, original loan-to-value (LTV), and delinquency status. Please report only owned loans. Include both held for investment (HFI) and hold for sale (HFS) loans. Start each row of data with your BHC name (SAS Variable: BHC_NAME), your RSSD ID number (SAS Variable: RSSD_ID), the reporting month (SAS Variable: REPORTING_MONTH), and Portfolio ID (SAS Variable: PORTFOLIO_ID) (use **IntFM** for your 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 of these instructions. **Provide all dollar unit data in millions of dollars ($ Millions). Use the SAS variable names and SAS data types provided on the table for the submission.**

The *Int'l First Mort Ex Data File Exhibit* provides an example of the dataset to be submitted. Columns D to K of this exhibit indicate the specific reported segments while the remaining columns contain the requested summary variables. Rows 3 to 60 are for the following specific segment: fixed rate, original FICO score or equivalent <=660, in Canada, originated in 2007 or before, with an original LTV of < 80%, and current or 1-29 days past due. A new segment starts in row 61. This segment has the same characteristics as the prior segment except that it covers loans 30-89 days past due. There are two product type segments, three original FICO score segments, four geography segments, two vintage segments, two original LTV segments, and five delinquency status segments. This results in a maximum size dataset with 480 rows of data per reporting month (2 x 3 x 4 x 2 x 2 x 5 = 480). **Please submit all data files in SAS format (version 7 or higher) only.** Include in your submission all segments that are not applicable (e.g., there are no loans or accounts in those segments) such that the dataset always has 480 rows of data per reporting month. For the summary variables, please assign a SAS Missing Value (".") if information is not applicable or not available.

Reporting BHCs should provide a segment ID for each reported segment. This segment ID should be a unique twelve digit identifier where each of the pairs of the twelve digits refers to a specific classification for each of the six segmentation categories. Refer to Table A for the attribute codes for the six segment categories. For example, in the *Int'l First Mort Ex Data File Exhibit*, the first segment listed has the segment ID 010101010101 because each of the attributes for this segment is in the primary position of the attributes list in Table A. Starting with row 61, the second example segment has the segment ID 010101010102 because all of the attributes are the same as the prior segment except that the delinquency status is now 30-89 days past due, which is listed in the second position of the attributes list in Table A. **<u>Do not drop leading zeros.</u>**

For the requested segment-level summary variables, report unpaid principal balance gross of any partial charge-offs that may have been taken on the loan. For the *$ gross contractual charge-offs, $ bankruptcy charge-offs, $ recoveries,* and *$ net charge-offs* please report the dollar amount of charge-offs or recoveries for the segment only for the month that they occurred. For the delinquency status segmentation, please categorize charge-offs or recoveries by their 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. <u>Segmentation Variables</u>

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 product types based on payment terms of the loan (at origination). The portfolio should be segmented into two product types:
   a) Fixed Rate
   b) Other

2. **Original FICO Score or Equivalent** – Segment the portfolio by original FICO score or equivalent. Original FICO score 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) <= 660
   b) > 660
   c) N/A—Original FICO or equivalent score is missing or unknown

3. **Geography** – Report the region in which the property is located. Segment the portfolio into the following four geographical area designations:
   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. **Vintage** – Vintage refers to the calendar year that the account was originated. There are two possible vintages to report:
   a) 2007 and before
   b) 2008 and later

5. **Original LTV** – The original loan-to-value ratio is the original amount of the loan divided by the property value at the time of origination. Segment the portfolio as follows:
   a) < 80
   b) >= 80

6. **Delinquency Status** – Segment the portfolio into the following five delinquency statuses:
    a) Current & 1-29 DPD: Accounts that are not past due (accruing and non-accruing) or are 1-29 DPD (accruing and non-accruing) as of month-end.
    b) 30-89 DPD: Accounts that are 30 to 89 days past due (accruing and non-accruing) as of month-end.
    c) 90-119 DPD: Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
    d) 120-179 DPD: Accounts that are 120 to 179 days past due (accruing and non-accruing) as of month-end.
    e) 180+ DPD: Accounts that are 180 or more days past due (accruing and non-accruing) as of month-end.

B. <u>Summary Variables</u>

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

1. **# Accounts** – Total number of accounts on the book for the segment as of month-end.

2. **$ Outstandings** – Total principal amount outstanding as of the end of the month. This should be reported as Unpaid Principal Balance gross of any charge-offs. In other words, the $ outstanding should not reflect any accounting based write-downs and should only be reduced to zero when the loan has been liquidated – either paid in full, charged off, or Real Estate Owned (REO) sold.

3. **# New Accounts** – The total number of new accounts originated (or purchased) in the given month for the segment as of month-end.

4. **$ New Accounts** – The total dollar amount of new accounts originated (or purchased) in the given month for the segment as of month-end.

5. **$ Gross Contractual Charge-offs** – The total unpaid principal balance for the segment that was contractually charged off during the month. All interim FFIEC write-downs should be included in gross contractual charge-offs in the month that they are taken. Report principal charge-offs only, not interest and fees. For the delinquency status segmentation, please categorize charge-offs by their delinquency status at charge-off.

6. **$ Bankruptcy Charge-offs** – The total unpaid principal balance 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 their delinquency status at charge-off.

7. **$ Recoveries** – The total dollar amount of any balance recovery collected during the month from previously charged-off loans for the segment as of month-end. For the delinquency status segmentation, categorize recoveries by their delinquency status at charge-off. Recoveries should be reported as a positive value.

8. **$ Net Charge-offs –** The total unpaid principal balance 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 contractual charge-offs should equal [$ gross contractual charge-offs + $ bankruptcy charge-offs — $ recoveries].

9. **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], please provide the value of $ net contractual charge-offs minus [$ gross contractual charge-offs + $ bankruptcy charge-offs — $ recoveries] in this variable. In a separate document included in your submission, provide an explanation for such a difference (for example, fraud losses are also included in the 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.

10. **$ Foreclosure** - The total unpaid principal balance of loans in the foreclosure process. These dollars are pre-REO and should be coded as a foreclosure in the system.

11. **$ New Foreclosure -** The total unpaid principal balance of loans that entered the foreclosure process in the reporting month. These dollars are pre-REO and should be coded as a foreclosure in the system.

12. **$ REO** - The total unpaid principal balance of mortgages where the bank has obtained the title at foreclosure sale and the property is on the market and available for sale. Also include instances where the bank has obtained the title but the availability for sale is not known.

13. **$ New REO -** The total unpaid principal balance of foreclosed loans where the institution has bought back the property in auction in the reporting month.

FR Y-14Q: Retail International Mortgage Schedule

Table A **Please provide all Dollar Unit data in $ Millions.**

Definition Reference	Segments	SAS Variable Name	SAS Data Type	SAS Format	Segment ID Position	Attribute ID within Segment ID Positions				
						01	02	03	04	05
Report Instruction A - 2	**Product Type**	PRODUCT_TYPE	Character	char(35)	1-2	Fixed Rate	Others			
Report Instruction A - 3	**Original FICO or Equivalent**	ORIG_FICO	Character	char(35)	3-4	< = 660	> 660	N/A		
Report Instruction A - 4	**Geography**	GEOGRAPHY	Character	char(35)	5-6	Region 1	Region 2	Region 3	Region 4	
Report Instruction A - 5	**Vintage**	VINTAGE	Character	char(35)	7-8	2007 and Before	2008 and Later			
Report Instruction A - 6	**Original LTV**	ORIG_LTV	Character	char(35)	9-10	< 80	>= 80			
Report Instruction A - 7	**Delinquency Status**	DLQ_STATUS	Character	char(35)	11-12	Current & 1-29DPD	30 -89 DPD	90-119 DPD	120-179 DPD	180+ DPD

Table B

Definition Reference	Summary Variables	SAS Variable Name	SAS Data Type	SAS Format
Report Instruction B - 1	# Accounts	N_ACCT	Numeric	16.
Report Instruction B - 2	$ Outstandings	D_OS	Numeric	16.6
Report Instruction B - 3	# New Accounts	N_NEW_ACCOUNTS	Numeric	16.
Report Instruction B - 4	$ New Accounts	D_NEW_ACCOUNTS	Numeric	16.6
Report Instruction B - 5	$ Gross Contractual Charge-offs	D_GROSS_CONTRACTUAL_CO	Numeric	16.6
Report Instruction B - 6	$ Bankruptcy Charge-offs	D_BANKRUPTCY_CO	Numeric	16.6
Report Instruction B - 7	$ Recoveries	D_RECOVERIES	Numeric	16.6
Report Instruction B - 8	$ Net Charge Offs	D_NET_CO	Numeric	16.6
Report Instruction B - 9	$ Net Charge Off Reconciliation	D_ADJ_NET_CO	Numeric	16.6
Report Instruction B - 10	$ Foreclosure	D_FORECLOSURE	Numeric	16.6
Report Instruction B - 11	$ New Foreclosure	D_NEW_FORECLOSURE	Numeric	16.6
Report Instruction B - 12	$ REO	D_REO	Numeric	16.6
Report Instruction B - 13	$ New REO	D_NEW_REO	Numeric	16.6

Regions	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

Int'l First Mort Ex Data File Exhibit

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X
1	**Business/Portfolio Identifier Data**			**Segments**								**Summary Variables**												
2	**BHC Name**	**BHC RSSD_ID #**	**Portfolio ID**	**Segment ID #**	**Product Type**	**Origination FICO or Equivalent**	**Geography**	**Vintage**	**Original LTV**	**Delinquency Status**	**Reporting Month**	**# Accounts**	**$ Outstandings**	**# New Origination**	**$ New Origination**	**$ Gross Contractual Charge-offs**	**$ Bankruptcy Charge-offs**	**$ Recoveries**	**$ Net Charge Offs**	**$ Net Charge Off Reconciliation**	**$ Foreclosure**	**$ New Foreclosure**	**$ REO**	**$ New REO**
3	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jan-07													
4	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Feb-07													
5	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Mar-07													
6	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Apr-07													
7	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	May-07													
8	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jun-07													
9	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jul-07													
10	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Aug-07													
11	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Sep-07													
12	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Oct-07													
13	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Nov-07													
14	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Dec-07													
15	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jan-08													
16	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Feb-08													
17	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Mar-08													
18	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Apr-08													
19	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	May-08													
20	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jun-08													
21	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jul-08													
22	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Aug-08													
23	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Sep-08													
24	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Oct-08													
25	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Nov-08													
26	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Dec-08													
27	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jan-09													
28	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Feb-09													
29	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Mar-09													
30	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Apr-09													
31	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	May-09													
32	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jun-09													
33	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jul-09													
34	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Aug-09													
35	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Sep-09													

Int'l First Mort Ex Data File Exhibit

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X
1	**Business/Portfolio Identifier Data**			**Segments**								**Summary Variables**												
2	**BHC Name**	**BHC RSSD_ID #**	**Portfolio ID**	**Segment ID #**	**Product Type**	**Origination FICO or Equivalent**	**Geography**	**Vintage**	**Original LTV**	**Delinquency Status**	**Reporting Month**	**# Accounts**	**$ Outstandings**	**# New Origination**	**$ New Origination**	**$ Gross Contractual Charge-offs**	**$ Bankruptcy Charge-offs**	**$ Recoveries**	**$ Net Charge Offs**	**$ Net Charge Off Reconciliation**	**$ Foreclosure**	**$ New Foreclosure**	**$ REO**	**$ New REO**
36	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Oct-09													
37	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Nov-09													
38	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Dec-09													
39	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jan-10													
40	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Feb-10													
41	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Mar-10													
42	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Apr-10													
43	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	May-10													
44	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jun-10													
45	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jul-10													
46	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Aug-10													
47	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Sep-10													
48	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Oct-10													
49	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Nov-10													
50	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Dec-10													
51	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jan-11													
52	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Feb-11													
53	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Mar-11													
54	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Apr-11													
55	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	May-11													
56	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jun-11													
57	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jul-11													
58	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Aug-11													
59	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Sep-11													
60	ABC	7654321	IntFM	010101010101	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Oct-11													
61	ABC	7654321	IntFM	010101010102	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Jan-07													
62	ABC	7654321	IntFM	010101010102	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Feb-07													
63	ABC	7654321	IntFM	010101010102	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Mar-07													
64	ABC	7654321	IntFM	010101010102	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Apr-07													
65	ABC	7654321	IntFM	010101010102	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	May-07													
66	ABC	7654321	IntFM	010101010102	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Jun-07													
67	ABC	7654321	IntFM	010101010102	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Jul-07													
68	ABC	7654321	IntFM	010101010102	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Aug-07													
69	ABC	7654321	IntFM	010101010102	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Sep-07													
70	ABC	7654321	IntFM	010101010102	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Oct-07													
71	ABC	7654321	IntFM	010101010102	Fixed Rate	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Nov-07													
72							...	...		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

FR Y-14Q: International Home Equity Schedule Instructions

This document provides general guidance and data definitions for the International Home Equity Schedule. This schedule applies to international loans (not US or US territories) secured by real estate reported on line 1 of schedule HC-C of the FR-Y9C, that meet the loan criteria of line item 1.c.1 and 1.c.2.b of schedule HC-C of the FR-Y9C. Note that this includes international first lien and second lien home equity lines. For international first mortgages, see the separate instructions and schedules.

For the first reporting period (September 2011), BHCs should report monthly portfolio-level data for the international home equity portfolio by segments from January 2007 to the first reporting period. For subsequent periods, the reporting bank holding company (BHC) is required to report data for the months within the reporting period. The required segmentations are presented in Table A below.

Reporting BHCs should segment the international home equity portfolio by: product type; original FICO score or equivalent; geography; vintage; original loan-to-value (LTV) (or CLTV for 2nds); and delinquency status. Report only owned loans. Include both held for investment (HFI) and held for sale (HFS) loans. More information on each of these segments can be found in Section A of these instructions. Start each row of data with your BHC name (SAS Variable: BHC_NAME), your RSSD ID number (SAS Variable: RSSD_ID), the reporting month (SAS Variable: REPORTING_MONTH), and Portfolio ID (SAS Variable: PORTFOLIO_ID) (use **IntHE** for the 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, *Summary Variables*, of these instructions. **Provide all dollar unit data in millions of dollars ($ Millions). Reporting BHCs should use the SAS variable names and SAS data types provided on the table for the submission.**

The *International Home Equity Example Data File* exhibit provides an example of the dataset to be submitted. Columns D to K of this worksheet indicate the specific reported segments while the remaining columns contain the requested summary variables. Rows 3 to 60 are for the following specific segment: HELOAN; original FICO score or equivalent <=660; in Canada; originated in 2007 or before; with an original (C)LTV of <80%; and current or 1-29 days past due (DPD) delinquency status. A new segment starts in row 61. This segment has the same characteristics as the prior segment except that it covers loans 30-89 days past due. There are two product type segments, three origination FICO score segments, four geography segments, two vintage segments, two original LTV segments, and five delinquency status segments. This results in a maximum size dataset with 480 rows of data per reporting month (2 x 3 x 4 x 2 x 2 x 5 = 480). **Submit all data files in SAS format (version 7 or higher) only.** Include in the submission all segments that are not applicable (e.g., there are no loans or accounts in those segments) such that the dataset always has 480 rows of data per reporting month. For the summary variables, assign a SAS missing value (".") if information is not applicable or not available.

Reporting BHCs should provide a segment ID for each reported segment. This segment ID should be a unique twelve-digit identifier where each of the pairs of the twelve digits refers to a specific classification for each of the six segmentation categories. Refer to Table A below for the attribute codes for the six segment categories. For example, in the *International Home Equity Example Data File* exhibit, the first segment listed has the segment ID 010101010101 in column D because each of the attributes for this segment is in the primary position of the

attributes list in Table A. Starting with Row 61, the second example segment has the segment ID 010101010102 because all of the attributes are the same as the prior segment except that delinquency is now 30-89 days past due, which is listed in the second position of the attributes list in Table A. **Do not drop leading zeros.**

For the requested segment-level summary variables, report unpaid principal balance gross of any partial charge-offs that may have been taken on the loan. For the *$ gross contractual charge-offs, $ bankruptcy charge-offs, $ recoveries,* and *$ net charge-offs* report the dollar amount of charge-offs or recoveries for the segment only for the month that they occurred. For the delinquency status segment, categorize charge-offs or recoveries by 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 reporting BHC in that month.

A. <u>Segments</u>

For each of the summary variables and snapshot metrics (to be described in further detail in Section B, Section C, and Section D), information should be reported for the following segments:

1. **Product Type** – Reporting BHCs should segment the portfolio into product types based on specific features of the loan. The portfolio should be segmented into two product types:
    a) HELOAN
    b) HELOC

2. **Original FICO or equivalent** – Reporting BHCs should segment the portfolio by original FICO score or equivalent. Original FICO score 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. Divide the portfolio into the following three segments:
    a) <= 660
    b) > 660
    c) N/A—Original FICO or equivalent score is missing or unknown

3. **Geography** – Reporting BHCs should report the region in which the property is located; divide the portfolio into the following four geographical area designations:
    a) Canada
    b) EMEA—Europe, Middle East, and Africa
    c) LATAM—Latin America and Caribbean
    d) APAC—Asia Pacific

4. **Vintage** – Vintage refers to the calendar year that the account was originated. There are two possible vintages to report:
    a) 2007 and before
    b) 2008 and later

5. **Original LTV (or CLTV for 2nds)** – The original combined loan-to-value ratio is the original amount of the loan or line, in addition to any senior liens, divided by the property value at the time of origination. Divide the portfolio as follows:
    a) < 80

b) >=80

6. **Delinquency Status** –Divide the portfolio into the following five delinquency statuses:
    a) Current & 1-29 DPD: Accounts that are not past due (accruing and non-accruing) or are 1-29 DPD (accruing and non-accruing) as of month-end.
    b) 30-89 DPD: Accounts that are 30 to 89 days past due (accruing and non-accruing) as of month-end.
    c) 90-119 DPD: Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
    d) 120-179 DPD: Accounts that are 120 to 179 days past due (accruing and non-accruing) as of month-end.
    a) 180+ DPD: Accounts that are 180 or more days past due (accruing and non-accruing) as of month-end.

B. <u>Summary Variables</u>

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. **$ Outstandings** – Total principal amount outstanding as of the end of the month. This should be reported as unpaid principal balance (UPB) gross of any charge-offs. In other words, the $ outstanding should not reflect any accounting based write-downs and should only be reduced to zero when the loan has been liquidated – either paid in full, charged off, or real estate owned (REO) sold.

3. **$ Commitment (HELOC only)** – The total dollar amount of HELOC credit lines on the book for the segment as of month-end. If there is no credit limit on certain accounts, report the purchase or shadow limit. Report this variable only for HELOC products.

4. **# New accounts** – The total number of new accounts originated (or purchased) in the given month for the segment as of month-end.

5. **$ New accounts** – The total dollar amount of new accounts originated (or purchased) in the given month for the segment as of month-end.

6. **$ New commitments (HELOC only)** – The total dollar amount of new HELOC credit lines booked on the system in the reporting month. Report this variable only for HELOC products.

7. **$ Commitment increases (HELOC only)** – The dollar amount increase on existing HELOC credit lines in the reporting-month. Report this variable only for HELOC products.

8. **$ Commitment decreases (HELOC only)** – The dollar amount decrease on existing HELOC credit lines in the reporting-month. Report this variable only for HELOC products.

9. **$ Gross contractual charge-offs** – The total unpaid principal balance for the segment that was contractually charged off during the month. All interim FFIEC write-downs should be included in gross contractual charge-offs in the month that they are taken. Report principal charge-offs only, not interest and fees. For the delinquency status segment, categorize charge-offs by the delinquency status at charge-off.

10. **$ Bankruptcy charge-offs** – The total unpaid principal balance 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 segment, categorize charge-offs by delinquency status at charge-off.

11. **$ Recoveries** – The total dollar amount of any balance recovery collected during the month from previously charged-off loans for the segment as of month-end. For the delinquency status segment, categorize recoveries by delinquency status at charge-off. Recoveries should be reported as a positive value.

12. **$ Net charge-offs –** The total unpaid principal balance 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 contractual charge-offs* should equal *[$ gross contractual charge-offs* + *$ bankruptcy charge-offs — $ recoveries*].

13. **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 Contractual Charge-offs* minus *[$ Gross Contractual Charge-offs* + *$ Bankruptcy Charge-offs — $ Recoveries*] in this variable. As a separate document included in the submission, provide an explanation for such a difference (for example, fraud losses are also included in the 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.

14. **$ Foreclosure** - The total unpaid principal balance of loans in the foreclosure process. These dollars are pre-REO and should be coded as a foreclosure in the system.

15. **$ New foreclosure -** The total unpaid principal balance of loans that entered the foreclosure process in the reporting month. These dollars are pre-REO and should be coded as a foreclosure in the system.

16. **$ Real estate owned (REO)** - The total Unpaid principal balance of mortgages where the bank has obtained the title at foreclosure sale and the property is on the market and available for sale. Also include instances where the bank has obtained the title but the availability for sale is not known

17. **$ New REO -** The total unpaid principal balance of foreclosed loans where the institution has bought back the property in auction in the reporting month.

FR Y-14Q: International Home Equity Schedule

Table A **Please provide all Dollar Unit data in $ Millions.**

Definition Reference	Segments	SAS Variable Name	SAS Data Type	SAS Format	Segment ID Position	Attribute ID within Segment ID Positions				
						01	02	03	04	05
Report Instruction A - 2	**Product Type**	PRODUCT_TYPE	Character	char(35)	1-2	HELOAN	HELOC			
Report Instruction A - 3	**Original FICO or Equivalent**	ORIG_FICO	Character	char(35)	3-4	< = 660	> 660	N/A		
Report Instruction A - 4	**Geography**	GEOGRAPHY	Character	char(35)	5-6	Region 1	Region 2	Region 3	Region 4	
Report Instruction A - 5	**Vintage**	VINTAGE	Character	char(35)	7-8	2007 and Before	2008 and Later			
Report Instruction A - 6	**Original LTV (or CLTV for 2nds)**	ORIG_LTV	Character	char(35)	9-10	< 80	>= 80			
Report Instruction A - 7	**Delinquency Status**	DLQ_STATUS	Character	char(35)	11-12	Current & 1-29DPD	30 -89 DPD	90-119 DPD	120-179 DPD	180+ DPD

Table B

Definition Reference	Summary Variables	SAS Variable Name	SAS Data Type	SAS Format
Report Instruction B - 1	# Accounts	N_ACCT	Numeric	16.
Report Instruction B - 2	$ Outstandings	D_OS	Numeric	16.6
Report Instruction B - 3	$ Commitment *(for HELOC)*	D_COMMITMENT	Numeric	16.6
Report Instruction B - 4	# New Accounts	N_NEW_ACCOUNTS	Numeric	16.
Report Instruction B - 5	$ New Accounts	D_NEW_ACCOUNTS	Numeric	16.6
Report Instruction B - 6	$ New Commitments *(for HELOC)*	D_NEW_COMMITMENTS	Numeric	16.6
Report Instruction B - 7	$ Commitment Increases *(for HELOC)*	D_COMMITMENT_INCREASES	Numeric	16.6
Report Instruction B - 8	$ Commitment Decreases *(for HELOC)*	D_COMMITMENT_DECREASES	Numeric	16.6
Report Instruction B - 9	$ Gross Contractual Charge-offs	D_GROSS_CONTRACTUAL_CO	Numeric	16.6
Report Instruction B - 10	$ Bankruptcy Charge-offs	D_BANKRUPTCY_CO	Numeric	16.6
Report Instruction B - 11	$ Recoveries	D_RECOVERIES	Numeric	16.6
Report Instruction B - 12	$ Net Charge Offs	D_NET_CO	Numeric	16.6
Report Instruction B - 13	$ Net Charge Off Reconciliation	D_ADJ_NET_CO	Numeric	16.6
Report Instruction B - 14	$ Foreclosure	D_FORECLOSURE	Numeric	16.6
Report Instruction B - 15	$ New Foreclosure	D_NEW_FORECLOSURE	Numeric	16.6
Report Instruction B - 16	$ REO	D_REO	Numeric	16.6
Report Instruction B - 17	$ New REO	D_NEW_REO	Numeric	16.6

Regions	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

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB
2	Business/Portfolio Identifier Data			Segments								Summary Variables																
3	BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID #	Product Type	Origination FICO or Equivalent	Geography	Vintage	Original LTV (or CLTV for 2nds)	Delinquency Status	Reporting Month	# Accounts	$ Outstandings	$ Commitment	# New Origination	$ New Origination	$ New Commitment	$ Commitment Increases	$ Commitment Decreases	$ Gross Contractual Charge-offs	$ Bankruptcy Charge-offs	$ Recoveries	$ Net Charge-offs	$ Net Charge-off Reconciliation	$ Foreclosure	$ New Foreclosure	$ REO	$ New REO
4	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jan-07																	
5	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Feb-07																	
6	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Mar-07																	
7	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Apr-07																	
8	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	May-07																	
9	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jun-07																	
10	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jul-07																	
11	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Aug-07																	
12	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Sep-07																	
13	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Oct-07																	
14	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Nov-07																	
15	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Dec-07																	
16	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jan-08																	
17	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Feb-08																	
18	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Mar-08																	
19	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Apr-08																	
20	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	May-08																	
21	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jun-08																	
22	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jul-08																	
23	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Aug-08																	
24	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Sep-08																	
25	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Oct-08																	
26	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Nov-08																	
27	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Dec-08																	
28	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jan-09																	
29	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Feb-09																	
30	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Mar-09																	
31	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Apr-09																	
32	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	May-09																	
33	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jun-09																	
34	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jul-09																	
35	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Aug-09																	
36	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Sep-09																	
37	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Oct-09																	
38	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Nov-09																	
39	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Dec-09																	
40	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jan-10																	
41	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Feb-10																	
42	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Mar-10																	
43	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Apr-10																	
44	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	May-10																	
45	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jun-10																	
46	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jul-10																	
47	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Aug-10																	
48	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Sep-10																	
49	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Oct-10																	
50	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Nov-10																	
51	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Dec-10																	
52	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jan-11																	
53	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Feb-11																	
54	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Mar-11																	
55	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Apr-11																	
56	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	May-11																	
57	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jun-11																	
58	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Jul-11																	
59	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Aug-11																	
60	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Sep-11																	
61	ABC	7654321	IntHE	010101010101	HELOAN	<= 660	Region 1	2007 and Before	< 80	Current + 1-29 DPD	Oct-11																	
62	ABC	7654321	IntHE	010101010102	HELOAN	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Jan-07																	
63	ABC	7654321	IntHE	010101010102	HELOAN	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Feb-07																	
64	ABC	7654321	IntHE	010101010102	HELOAN	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Mar-07																	
65	ABC	7654321	IntHE	010101010102	HELOAN	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Apr-07																	
66	ABC	7654321	IntHE	010101010102	HELOAN	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	May-07																	
67	ABC	7654321	IntHE	010101010102	HELOAN	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Jun-07																	
68	ABC	7654321	IntHE	010101010102	HELOAN	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Jul-07																	
69	ABC	7654321	IntHE	010101010102	HELOAN	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Aug-07																	
70	ABC	7654321	IntHE	010101010102	HELOAN	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Sep-07																	
71	ABC	7654321	IntHE	010101010102	HELOAN	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Oct-07																	
72	ABC	7654321	IntHE	010101010102	HELOAN	<= 660	Region 1	2007 and Before	< 80	30-89 DPD	Nov-07																	
73							...	...		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

FR Y-14Q: International Other Consumer Schedule Instructions

In this schedule, reporting bank holding companies (BHCs) should include all international loans reported in lines 6.b and 6.d of the FR Y-9C excluding student loans and non-purpose securities based loans, AND should include all international non-auto leases included in line 10.a of the FR Y-9C.

For the first reporting period (September 2011), the request is for monthly portfolio-level data for a number of International Other Consumer Portfolio segments from January 2007 to the first reporting period. For subsequent periods, the reporting BHC is only required to report data for the months within the reporting period.

The requested segmentations are presented in table A of these instructions. The reporting BHC is requested to segment its international other consumer portfolio by product type, delinquency status, original FICO or equivalent, current line size/loan amount, original loan-to-value ratio, and geography. More information on each of these segmentations can be found in section A of these instructions. Start each row of data with your BHC name (SAS Variable: BHC_NAME), your RSSD ID number (SAS Variable: RSSD_ID), the reporting month (SAS Variable: REPORTING_MONTH), and Portfolio ID (SAS Variable: PORTFOLIO_ID) (use **IntlOthCons** for portfolio ID for this schedule).

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

The OTHERCON_INTL Example Raw File Exhibit provides an example of the dataset to be submitted. Columns D to K of this worksheet indicate the specific reported segments while the remaining columns contain the requested summary variables. Rows 3 through 60 are for the following specific segment: secured revolving loans, 29 or fewer days past due, with an original FICO of <=620, a loan size of <=$3,000, an original loan-to-value ratio less than or equal to 70 percent or N/A, and located in Canada. A new segment starts in row 61. This segment has the same characteristics as the prior segment except that it is located in EMEA. There are five product type segments, five delinquency status segments, three original FICO or equivalent segments, two loan size/loan amount segments, two original loan-to-value segments, and four geography segments. This results in a maximum sized dataset with 1,200 rows of data per reporting month (5 x 5 x 3 x 2 x 2 x 4 = 1,200). Use the SAS variable name and SAS data types provided in table A. **Submit all data files in SAS format (version 7 or higher) only.** Include in the submission all segments that are not applicable (e.g., there are no loans or accounts in those segments) such that the dataset always has 1,200 rows of data per reporting month. For the summary variables, assign a SAS Missing Value (".") if information is not applicable or not available.

Reporting BHCs should provide a segment ID for each reported segment. This segment ID should be a unique twelve digit identifier where each pair of the twelve digits refers to a specific classification for each of the six segmentation categories. Refer to table A below for the attribute codes for the six segment categories. For example, in the OTHERCON_INTL Example Raw File Exhibit, the first segment listed has the segment ID 010101010101 because each of the attributes for this segment is in the primary position of the attributes list in table A. Starting with row 61, the second example segment has the segment ID 010101010102 because all of the attributes are the same as the prior segment except that geography is “EMEA”, which is listed in the second position of the attributes list in table A. **<u>Do not drop leading zeros.</u>**

For the requested 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 exception to this rule is for the field *$ net contractual charge-offs*. For this variable, report the dollar amount of charge-offs or recoveries only in the month that they occurred. For the delinquency status segmentation, categorize charge-offs or recoveries by delinquency status at charge-off. A summation of charge-offs or recoveries across the delinquency buckets for a given month should thus result in the total charge-offs or recoveries recorded by the reporting institution in that reporting month.

A. <u>Segmentation Variables</u>

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** – Reporting BHCs should segment the portfolio into the following five product types based on the various features of the credit:
    a) Secured-Revolving
    b) Secured-Installment
    c) Unsecured-Revolving
    d) Unsecured-Installment
    e) Overdraft

2. **Delinquency Status** – Reporting BHCs should 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 days or more past due (accruing and non-accruing) as of month-end.

3. **Original FICO or Equivalent** – Segment the portfolio by original FICO score or equivalent. Original FICO score 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.
    a) <= 620
    b) > 620
    c) N/A— Original FICO or equivalent score is missing or unknown

4. **Line Size/Loan Amount** – Reporting BHCs should segment the portfolio into the following two credit line or current loan amount segments. If necessary, round up any dollar values to the next integer (e.g., $3,000.01 - $3,000.99 to $3,001).
    a) < =$3,000
    b) >$3,000

5. **Original Loan-to-Value Ratio**– The original combined loan-to-value ratio is the original amount of the loan or line, in addition to any senior liens, divided by the collateral value at the time of origination. For loans where the loan-to-value ratio is not applicable, include the lowest ratio for a segment identifier. Segment the portfolio as follows:
    a) <= 70 or not applicable
    b) > 70

6. **Geography** –Segment the portfolio into the following four geographical area designations. The borrower's current place of residency should be used to define the region.
    a) Canada
    b) EMEA—Europe, Middle East, and Africa
    c) LATAM—Latin America and Caribbean
    d) APAC—Asia Pacific

B. <u>Summary Variables</u>

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 being reported as of month-end.

2. **$ Outstandings** – The total unpaid principal balance for accounts on the book for the segment being reported as of month-end.

3. **$ Net Charge-offs** – The total unpaid principal balance for the segment being reported that was charged-off in the reference month, net of any recoveries in the reference month. Generally, $ Net Charge-offs should equal [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries].

4. **# New Accounts** – The total number of new accounts originated in the given month for the segment being reported as of month-end.

5. **$ New Commitments** – The total dollar amount of new commitments on accounts originated in the given month for the segment being reported as of month-end. If unknown for some accounts due to acquisition or merger, report the credit line at acquisition.

FR Y-14Q: International Other Consumer Schedule Segmentation and Variables

Instructions: Please see document titled "FR Y14Q: *International Other Consumer Schedule Instructions*" for guidance.

Table A **Please provide all Dollar Unit data in $ Millions.**

Definition Reference	Segments	SAS Variable Names	SAS Data Types	SAS Format	Segment ID Position	Attribute ID within Segment ID Positions				
						01	02	03	04	05
Report Instruction A - 1	**Product Type**	PRODUCT_TYPE	Character	char(35)	1-2	Secured-Revolving	Secured-Installment	Unsecured-Revolving	Unsecured-Installment	Overdraft
Report Instruction A - 2	**Delinquency Status**	DLQ_STATUS	Character	char(35)	3-4	Current + 1-29 DPD	30-59 DPD	60-89 DPD	90-119 DPD	120+ DPD
Report Instruction A - 3	**Original FICO or Equivalent**	ORIG_FICO	Character	char(35)	5-6	<= 620	> 620	N/A		
Report Instruction A - 4	**Line Size / Loan Amount**	LINE_LOAN_SIZE	Character	char(35)	7-8	<=3,000	>3,000			
Report Instruction A - 5	**Original Loan-to-Value**	ORIG_LTV	Character	char(35)	9-10	<=70 or not applicable	>70			
Report Instruction A - 6	**Geography**	GEOGRAPHY	Character	char(35)	11-12	Canada	EMEA	LATAM	APAC	

Table B

Definition Reference	Summary Variables	SAS Variable Names	SAS Data Types	SAS Format
Report Instruction B - 1	# Accounts	N_ACCT	Numeric	16.
Report Instruction B - 2	$ Outstandings	D_OS	Numeric	16.6
Report Instruction B - 3	$ Net Charge-offs	D_NET_CO	Numeric	16.6
Report Instruction B - 4	# New Accounts	N_NEW_ACCOUNTS	Numeric	16.
Report Instruction B - 5	$ New Commitments	D_NEW_COMMITMENTS	Numeric	16.6

Regions	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

FR Y-14Q: International Other Consumer Raw Data File

Business/Portfolio Identifier Data			Segment								Summary Variables				
BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID	Product Type	Delinquency Status	Original FICO or equivalent	Line Size/ Loan Amount	Original LTV	Geography	Reporting Month	# Accounts	$ Outstanding	$ Net Charge-offs	# New Accounts	$ New Commitment
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Jan-07					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Feb-07					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Mar-07					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Apr-07					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	May-07					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Jun-07					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Jul-07					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Aug-07					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Sep-07					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Oct-07					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Nov-07					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Dec-07					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Jan-08					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Feb-08					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Mar-08					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Apr-08					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	May-08					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Jun-08					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Jul-08					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Aug-08					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Sep-08					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Oct-08					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Nov-08					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Dec-08					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Jan-09					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Feb-09					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Mar-09					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Apr-09					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	May-09					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Jun-09					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Jul-09					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Aug-09					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Sep-09					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Oct-09					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Nov-09					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Dec-09					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Jan-10					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Feb-10					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Mar-10					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Apr-10					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	May-10					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Jun-10					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Jul-10					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Aug-10					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Sep-10					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Oct-10					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Nov-10					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Dec-10					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Jan-11					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Feb-11					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Mar-11					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Apr-11					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	May-11					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Jun-11					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Jul-11					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Aug-11					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Sep-11					
ABC	7654321	IntlOthCons	010101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	Canada	Oct-11					
ABC	7654321	IntlOthCons	010101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	EMEA	Jan-07					
ABC	7654321	IntlOthCons	010101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	EMEA	Feb-07					
ABC	7654321	IntlOthCons	010101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	EMEA	Mar-07					
ABC	7654321	IntlOthCons	010101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	EMEA	Apr-07					
ABC	7654321	IntlOthCons	010101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	EMEA	May-07					
ABC	7654321	IntlOthCons	010101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	EMEA	Jun-07					
ABC	7654321	IntlOthCons	010101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	EMEA	Jul-07					
ABC	7654321	IntlOthCons	010101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	EMEA	Aug-07					
ABC	7654321	IntlOthCons	010101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	EMEA	Sep-07					
ABC	7654321	IntlOthCons	010101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	EMEA	Oct-07					
ABC	7654321	IntlOthCons	010101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not app	EMEA	Nov-07					
				..	..	..	..	..		..	..	..	..	..	..

FR Y-14Q: Instructions for International Small Business Schedule

In this schedule, bank holding companies (BHCs) should include all "scored" or "delinquency managed" international small business loans for which a commercial internal risk rating is not used or that uses a different scale than other corporate loans international loans reported on lines 2.a, 2.b, 3, 4.a, 4.b, 7, 9.a, 9.b.1, 9.b.2, 10.b of schedule HC-C of the FR Y-9C.

For the first reporting period (September 2011), the reporting BHC should report monthly portfolio-level data 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 below. Reporting institutions should segment the small business portfolio by product type, vintage, geography, original FICO or equivalent, and delinquency status. More information on each of these segmentations can be found in Section A of these instructions. Start each row of data with your BHC name (SAS Variable: BHC_NAME), your RSSD ID number (SAS Variable: RSSD_ID), the reporting month (SAS Variable: REPORTING_MONTH), and Portfolio ID (SAS Variable: PORTFOLIO_ID) (use **IntSB** for portfolio ID within this schedule).

Table B lists the variables that are to be reported for each portfolio segment. Definitions for each of these variables can be found in Section B of these instructions. **Provide all dollar unit data in millions of dollars ($ Millions). Use the SAS variable names and SAS data types provided on the table for the submission.**

The *Int'l SB Example Raw Data File* exhibit provides an example of the dataset to be submitted. Columns D to J of this exhibit indicate the specific reported segment, while the remaining columns contain the requested summary variables. Rows 3 to 60 of this worksheet are for the following specific segment: A line of credit or term loan, originated in 2008 or earlier, in Canada, with an original FICO score or equivalent of 620 or lower, and current or 1-29 days past due. A new segment starts in row 61. This segment has the same characteristics as the prior segment except that the delinquency status is 30-59 days past due. There are two product type segments, two vintage segments, four geographic segments, three original FICO or equivalent segments, and five delinquency status segments. This results in a dataset with 240 rows of data per reporting month (2 x 2 x 4 x 3 x 5 = 240). **Submit all data files in SAS format (version 7 or higher) only.** Include in the submission all segments that are not applicable (e.g., there are no loans or accounts in those segments) such that the dataset always has 240 rows of data per reporting month. For the summary variables, assign a SAS Missing Value (".") if information is not applicable or not available.

Reporting institutions 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. For example, in the *Int'l SB Example Raw Data File* exhibit, the first segment listed has the segment ID "0101010101" because each of the attributes for this segment is in the primary position of the attributes list in Table A. Starting with row 61, the second example segment has the segment ID "0101010102" because all of the attributes are the same as the prior segment except that delinquency status is 30-59 days past due, which is listed in the second position of the attributes list in Table A. **<u>Do not drop leading zeros.</u>**

For the requested 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 variables, report the dollar amount of charge-offs or recoveries in 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 month should thus result in the total charge-offs or recoveries recorded by the reporting institution in that reporting 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 product types as of month-end:
   a) Line of Credit or Term Loan
   b) Other

2. **Vintage** - Vintage refers to the calendar year that the account was originated.
   a) 2008 and Before
   b) 2009 and After

3. **Geography** –Segment the portfolio into the following four geographical area designations. The 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. **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) <= 620
   b) > 620
   c) N/A – Original FICO or equivalent score is missing or unknown

5. **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.

B. <u>Summary Variables</u>

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

1. **# Accounts** – Total number of accounts on the book for the segment as of month-end.

2. **$ Outstandings** – Total unpaid principal balance for accounts on the book for the segment as of month-end.

3. **# New accounts** – The total number of new accounts originated (or purchased) in the given month for the segment as of month-end.

4. **$ New accounts** – The total dollar amount of new accounts originated (or purchased) in the given month for the segment as of month-end.

5. **$ Commitments** – The total dollar amount of commitments for the segment as of month-end.

6. **$ Modifications –** Total unpaid principal balance of loans that have been adjusted as part of a loan modification program.

7. **$ Gross contractual charge-offs** – The total unpaid principal balance for the segment that was 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 the delinquency status at charge-off. Do not include bankruptcy charge-offs in this variable.

8. **$ Bankruptcy charge-offs** – The total unpaid principal balance 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 the 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 the delinquency status at charge-off. Report recoveries as a positive number.

10. **$ Net charge-offs –** The total unpaid principal balance for the segment that was charged-off in the reference month, net of any recoveries in the reference month. Generally, $ net charge-offs should equal [$ gross contractual charge-offs + $ bankruptcy charge-offs — $ recoveries].

11. **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. As 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

FR Y-14Q: INTERNATIONAL Small Business Schedule

Instructions: Please EXCLUDE business cards (included in Credit Card Schedule) and rated/graded credits (included in C&I or CRE Schedules).

Table A **Please provide all Dollar Unit data in $ Millions.**

Definition Reference	Segments	SAS Variable Name	SAS Data Type	SAS Format	Segment ID Position	Attribute ID within Segment ID Positions				
						01	02	03	04	05
Report Instruction A - 1	**Product Type**	PRODUCT_TYPE	Character	char(35)	1-2	LOC or TERM Loan	Other			
Report Instruction A - 2	**Vintage**	VINTAGE	Character	char(35)	3-4	2008 and Before	2009 and Later			
Report Instruction A - 3	**Geography**	GEOGRAPHY	Character	char(35)	5-6	Region 1	Region 2	Region 3	Region 4	
Report Instruction A - 4	**Original FICO or equivalent**	ORIG_FICO	Character	char(35)	7-8	< = 620	>620	N/A		
Report Instruction A - 5	**Delinquency Status**	DLQ_STATUS	Character	char(35)	9-10	Current + 1-29 DPD	30-59 DPD	60-89 DPD	90-119 DPD	120+ DPD

Table B

Definition Reference	Summary Variables	SAS Variable Name	SAS Data Type	SAS Format
Report Instruction B - 1	# Accounts	N_ACCT	Numeric	16.
Report Instruction B - 2	$ Outstandings	D_OS	Numeric	16.6
Report Instruction B - 3	# New Accounts	N_NEW_ACCOUNTS	Numeric	16.
Report Instruction B - 4	$ New Accounts	D_NEW_ACCOUNTS	Numeric	16.6
Report Instruction B - 5	$ Commitments	D_COMMITMENTS	Numeric	16.6
Report Instruction B - 6	$ Modifications	D_MODIFICATIONS	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	$ Net Charge-offs	D_NET_CO	Numeric	16.6
Report Instruction B - 11	Adjustment Factor to Reconcile $ Gross Contractual Charge-off to $ Net Charge-offs	D_ADJ_NET_CO	Numeric	16.6

Regions	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

Int'l SB Example Raw Data File Exhibit

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
1				Segments							Summary Variables										
2	BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID #	Product Type	Origination Vintage	Geography	Original FICO or equivalent	Delinquency Status	Reporting Month	# Accounts	$ Outstandings	# New originations	$ New originations	$ Commitment	$ Modifications	$ Gross Contractual Charge-offs	$ Bankruptcy Charge-offs	$ Recoveries	$ Net Charge-offs	Adjustment Factor to Reconcile $ Gross Contractual Charge-off to $ Net Charge-offs
3	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Jan-07											
4	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Feb-07											
5	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Mar-07											
6	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Apr-07											
7	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	May-07											
8	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Jun-07											
9	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Jul-07											
10	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Aug-07											
11	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Sep-07											
12	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Oct-07											
13	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Nov-07											
14	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Dec-07											
15	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Jan-08											
16	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Feb-08											
17	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Mar-08											
18	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Apr-08											
19	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	May-08											
20	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Jun-08											
21	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Jul-08											
22	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Aug-08											
23	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Sep-08											
24	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Oct-08											
25	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Nov-08											
26	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Dec-08											
27	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Jan-09											
28	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Feb-09											
29	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Mar-09											
30	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Apr-09											
31	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	May-09											
32	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Jun-09											
33	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Jul-09											
34	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Aug-09											
35	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Sep-09											
36	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Oct-09											

Int'l SB Example Raw Data File Exhibit

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
1				Segments							Summary Variables										
2	BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID #	Product Type	Origination Vintage	Geography	Original FICO or equivalent	Delinquency Status	Reporting Month	# Accounts	$ Outstandings	# New originations	$ New originations	$ Commitment	$ Modifications	$ Gross Contractual Charge-offs	$ Bankruptcy Charge-offs	$ Recoveries	$ Net Charge-offs	Adjustment Factor to Reconcile $ Gross Contractual Charge-off to $ Net Charge-offs
37	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Nov-09											
38	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Dec-09											
39	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Jan-10											
40	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Feb-10											
41	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Mar-10											
42	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Apr-10											
43	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	May-10											
44	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Jun-10											
45	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Jul-10											
46	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Aug-10											
47	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Sep-10											
48	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Oct-10											
49	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Nov-10											
50	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Dec-10											
51	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Jan-11											
52	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Feb-11											
53	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Mar-11											
54	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Apr-11											
55	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	May-11											
56	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Jun-11											
57	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Jul-11											
58	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Aug-11											
59	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Sep-11											
60	ABC	7654321	IntSB	01010101	LOC or TERM Loan	2008 & before	Canada	<=620	Current + 1-29 DPD	Oct-11											
61	ABC	7654321	IntSB	01010102	LOC or TERM Loan	2008 & before	Canada	<=620	30-59 DPD	Jan-07											
62	ABC	7654321	IntSB	01010102	LOC or TERM Loan	2008 & before	Canada	<=620	30-59 DPD	Feb-07											
63	ABC	7654321	IntSB	01010102	LOC or TERM Loan	2008 & before	Canada	<=620	30-59 DPD	Mar-07											
64	ABC	7654321	IntSB	01010102	LOC or TERM Loan	2008 & before	Canada	<=620	30-59 DPD	Apr-07											
65	ABC	7654321	IntSB	01010102	LOC or TERM Loan	2008 & before	Canada	<=620	30-59 DPD	May-07											
66	ABC	7654321	IntSB	01010102	LOC or TERM Loan	2008 & before	Canada	<=620	30-59 DPD	Jun-07											
67	ABC	7654321	IntSB	01010102	LOC or TERM Loan	2008 & before	Canada	<=620	30-59 DPD	Jul-07											
68	ABC	7654321	IntSB	01010102	LOC or TERM Loan	2008 & before	Canada	<=620	30-59 DPD	Aug-07											
69	ABC	7654321	IntSB	01010102	LOC or TERM Loan	2008 & before	Canada	<=620	30-59 DPD	Sep-07											
70	ABC	7654321	IntSB	01010102	LOC or TERM Loan	2008 & before	Canada	<=620	30-59 DPD	Oct-07											
71	ABC	7654321	IntSB	01010102	LOC or TERM Loan	2008 & before	Canada	<=620	30-59 DPD	Nov-07											
72					...	...			...	...	...	...	...	...	...	...	...	...	...	...	...

FR Y-14Q: Retail Student Loan Schedule Instructions

In this schedule, bank holding companies (BHCs) should report all Student loans reported in lines 6.b and 6.d of the FR Y-9C.

For the first reporting period (September 2011), the request is for monthly portfolio-level data for a number of student loan portfolio segments from January 2007 to the first reporting period. For subsequent periods, the BHC is only required to report data for the months within the reporting period. The student loan portfolio is defined as all student loans reported in line 6(d) of Schedule HC-C of the FR Y-9C.

The requested segmentations are presented in table A below. Reporting BHCs are requested to segment the student loan portfolio by product type, origination vintage, original FICO or equivalent, and delinquency status. More information on each of these segmentations can be found in Section A of these instructions. Start each row of data with your BHC name (SAS Variable: BHC_NAME), your RSSD ID number (SAS Variable: RSSD_ID), the reporting month (SAS Variable: REPORTING_MONTH), and Portfolio ID (SAS Variable: PORTFOLIO_ID) (use **Student** for portfolio ID within this schedule).

Table B lists the variables that are reported for each portfolio segment. Definitions for each of these variables can be found in Section B of these instructions. **Provide all dollar unit data in millions of dollars ($ Millions). Use the SAS variable names and SAS data types provided in the table for the submission.**

The Student Example Raw File Exhibit provides an example of the dataset to be submitted. Columns D to I of the example indicate the specific reported segment, while the remaining columns contain the requested summary variables. Rows 3 to 60 are for the following specific segment: managed – gov't guaranteed, originated in 2005 or earlier, with original FICO or equivalent <= 660, and current or 1-29 days past due. A new segment starts in row 61. This segment has the same characteristics as the prior segment except that the delinquency status is 30-59 days past due. There are two product segments, five origination vintage segments, three original FICO or equivalent segments, and five delinquency status segments. This results in a dataset with 150 rows of data per reporting month (2 x 5 x 3 x 5 = 150). **Submit all data files in SAS format (version 7 or higher) only.** Include in the submission all segments that are not applicable (e.g., there are no loans or accounts in those segments) such that the dataset always has 150 rows of data per reporting month. For the summary variables, assign a SAS missing value (".") if information is not applicable or not available.

Reporting institutions should provide a segment ID for each reported segment. This segment ID should be a unique eight digit identifier where each pair of the eight digits refers to a specific classification for each of the four segmentation categories. Reporting institutions should refer to table A below for the attribute codes for the four segment categories. For example, in the Student Example Raw File Exhibit, the first segment listed has the segment ID 01010101 because each of the attributes for this segment is in the primary position of the attributes list in Table. Starting with row 61, the second example segment has the segment ID 01010102 because all of the attributes are the same as the prior segment except that delinquency status is 30-59 days past due, which is listed in the second position of the attributes list in table A. **<u>Do not drop leading zeros.</u>**

For the requested 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

variables, report the dollar amount of charge-offs or recoveries only in 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 month should thus result in the total charge-offs or recoveries recorded by the reporting institution in that reporting 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 –** Reporting institutions should segment the portfolio into the following two product types. An example of a government guaranteed loan is a FFELP loan.
   a) Managed - Government Guaranteed
   b) Managed – Private

2. **Vintage –** Refers to the calendar year when the loan was originated. If there were multiple disbursements tied to an original then use the year of the first disbursement. Vintage refers to the calendar year that the account was originated. There are five possible vintages to report:
   a) 2005 and before
   b) 2006
   c) 2007
   d) 2008
   e) 2009 and after

3. **Original FICO or equivalent –** Reporting institutions should segment the portfolio by original FICO score (or equivalent). The FICO score can be 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 original FICO scores, map the internal score or other bureau score used for the FICO scores and report that score. Include borrower FICO in this calculation even if the borrower's FICO score was not used to make the underwriting decision because of the presence of a co-signer. Segment the portfolio into the following three categories:
   a) <= 660
   b) > 660
   c) N/A— Original FICO or equivalent score is missing or unknown

4. **Delinquency status -** Reporting institutions should segment the portfolio into the following five delinquency statuses:
   a) Current + 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.

B. <u>Summary Variables</u>

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. **$ Outstandings** – Total unpaid principal balance for accounts on the book for the segment as of month-end.
3. **# Accounts in Repayment** – Total number of accounts on the book for the segment as of month-end that have entered the loan's repayment period.
4. **$ Outstandings in Repayment** – Total unpaid principal balance for accounts on the book for the segment as of month-end that have entered the loan's repayment period.
5. **# New Disbursements** – The total number of new disbursements in the given month for the segment as of month-end.
6. **$ New Disbursements** – The total dollar amount disbursed in the given month for the segment as of month-end.
7. **$ of Unpaid principal balance with Co-Signer** – The dollar amount of unpaid principal balance in the segment that was underwritten with a co-signer reported as of the month-end.
8. **$ of Unpaid principal balance In Grace –** The dollar amount of unpaid principal balance for accounts that are in grace status for the segment being reported as of month-end.
9. **$ of Unpaid principal balance In Deferment –** The dollar amount of unpaid principal balance for accounts that are in deferment status for the segment being reported as of month-end.
10. **$ of Unpaid principal balance In Forbearance –** The dollar amount of unpaid principal balance for accounts that are in forbearance status for the segment being reported as of month-end.
11. **$ CDR [0% through 1.99%) -** The total unpaid principal balance in the segment that has a school cohort default rate as computed by the Department of Education falling within 0% through 1.99% as of the month-end.
12. **$ CDR [2% through 3.99%) –** The total unpaid principal balance in the segment that has a school cohort default rate as computed by the Department of Education falling within 2% through 3.99% as of the month-end.

13. **$ CDR [4% through 5.99%) –** The total unpaid principal balance in the segment that has a cohort default rate falling within 4% through 5.99% as of the month-end.

14. **$ CDR [6% through 7.99%) –** The total unpaid principal balance in the segment that has a cohort default rate falling within 6% through 7.99% as of the month-end.

15. **$ CDR [8% through 9.99%) –** The total unpaid principal balance in the segment that has a cohort default rate falling within 8% through 9.99% as of the month-end.

16. **$ CDR > 10%** - The total unpaid principal balance in the segment that has a cohort default rate falling above 10%as of the month-end.

17. **$ CDR = N/A** - The total unpaid principal balance in the segment that has no cohort default rate as of the month-end.

18. **$ Gross Contractual Charge-offs** – The total unpaid principal balance for the segment that was 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 the delinquency status at charge-off.

19. **$ Bankruptcy Charge-offs** – The total unpaid principal balance 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 the delinquency status at charge-off.

20. **$ 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 the delinquency status at charge-off.

21. **$ Net Charge-offs** – The total unpaid principal balance for the segment that was charged-off in the reference month, net of any recoveries in the reference month. Generally, $ Net Charge-offs should equal [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries].

22. **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. As a separate document included in the submission, provide an explanation for such a difference (for example, fraud losses are also included in the Reporting Institition'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.

FR Y-14Q: US Student Loan Schedule

Table A **Please provide all Dollar Unit data in $ Millions.**

Definition Reference	Segments	SAS Variable Names	SAS Data Types	SAS Format	Segment ID Position	Attribute ID within Segment ID Positions				
						01	02	03	04	05
Report Instruction A - 1	**Product Type**	PRODUCT_TYPE	Character	char(35)	1-2	Managed - Gov Guaranteed	Managed - Private			
Report Instruction A - 2	**Vintage**	VINTAGE	Character	char(35)	3-4	2005 and before	2006	2007	2008	2009 and after
Report Instruction A - 3	**Original FICO or equivalent**	ORIG_FICO	Character	char(35)	5-6	<= 660	661 & above	NA		
Report Instruction A - 4	**Delinquency Status**	DLQ_STATUS	Character	char(35)	7-8	Current + 1-29 DPD	30-59 DPD	60-89 DPD	90-119 DPD	120+ DPD

Table B

Definition Reference	Summary Variables	SAS Variable Name	SAS Data Type	SAS Format
Report Instruction B - 1	# Accounts	N_ACCT	Numeric	16.
Report Instruction B - 2	$ Outstandings	D_OS	Numeric	16.6
Report Instruction B - 3	# Accounts in repayment	N_ACCT_REPAY	Numeric	16.
Report Instruction B - 4	$ Outstandings in repayment	D_OS_REPAY	Numeric	16.6
Report Instruction B - 5	# New Disbursements	N_NEW_DISBURSEMENTS	Numeric	16.
Report Instruction B - 6	$ New Disbursements	D_NEW_DISBURSEMENTS	Numeric	16.6
Report Instruction B - 7	$ UPB with Co-Signer	D_UPB_COSIGN	Numeric	16.6
Report Instruction B - 8	$ UPB In-Grace	D_UPB_INGRACE	Numeric	16.6
Report Instruction B - 9	$ UPB In-Deferment	D_UPB_INDEF	Numeric	16.6
Report Instruction B - 10	$ UPB In-Forebearance	D_UPB_INFORE	Numeric	16.6
Report Instruction B - 11	$ CDR [0% through 1.99%)	D_CDR_000199	Numeric	16.6
Report Instruction B - 12	$ CDR [2% through 3.99%)	D_CDR_200399	Numeric	16.6
Report Instruction B - 13	$ CDR [4% through 5.99%)	D_CDR_400599	Numeric	16.6
Report Instruction B - 14	$ CDR [6% through 7.99%)	D_CDR_600799	Numeric	16.6
Report Instruction B - 15	$ CDR [8% through 9.99%)	D_CDR_800999	Numeric	16.6
Report Instruction B - 16	$ CDR >=10%	D_CDR_GT1000	Numeric	16.6
Report Instruction B - 17	$ CDR = N/A	D_CDR_NA	Numeric	16.6
Report Instruction B - 18	$ Gross Contractual Charge-offs	D_GROSS_CONTRACTUAL_CO	Numeric	16.6
Report Instruction B - 19	$ Bankruptcy Charge-offs	D_BANKRUPTCY_CO	Numeric	16.6
Report Instruction B - 20	$ Recoveries	D_RECOVERIES	Numeric	16.6
Report Instruction B - 21	$ Net Charge-offs	D_NET_CO	Numeric	16.6
Report Instruction B - 22	Adjustment Factor to Reconcile $ Gross Contractual Charge-off to $ Net Charge-offs	D_ADJ_NET_CO	Numeric	16.6

Student Example Raw Data File Exhibit

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	AD	AE	AF
1	Business/Portfolio Identifier Data			Segments						Summary Variables																						
2	BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID #	Product Type	Origination Vintage	Original FICO	Delinquency Status	Reporting Month	# Accounts	$ Outstandings	# Accounts in repayment	$ Outstandings in repayment	# Accounts New Origination	$ Outstanding New Origination	Avg. Original FICO of Borrowers	$ UPB with Co-Signer	$ UPB In-Grace	$ UPB In-Deferment	$ UPB In-Forebearance	$ CDR [0% through 1.99%)	$ CDR [2% through 3.99%)	$ CDR [4% through 5.99%)	$ CDR [6% through 7.99%)	$ CDR [8% through 9.99%)	$ CDR >=10%	$ CDR = N/A	$ Gross Contractual Charge-offs	$ Bankruptcy Charge-offs	$ Recoveries	$ Net Charge-offs	Adjustment Factor to Reconcile $ Gross Contractual Charge-off to $ Net Charge-offs
3	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jan-07																							
4	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Feb-07																							
5	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Mar-07																							
6	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Apr-07																							
7	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	May-07																							
8	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jun-07																							
9	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jul-07																							
10	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Aug-07																							
11	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Sep-07																							
12	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Oct-07																							
13	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Nov-07																							
14	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Dec-07																							
15	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jan-08																							
16	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Feb-08																							
17	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Mar-08																							
18	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Apr-08																							
19	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	May-08																							
20	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jun-08																							
21	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jul-08																							
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24	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Oct-08																							
25	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Nov-08																							
26	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Dec-08																							
27	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jan-09																							
28	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Feb-09																							
29	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Mar-09																							
30	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Apr-09																							
31	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	May-09																							
32	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jun-09																							
33	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jul-09																							
34	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Aug-09																							
35	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Sep-09																							
36	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Oct-09																							
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42	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Apr-10																							
43	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	May-10																							
44	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jun-10																							
45	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jul-10																							
46	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Aug-10																							
47	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Sep-10																							
48	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Oct-10																							
49	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Nov-10																							
50	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Dec-10																							
51	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jan-11																							
52	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Feb-11																							
53	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Mar-11																							
54	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Apr-11																							
55	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	May-11																							
56	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jun-11																							
57	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Jul-11																							
58	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Aug-11																							
59	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Sep-11																							
60	ABC	7654321	Student	010101	Managed-Gov't Guaranteed	2005 & before	<= 660	Current + 1-29 DPD	Oct-11																							
61	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Jan-07																							
62	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Feb-07																							
63	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Mar-07																							
64	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Apr-07																							
65	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	May-07																							
66	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Jun-07																							
67	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Jul-07																							
68	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Aug-07																							
69	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Sep-07																							
70	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Oct-07																							
71	ABC	7654321	Student	010102	Managed-Gov't Guaranteed	2003 & before	<= 660	30-59 DPD	Nov-07																							

FR Y-14Q: Retail US Auto Loan Schedule Instructions

This document provides general guidance and data definitions for the US Auto Loan Schedule. For the International Auto Loan Schedule, see the separate instructions. In this schedule, reporting bank holding companies (BHCs) should include all US loans reported in line 6.c of schedule HC-C of the FR-Y9C and US auto leases included in line 10.a of schedule HC-C of the FR Y-9C.

For the first reporting period (e.g., September 2011), the request is for monthly portfolio-level data for the portion of the auto loan portfolio originated in the United States and US Territories by segments from January 2007 to the first reporting period. For subsequent periods, the reporting BHC is only required to report data for the months within the reporting period. The requested segments are presented in Table A below. Reporting BHCs should segment their auto loan portfolio by product type, vintage, original loan-to-value (LTV), original FICO score or equivalent, geography, and delinquency status. More information on each of these segments can be found in Section A of these instructions. Start each row of data with your BHC name (SAS Variable: BHC_NAME), your RSSD ID number (SAS Variable: RSSD_ID), the reporting month (SAS Variable: REPORTING_MONTH), and Portfolio ID (SAS Variable: PORTFOLIO_ID) (use **Auto** for your 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 of these instructions. **Provide all dollar unit data in millions of dollars ($ Millions). Use the SAS variable names and SAS data types provided on the table for the submission.**

The *Auto Example Raw Data File* exhibit provides an example of the dataset to be submitted. Columns D to K of this worksheet indicate the specific reported segment while the remaining columns contain the requested summary variables. Rows 3 to 60 are for the following specific segment: managed-loan-new, originated in 2006 or earlier, with original LTV <= 90%, original FICO score or equivalent <= 620, in Region #1, and 29 or fewer days past due (DPD). A new segment starts in row 61. This segment has the same characteristics as the prior segment except that the delinquency status is 30-59 days past due rather than current. There are three product type segments, six vintage segments, three original LTV segments, five original FICO score or equivalent segments, six geography segments, and five delinquency status segments. This results in a dataset with 8,100 rows of data per reporting month (3 x 6 x 3 x 5 x 6 x 5 = 8,100). **Submit all data files in SAS format (version 7 or higher) only.** Include in your submission all segments that are not applicable (e.g., there are no loans or accounts in those segments) such that the dataset always has 8,100 rows of data per reporting month. For the summary variables, assign a SAS Missing Value (".") if information is not applicable or not available.

Provide a segment ID for each reported segment. This segment ID should be a unique twelve digit identifier where each pair of the twelve digits refers to a specific classification for each of the six segment categories. Refer to Table A below for the attribute codes for the six segment categories. For example, in the *Auto Example Raw Data File* exhibit, the first segment listed has the segment ID 010101010101 because each of the attributes for this segment is in the primary position of the attributes list in Table A. Starting with row 61, the second example segment has the segment ID 010101010102 because all of the attributes are the same as the prior segment except that the delinquency status is 30 to 59 days past due, which is listed in the second position of the attributes list in Table A. **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 variables, report the dollar amount of charge-offs or recoveries for the month that they occurred. For the Delinquency Status segment, categorize charge-offs or recoveries by their 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 your institution in that month.

A. <u>Segments</u>

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 Managed (securitized or non-securitized) portfolio into New Auto Loans, Used Auto loans and Consumer Auto Leases as of month-end. "Managed" refers to loans originated by the BHC, including securitized loans put back on the books due to FAS 166/167. It does not include loans that were originated by a third party and only serviced by the BHC.

2. **Vintage** – Vintage refers to the calendar year that the account was originated. There are six possible vintages to report:
    a) 2006 and before
    b) 2007
    c) 2008
    d) 2009
    e) 2010
    f) 2011

3. **Original LTV** - Segment the portfolio into the loan to value ratio at origination (calculated using the retail price of the vehicle). Please round any LTV ratios up to the next integer (LTV 90.01-90.99 to 91). Please break into three segments:
    a) 90 or below
    b) 91 - 120
    c) 121 and above

4. **Original FICO Score or Equivalent** – Segment the portfolio by Original FICO score or equivalent. Original FICO Score or equivalent should be the credit 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 five categories:
    a) <= 620
    b) > 620 and <= 660
    c) > 660 and <= 720
    d) > 720
    e) N/A — Original FICO or equivalent score is missing or unknown

5. **Geography -** Segment the portfolio into the following six geographical area designations. The primary borrower's current place of residence should be used to define the region.
    a) Region 1: California, Nevada, Florida, Arizona, and US Territories (Puerto Rico, Guam, etc.)
    b) Region 2: Rhode Island, South Carolina, Oregon, Michigan, Indiana, Kentucky, Georgia, Ohio, Illinois
    c) Region 3: Washington D.C., Mississippi, North Carolina, New Jersey, Tennessee, Missouri, West Virginia, Connecticut, Idaho, Pennsylvania, Washington, Alabama
    d) Region 4: Delaware, Massachusetts, New York, Colorado, New Mexico, Texas
    e) Region 5: Alaska, Louisiana, Wisconsin, Arkansas, Maine, Maryland, Utah, Montana, Minnesota, Oklahoma, Iowa, Virginia, Wyoming, Kansas, Hawaii
    f) Region 6: Vermont, New Hampshire, Nebraska, South Dakota, North Dakota

6. **Delinquency Status** - Segment the portfolio into the following five delinquency statuses:
    a) Current + 1-29 DPD: Accounts that are not past due (accruing and non-accruing) or are 1-29 DPD (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.

B. <u>Summary Variables</u>

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. **$ Outstandings** – Total Unpaid Principal Balance for accounts on the book for the segment as of month-end.

3. **# New Accounts** – The total number of new accounts originated (or purchased) in the given month for the segment as of month-end. The BHC should follow its standard practice for assigning date of origination.

4. **$ New Accounts** – The total dollar amount of new accounts originated (or purchased) in the given month for the segment as of month-end. The BHC should follow its standard practice for assigning date of origination.

5. **Interest Rate** – The average annual percentage rate for accounts on the book for the segment as of month-end. In making this calculation, report the purchase APR unless the account is in default or workout. If the account is in default, then use the default APR. If the account is in a workout program (temporary or permanent), use the workout APR.

6. **$ Vehicle Type Car/Van** – The Unpaid Principal Balance in the portfolio with vehicle type classified as "Car/Van" for the segment as of month-end.

7. **$ Vehicle Type SUV/Truck** – The Unpaid Principal Balance in the portfolio with vehicle type classified as "SUV/Truck" for the segment as of month-end.

8. **$ Vehicle Type Sport/Luxury/Convertible** – The Unpaid Principal Balance in the portfolio with vehicle type classified as "Sport/Luxury/Convertible" for the segment as of month-end.

9. **$ Vehicle Type Unknown** – The Unpaid Principal Balance in the portfolio with vehicle type classified as "Unknown" for the segment as of month-end.

10. **$ Repossession –** The Unpaid Principal Balance of loans with repossessed vehicles for the segment as of month-end.

11. **$ Current Month Repossession –** The Unpaid Principal Balance of loans with vehicles newly repossessed in the given month for the segment as of month-end.

12. **$ Gross Contractual Charge-offs** – The total Unpaid Principal Balance for the segment that was contractually charged off as of month-end. Report principal charge-offs only, not interest and fees. For the Delinquency Status segment, categorize charge-offs by their delinquency status at charge-off. Include all partial charge-offs not due to bankruptcy (i.e., taken at re-possession, death of the borrower, etc.).

13. **$ Bankruptcy Charge-offs** – The total Unpaid Principal Balance 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 segment, categorize charge-offs by their delinquency status at charge-off.

14. **$ 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 segment, categorize recoveries by their delinquency status at charge-off. Please report recoveries as a positive number.

15. **$ Net Charge-offs** – The total Unpaid Principal Balance 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 [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs - $ Recoveries].

16. **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. As a separate document included in your submission, provide an explanation for such a difference (for example, fraud losses are also included in your 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.

17. **$ Ever 30DPD in the last 12 months –** The total Unpaid Principal Balance for the segment as of month-end that was 30 or more days past due at any given time in the twelve months ending in the reference month.

18. **$ Ever 60DPD in the last 12 months –** The total Unpaid Principal Balance for the segment as of month-end that was 60 or more days past due at any given time in the twelve months ending in the reference month.

19. **Projected Value (example ALG) –** Total projected value of lease at termination. Only calculated for leased vehicles.

20. **Actual Sale Proceeds –** Sales proceeds from terminated leases. Only calculated for leased vehicles.

21. **Original Term < = 48 months –** The total Unpaid Principal Balance for accounts on the book for the segment as of month-end that had an original term of 48 months or less.

22. **Original Term 49-60 months –** The total Unpaid Principal Balance for accounts on the book for the segment as of month-end that had an original term of 49-60 months.

23. **Original Term 61-72 months –** The total Unpaid Principal Balance for accounts on the book for the segment as of month-end that had an original term of 61-72 months.

24. **Original Term >72 months –** The total Unpaid Principal Balance for accounts on the book for the segment as of month-end that had an original term of greater than 72 months.

25. **$ Origination Channel (Direct)** – The total Unpaid Principal Balance for accounts on the book for the segment as of month-end that were originated through direct channels (i.e., a chartered bank, a non-bank subsidiary).

26. **$ Loss Mitigation** – The total Unpaid Principal Balance for accounts on the book for the segment as of month-end that are currently in a loss mitigation program. Loss mitigation programs are broadly defined to include any program that eases the credit terms to an impaired borrower for purposes of mitigating loan losses. Examples of loss mitigation programs include match pay, temporary mitigation programs lasting up to 12 months, or permanent mitigation programs lasting more than one year.

27. **$ Joint Application** – The total Unpaid Principal Balance for accounts on the book for the segment as of month-end that were originated with a co-applicant.

FR Y-14Q: Retail US Auto Loan Schedule

Table A **Please provide all Dollar Unit data in $ Millions.**

Definition Reference	Segments	SAS Variable Name	SAS Data Type	SAS Format	Segment ID Position	Attribute ID within Segment ID Positions 01	02	03	04	05	06
Report Instruction A - 1	**Product Type**	PRODUCT_TYPE	Character	char(35)	1-2	Managed-Loan-New	Managed-Loan-Used	Managed-Lease			
Report Instruction A - 2	**Vintage**	VINTAGE	Character	char(35)	3-4	2006 and before	2007	2008	2009	2010	2011
Report Instruction A - 3	**Original LTV**	ORIG_LTV	Character	char(35)	5-6	< = 90	91 -120	>120			
Report Instruction A - 4	**Original FICO or Equivalent**	ORIG_FICO	Character	char(35)	7-8	< = 620	621-660	661-720	>720	NA	
Report Instruction A - 5	**Geography**	GEOGRAPHY	Character	char(35)	9-10	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6
Report Instruction A - 6	**Delinquency Status**	DLQ_STATUS	Character	char(35)	11-12	Current + 1-29 DPD	30-59 DPD	60-89 DPD	90-119 DPD	120 + DPD	

Table B

Definition Reference	Summary Variables	SAS Variable Name	SAS Data Type	SAS Format
Report Instruction B - 1	# Accounts	N_ACCT	Numeric	16.
Report Instruction B - 2	$ Outstandings	D_OS	Numeric	16.6
Report Instruction B - 3	# New Accounts	N_NEW_ACCOUNTS	Numeric	16.
Report Instruction B - 4	$ New Accounts	D_NEW_ACCOUNTS	Numeric	16.6
Report Instruction B - 5	Interest Rate	INTEREST_RATE	Numeric	16.6
Report Instruction B - 6	$ Vehicle Type - Car/Van	D_VEHICLE_TYPE_CAR_VAN	Numeric	16.6
Report Instruction B - 7	$ Vehicle Type - SUV/Truck	D_VEHICLE_TYPE_SUV_TRUCK	Numeric	16.6
Report Instruction B - 8	$ Vehicle Type - Sport/Luxury/Convertible	D_VEHICLE_TYPE_SPORT	Numeric	16.6
Report Instruction B - 9	$ Vehicle Type - Unknown	D_VEHICLE_TYPE_UNKNOWN	Numeric	16.6
Report Instruction B - 10	$ Repossession	D_REPO	Numeric	16.6
Report Instruction B - 11	$ Current Month Repossession	D_CUR_MONTH_REPO	Numeric	16.6
Report Instruction B - 12	$ Gross Contractual Charge-offs	D_GROSS_CONTRACTUAL_CO	Numeric	16.6
Report Instruction B - 13	$ Bankruptcy Charge-offs	D_BANKRUPTCY_CO	Numeric	16.6
Report Instruction B - 14	$ Recoveries	D_RECOVERIES	Numeric	16.6
Report Instruction B - 15	$ Net Charge-offs	D_NET_CO	Numeric	16.6
Report Instruction B - 16	Adjustment Factor to Reconcile $ Gross Contractual Charge-off to $ Net Charge-offs	D_ADJ_NET_CO	Numeric	16.6
Report Instruction B - 17	$ Ever 30DPD in the last 12 months	D_ACCT_EVER_30DPD_LAST12	Numeric	16.6
Report Instruction B - 18	$ Ever 60DPD in the last 12 months	D_ACCT_EVER_60DPD_LAST12	Numeric	16.6
Report Instruction B - 19	Projected Value (example ALG) - Lease only	D_PROJ_VALUE_LEASE	Numeric	16.6
Report Instruction B - 20	Actual Sale Proceeds - Lease only	D_ACT_SALE_PROCEEDS_LEASE	Numeric	16.6
Report Instruction B - 21	$ Original Term <=48	D_ORIG_TERM_LE_48	Numeric	16.6
Report Instruction B - 22	$Original Term 49-60	D_ORIG_TERM_49_60	Numeric	16.6
Report Instruction B - 23	$ Original Term 61-72	D_ORIG_TERM_61_72	Numeric	16.6
Report Instruction B - 24	$ Original Term > 72	D_ORIG_TERM_G_72	Numeric	16.6
Report Instruction B - 25	$ Origination Channel (Direct)	D_ORIG_CHANNEL_DIRECT	Numeric	16.6
Report Instruction B - 26	$ Loss Mitigation	D_LOSS_MITIGATION	Numeric	16.6
Report Instruction B - 27	$ Joint Application	D_JOINT_APPLICATION	Numeric	16.6

Regions	US - Geographic Regions
Region 1	CA, NV, FL, AZ, US Territories (PR, VI, GU, etc.)
Region 2	RI, SC, OR, MI, IN, KY, GA, OH, IL
Region 3	DC, MS, NC, NJ, TN, MO, WV, CT, ID, PA, WA, AL
Region 4	DE, MA, NY, CO, NM, TX
Region 5	AK, LA, WI, AR, ME, MD, UT, MT, MN, OK, IA, VA, WY, KS, HI
Region 6	VT, NH, NE, SD, ND

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X
1	**FR Y-14Q: Auto example raw data file**																							
2	**Business/Portfolio Identifier Data**			**Segment**								**Summary Variables**												
3	**BHC Name**	**BHC RSSD_ID #**	**Portfolio ID**	**Segment ID**	**Product Type**	**Vintage**	**Original LTV**	**Original FICO or Equivalent**	**Geography**	**Delinquency Status**	**Reporting Month**	**# Accounts**	**$ Outstandings**	**# New Originations**	**$ New Originations**	**Interest Rate**	**$ Vehicle Type - Car/ Van**	**$ Vehicle Type - SUV/ Truck**	**$ Vehicle Type - Sport/ Luxury/ Convertible**	**$ Vehicle Type - Unknown**	**$ Repossession**	**$ Current Month Repossession**	**$ Gross Contractual Charge-offs**	**$ Bankruptcy Charge-offs**
4	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jan-07													
5	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Feb-07													
6	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Mar-07													
7	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Apr-07													
8	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	May-07													
9	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jun-07													
10	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jul-07													
11	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Aug-07													
12	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Sep-07													
13	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Oct-07													
14	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Nov-07													
15	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Dec-07													
16	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jan-08													
17	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Feb-08													
18	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Mar-08													
19	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Apr-08													
20	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	May-08													
21	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jun-08													
22	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jul-08													
23	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Aug-08													
24	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Sep-08													
25	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Oct-08													
26	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Nov-08													
27	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Dec-08													
28	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jan-09													
29	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Feb-09													
30	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Mar-09													
31	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Apr-09													
32	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	May-09													
33	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jun-09													
34	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jul-09													
35	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Aug-09													
36	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Sep-09													
37	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Oct-09													
38	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Nov-09													
39	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Dec-09													
40	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jan-10													
41	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Feb-10													
42	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Mar-10													
43	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Apr-10													
44	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	May-10													
45	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jun-10													
46	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jul-10													
47	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Aug-10													
48	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Sep-10													
49	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Oct-10													
50	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Nov-10													
51	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Dec-10													
52	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jan-11													
53	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Feb-11													
54	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Mar-11													
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58	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jul-11													
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60	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Sep-11													
61	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Oct-11													
62	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Jan-07													
63	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Feb-07													
64	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Mar-07													
65	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Apr-07													
66	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	May-07													
67	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Jun-07													
68	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Jul-07													
69	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Aug-07													
70	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Sep-07													
71	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Oct-07													
72	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Nov-07													
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	A	B	C	D	E	F	G	H	I	J	K	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL
1	**FR Y-14Q: Auto example raw data file**																								
2	**Business/Portfolio Identifier Data**			**Segment**																					
3	**BHC Name**	**BHC RSSD_ID #**	**Portfolio ID**	**Segment ID**	**Product Type**	**Vintage**	**Original LTV**	**Original FICO or Equivalent**	**Geography**	**Delinquency Status**	**Reporting Month**	**$ Recoveries**	**$ Net Charge-offs**	**Adjustment Factor to Reconcile $ Gross Contractual Charge-offs**	**$ Ever 30DPD in the last 12 months**	**$ Ever 60DPD in the last 12 months**	**Projected Value (example ALG) - Lease only**	**Actual Sale Proceeds - Lease only**	**$ Original Term <=48**	**$ Original Term 49-60**	**$ Original Term 61-72**	**$ Original Term > 72**	**$ Origination Channel (Direct)**	**$ Loss Mitigation**	**$ Joint Application**
4	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jan-07														
5	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Feb-07														
6	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Mar-07														
7	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Apr-07														
8	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	May-07														
9	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jun-07														
10	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jul-07														
11	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Aug-07														
12	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Sep-07														
13	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Oct-07														
14	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Nov-07														
15	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Dec-07														
16	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jan-08														
17	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Feb-08														
18	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Mar-08														
19	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Apr-08														
20	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	May-08														
21	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jun-08														
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27	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Dec-08														
28	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jan-09														
29	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Feb-09														
30	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Mar-09														
31	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Apr-09														
32	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	May-09														
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43	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Apr-10														
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51	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Dec-10														
52	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jan-11														
53	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Feb-11														
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56	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	May-11														
57	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jun-11														
58	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Jul-11														
59	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Aug-11														
60	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Sep-11														
61	ABC	7654321	Auto	01010101010101	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	Current + 1-29 DPD	Oct-11														
62	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Jan-07														
63	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Feb-07														
64	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Mar-07														
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72	ABC	7654321	Auto	01010101010102	Managed-Loan-New	2006 and before	< = 90	< = 620	Region 1	30-59 DPD	Nov-07														
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FR Y-14Q: Instructions for US Bank and Charge Card Schedule

This document provides general guidance and data definitions for the US Bank and Charge Card Schedule. This schedule applies to loans reported on line 6.a of schedule HC-C of the FR Y-9C. For small and medium enterprise (SME) and corporate cards or international cards, see the separate instructions and schedules.

For the first reporting period (September 2011), BHCs should report monthly portfolio-level data for the US bank and charge card portfolio by segments from January 2007 to the first reporting period. For subsequent periods, the reporting Bank Holding Company (BHC) is required to report data for the months within the reporting period. The required segments are presented in Table A found below. Reporting BHCs should segment the credit card portfolio by product type, vintage, geography, delinquency status, credit line, and refreshed FICO score or equivalent. More information on each of these segments can be found in Section A below. Start each row of data with your BHC name (SAS Variable: BHC_NAME), your RSSD ID number (SAS Variable: RSSD_ID), the reporting month (SAS Variable: REPORTING_MONTH), and Portfolio ID (SAS Variable: PORTFOLIO_ID) (use **USBankCard** 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). BHCs should use the SAS variable names and SAS data types provided on the table for the submission.**

The US Bank Card Example Raw File Exhibit provides an example of the dataset to be submitted. Columns D to K of this exhibit indicate the specific reported segments while the remaining columns contain the requested summary variables. Rows 3 to 60 are for the following specific segment: bank card, originated in 2005 or earlier, in region 1, of current status or 1 - 29 days past due, with a credit line <= $1,500, and a refreshed FICO Score or equivalent of <= 580. A new segment starts in row 61. This segment has the same characteristics as the prior segment except that it covers a refreshed FICO Score or equivalent of 581 - 660. There are two product type segments, seven vintage segments, six geographic segments, five delinquency status segments, three credit line segments, and five refreshed FICO score or equivalent segments. This results in a dataset with 6,300 rows of data per reporting month (2 x 7 x 6 x 5 x 3 x 5 = 6,300). **BHCs should submit all data files in SAS format (version 7 or higher) only.** In the submission, BHCs should include all segments that are not applicable (e.g., there are no loans or accounts in those segments) such that the dataset always has 6,300 rows of data per reporting month. For the summary variables, assign a SAS Missing Value (".") if information is not applicable or not available.

Reporting BHCs should provide a segment ID (SAS Variable Name: SEGMENT_ID; SAS Data Type: character) for each reported segment. This segment ID should be a unique twelve digit identifier where each pair of the twelve digits refers to a specific classification for each of the six segment categories. Refer to Table A for the attribute codes for the six segment categories. For example, in the US Bank Card Example Raw File Exhibit, the first segment listed has the segment ID 010101010101 because each of the attributes for this segment is in the primary position of the attributes list in Table A. Starting with row 61, the second example segment has the segment ID 010101010102 because all of the attributes are the same as the prior segment except that it covers a refreshed FICO score or equivalent of 581 - 660, which is listed in the second position of the attributes list in Table A. **<u>Do not drop leading zeros.</u>**

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 Contractual Charge-offs. For these four variables, report the dollar amount of charge-offs or recoveries only for the month that they occurred. For the delinquency status segment, categorize charge-offs or recoveries by 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 reporting institution in that month.

A. <u>Segments</u>

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** – BHCs should segment the portfolio into the following two product types:
    a) Bank Card—Regular, general purpose credit cards that can be used at a wide variety of merchants, including any which accept MasterCard, Visa, American Express or Discover credit cards. Include affinity and co-brand cards in this category, oil and gas cards, 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.
    b) Charge Cards—Consumer credit cards for which the balance is repaid in full each billing cycle.

2. **Vintage** – Vintage refers to the calendar year that the account was originated. There are seven possible vintages to report:
    a) 2005 and Before
    b) 2006
    c) 2007
    d) 2008
    e) 2009
    f) 2010
    g) 2011

3. **Geography** –Segment the portfolio into the following six geographical area designations. The primary borrower's current place of residence should be used to define the region.
    a) Region 1: California, Nevada, Florida, Arizona, and US Territories (Puerto Rico, Virgin Islands, Guam, etc.)
    b) Region 2: Rhode Island, South Carolina, Oregon, Michigan, Indiana, Kentucky, Georgia, Ohio, Illinois
    c) Region 3: Washington DC, Mississippi, North Carolina, New Jersey, Tennessee, Missouri, West Virginia, Connecticut, Idaho, Pennsylvania, Washington, Alabama
    d) Region 4: Delaware, Massachusetts, New York, Colorado, New Mexico, Texas
    e) Region 5: Alaska, Louisiana, Wisconsin, Arkansas, Maine, Maryland, Utah, Montana, Minnesota, Oklahoma, Iowa, Virginia, Wyoming, Kansas, Hawaii
    f) Region 6: Vermont, New Hampshire, Nebraska, South Dakota, North Dakota

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 - 89 DPD: Accounts that are 30 to 89 days past due (accruing and non-accruing) as of month-end.
    c) 90 - 119 DPD: Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
    d) 120 - 179 DPD: Accounts that are 120 to 179 days past due (accruing and non-accruing) as of month-end.
    e) 180+ DPD: Accounts that are 180 or more days past due (accruing and non-accruing) as of month-end.

5. **Credit Line** – Segment the portfolio into the following three credit line segments. If necessary, round any dollar values up to the next integer (e.g., $1,000.01 - $1,000.99 to $1,001).
    a) <= $1,500
    b) $1,501 - $7,500
    c) > $7,500

6. **Refreshed FICO Score or Equivalent** – Segment the portfolio by refreshed FICO score or equivalent. A refreshed FICO score is the most recent update to the score used for the original credit decision. If internal credit scores or other bureau scores are used (as opposed to FICO), map the score to a FICO equivalent. Segment the portfolio into the following five categories:
    a) <= 580
    b) > 580 and <= 660
    c) > 660 and <= 720
    d) > 720
    e) N/A – Refreshed FICO or equivalent score is missing or unknown

B. <u>Summary Variables</u>

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. For frozen lines, the commitment amount should equal the UPB.

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 segment, 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 segment, 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 segment, categorize recoveries by delinquency status at charge-off. BHCs should report recoveries as a positive number.

10. **$ O/S for 0% Utilization** – The total receivables for accounts on the book for the segment as of month-end that have 0% utilization. Utilization is defined as outstanding balance divided by total credit line. Accounts with negative balances should be assigned 0% utilization.

11. **$ O/S for Utilization > 0% and <= 35%** – The total receivables for accounts on the book for the segment as of month-end that have >0% utilization and <= 35% utilization.

12. **$ O/S for Utilization > 35% and <= 80%** – The total receivables for accounts on the book for the segment as of month-end that have >35% utilization and <= 80% utilization.

13. **$ O/S for Utilization > 80%** – The total receivables for accounts on the book for the segment as of month-end that have >80% utilization. For frozen lines, if the UPB exceeds zero, then the utilization is 100%.

14. **$ O/S for Utilization N/A** – The total receivables for accounts on the book for the segment as of month-end that have an unknown or missing utilization rate.

15. **# Accounts O/S for 0% Utilization** – The total number of accounts on the book for the segment as of month-end that have 0% utilization.

16. **# Accounts for Utilization > 0% and <= 35%** – The total number of accounts on the book for the segment as of month-end that have >0% utilization and <= 35% utilization.

17. **# Accounts for Utilization > 35% and <= 80%** – The total number of accounts on the book for the segment as of month-end that have >35% utilization and <= 80%.

18. **# Accounts for Utilization > 80%** – The total number of accounts on the book for the segment as of month-end that have >80% utilization.

19. **# Accounts for Utilization N/A** – The total number of accounts on the book for the segment as of month-end that have an unknown or missing utilization rate.

20. **# Accounts Charged-off** – The total number of accounts which experienced a charge-off (contractual or bankruptcy) in the reference month. For the delinquency status segment, categorize charge-offs by delinquency status at charge-off.

21. **$ 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 [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries].

22. **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. As 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.

23. **$ 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.

24. **# 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.

FR Y-14 Q: US Bank Cards and Charge Cards Schedule

Table A — **Provide all Dollar Unit data in $ Millions.**

Definition Reference	Segments	SAS Variable Names	SAS Data Types	SAS Format	Segment ID Position	Attribute ID within Segment ID Positions						
						01	02	03	04	05	06	07
Report Instruction A - 1	**Product Type**	PRODUCT_TYPE	Character	char(35)	1 - 2	Bank Card	Charge Card					
Report Instruction A - 2	**Vintage**	VINTAGE	Character	char(35)	3 - 4	2005 and Before	2006	2007	2008	2009	2010	2011
Report Instruction A - 3	**Geography**	GEOGRAPHY	Character	char(35)	5 - 6	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	
Report Instruction A - 4	**Delinquency Status**	DLQ_STATUS	Character	char(35)	7 - 8	Current + 1 - 29 DPD	30 - 89 DPD	90 - 119 DPD	120 - 179 DPD	180+ DPD		
Report Instruction A - 5	**Credit Line**	CREDIT_LINE	Character	char(35)	9 - 10	<= $1,500	$1,501 - $7,500	> $7,500				
Report Instruction A - 6	**Refreshed FICO or Equivalent**	REF_FICO	Character	char(35)	11 - 12	< = 580	581 - 660	661 - 720	> 720	N/A		

Table B

Definition Reference	Summary Variables	SAS Variable Name	SAS Data Type	SAS 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	$ O/S for 0% utilization	D_OS_0	Numeric	16.6
Report Instruction B - 11	$ O/S for Utilization > 0% and <= 35%	D_OS_UTIL_L35	Numeric	16.6
Report Instruction B - 12	$ O/S for Utilization > 35% and <= 80%	D_OS_UTIL_GE35_80	Numeric	16.6
Report Instruction B - 13	$ O/S for Utilization > 80%	D_OS_UTIL_G80	Numeric	16.6
Report Instruction B - 14	$ O/S for Utilization N/A	D_OS_UTIL_NA	Numeric	16.6
Report Instruction B - 15	# Accounts for 0% Utilization	N_ACCT_UTIL_0	Numeric	16.
Report Instruction B - 16	# Accounts for Utilization > 0% and <= 35%	N_ACCT_UTIL_L35	Numeric	16.
Report Instruction B - 17	# Accounts for Utilization > 35% and <= 80%	N_ACCT_UTIL_GE35_80	Numeric	16.
Report Instruction B - 18	# Accounts for Utilization > 80%	N_ACCT_UTIL_G80	Numeric	16.
Report Instruction B - 19	# Accounts for Utilization N/A	N_ACCT_UTIL_NA	Numeric	16.
Report Instruction B - 20	# Accounts Charged-off	N_ACCT_CO	Numeric	16.
Report Instruction B - 21	$ Net Charge-offs	D_NET_CO	Numeric	16.6
Report Instruction B - 22	Adjustment Factor to Reconcile $ Gross Contractual Charge-off to $ Net Charge-offs	D_ADJ_NET_CO	Numeric	16.6
Report Instruction B - 23	$ O/S for Accounts That Were 30+ DPD in Last 24 Months	D_OS_ACCT_GE30_DPD_24M	Numeric	16.6
Report Instruction B - 24	# Accounts That Were 30+ DPD in Last 24 Months	N_ACCTS_GE30_DPD_24M	Numeric	16.

US - Geographic Regions	
Region 1	CA, NV, FL, AZ, US Territories (PR, VI, GU, etc.)
Region 2	RI, SC, OR, MI, IN, KY, GA, OH, IL
Region 3	DC, MS, NC, NJ, TN, MO, WV, CT, ID, PA, WA, AL
Region 4	DE, MA, NY, CO, NM, TX
Region 5	AK, LA, WI, AR, ME, MD, UT, MT, MN, OK, IA, VA, WY, KS, HI
Region 6	VT, NH, NE, SD, ND

Refreshed FICO	
< = 580	Refreshed FICO less than or equal to 580
581 - 660	Refreshed FICO between 581 and 660
661 - 720	Refreshed FICO between 661 and 720
> 720	Refreshed FICO greater than 720
N/A	Refreshed FICO missing

Credit Line	
<= $1,500	Accounts with Credit Line less than or equal to $1,500
$1,501 - $7,500	Accounts with Credit Line between $1,501 and $7,500
> $7,500	Accounts with Credit Line greater than $7,500

US Bank Card Example Raw File Exhibit

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
1	**FR Y-14Q: US Bank Card Example Raw File**																						
2	**Business/Portfolio Identifier Data**			**Segments**								**Summary Variables**											
3	**BHC Name**	**BHC RSSD_ID #**	**Portfolio ID**	**Segment ID #**	**Product Type**	**Vintage**	**Geography**	**Delinquency Status**	**Current Credit Line**	**Refreshed FICO or Equivalent**	**Reporting Month**	**# Accounts**	**$ Receivables**	**$ Unpaid Principal Balance**	**$ Commitments**	**# New Accounts**	**$ New Commitments**	**$ Gross Contractual Charge-offs**	**$ Bankruptcy Charge-offs**	**$ Recoveries**	**$ O/S for 0% utilization**	**$ O/S for Utilization > 0% and <= 35%**	**$ O/S for Utilization > 35% and <= 80%**
4	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jan-07												
5	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Feb-07												
6	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Mar-07												
7	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Apr-07												
8	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	May-07												
9	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jun-07												
10	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jul-07												
11	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Aug-07												
12	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Sep-07												
13	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Oct-07												
14	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Nov-07												
15	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Dec-07												
16	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jan-08												
17	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Feb-08												
18	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Mar-08												
19	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Apr-08												
20	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	May-08												
21	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jun-08												
22	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jul-08												
23	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Aug-08												
24	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Sep-08												
25	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Oct-08												
26	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Nov-08												
27	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Dec-08												
28	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jan-09												
29	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Feb-09												
30	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Mar-09												
31	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Apr-09												
32	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	May-09												
33	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jun-09												
34	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jul-09												
35	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Aug-09												
36	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Sep-09												
37	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Oct-09												
38	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Nov-09												
39	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Dec-09												
40	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jan-10												
41	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Feb-10												
42	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Mar-10												
43	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Apr-10												
44	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	May-10												
45	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jun-10												
46	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jul-10												
47	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Aug-10												
48	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Sep-10												
49	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Oct-10												
50	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Nov-10												
51	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Dec-10												
52	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jan-11												
53	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Feb-11												
54	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Mar-11												
55	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Apr-11												
56	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	May-11												
57	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jun-11												
58	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jul-11												
59	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Aug-11												
60	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Sep-11												
61	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Oct-11												
62	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Jan-07												
63	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Feb-07												
64	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Mar-07												
65	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Apr-07												
66	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	May-07												
67	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Jun-07												
68	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Jul-07												
69	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Aug-07												
70	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Sep-07												
71	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Oct-07												
72	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Nov-07												
73						...	...	...	...	...	...	...	...	...	...	...	...						

US Bank Card Example Raw File Exhibit

	A	B	C	D	E	F	G	H	I	J	K	X	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH
1	**FR Y-14Q: US Bank Card Example Raw File**																					
2	**Business/Portfolio Identifier Data**			**Segments**																		
3	**BHC Name**	**BHC RSSD_ID #**	**Portfolio ID**	**Segment ID #**	**Product Type**	**Vintage**	**Geography**	**Delinquency Status**	**Current Credit Line**	**Refreshed FICO or Equivalent**	**Reporting Month**	**$ O/S for Utilization > 80%**	**$ O/S for Utilization N/A**	**# Accounts for 0% utilization**	**# Accounts for Utilization > 0% and <= 35%**	**# Accounts for Utilization > 35% and <= 80%**	**# Accounts for Utilization > 80%**	**# Accounts for Utilization N/A**	**# Accounts Charged-Off**	**$ Net Contractual Charge-offs**	**Adjustment Factor to Reconcile $ Gross Contractual Charge-off to $ Net Contractual Charge-offs**	**$ O/S for Accounts That Were 30+ DPD in Last 24 Months**
4	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jan-07											
5	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Feb-07											
6	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Mar-07											
7	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Apr-07											
8	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	May-07											
9	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jun-07											
10	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jul-07											
11	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Aug-07											
12	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Sep-07											
13	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Oct-07											
14	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Nov-07											
15	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Dec-07											
16	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jan-08											
17	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Feb-08											
18	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Mar-08											
19	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Apr-08											
20	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	May-08											
21	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jun-08											
22	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jul-08											
23	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Aug-08											
24	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Sep-08											
25	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Oct-08											
26	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Nov-08											
27	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Dec-08											
28	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jan-09											
29	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Feb-09											
30	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Mar-09											
31	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Apr-09											
32	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	May-09											
33	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jun-09											
34	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jul-09											
35	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Aug-09											
36	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Sep-09											
37	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Oct-09											
38	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Nov-09											
39	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Dec-09											
40	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jan-10											
41	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Feb-10											
42	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Mar-10											
43	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Apr-10											
44	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	May-10											
45	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jun-10											
46	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jul-10											
47	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Aug-10											
48	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Sep-10											
49	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Oct-10											
50	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Nov-10											
51	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Dec-10											
52	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jan-11											
53	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Feb-11											
54	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Mar-11											
55	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Apr-11											
56	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	May-11											
57	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jun-11											
58	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Jul-11											
59	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Aug-11											
60	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Sep-11											
61	ABC	7654321	USBankCard	010101010101	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	<= 580	Oct-11											
62	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Jan-07											
63	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Feb-07											
64	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Mar-07											
65	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Apr-07											
66	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	May-07											
67	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Jun-07											
68	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Jul-07											
69	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Aug-07											
70	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Sep-07											
71	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Oct-07											
72	ABC	7654321	USBankCard	010101010102	Bank Card	2005 and Before	Region 1	Current + 1-29 DPD	<= $1,500	581-660	Nov-07											
73						...	...	...	...	...	...											

FR Y-14Q: Retail US First Mortgage Schedule Instructions

This document provides general guidance and data definitions for the US First Mortgage Schedule. First mortgage includes all first lien residential mortgages (home purchase and refinance) and first lien closed-end home equity loans. These correspond to all US loans reported on line 1.c.2.a of schedule HC-C of the FR-Y9C. For home equity lines of credit (HELOCs) and second lien home equity loans, see the separate sets of schedule instructions.

For the first reporting period (e.g., September 2011), the request is for monthly portfolio-level data for the US (loans originated within the United States and US Territories) first mortgage portfolio by segments from January 2007 to the first reporting period. For subsequent periods, the reporting bank holding company (BHC) is only required to report data for the months within the reporting period.

The requested segments are presented in table A below. Reporting BHCs must segment their first mortgage portfolio by accounting treatment, product type, original FICO score or equivalent, geography, vintage, original loan-to-value (LTV), and delinquency status. Report only owned loans. Include both held for investment (HFI) and held for sale (HFS) loans. More information on each of these segments can be found in section A of these instructions. Start each row of data with your BHC name (SAS Variable: BHC_NAME), your RSSD ID number (SAS Variable: RSSD_ID), the reporting month (SAS Variable: REPORTING_MONTH), and Portfolio ID (SAS Variable: PORTFOLIO_ID) (use **FirstMortgage** 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 of these instructions. **Provide all dollar unit data in millions of dollars ($ Millions). Use the SAS variable names and SAS data types provided on the table for the data submission.**

The First Mortgage Example Raw File Exhibit provides an example of the dataset to be submitted. Columns D to L of this example indicate the specific reported segments while the remaining columns contain the requested summary variables. Rows 3 to 60 are for the following specific segment: HFI purchased impaired, fixed rate, original FICO score or equivalent <=680, in region #1, originated in 2005 or before, with an original LTV of <=65%, and current or 1-59 days past due (DPD). A new segment starts in row 61. This segment has the same characteristics as the prior segment except that it covers loans 60-89 due DPD. There are three accounting treatment segments, three product type segments, three original FICO score segments, six geography segments, six vintage segments, four original LTV segments, and five delinquency status segments. This results in a maximum size dataset with 19,440 rows of data per reporting month (3 x 3 x 3 x 6 x 6 x 4 x 5 = 19,440). **Submit all data files in SAS format (version 7 or higher) only.** Include in your submission all segments that are not applicable (e.g., there are no loans or accounts in those segments) such that the dataset always has 19,440 rows of data per reporting month. For the summary variables, assign a SAS Missing Value (".") if information is not applicable or not available.

Table C below lists the variables that should be reported for each portfolio segment only for the most recent reporting-month (no historical data). Definitions for each of these variables can be found in section C of these instructions. These variables, along with the table B summary variables, should be summarized for each portfolio segment and submitted in a separate SAS file. The First Mortgage Raw File Exhibit provides an example of the dataset to be submitted.

Reporting BHCs should provide a segment ID for each reported segment. This segment ID should be a unique fourteen digit identifier where each of the pairs of the fourteen digits refers to a specific classification for each of the seven segmentation categories. Refer to table A for the attribute codes for the seven segment categories. For example, in the first mortgage Example Raw File Exhibit, the first segment listed has the segment ID 01010101010101 because each of the attributes for this segment is in the primary position of the attributes list in table A. Starting with row 61, the second example segment has the segment ID 01010101010102 because all of the attributes are the same as the prior segment except that the delinquency status is now 60-89 days past due, which is listed in the second position of the attributes list in table A. **Do not drop leading zeros.**

For the requested segment-level summary variables, report unpaid principal balance gross of any partial charge-offs that may have been taken on the loan. For the *$ gross contractual charge-offs, $ bankruptcy charge-offs, $ recoveries,* and *$ net charge-offs* report the dollar amount of charge-offs or recoveries for the segment only for the month that they occurred. For the delinquency status segment, categorize charge-offs or recoveries by their 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 your institution in that month. For the *$ interim charge-off* variable, report cumulative charge-offs through the reporting-month for the loans in the segment.

Table D requests certain aggregate data about loans in your portfolio that should be excluded from the amounts reported in tables B and C. Definitions for each of these variables can be found in section D of these instructions. The First Mortgage Example Raw File Exhibit provides an example of the dataset to be submitted.

To summarize, your mortgage schedule submission should include three separate SAS files:

1. From January 2007 to the most recent reporting month, the summary variables in table B should be reported in the segments described in table A.

2. For the most recent reporting month only, the summary variables in Tables B and C should be reported in the segments described in table A.

3. For the most recent reporting month only, the summary variables in Table D should be reported in aggregate. No segmentation is required.

A. Segmentation Variables

For each of the summary variables and snapshot metrics (to be described in further detail in section B, section C, and Section D), information should be reported for the following segments:

1. **Accounting Treatment –** This refers to accounting treatment of loans reported in this schedule. Segment your portfolio into the following three segments:
    a) HFI Purchased Impaired: held for investment loans accounted for in accordance with ASC subtopic 310-30; loans and debt securities acquired with deteriorated credit quality (formerly AICPA statement of position 03-3, accounting for certain loans or debt securities acquired in a transfer).

b) HFI FVO / HFS: held for investment loans measured at fair value under a fair value option or loans held for sale.
c) Other: loans not measured at fair value and not purchased impaired

2. **Product Type** – Segment the portfolio into product types based on payment terms of the loan (at origination). Exclude government insured loans from Tables B and C. Only report government insured loans on Table D. **If a loan is government insured, do not report any data for that loan on tables B or C. Instead, include the loan on table D only.** The portfolio should be segmented into three product types:
   a) Fixed Rate
   b) ARM
   c) Option ARM

3. **Original FICO Score or Equivalent** – Segment the portfolio by original FICO score or equivalent. Original FICO score 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. **If the original FICO score or equivalent is missing or unavailable for a loan, do not report any data for that loan on tables B or C. Instead, include the loan on table D only.** Segment the portfolio into the following three categories:
   a) <= 680
   b) > 680 and <= 720
   c) > 720

4. **Geography** – Report the region in which the property is located. Segment the portfolio into the following six geographical area designations:
   a) Region 1: Arizona, California and Nevada
   b) Region 2: Florida
   c) Region 3: Illinois, Indiana, Michigan, Minnesota, Missouri, Nebraska, Ohio, Wisconsin, North Dakota, South Dakota, Iowa, Kansas
   d) Region 4: Connecticut, Delaware, Massachusetts, Maryland, Maine, New Hampshire, New Jersey, New York, Rhode Island, Virginia, Vermont and Washington DC
   e) Region 5: Georgia, Alabama, Kentucky, Louisiana, Mississippi, North Carolina, Pennsylvania, South Carolina, Tennessee, West Virginia and US Territories (Puerto Rico, Guam, etc.)
   f) Region 6: Colorado, Idaho, Oregon, Washington, Montana, New Mexico, Alaska, Oklahoma, Texas, Arkansas, Utah, Wyoming, and Hawaii

5. **Vintage** – Vintage refers to the calendar year that the account was originated. There are six possible vintages to report:
   a) 2005 and before
   b) 2006
   c) 2007
   d) 2008
   e) 2009
   f) 2010 & 2011

6. **Original LTV** – The original loan-to-value ratio is the original amount of the loan divided by the property value at the time of original. **If the original LTV is missing or unavailable for a loan, do not report any data for that loan on tables B or C. Instead, include the loan on table D only.** Segment the portfolio as follows:
    a) <= 65
    b) > 65 and <= 80
    c) > 80 and <= 90
    d) > 90

7. **Delinquency Status** – Segment the portfolio into the following five delinquency statuses:
    a) Current & 1-59 DPD: Accounts that are not past due (accruing and non-accruing) or are 1-59 DPD (accruing and non-accruing) as of month-end.
    b) 60-89 DPD: Accounts that are 60 to 89 days past due (accruing and non-accruing) as of month-end.
    c) 90-119 DPD: Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
    d) 120-179 DPD: Accounts that are 120 to 179 days past due (accruing and non-accruing) as of month-end.
    e) 180+ DPD: Accounts that are 180 or more days past due (accruing and non-accruing) as of month-end

B. <u>Summary Variables</u>

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. **$ Outstandings** – Total principal amount outstanding as of the end of the month. This should be reported as unpaid principal balance (UPB) gross of any charge-offs. In other words, the $ outstanding should not reflect any accounting-based write-downs and should only be reduced to zero when the loan has been liquidated – either paid in full, charged off, or real estate owned (REO) sold.

3. **# New Accounts** – The total number of new accounts originated (or purchased) in the given month for the segment as of month-end.

4. **$ New Accounts** – The total dollar amount of new accounts originated (or purchased) in the given month for the segment as of month-end.

5. **# Sold in Month** – The total number of accounts for the segment that were sold in the reporting-month. Sales may be to the GSEs, to private investors, or in the form of bulk asset sales.

6. **$ Sold in Month** – The total unpaid principal balance of loans in the segment that were sold in the reporting-month. Sales may be to the GSEs, to private investors, or in the form of bulk asset sales.

7. **$ Gross Contractual Charge-offs** – The total unpaid principal balance for the segment that was contractually charged off during the month. All interim FFIEC write-downs should be included in gross contractual charge-offs in the month that they are taken. Report principal charge-offs only, not interest and fees. For the delinquency status segment, categorize charge-offs by their delinquency status at charge-off.

8. **$ Bankruptcy Charge-offs** – The total unpaid principal balance 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 segment, categorize charge-offs by their delinquency status at charge-off.

9. **$ Recoveries** – The total dollar amount of any balance recovery collected during the month from previously charged-off loans for the segment as of month-end. For the delinquency status segment, categorize recoveries by their delinquency status at charge-off. Recoveries should be reported as a positive value.

10. **$ Net Charge-offs –** The total unpaid principal balance 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 contractual charge-offs should equal [$ gross contractual charge-offs + $ bankruptcy charge-offs — $ recoveries].

11. **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 contractual charge-offs minus [$ gross contractual charge-offs + $ bankruptcy charge-offs — $ recoveries] in this variable. Within a separate document included in your submission, provide an explanation for such a difference (for example, fraud losses are also included in your 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.

12. **$ Foreclosure** - The total unpaid principal balance of loans in the foreclosure process. These dollars are pre-REO and should be coded as a foreclosure in the system.

13. **$ New Foreclosure -** The total unpaid principal balance of loans that entered the foreclosure process in the reporting month. These dollars are pre-REO and should be coded as a foreclosure in the system.

14. **$ REO** - The total unpaid principal balance of mortgages where the bank has obtained the title at foreclosure sale and the property is on the market and available for sale. Also include instances where the bank has obtained the title but the availability for sale is not known.

15. **$ New REO -** The total unpaid principal balance of foreclosed loans where the institution has bought back the property in auction in the reporting month.

C. <u>Snapshot Metrics</u>

For each of the segments described above in table A and starting only in the most recent reporting month, report information on the following metrics for each portfolio segment.

1. **# Accounts That Were 60+ DPD in Last 12 Months** – The total number of accounts in the reporting segment as of month-end that were 60 or more days past due at any given time in the past twelve months ending in the reference month.

2. **# Subprime Accounts** – The number of accounts in the segment defined by the lender as subprime. Subprime should be based on the internal classifications used by the firm; for example, the firm may classify subprime based on original channel and FICO score range or other factors.

3. **# Alt-Accounts** – The number of accounts in the segment defined by the lender as Alt-A. Alt-A should be based on the internal classifications used by the firm; for example, the firm may classify Alt-A based on original channel and FICO score range or other factors.

4. **# Accounts Ever Modified** – The number of accounts in the segment that have ever been modified.

5. **# First Lien Home Equity Loan** – The number of accounts in the segment that are first lien home equity loans. (Do not report first lien HELOCs in this schedule. First-lien HELOCs should be reported on the separate HELOC schedule.)

6. **# Accounts Repurchased or Taken Back from GSE** – The number of accounts in the segment that had been sold to GSEs and have subsequently been repurchased or otherwise reacquired.

7. **# Accounts Repurchased or Taken Back from Private Investors** – The number of accounts in the segment that had been sold to private investors (MBS or whole loans) and have subsequently been repurchased or otherwise reacquired.

8. **# Loans Intended for Sale** – The number of accounts in the segment that are intended for sale rather than to be held for investment. The accounts may be intended for sale to the GSEs, to private investors, or as part of a bulk asset sale.

9. **$ Loans Intended for Sale** – The unpaid principal balance associated with accounts in the segment that are intended for sale rather than to be held for investment. The accounts may be intended for sale to the GSEs, to private investors, or as part of a bulk asset sale.

10. **$ Interim Charge-offs** – The total unpaid principal balance that has been charged-off on loans in the segment through the reporting-month. Interim charge-offs include all cumulative partial charge-offs/write-downs for loan that have not been fully charged-off or otherwise liquidated.

11. # **Experienced First Rate Reset -** The number of ARM accounts in the segment which had a first reset rate higher than the initial note rate.

12. **# Interest-only loans** – The number of accounts for the segment for which the minimum mortgage payment in the reporting month represents only the interest due on the loan.

D. Excluded Accounts

Report in table D all loans excluded from tables B and C because of a government guarantee or because original FICO and/or original LTV cannot be reported. Report loans only for the most recent reporting month on an aggregate basis (do not break into multiple segments).

1. **# Accounts Government Insured** – The number of accounts which are government insured (FHA, VA, etc).

2. **$ Government Insured** – The unpaid principal balance of loans which are government insured (FHA, VA, etc).

3. **# Non-Government Insured Accounts Missing LTV only** – The number of accounts for which original LTV cannot be reported. Exclude government insured loans from this variable, and exclude loans where original FICO is also missing.

4. **$ Non-Government Insured Accounts Missing LTV only** – The unpaid principal balance of accounts for which original LTV cannot be reported. Exclude government insured loans from this variable, and exclude loans where original FICO is also missing.

5. **# Non-Government Insured Accounts Missing FICO only** – The number of accounts for which original FICO cannot be reported. Exclude government insured loans from this variable, and exclude loans where original LTV is also missing.

6. **$ Non-Government Insured Accounts Missing FICO only** – The unpaid principal balance of accounts for which original FICO cannot be reported. Exclude government insured loans from this variable, and exclude loans where original LTV is also missing.

7. **# Non-Government Insured Accounts Missing LTV and FICO** – The number of accounts for which original LTV and original FICO cannot be reported. Exclude government insured loans from this variable.

8. **$ Non-Government Insured Accounts Missing LTV and FICO** – The unpaid principal balance of accounts for which original LTV and original FICO cannot be reported. Exclude government insured loans from this variable.

FR Y-14Q: Retail US First Mortgage Schedule Segmentation and Variables

Table A **Please provide all Dollar Unit data in $ Millions.**

Definition Reference	Segments	SAS Variable Name	SAS Data Type	SAS Format	Segment ID Position	Attribute ID within Segment ID Positions					
						01	02	03	04	05	06
Report Instruction A - 1	**Accounting Treatment**	ACCOUNTING_TREATMENT	Character	char(35)	1-2	HFI Purchased Impaired	HFI FVO / HFS	Other			
Report Instruction A - 2	**Product Type**	PRODUCT_TYPE	Character	char(35)	3-4	Fixed Rate	ARM	Option ARM			
Report Instruction A - 3	**Original FICO or Equivalent**	ORIG_FICO	Character	char(35)	5-6	<=680	681-720	>720			
Report Instruction A - 4	**Geography**	GEOGRAPHY	Character	char(35)	7-8	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6
Report Instruction A - 5	**Vintage**	VINTAGE	Character	char(35)	9-10	2005 and Before	2006	2007	2008	2009	2010 & 2011
Report Instruction A - 6	**Original LTV**	ORIG_LTV	Character	char(35)	11-12	<= 65	66 - 80	81 - 90	>90		
Report Instruction A - 7	**Delinquency Status**	DLQ_STATUS	Character	char(35)	13-14	Current & 1-59 DPD	60-89 DPD	90-119 DPD	120-179 DPD	180+ DPD	

Table B

Definition Reference	Summary Variables	SAS Variable Name	SAS Data Type	SAS Format
Report Instruction B - 1	# Accounts	N_ACCT	Numeric	16.
Report Instruction B - 2	$ Outstandings	D_OS	Numeric	16.6
Report Instruction B - 3	# New Accounts	N_NEW_ACCOUNTS	Numeric	16.
Report Instruction B - 4	$ New Accounts	D_NEW_ACCOUNTS	Numeric	16.6
Report Instruction B - 5	# Sold in Month	N_SOLD_IN_MONTH	Numeric	16.
Report Instruction B - 6	$ Sold in Month	D_SOLD_IN_MONTH	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	$ Net Charge Offs	D_NET_CO	Numeric	16.6
Report Instruction B - 11	$ Net Charge Off Reconciliation	D_NET_CO_RECONSILE	Numeric	16.6
Report Instruction B - 12	$ Foreclosure	D_FORECLOSURE	Numeric	16.6
Report Instruction B - 13	$ New Foreclosure	D_NEW_FORECLOSURE	Numeric	16.6
Report Instruction B - 14	$ REO	D_REO	Numeric	16.6
Report Instruction B - 15	$ New REO	D_NEW_REO	Numeric	16.6

Regions	US - Geographic Regions
Region 1	AZ, CA, NV
Region 2	FL
Region 3	IL, IN, MI, MN, MO, NE, OH, WI, ND, SD, IA, KS
Region 4	CT, DE, MA, MD, ME, NH, NJ, NY, RI, VA, VT, DC
Region 5	GA, AL, KY, LA, MS, NC, PA, SC, TN, WV, US Territories
Region 6	CO, ID, OR, WA,MT, NM, AK, OK, TX, AR, UT, WY, HI

Table C

Definition Reference	Snapshot Metrics (As of Most Current Month)	SAS Variable Name	SAS Data Type	SAS Format
Report Instruction C - 1	**# accounts 60+ DPD in Last 12 Months**	N_ACCT_60DPD_L12	Numeric	16.
Report Instruction C - 2	**# Subprime Accounts**	N_ACCT_SUBPRIME	Numeric	16.
Report Instruction C - 3	**# Alt-A Accounts**	N_ACCT_ALT_A	Numeric	16.
Report Instruction C - 4	**# Accounts Ever Modified**	N_ACCT_MODIFIED	Numeric	16.
Report Instruction C - 5	**# First Lien Home Equity Loan**	N_FIRST_HELOAN	Numeric	16.
Report Instruction C - 6	**# Accounts Repurchased or Taken Back from GSE**	N_ACCT_REPUR_TAKEN_GSE	Numeric	16.
Report Instruction C - 7	**# Accounts Repurchased or Taken Back from Private Investors**	N_ACCT_REPUR_TAKEN_PRI	Numeric	16.
Report Instruction C - 8	**# Loans Intended for Sale**	N_LOAN_SALE	Numeric	16.
Report Instruction C - 9	**$ Loans Intended for Sale**	D_LOAN_SALE	Numeric	16.6
Report Instruction C - 10	**$ Interim Charge-offs**	D_INTERIM_CO	Numeric	16.6
	Attributes Below Applicable to Adjustable Rate Mortgages Only			16.
Report Instruction C - 11	**# Experienced First Rate Reset**	N_FIRST_RATE_RESET	Numeric	16.
Report Instruction C - 12	**# interest-only loans**	N_IO	Numeric	16.

Table D

Definition Reference	Totals for Excluded Accounts (As of Most Current Month)	SAS Variable Name	SAS Data Type	SAS Format
Report Instruction D - 1	**# Accounts Government Insured**	N_GOV_INSURE	Numeric	16.
Report Instruction D - 2	**$ Government Insured**	D_GOV_INSURE	Numeric	16.6
Report Instruction D - 3	**# non-Gov't Accounts Missing LTV only**	N_NONGOV_MISS_LTV	Numeric	16.
Report Instruction D - 4	**$ non-Gov't Accounts Missing LTV only**	D_NONGOV_MISS_LTV	Numeric	16.6
Report Instruction D - 5	**# non-Gov't Accounts Missing FICO only**	N_NONGOV_MISS_FICO	Numeric	16.
Report Instruction D - 6	**$ non-Gov't Accounts Missing FICO only**	D_NONGOV_MISS_FICO	Numeric	16.6
Report Instruction D - 7	**# non-Gov't Accounts Missing LTV and FICO**	N_NONGOV_MISS_LTV_FICO	Numeric	16.
Report Instruction D - 8	**$ non-Gov't Accounts Missing LTV and FICO**	D_NONGOV_MISS_LTV_FICO	Numeric	16.6

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA
2	Business/Portfolio Identifier Data			Segments									Summary Variables														
3	BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID #	Accounting Treatment	Product Type	Origination FICO or Equivalent	Geography	Vintage	Original LTV	Delinquency Status	Reporting Month	# Accounts	$ Outstandings	# New Origination	$ New Origination	# Sold in Month	$ Sold in Month	$ Gross Contractual Charge-offs	$ Bankruptcy Charge-offs	$ Recoveries	$ Net Charge Offs	$ Net Charge Off Reconciliation	$ Foreclosure	$ New Foreclosure	$ REO	$ New REO
4	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Jan-07															
5	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Feb-07															
6	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Mar-07															
7	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Apr-07															
8	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	May-07															
9	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Jun-07															
10	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Jul-07															
11	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Aug-07															
12	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Sep-07															
13	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Oct-07															
14	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Nov-07															
15	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Dec-07															
16	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Jan-08															
17	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Feb-08															
18	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Mar-08															
19	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Apr-08															
20	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	May-08															
21	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Jun-08															
22	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Jul-08															
23	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Aug-08															
24	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Sep-08															
25	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Oct-08															
26	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Nov-08															
27	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Dec-08															
28	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Jan-09															
29	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Feb-09															
30	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Mar-09															
31	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Apr-09															
32	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	May-09															
33	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Jun-09															
34	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Jul-09															
35	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Aug-09															
36	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Sep-09															
37	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Oct-09															
38	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Nov-09															
39	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Dec-09															
40	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Jan-10															
41	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Feb-10															
42	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Mar-10															
43	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Apr-10															
44	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	May-10															
45	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Jun-10															
46	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Jul-10															
47	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Aug-10															
48	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Sep-10															
49	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Oct-10															
50	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Nov-10															
51	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Dec-10															
52	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Jan-11															
53	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Feb-11															
54	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Mar-11															
55	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Apr-11															
56	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	May-11															
57	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Jun-11															
58	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Jul-11															
59	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Aug-11															
60	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Sep-11															
61	ABC	7654321	FirstMortgage	0101010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Oct-11															
62	ABC	7654321	FirstMortgage	0101010101010102	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	60-89 DPD	Jan-07															
63	ABC	7654321	FirstMortgage	0101010101010102	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	60-89 DPD	Feb-07															
64	ABC	7654321	FirstMortgage	0101010101010102	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	60-89 DPD	Mar-07															
65	ABC	7654321	FirstMortgage	0101010101010102	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	60-89 DPD	Apr-07															
66	ABC	7654321	FirstMortgage	0101010101010102	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	60-89 DPD	May-07															
67	ABC	7654321	FirstMortgage	0101010101010102	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	60-89 DPD	Jun-07															
68	ABC	7654321	FirstMortgage	0101010101010102	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	60-89 DPD	Jul-07															
69	ABC	7654321	FirstMortgage	0101010101010102	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	60-89 DPD	Aug-07															
70	ABC	7654321	FirstMortgage	0101010101010102	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	60-89 DPD	Sep-07															
71	ABC	7654321	FirstMortgage	0101010101010102	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	60-89 DPD	Oct-07															
72	ABC	7654321	FirstMortgage	0101010101010102	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	60-89 DPD	Nov-07															
73								...	...		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL	AM
2	Business/Portfolio Identifier Data			Segments									Summary Variables																										
3	BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID #	Accounting Treatment	Product Type	Origination FICO or Equivalent	Geography	Vintage	Original LTV	Delinquency Status	Reporting Month	# Accounts	$ Outstandings	# New Origination	$ New Origination	# Sold In Month	$ Sold In Month	$ Gross Contractual Charge-offs	$ Bankruptcy Charge-offs	$ Recoveries	$ Net Charge Offs	$ Net Charge Off Reconciliation	$ Foreclosure	$ New Foreclosure	$ REO	$ New REO	# accounts 60+ DPD in Last 12 Months (3)	# supprime	# alt-A	# accounts ever modified	# first lien home equity loan	# repurchased or taken back from GSE	# repurchased or taken back from private MBS	# Loans Intended for Sale	$ Loans Intended for Sale	$ Interim Charge-offs	# Experienced First Rate Reset	# interest-only loans
4	ABC	765423	OrxMortgage	01010101010101	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Oct-11																											
5	ABC	765423	OrxMortgage	01010101010102	HFI Purchased Impaired	Fixed Rate	<= 680	Region 1	2005 and Before	<= 65	60-89 DPD	Oct-11																											
6								...	...		...	...	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***	***

	A	B	C	D	E	F	G	H	I	J	K	L
2	**Business/Portfolio Identifier Data**				**Summary Variables**							
3	**BHC Name**	**BHC RSSD_ID #**	**Portfolio ID**	**Reporting Month**	**# Accounts Government Insured**	**$ Government Insured**	**# non-Gov't Accounts Missing LTV only**	**$ non-Gov't Accounts Missing LTV only**	**# non-Gov't Accounts Missing FICO only**	**$ non-Gov't Accounts Missing FICO only**	**# non-Gov't Accounts Missing LTV and FICO**	**$ non-Gov't Accounts Missing LTV and FICO**
4	ABC	7654321	FirstMortgage	Oct-11								
5												

FR Y-14Q: Retail US HELOC Schedule Instructions

This document provides general guidance and data definitions for the US Home Equity Line of Credit Schedule (HELOC Schedule). This schedule applies to US loans reported on line 1.c.1 of schedule HC-C of the FR-Y9C. For first mortgages and second lien HELOANs, reference the separate instructions and schedules.

For the first reporting period (e.g.,September 2011), report monthly portfolio-level data for the US home equity line of credit (HELOC) portfolio by segments from January 2007 to the first reporting period. For subsequent periods, the requirement is to report data for the months within the reporting period. The required segments are presented in Table A below. Reporting BHCs should segment the HELOC portfolio by accounting treatment; product type; original FICO score or equivalent; geography; vintage; original Loan-to-Value (LTV) (or CLTV for second liens); delinquency status; and origination channel. Report only owned loans. Include both held for investment (HFI) and held for sale (HFS) loans. Start each row of data with your BHC name (SAS Variable: BHC_NAME), your RSSD ID number (SAS Variable: RSSD_ID), the reporting month (SAS Variable: REPORTING_MONTH), and Portfolio ID (SAS Variable: PORTFOLIO_ID) (use **Heloc** for the 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, *Summary Variables*, of these instructions. **Provide all dollar unit data in millions of dollars ($ Millions). Use the SAS variable name and SAS data type provided on the table for the submission.**

The *HELOC Example — Table B* exhibit provides an example of the dataset to be submitted. Columns D to M of this worksheet indicate the specific reported segments while the remaining columns contain the requested summary variables. Rows 3 to 60 are for the following distinct segment: HFI purchased impaired; 1st lien; original FICO score or equivalent <=680; in region #1; originated in 2005 or before; with an original (C)LTV of <=65%; current or 1-59 days past due (DPD); and originated through the retail channel. A new segment starts in row 61. This segment has the same characteristics as the prior segment except that it covers loans originated through the “all other” channel. There are three accounting treatment segments, two product type segments, three original FICO score segments, six geography segments, six vintage segments, four original LTV segments, five delinquency status segments, and two origination channel segments. This results in a maximum size dataset with 25,920 rows of data per reporting month (3 x 2 x 3 x 6 x 6 x 4 x 5 x 2 = 25,920). **Reporting BHCs should submit all data files in SAS format (version 7 or higher) only.** Include in the submission all segments that are not applicable (e.g., there are no loans or accounts in those segments) such that the dataset always has 25,920 rows of data per reporting month. For the summary variables, assign a SAS Missing Value (".") if information is not applicable or not available.

Table C below lists the variables that should be reported for each portfolio segment only for the most recent reporting-month (there is no need to report historical data for these variables). Definitions for each of these variables can be found in Section C, *Snapshot Metrics*, of these instructions. These variables, along with the Table B Summary variables, should be summarized for each portfolio segment and submitted in a separate SAS file. **Use the SAS variable name and SAS data type provided on the table for the submission.** The *HELOC Example – Table B & C* exhibit provides an example of the dataset to be submitted. The maximum size dataset will be 25,920 rows because this should only be reported for the most recent month.

Reporting BHCs should provide a segment ID for each reported segment. This segment ID should be a unique sixteen-digit identifier where each of the pairs of the sixteen digits refers to a specific classification for each of the eight segmentation categories. Refer to Table A below for the attribute codes for the eight segment categories. For example, in the *HELOC Example – Table B* exhibit, the first segment listed has the segment ID 0101010101010101 because each of the attributes for this segment is in the primary position of the attributes list in Table A. Starting with row 61, the second example segment has the segment ID 0101010101010102 because all of the attributes are the same as the prior segment except that origination channel is now "all other", which is listed in the second position of the attributes list in Table A. **Do not drop leading zeros.**

For the requested segment-level summary variables, report unpaid principal balance gross of any partial charge-offs that may have been taken on the loan. For the *$ Gross Contractual Charge-offs, $ Bankruptcy Charge-offs, $ Recoveries,* and *$ Net Charge-offs* report the dollar amount of charge-offs or recoveries for the segment only for the month that they occurred. For the delinquency status segmentation, categorize charge-offs or recoveries by 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. For the *$ Interim Charge-off* variable, report cumulative charge-offs through the reporting-month for the loans in the segment.

Table D requests certain aggregate data about loans in the portfolio that should be excluded from the amounts reported in Tables B and C. Definitions for each of these variables can be found in Section D, *Excluded Accounts*, of these instructions. The *Mortgage Data Example – Table D* exhibit provides an example of the dataset to be submitted.

To summarize, the HELOC schedule submission should include three separate SAS files:

1. From January 2007 – present, the summary variables in Table B should be reported in the segments described in Table A.

2. For the most recent reporting month only, the summary variables in Tables B and C should be reported in the segments described in Table A.

3. For the most recent reporting month only, the summary variables in Table D should be reported in aggregate. No segmentation is required.

A. <u>Segments</u>

For each of the summary variables and snapshot metrics (to be described in further detail in Section B, Section C, and Section D), information should be reported for the following segments:

1. **Accounting Treatment –** This refers to accounting treatment of loans reported in this schedule. Reporting BHCs should segment the portfolio into the following three segments:
    a) HFI Purchased Impaired: held for investment loans accounted for in accordance with ASC subtopic 310-30; loans and debt securities acquired with deteriorated credit quality (formerly

AICPA statement of position 03-3, accounting for certain loans or debt securities acquired in a transfer).

b) HFI FVO / HFS: held for investment loans measured at fair value under a fair value option or loans held for sale.

c) Other: held for investment loans not measured at fair value and not purchased impaired

2. **Product Type** – Reporting BHCs should segment the portfolio into product types based on specific features of the loan. **If a loan is government insured, do not report any data for that loan on Tables B or C. Instead, include the loan on Table D only.** The portfolio should be segmented into two product types:
   a) HELOC 1st Lien
   b) HELOC 2nd Lien

3. **Original FICO score or equivalent** – Reporting BHCs should segment the portfolio by original FICO score or equivalent. Original FICO score 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. **If original FICO score or equivalent is missing or unavailable for a loan, do not report any data for that loan on Tables B or C. Instead, include the loan on Table D only.** Segment the portfolio into the following three catagories:
   a) <=680
   b) > 680 and <= 720
   c) >720

4. **Geography** – Reporting BHCs should report the region in which the property is located. Segment the portfolio into the following six geographical area designations:
   a) Region 1: Arizona, California and Nevada
   b) Region 2: Florida
   c) Region 3: Illinois, Indiana, Michigan, Minnesota, Missouri, Nebraska, Ohio, Wisconsin, North Dakota, South Dakota, Iowa, Kansas
   d) Region 4: Connecticut, Delaware, Massachusetts, Maryland, Maine, New Hampshire, New Jersey, New York, Rhode Island, Virginia, Vermont and Washington DC
   e) Region 5: Georgia, Alabama, Kentucky, Louisiana, Mississippi, North Carolina, Pennsylvania, South Carolina, Tennessee, West Virginia and US Territories (Puerto Rico, Guam, etc.)
   f) Region 6: Colorado, Idaho, Oregon, Washington, Montana, New Mexico, Alaska, Oklahoma, Texas, Arkansas, Utah, Wyoming, and Hawaii

5. **Vintage** – Vintage refers to the calendar year that the account was originated. There are six possible vintages to report:
   a) 2005 and Before
   b) 2006
   c) 2007
   d) 2008
   e) 2009
   f) 2010 & 2011

6. **Original LTV (or CLTV for 2nds)** – The original combined loan-to-value ratio is the original amount of the line, in addition to any senior liens, divided by the property value at the time of origination. **If original (C)LTV is missing or unavailable for a loan, do not report any data for that loan on Tables B or C. Instead, include the loan on Table D only.** Segment the portfolio as follows:
    a) <=65
    b) > 65 and <= 80
    c) > 80 and <= 90
    d) > 90

7. **Delinquency status** – Reporting BHCs should segment the portfolio into the following five delinquency statuses:
    a) Current & 1-59 DPD: Accounts that are not past due (accruing and non-accruing) or are 1-59 DPD (accruing and non-accruing) as of month-end.
    b) 60-89 DPD: Accounts that are 60 to 89 days past due (accruing and non-accruing) as of month-end.
    c) 90-119 DPD: Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
    d) 120-179 DPD: Accounts that are 120 to 179 days past due (accruing and non-accruing) as of month-end.
    e) 180+ DPD: Accounts that are 180 or more days past due (accruing and non-accruing) as of month-end.

8. **Origination Channel** –Reporting BHCs should segment the portfolio into the following two origination channels:
    a) Retail
    b) All Other – non-retail origination channels, including wholesale, broker, correspondent, etc.

B. <u>Summary Variables</u>

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. **$ Outstandings** – Total principal amount outstanding as of the end of the month. This should be reported as unpaid principal balance (UPB) gross of any charge-offs. In other words, the $ outstanding should not reflect any accounting based write-downs and should only be reduced to zero when the loan has been liquidated – either paid in full, charged off, or real estate owned (REO) sold.

3. **$ Commitment** – The total dollar amount of HELOC 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. For frozen lines, the commitment amount equals the UPB.

4. **# New accounts** – The total number of new accounts originated (or purchased) in the given month for the segment as of month-end.

5. **$ New accounts** – The total dollar amount of new accounts originated (or purchased) in the given month for the segment as of month-end.

6. **$ Commitment increases** – The dollar amount commitment (limit) increase on existing HELOC credit lines in the reporting-month.

7. **$ Commitment decreases** – The dollar amount decrease on existing HELOC credit lines in the reporting-month. For frozen lines, the amount of commitment decrease should be the change implied by freezing the line, which ordinarily would be the pre-existing undrawn amount that can no longer be drawn. As the balance pays off and the line remains frozen, the amount of commitment decrease will equal the decrease in UPB.

8. **# Sold in month** – The total number of accounts for the segment that were sold in the reporting-month. Sales may be to GSEs, to private investors, or in the form of bulk asset sales.

9. **$ Sold in month** – The total unpaid principal balance of loans in the segment that were sold in the reporting-month. Sales may be to GSEs, to private investors, or in the form of bulk asset sales.

10. **$ Gross contractual charge-offs** – The total unpaid principal balance for the segment that was contractually charged off during the month. All interim FFIEC write-downs should be included in gross contractual charge-offs in the month that they are taken. Report principal charge-offs only, not interest and fees. For the delinquency status segmentation, categorize charge-offs by delinquency status at charge-off.

11. **$ Bankruptcy charge-offs** – The total unpaid principal balance 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.

12. **$ Recoveries** – The total dollar amount of any balance recovery collected during the month from previously charged-off loans for the segment as of month-end. For the delinquency status segmentation, categorize recoveries by delinquency status at charge-off. Recoveries should be reported as a positive value.

13. **$ Net Charge-offs –** The total unpaid principal balance 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 contractual charge-offs should equal [$ gross contractual charge-offs + $ bankruptcy charge-offs — $ recoveries].

14. **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 contractual charge-offs* minus [*$ gross contractual charge-o*ffs + *$ bankruptcy charge-offs — $ recoveries*] in this variable. As a separate document included in the submission, provide an explanation for such a difference (for example, fraud losses are also included in your 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.

15. **$ Foreclosure** - The total unpaid principal balance of loans in the foreclosure process. These dollars are pre-REO and should be coded as a foreclosure in the system.

16. **$ New Foreclosure -** The total unpaid principal balance of loans that entered the foreclosure process in the reporting month. These dollars are pre-REO and should be coded as a foreclosure in the system.

17. **$ REO** - The total unpaid principal balance of mortgages where the bank has obtained the title through foreclosure and the property is on the market and available for sale. Also include instances where the bank has obtained the title but the availability for sale is not known.

18. **$ New REO -** The total unpaid principal balance of foreclosed loans where the institution has bought back the property in auction in the reporting month.

C. <u>Snapshot Metrics</u>

For each of the segments described above in Section A and starting only in the most recent reporting month, report information on the following metrics.

1. **# Accounts that were 60+ DPD in last 12 months** – The total number of accounts in the reporting segment as of month-end that were 60 or more days past due (DPD) at any given time in the past twelve months ending in the reference month.

2. **# Accounts ever modified** – The number of accounts in the segment that have ever been modified.

3. **$ Accounts ever modified** – The total amount of unpaid principal balance in the segment that has ever been modified.

4. **# Accounts with utilization rate > 75%** – The number of accounts in the segment that have a utilization rate greater than 75%. Calculate utilization rate by dividing a borrower's current outstanding balance by the borrower's current credit limit. For frozen lines, if the UPB exceeds zero, then the utilization is 100%; if the UPB is zero, utilization is undefined.

5. **# Accounts with utilization rate <25%** – The number of accounts in the segment that have a utilization rate of less than 25%. Calculate utilization rate by dividing a borrower's current outstanding balance by the borrower's current credit limit. Accounts with negative balances should be assigned 0% utilization.

6. **# Loans intended for sale** – The number of accounts in the segment that are intended for sale rather than to be held for investment. The accounts may be intended for sale to GSEs, to private investors, or as part of a bulk asset sale.

7. **$ Loans intended for sale** – The unpaid principal balance associated with accounts in the segment that are intended for sale rather than to be held for investment. The accounts may be intended for sale to GSEs, to private investors, or as part of a bulk asset sale.

8. **$ Interim charge-offs** – The total unpaid principal balance that has been charged-off on loans in the segment through the reporting-month. Interim charge-offs include all cumulative partial charge-offs/write-downs for loan that have not been fully charged-off or otherwise liquidated.

D. Excluded Accounts

Report in Table D all loans excluded from Tables B and C because original FICO Score and/or original LTV cannot be reported. Report loans only for the most recent reporting month and only on an aggregate basis (do not break into multiple segments).

1. **# Accounts missing LTV only** – The number of accounts for which original LTV cannot be reported. Exclude loans where original FICO score is also missing.

2. **$ Missing LTV only** – The unpaid principal balance of accounts for which original LTV cannot be reported. Exclude loans where original FICO score is also missing.

3. **# Accounts missing FICO score only** – The number of accounts for which original FICO score cannot be reported. Exclude loans where original LTV is also missing.

4. **$ Missing FICO only** – The unpaid principal balance of accounts for which original FICO score cannot be reported. Exclude loans where original LTV is also missing.

5. **# Accounts missing LTV and FICO score** – The number of accounts for which original LTV and original FICO score cannot be reported.

6. **$ Missing LTV and FICO score** – The unpaid principal balance of accounts for which original LTV and original FICO score cannot be reported.

FR Y-14Q: Mortgage Schedule - US Home Equity Line of Credit Schedule

Table A

Please provide all Dollar Unit data in $ Millions.

Definition Reference	Segments	SAS Variable Name	SAS Data Type	SAS Format	Segment ID	Attribute ID within Segment ID Positions 01	02	03	04	05	06
Report Instruction A - 1	**Accounting Treatment**	ACCOUNTING_TREATMENT	Character	char(35)	1-2	HFI Purchased Impaired	HFI FVO / HFS	Other			
Report Instruction A - 2	**Product Type**	PRODUCT_TYPE	Character	char(35)	3-4	HELOC 1st Lien	HELOC 2nd Lien				
Report Instruction A - 3	**Original FICO or Equivalent**	ORIG_FICO	Character	char(35)	5-6	<=680	681-720	>720			
Report Instruction A - 4	**Geography**	GEOGRAPHY	Character	char(35)	7-8	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6
Report Instruction A - 5	**Vintage**	VINTAGE	Character	char(35)	9-10	2005 and Before	2006	2007	2008	2009	2010 & 2011
Report Instruction A - 6	**Original LTV (or CLTV for 2nds)**	ORIG_LTV	Character	char(35)	11-12	<= 65	66 - 80	81 - 90	> 90		
Report Instruction A - 7	**Delinquency Status**	DLQ_STATUS	Character	char(35)	13-14	Current & 1-59DPD	60-89 DPD	90-119 DPD	120-179 DPD	180+ DPD	
Report Instruction A - 8	**Origination Channel**	ORIG_CHANNEL	Character	char(35)	15-16	Retail	All Other				

Table B

Definition Reference	Summary Variables	SAS Variable Name	SAS Data Type	SAS Format
Report Instruction B - 1	**# Accounts**	N_ACCT	Numeric	16.
Report Instruction B - 2	**$ Outstandings**	D_OS	Numeric	16.6
Report Instruction B - 3	**$ Commitments**	D_COMMITMENTS	Numeric	16.6
Report Instruction B - 4	**# New Accounts**	N_NEW_ACCOUNTS	Numeric	16.
Report Instruction B - 5	**$ New Accounts**	D_NEW_ACCOUNTS	Numeric	16.6
Report Instruction B - 6	**$ Commitment Increases**	D_COMMITMENT_INCREASES	Numeric	16.6
Report Instruction B - 7	**$ Commitment Decreases**	D_COMMITMENT_DECREASES	Numeric	16.6
Report Instruction B - 8	**# Sold in Month**	N_SOLD_IN_MONTH	Numeric	16.
Report Instruction B - 9	**$ Sold in Month**	D_SOLD_IN_MONTH	Numeric	16.6
Report Instruction B - 10	**$ Gross Contractual Charge-offs**	D_GROSS_CONTRACTUAL_CO	Numeric	16.6
Report Instruction B - 11	**$ Bankruptcy Charge-offs**	D_BANKRUPTCY_CO	Numeric	16.6
Report Instruction B - 12	**$ Recoveries**	D_RECOVERIES	Numeric	16.6
Report Instruction B - 13	**$ Net Charge Offs**	D_NET_CO	Numeric	16.6
Report Instruction B - 14	**$ Net Charge Off Reconciliation**	D_ADJ_NET_CO	Numeric	16.6
Report Instruction B - 15	**$ Foreclosure**	D_FORECLOSURE	Numeric	16.6
Report Instruction B - 16	**$ New Foreclosure**	D_NEW_FORECLOSURE	Numeric	16.6
Report Instruction B - 17	**$ REO**	D_REO	Numeric	16.6
Report Instruction B - 18	**$ New REO**	D_NEW_REO	Numeric	16.6

Regions	US - Geographic Regions
Region 1	AZ, CA, NV
Region 2	FL
Region 3	IL, IN, MI, MN, MO, NE, OH, WI, ND, SD, IA, KS
Region 4	CT, DE, MA, MD, ME, NH, NJ, NY, RI, VA, VT, DC
Region 5	GA, AL, KY, LA, MS, NC, PA, SC, TN, WV, US Territories
Region 6	CO, ID, OR, WA,MT, NM, AK, OK, TX, AR, UT, WY, HI

Table C

Definition Reference	Snapshot Metrics (AS OF MOST CURRENT MONTH)	SAS Variable Name	SAS Data Type	SAS Format
Report Instruction C - 1	**# accounts 60+ DPD in Last 12 Months**	N_ACCTS_60DPD_LAST12_MONTHS	Numeric	16.
Report Instruction C - 2	**# accounts ever modified**	N_ACCTS_EVER_MODIFIED	Numeric	16.
Report Instruction C - 3	**$ Accounts Ever modified**	D_ACCOUNTS_EVER_MODIFIED	Numeric	16.6
Report Instruction C - 4	**# Accounts with utilization rate > 75%**	N_ACCTS_UTIL_GT_75	Numeric	16.
Report Instruction C - 5	**# Accounts with utilization rate < 25%**	N_ACCTS_UTIL_LT_25	Numeric	16.
Report Instruction C - 6	**# Loans Intended for Sale**	N_LOANS_FOR_SALE	Numeric	16.
Report Instruction C - 7	**$ Loans Intended for Sale**	D_LOANS_FOR_SALE	Numeric	16.6
Report Instruction C - 8	**$ Interim Charge-offs**	D_INTERIM_CO	Numeric	16.6

Table D

Definition Reference	Totals for Excluded Accounts (AS OF MOST CURRENT MONTH)	SAS Variable Name	SAS Data Type	SAS Format
Report Instruction D - 1	**# Accounts Missing LTV only**	N_ACCTS_MISSING_LTV_ONLY	Numeric	16.
Report Instruction D - 2	**$ Missing LTV only**	D_MISSING_LTV_ONLY	Numeric	16.6
Report Instruction D - 3	**# Accounts Missing FICO only**	N_ACCTS_MISSING_FICO_ONLY	Numeric	16.
Report Instruction D - 4	**$ Missing FICO only**	D_MISSING_FICO_ONLY	Numeric	16.6
Report Instruction D - 5	**# Accounts Missing LTV and FICO**	N_ACCTS_MISSING_LTV_AND_FICO	Numeric	16.
Report Instruction D - 6	**$ Missing LTV and FICO**	D_MISSING_LTV_AND_FICO	Numeric	16.6

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	AD	AE	AF
1	Business/Portfolio Identifier Data			Segments										Summary Variables																		
2	BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID #	ASC 310-30	Product Type	Origination FICO or Equivalent	Geography	Vintage	Original LTV (or CLTV for 2nds)	Delinquency Status	Origination Channel	Reporting Month	# Accounts	$ Outstandings	$ Commitment	# New Origination	$ New Origination	$ New Commitment	$ Commitment Increases	$ Commitment Decreases	# Sold in Month	$ Sold in Month	$ Gross Contractual Charge-offs	$ Bankruptcy Charge-offs	$ Recoveries	$ Net Charge-offs	$ Net Charge-off Reconciliation	$ Foreclosure	$ New Foreclosure	$ REO	$ New REO
3	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Jan-07																			
4	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Feb-07																			
5	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Mar-07																			
6	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Apr-07																			
7	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	May-07																			
8	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Jun-07																			
9	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Jul-07																			
10	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Aug-07																			
11	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Sep-07																			
12	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Oct-07																			
13	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Nov-07																			
14	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Dec-07																			
15	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Jan-08																			
16	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Feb-08																			
17	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Mar-08																			
18	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Apr-08																			
19	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	May-08																			
20	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Jun-08																			
21	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Jul-08																			
22	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Aug-08																			
23	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Sep-08																			
24	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Oct-08																			
25	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Nov-08																			
26	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Dec-08																			
27	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Jan-09																			
28	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Feb-09																			
29	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Mar-09																			
30	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Apr-09																			
31	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	May-09																			
32	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Jun-09																			
33	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Jul-09																			
34	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Aug-09																			
35	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Sep-09																			
36	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Oct-09																			
37	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Nov-09																			
38	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Dec-09																			
39	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Jan-10																			
40	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Feb-10																			
41	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Mar-10																			
42	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Apr-10																			
43	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	May-10																			
44	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Jun-10																			
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48	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Oct-10																			
49	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Nov-10																			
50	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Dec-10																			
51	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Jan-11																			
52	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Feb-11																			
53	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Mar-11																			
54	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Apr-11																			
55	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	May-11																			
56	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Jun-11																			
57	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Jul-11																			
58	ABC	7654321	Heloc	0101010101010101	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	Retail	Aug-11																			
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61	ABC	7654321	Heloc	0101010101010102	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	All Other	Jan-07																			
62	ABC	7654321	Heloc	0101010101010102	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	All Other	Feb-07																			
63	ABC	7654321	Heloc	0101010101010102	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	All Other	Mar-07																			
64	ABC	7654321	Heloc	0101010101010102	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	All Other	Apr-07																			
65	ABC	7654321	Heloc	0101010101010102	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	All Other	May-07																			
66	ABC	7654321	Heloc	0101010101010102	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	All Other	Jun-07																			
67	ABC	7654321	Heloc	0101010101010102	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	All Other	Jul-07																			
68	ABC	7654321	Heloc	0101010101010102	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	All Other	Aug-07																			
69	ABC	7654321	Heloc	0101010101010102	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	All Other	Sep-07																			
70	ABC	7654321	Heloc	0101010101010102	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	All Other	Oct-07																			
71	ABC	7654321	Heloc	0101010101010102	Purchased Impaired	HELOC 1st Lien	<= 680	Region 1	2005 and Before	<= 65	Current + 1-59 DPD	All Other	Nov-07																			
72								...	...		...		...		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL	AM	AN
1	Business/Portfolio Identifier Data			Segments										Summary Variables																										
2	BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID #	ASC 310-30	Product Type	Origination FICO or Equivalent	Geography	Vintage	Original LTV (or CLTV for 2nds)	Delinquency Status	Origination Channel	Reporting Month	# Accounts	$ Outstandings	$ Commitment	# New Origination	$ New Origination	$ New Commitment	$ Commitment Increases	$ Commitment Decreases	# Sold in Month	$ Sold in Month	$ Gross Contractual Charge-offs	$ Bankruptcy Charge-offs	$ Recoveries	$ Net Charge Offs	$ Net Charge Off/ Reconciliation	$ Foreclosure	$ New Foreclosure	$ REO	$ New REO	# accounts 60+ DPD in Last 12 Months	# accounts ever modified	Ever modified (#)	# Accounts with utilization rate > 75%	# Accounts with utilization rate < 25%	# Loans Intended for Sale	$ Loans Intended for Sale	$ Interim Charge-offs
3	ABC		7654321	Heloc	01010101010101010	Purchased Impaired	HELOC 1st Lien	<< 680	Region 1	2005 and Before	Current + 1-59 DPD	Retail	Oct-11																											
4	ABC		7654321	Heloc	01010101010101010	Purchased Impaired	HELOC 1st Lien	<< 680	Region 1	2005 and Before	<< 65	Current + 1-59 DPD	All Other	Oct-11																										
5	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

HELOC Ex - Table D

	A	B	C	D	E	F	G	H	I	J
1	**Business/Portfolio Identifier Data**				**Summary Variables**					
2	**BHC Name**	**BHC RSSD_ID #**	**Portfolio ID**	**Reporting Month**	**# non-Gov't Accounts Missing LTV only**	**$ non-Gov't Accounts Missing LTV only**	**# non-Gov't Accounts Missing FICO only**	**$ non-Gov't Accounts Missing FICO only**	**# non-Gov't Accounts Missing LTV and FICO**	**$ non-Gov't Accounts Missing LTV and FICO**
3	ABC	7654321	Heloc	Oct-11						

FR Y-14Q: Retail HELOAN Second Lien Schedule Instructions

This document provides general guidance and data definitions for the HELOAN Second Lien Schedule. For first mortgage and HELOC products, see the separate instructions and schedules.

In this schedule, bank holding companies (BHCs) should report all US loans reported on line 1.c.2.b of schedule HC-C of the FR-Y9C.

For the first reporting period (September 2011), BHCs should report monthly portfolio-level data for the HELOAN second lien portfolio by segments from January 2007 to the first reporting period. For subsequent periods, the reporting Bank Holding Company (BHC) is required to report data for the months within the reporting period. The required segments are presented in Table A below. Reporting BHCs should to segment the Owned (not serviced for others) mortgage portfolio by: accounting treatment; original FICO score or equivalent; geography; vintage; original combined Loan-to-Value (CLTV); delinquency status; and origination channel. Report only owned loans. Include both held for investment (HFI) and held for sale (HFS) loans. More information on each of these segments can be found in Section A of these instructions. Start each row of data with your BHC name (SAS Variable: BHC_NAME), your RSSD ID number (SAS Variable: RSSD_ID), the reporting month (SAS Variable: REPORTING_MONTH), and Portfolio ID (SAS Variable: PORTFOLIO_ID) (use **Heloan** for your 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, *Summary Variables*, of these instructions. **Provide all dollar unit data in millions of dollars ($ Millions). Reporting BHCs should use the SAS variable names and SAS data types provided on the table for the submission.**

The *HELOAN 2nd Example — Table B* exhibit provides an example of the dataset to be submitted. Columns D to L of this worksheet indicate the specific reported segments while the remaining columns contain the requested summary variables. Rows 3 to 60 are for the following specific segment: ASC 310-30 Status of purchased impaired; original FICO score or equivalent <=680; in Region #1; originated in 2005 or before; with an original LTV of <=65%; current or 1-29 days past due; and originated through the retail channel. A new segment starts in row 61. This segment has the same characteristics as the prior segment except that its origination channel is “all other”. There are two ASC 310-30 segments, four original FICO score segments, six geography segments, six vintage segments, four original LTV segments, six delinquency status segments, and two origination channel segments. This results in a maximum size dataset with 13,824 rows of data per reporting month (2 x 4 x 6 x 6 x 4 x 6 x 2 = 13,824). **Reporting BHCs should submit all data files in SAS format (version 7 or higher) only.** Include in the submission all segments that are not applicable (e.g., there are no loans or accounts in those segments) such that the dataset always has 13,824 rows of data per reporting month. For the summary variables, assign a SAS missing value (".") if information is not applicable or not available.

Table C below lists the variables that should be reported for each portfolio segment only for the most recent reporting-month (no need for historical data). Definitions for each of these variables can be found in Section C, snapshot metrics, of these instructions. These variables, along with the Table B Summary Variables, should be summarized for each portfolio segment and submitted in a separate SAS file. Reporting BHCs should **use the SAS variable name and SAS data type provided on the table for the submission.** The *HELOAN 2nd Example – Table B & C* exhibit provides an example of the dataset to be submitted.

Reporting BHCs should provide a segment ID for each reported segment. This segment ID should be a unique fourteen-digit identifier where each of the pairs of the fourteen digits refers to a specific classification for each of the seven segmentation categories. Refer to Table A below for the attribute codes for the seven segmentation categories. For example, in the *HELOAN 2nd Example – Table B* exhibit, the first segment listed has the segment ID 01010101010101 because each of the attributes for this segment is in the primary position of the attributes list in Table A below. Starting with Row 61, the second example segment has the segment ID 01010101010102 because all of the attributes are the same as the prior segment except that origination channel is now "All Other", which is listed in the second position of the attributes list in Table. **Do not drop leading zeros.**

For the requested summary variables, report Unpaid Principal Balance gross of any partial charge-offs that may have been taken on the loan. For the *$ gross contractual charge-offs, $ bankruptcy charge-offs, $ recoveries,* and *$ net charge-offs* report the dollar amount of charge-offs or recoveries for the segment being reported only in the month that they occurred. For the delinquency status segmentation, categorize charge-offs or recoveries by delinquency status at charge-off. A summation of charge-offs or recoveries across the delinquency buckets for a given month should thus result in the total charge-offs or recoveries recorded by the institution in that reporting month.

Table D requests certain aggregate data about loans in the portfolio that should be excluded from the amounts reported in Tables B and C. Definitions for each of these variables can be found in Section D, *Excluded Accounts*, of these instructions. The *HELOAN 2nd Example – Table D* exhibit provides an example of the dataset to be submitted.

To summarize, the HELOAN schedule submission should include three separate SAS files:

1. From January 2007 – present, the summary variables in Table B should be reported in the segments described in Table A.

2. For the most recent reporting month only, the summary variables in Tables B and C should be reported in the segments described in Table A.

3. For the most recent reporting month only, the summary variables in Table D should be reported in aggregate. No segmentation is required.

A. Segments

For each of the summary variables and snapshot metrics (to be described in further detail in Section B, Section C, and Section D), information should be reported for the following segments:

1. **Accounting Treatment –** This refers to accounting treatment of loans reported in this schedule. Reporting BHCs should segment the portfolio into the following three segments:
    a) HFI purchased impaired - Held for investment loans accounted for in accordance with ASC Subtopic 310-30, Receivables – Loans and Debt Securities Acquired with Deteriorated Credit Quality (formerly AICPA Statement of Position 03-3, Accounting for Certain Loans or Debt Securities Acquired in a Transfer), that a bank holding company has purchased.
    b) HFI FVO / HFS - Held for Investment loans measured at fair value under a fair value option or loans held for sale, whether measured at the lower of cost or fair value or at fair value under a fair value option.

c) Other - Held for Investment loans not measured at fair value and not purchased impaired

2. **Original FICO Score or Equivalent** – Reporting BHCs should segment the portfolio by original FICO score or equivalent. The FICO score can be based on the credit bureau service the institution uses as its source. Original FICO score reflects the score upon which the original underwriting decision was based. If the bank does NOT obtain original FICO scores, map the internal score or other bureau score used for FICO scores and report that score. **If original FICO score or equivalent is missing or unavailable for a loan, do not report any data for that loan on Tables B or C. Instead, include the loan on Table D only.** Segment the portfolio into the following four segments:
   a) <=660
   b) > 660 and <= 680
   c) > 680 and <= 720
   d) > 720

3. **Geography** – Reporting BHCs should report the region in which the property is located. Segment the portfolio into the following six geographical area designations:
   a) Region 1: Arizona, California and Nevada
   b) Region 2: Florida
   c) Region 3: Illinois, Indiana, Michigan, Minnesota, Missouri, Nebraska, Ohio, Wisconsin, North Dakota, South Dakota, Iowa, Kansas
   d) Region 4: Connecticut, Delaware, Massachusetts, Maryland, Maine, New Hampshire, New Jersey, New York, Rhode Island, Virginia, Vermont and Washington DC
   e) Region 5: Georgia, Alabama, Kentucky, Louisiana, Mississippi, North Carolina, Pennsylvania, South Carolina, Tennessee, West Virginia and US Territories (Puerto Rico, Guam, etc.)
   f) Region 6: Colorado, Idaho, Oregon, Washington, Montana, New Mexico, Alaska, Oklahoma, Texas, Arkansas, Utah, Wyoming, and Hawaii

4. **Vintage** – Vintage refers to the calendar year that the account was originated. There are six possible vintages to report:
   a) 2005 and Before
   b) 2006
   c) 2007
   d) 2008
   e) 2009
   f) 2010 & 2011

5. **Original CLTV –** The original combined loan-to-value ratio is the original amount of the loan, in addition to any senior liens, divided by the property value at the time of origination. **If original CLTV is missing or unavailable for a loan, do not report any data for that loan on Tables B or C. Instead, include the loan on Table D only.** Segment the portfolio as follows:
   a) <= 65
   b) > 65 and <= 80
   c) > 80 and <= 90

d) > 90

6. **Delinquency Status** – Reporting BHCs should segment the portfolio into the following six delinquency statuses:
    a) Current & 1-29 DPD: Accounts that are not past due (accruing and non-accruing) or are 1-29 DPD (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) 120-179 DPD: Accounts that are 120 to 179 days past due (accruing and non-accruing) as of month-end.
    f) 180+ DPD: Accounts that are 180 or more days past due (accruing and non-accruing) as of month-end.

7. **Origination Channel** – Reporting BHCs should segment the portfolio into the following two origination channels:
    a) Retail
    b) All Other– non-retail origination channels, including wholesale, broker, correspondent, etc.

B. <u>Summary Variables</u>

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 being reported as of month-end.

2. **$ Outstandings** – Total principal amount outstanding as of the end of the month. This should be reported as Unpaid Principal Balance (UPB) gross of any charge-offs. In other words, the $ outstanding should not reflect any accounting based write-downs and should only be reduced to zero when the loan has been liquidated – either paid in full, charged off, or Real Estate Owned (REO) sold.

3. **# New Accounts** – The total number of new accounts originated (or purchased) in the given month for the segment being reported as of month-end.

4. **$ New Accounts** – The total dollar amount of new accounts originated (or purchased) in the given month for the segment being reported as of month-end.

5. **# Sold in Month** – The total number of accounts for the segment being reported that were sold in the reporting-month. Sales may be to GSEs, to private investors, or in the form of bulk asset sales.

6. **$ Sold in Month** – The total Unpaid Principal Balance of loans in the segment being reported that were sold in the reporting-month. Sales may be to GSEs, to private investors, or in the form of bulk asset sales.

7. **$ Gross Contractual Charge-offs** – The total Unpaid Principal Balance for the segment being reported that was contractually charged off during the month. All interim FFIEC write-downs should be included in gross contractual charge-offs in the month that they are taken. Report principal charge-offs only, not interest and fees. For the delinquency status segmentation, categorize charge-offs by delinquency status at charge-off.

8. **$ Bankruptcy Charge-offs** – The total Unpaid Principal Balance for the segment being reported 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 loans for the segment being reported as of month-end. For the delinquency status segmentation, categorize recoveries by delinquency status at charge-off. Recoveries should be reported as a positive value.

10. **$ Net Charge-offs –** The total Unpaid Principal Balance for the segment being reported 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 Contractual Charge-offs* should equal *[$ Gross Contractual Charge-offs* + *$ Bankruptcy Charge-offs — $ Recoveries*].

11. **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 Contractual Charge-offs* minus [*$ Gross Contractual Charge-offs* + *$ Bankruptcy Charge-offs — $ Recoveries*] in this variable. As a separate document included in the submission, provide an explanation for such a difference (for example, fraud losses are also included in your 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.

12. **$ Foreclosure** - The total Unpaid Principal Balance of loans in the foreclosure process. These dollars are pre-REO and should be coded as a foreclosure in the system.

13. **$ New Foreclosure -** The total Unpaid Principal Balance of loans that entered the foreclosure process in the reporting month. These dollars are pre-REO and should be coded as a foreclosure in the system.

14. **$ REO** - The total Unpaid Principal Balance of mortgages where the bank has obtained the title at foreclosure sale and the property is on the market and available for sale. Also include instances where the bank has obtained the title but the availability for sale is not known. All write-downs have occurred and the remaining balance is transferred to REO. These loans have not been sold in REO at month end.

15. **$ New REO -** The total Unpaid Principal Balance of foreclosed loans where the institution has bought back the property in auction in the reporting month. All write-downs have occurred and the remaining

balance is transferred to REO. These are new REO loans for the month and could have been sold in REO at month end.

C. Snapshot Metrics

For each of the segments described above in Table A and starting only in the most recent reporting month, report information on the following metrics for each portfolio segment.

1. **# Accounts That Were 60+ DPD in Last 12 Months** – The total number of accounts in the reporting segment as of month-end that were 60 or more days past due at any given time in the past twelve months ending in the reference month.

2. **# Accounts Ever Modified** – The number of accounts in the segment being reported that have ever been modified.

3. **$ Accounts Ever Modified** – The Unpaid Principal Balance associated with accounts in the segment being reported that have ever been modified.

4. **# Loans Intended for Sale** – The number of accounts in the segment being reported that are intended for sale rather than to be held for investment. The accounts may be intended for sale to GSEs, to private investors, or as part of a bulk asset sale.

5. **$ Loans Intended for Sale** – The Unpaid Principal Balance associated with accounts in the segment being reported that are intended for sale rather than to be held for investment. The accounts may be intended for sale to GSEs, to private investors, or as part of a bulk asset sale.

6. **$ Interim Charge-offs** – The total Unpaid Principal Balance that has been charged-off on loans in this segment through the reporting-month. Interim charge-offs include all cumulative partial charge-offs/write-downs for loan that have not been fully charged-off or otherwise liquidated.

D. Excluded Accounts

Report in Table D all loans excluded from Tables B and C because of a government guarantee or because original FICO score and/or original LTV were unable to be reported. Report loans only for the most recent reporting month and only on an aggregate basis (do not break into multiple segments).

1. **# Accounts Missing LTV only** – The number of accounts for which original LTV cannot be reported. Exclude loans where original FICO score is also missing.

2. **$ Accounts Missing LTV only** – The Unpaid Principal Balance of accounts for which original LTV cannot be reported. Exclude loans where original FICO score is also missing.

3. **# Accounts Missing FICO Score only** – The number of accounts for which original FICO score cannot be reported. Exclude loans where original LTV is also missing.

4. **$ Accounts Missing FICO Score only** – The Unpaid Principal Balance of accounts for which original FICO Score cannot be reported. Exclude loans where original LTV is also missing.

5. **# Accounts Missing LTV and FICO Score** – The number of accounts for which original LTV and original FICO Score cannot be reported.

6. **$ Accounts Missing LTV and FICO Score** – The Unpaid Principal Balance of accounts for which original LTV and original FICO Score cannot be reported.

FR Y14Q: Mortgage Schedule - Home Equity Loans (2nd Lien)

Table A

Please provide all Dollar Unit data in $ Millions.

Definition Reference	Segments	SAS Variable Name	SAS Data Type	SAS Format	Segment ID	Attribute ID within Segment ID Positions 01	02	03	04	05	06
Report Instruction A - 1	**Accounting Treatment**	ACCOUNTING_TREATMENT	Character	char(35)	1-2	HFI Purchased Impaired	HFI FVO / HFS	Other			
Report Instruction A - 2	**Origination FICO (or Equivalent)**	ORIG_FICO	Character	char(35)	3-4	<=660	661-680	681-720	>720		
Report Instruction A - 3	**Geography**	GEOGRAPHY	Character	char(35)	5-6	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6
Report Instruction A - 4	**Vintage**	VINTAGE	Character	char(35)	7-8	2005 and Before	2006	2007	2008	2009	2010 & 2011
Report Instruction A - 5	**Original CLTV**	ORIG_LTV	Character	char(35)	9-10	<= 65	66 - 80	81 - 90	>90		
Report Instruction A - 6	**Delinquency Status**	DLQ_STATUS	Character	char(35)	11-12	Current & 1-29 DPD	30-59 DPD	60-89 DPD	90-119 DPD	120-179 DPD	180+ DPD
Report Instruction A - 7	**Origination Channel**	ORIG_CHANNEL	Character	char(35)	13-14	Retail	All Other				

Table B

Definition Reference	Summary Variables	SAS Variable Name	SAS Data Type	SAS Format
Report Instruction B - 1	# Accounts	N_ACCT	Numeric	16.
Report Instruction B - 2	$ Outstandings	D_OS	Numeric	16.6
Report Instruction B - 3	# New Accounts	N_NEW_ACCOUNTS	Numeric	16.
Report Instruction B - 4	$ New Accounts	D_NEW_ACCOUNTS	Numeric	16.6
Report Instruction B - 5	# Sold in Month	N_SOLD_IN_MONTH	Numeric	16.
Report Instruction B - 6	$ Sold in Month	D_SOLD_IN_MONTH	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	$ Net Charge Offs	D_NET_CO	Numeric	16.6
Report Instruction B - 11	$ Net Charge Off Reconciliation	D_ADJ_NET_CO	Numeric	16.6
Report Instruction B - 12	$ Foreclosure	D_FORECLOSURE	Numeric	16.6
Report Instruction B - 13	$ New Foreclosure	D_NEW_FORECLOSURE	Numeric	16.6
Report Instruction B - 14	$ REO	D_REO	Numeric	16.6
Report Instruction B - 15	$ New REO	D_NEW_REO	Numeric	16.6

Regions	US - Geographic Regions
Region 1	AZ, CA, NV
Region 2	FL
Region 3	IL, IN, MI, MN, MO, NE, OH, WI, ND, SD, IA, KS
Region 4	CT, DE, MA, MD, ME, NH, NJ, NY, RI, VA, VT, DC
Region 5	GA, AL, KY, LA, MS, NC, PA, SC, TN, WV, US Territories
Region 6	CO, ID, OR, WA,MT, NM, AK, OK, TX, AR, UT, WY, HI

Table C

Definition Reference	Snapshot Metrics (AS OF MOST CURRENT MONTH)	SAS Variable Name	SAS Data Type	SAS Format
Report Instruction C - 1	**# Accounts 60+ DPD in Last 12 Months**	N_ACCTS_60DPD_LAST12_MONTHS	Numeric	16.
Report Instruction C - 2	**# Accounts Ever Modified**	N_ACCTS_EVER_MODIFIED	Numeric	16.
Report Instruction C - 3	**$ Accounts Ever Modified**	D_ACCOUNTS_EVER_MODIFIED	Numeric	16.6
Report Instruction C - 4	**# Loans Intended for Sale**	N_LOANS_FOR_SALE	Numeric	16.
Report Instruction C - 5	**$ Loans Intended for Sale**	D_LOANS_FOR_SALE	Numeric	16.6
Report Instruction C - 6	**$ Interim Charge-offs**	D_INTERIM_CO	Numeric	16.6

Table D

Definition Reference	Totals for Excluded Accounts (AS OF MOST RECENT MONTH)	SAS Variable Name	SAS Data Type	SAS Format
Report Instruction D - 1	**# Accounts Missing LTV Only**	N_ACCTS_MISSING_LTV_ONLY	Numeric	16.
Report Instruction D - 2	**$ Accounts Missing LTV Only**	D_MISSING_LTV_ONLY	Numeric	16.6
Report Instruction D - 3	**# Accounts Missing FICO Only**	N_ACCTS_MISSING_FICO_ONLY	Numeric	16.
Report Instruction D - 4	**$ Accounts Missing FICO Only**	D_MISSING_FICO_ONLY	Numeric	16.6
Report Instruction D - 5	**# Accounts Missing LTV and FICO**	N_ACCTS_MISSING_LTV_AND_FICO	Numeric	16.
Report Instruction D - 6	**$ Accounts Missing LTV and FICO**	D_MISSING_LTV_AND_FICO	Numeric	16.6

Business/Portfolio Identifier Data			Segments									Summary Variables														
BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID #	SOP 03-3	Origination FICO or Equivalent	Geography	Vintage	Original CLTV	Delinquency Status	Origination Channel	Reporting Month	# Accounts	$ Outstandings	# New Origination	$ New Origination	# Sold in Month	$ Sold in Month	$ Gross Contractual Charge-offs	$ Bankruptcy Charge-offs	$ Recoveries	$ Net Charge-offs	$ Net Charge-off Reconciliation	$ Foreclosure	$ New Foreclosure	$ REO	$ New REO
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Jan-07															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Feb-07															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Mar-07															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Apr-07															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	May-07															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Jun-07															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Jul-07															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Aug-07															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Sep-07															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Oct-07															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Nov-07															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Dec-07															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Jan-08															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Feb-08															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Mar-08															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Apr-08															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	May-08															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Jun-08															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Jul-08															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Aug-08															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Sep-08															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Oct-08															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Nov-08															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Dec-08															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Jan-09															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Feb-09															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Mar-09															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Apr-09															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	May-09															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Jun-09															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Jul-09															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Aug-09															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Sep-09															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Oct-09															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Nov-09															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Dec-09															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Jan-10															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Feb-10															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Mar-10															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Apr-10															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	May-10															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Jun-10															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Jul-10															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Aug-10															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Sep-10															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Oct-10															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Nov-10															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Dec-10															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Jan-11															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Feb-11															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Mar-11															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Apr-11															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	May-11															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Jun-11															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Jul-11															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Aug-11															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Sep-11															
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Oct-11															
ABC	7654321	Heloan	01010101010102	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	All Other	Jan-07															
ABC	7654321	Heloan	01010101010102	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	All Other	Feb-07															
ABC	7654321	Heloan	01010101010102	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	All Other	Mar-07															
ABC	7654321	Heloan	01010101010102	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	All Other	Apr-07															
ABC	7654321	Heloan	01010101010102	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	All Other	May-07															
ABC	7654321	Heloan	01010101010102	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	All Other	Jun-07															
ABC	7654321	Heloan	01010101010102	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	All Other	Jul-07															
ABC	7654321	Heloan	01010101010102	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	All Other	Aug-07															
ABC	7654321	Heloan	01010101010102	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	All Other	Sep-07															
ABC	7654321	Heloan	01010101010102	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	All Other	Oct-07															
ABC	7654321	Heloan	01010101010102	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	All Other	Nov-07															
						...	...		...		...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Business/Portfolio Identifier Data			Segments									Summary Variables										
BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID #	SOP 03-3	Origination FICO or Equivalent	Geography	Vintage	Original CLTV	Delinquency Status	Origination Channel	Reporting Month	# Accounts	$ Outstandings	# New Origination	$ New Origination	# Sold in Month	$ Sold in Month	$ Gross Contractual Charge-offs	$ Bankruptcy Charge-offs	$ Recoveries	$ Net Charge-offs	$ Net Charge-off Reconciliation
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Oct-11											
ABC	7654321	Heloan	01010101010102	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	All Other	Oct-11											
						...	...		...		...	...	...	...	...	...	...	...	...	...	...	...

Business/Portfolio Identifier Data			Segments																		
BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID #	SOP 03-3	Origination FICO or Equivalent	Geography	Vintage	Original CLTV	Delinquency Status	Origination Channel	Reporting Month	$ Foreclosure	$ New Foreclosure	$ REO	$ New REO	# Accounts 60+ DPD in Last 12 Months	# Accounts Ever Modified	$ Accounts Ever Modified	# Loans Intended for Sale	$ Loans Intended for Sale	$ Interim Charge-offs
ABC	7654321	Heloan	01010101010101	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	Retail	Oct-11										
ABC	7654321	Heloan	01010101010102	Purchased Impaired	<= 660	Region 1	2005 and Before	<= 65	Current + 1-29 DPD	All Other	Oct-11										
						...	...		...		...	...	...	...	...	...	...	...	...	...	...

HELOAN 2nd Ex - Table D

Business/Portfolio Identifier Data				Summary Variables					
BHC Name	**BHC RSSD_ID #**	**Portfolio ID**	**Reporting Month**	**# Accounts Missing LTV only**	**$ Accounts Missing LTV only**	**# Accounts Missing FICO only**	**$ Accounts Missing FICO only**	**# Accounts Missing LTV and FICO**	**$ Accounts Missing LTV and FICO**
ABC	7654321	Heloan	Oct-11						

FR Y-14Q: Retail US Other Consumer Schedule Instructions

In this schedule, reporting bank holding companies (BHCs) should include all US loans reported in lines 6.b and 6.d of the FR Y-9C excluding student loans and non-purpose securities based loans, AND should include US non-auto leases included in line 10.a of the FR Y-9C.

For the first reporting period (September 2011), the request is for monthly portfolio-level data for a number of US other consumer portfolio segments from January 2007 to the first reporting period. For subsequent periods, the firm is only required to report data for the months within the reporting period. US other consumer loans are defined as all non-student, domestic loans reported in line items 6.b and 6.d of Schedule HC-C of the FR Y-9C.

The requested segmentations are presented in table A of these instructions. Reporting institutions are requested to segment their domestic other consumer portfolios by product type, delinquency status, original FICO or equivalent, line size/loan amount, and original loan-to-value ratio. More information on each of these segmentations can be found in section A of these instructions. Start each row of data with your BHC name (SAS Variable: BHC_NAME), your RSSD ID number (SAS Variable: RSSD_ID), the reporting month (SAS Variable: REPORTING_MONTH), and Portfolio ID (SAS Variable: PORTFOLIO_ID) (use **USOthCons** for the portfolio ID within this schedule).

Table B lists the variables that are to be reported for each portfolio segment. Definitions for each of these variables can be found in section B of these instructions. **Provide all dollar unit data in millions of dollars ($ Millions). Use the SAS variable names and SAS data types provided on the table for the submission.**

The OTHERCONS_DOM Example Raw File Exhibit below provides an example of the dataset to be submitted. Columns D to J of this worksheet indicate the specific reported segments while the remaining columns contain the requested summary variables. Rows 3 through 60 are for the following specific segment: secured revolving loans, 29 or fewer days past due, with an original FICO of <=620, a loan size of <=$3,000, and an original loan-to-value ratio less than or equal to 70 percent or not applicable. A new segment starts in row 61. This segment has the same characteristics as the prior segment except that the original loan-to-value ratio is 71-99 percent. There are five product type segments, five delinquency status segments, three original FICO or equivalent segments, two loan size/loan amount segments, and three original loan-to-value segments. This results in a maximum sized dataset with 450 rows of data per reporting month (5 x 5 x 3 x 2 x 3= 450). **Submit all data files in SAS format (version 7 or higher) only.** Include in your submission all segments that are not applicable (e.g., there are no loans or accounts in those segments) such that the dataset always has 450 rows of data per reporting month. For the summary variables, assign a SAS Missing Value (".") if information is not applicable or not available.

Reporting institutions 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. For example, in the OTHERCONS_DOM Example Raw File Exhibit, the first segment listed has the Segment ID 0101010101 because each of the attributes for this segment is in the primary position of the attributes list in table A. Starting with row 61, the second example segment has the Segment ID 0101010102 because all of the attributes are the same as the prior segment except that original loan-to-value ratio is between 71 and 99 percent, which is listed in the second position of the attributes list in table A. **Do not drop leading zeros.**

For the requested 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 exception to this rule is for the field *$ net contractual charge-offs*. For this variable, report the dollar amount of charge-offs or recoveries only in the month that they occurred. For the delinquency status segmentation, categorize charge-offs or recoveries by their delinquency status at charge-off. A summation of charge-offs or recoveries across the delinquency buckets for a given month should thus result in the total charge-offs or recoveries recorded by your institution in that reporting month.

A. <u>Segmentation Variables</u>

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 five product types based on the various features of the credit:
    a) Secured-Revolving
    b) Secured-Installment
    c) Unsecured-Revolving
    d) Unsecured-Installment
    e) Overdraft

2. **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 days or more past due (accruing and non-accruing) as of month-end.

3. **Original FICO or Equivalent** – Segment the portfolio by original FICO score or equivalent. Original FICO score 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.
    a) <= 620
    b) > 620
    c) N/A—Original FICO or equivalent score is missing or unknown

4. **Line Size/Loan Amount** – Segment the portfolio into the following two credit line or current loan amount segments.
    a) <= $3,000
    b) > $3,000

5. **Original Loan-to-Value Ratio**– The original combined loan-to-value ratio is the original amount of the loan or line, in addition to any senior liens, divided by the collateral value at the time of origination. For unsecured loans for which loan-to-value is not applicable, report the summary variables in the segment entitled *<=70 or not applicable.* Segment the portfolio as follows:
    a) <= 70 or not applicable
    b) > 70 and < 100
    c) >= 100

B. <u>Summary Variables</u>

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. **$ Outstandings** – The total unpaid principal balance for accounts on the book for the segment as of month-end.

3. **$ Net Charge-offs** – The total unpaid principal balance for the segment that was charged-off in the reference month, net of any recoveries in the reference month. Generally, $ Net Charge-offs should equal [$ Gross Contractual Charge-offs + $ Bankruptcy Charge-offs — $ Recoveries].

4. **# New Accounts** – The total number of new accounts originated in the given month for the segment as of month-end.

5. **$ New Commitments** – The total dollar amount of new commitments on accounts originated in the given month for the segment as of month-end. If unknown for some accounts due to acquisition or merger, report the credit line at acquisition.

FR Y-14Q: Retail US Other Consumer Segmentation and Variables

Table A **Please provide all Dollar Unit data in $ Millions.**

Definition Reference	Segments	SAS Variable Names	SAS Data Types	SAS Format	Segment ID Position	Attribute ID within Segment ID Positions				
						01	02	03	04	05
Report Instruction A - 1	**Product Type**	PRODUCT_TYPE	Character	char(35)	1-2	Secured-Revolving	Secured-Installment	Unsecured-Revolving	Unsecured-Installment	Overdraft
Report Instruction A - 2	**Delinquency Status**	DLQ_STATUS	Character	char(35)	3-4	Current + 1-29 DPD	30-59 DPD	60-89 DPD	90-119 DPD	120+ DPD
Report Instruction A - 3	**Original FICO or Equivalent**	ORIG_FICO	Character	char(35)	5-6	<= 620	> 620	N/A		
Report Instruction A - 4	**Line Size / Loan Amount**	LINE_LOAN_SIZE	Character	char(35)	7-8	<=3,000	>3,000			
Report Instruction A - 5	**Original Loan-to-Value**	ORIG_LTV	Character	char(35)	9-10	<=70 or not applicable	71-99	>=100		

Table B

Definition Reference	Summary Variables	SAS Variable Names	SAS Data Types	SAS Format
Report Instruction B - 1	# Accounts	N_ACCT	Numeric	16.
Report Instruction B - 2	$ Outstandings	D_OS	Numeric	16.6
Report Instruction B - 3	$ Net Charge-offs	D_NET_CO	Numeric	16.6
Report Instruction B - 4	# New Accounts	N_NEW_ACCOUNTS	Numeric	16.
Report Instruction B - 5	$ New Commitments	D_NEW_COMMITMENTS	Numeric	16.6

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
1	**FR Y-14Q: US Other Consumer Raw Data File**														
2	**Business/Portfolio Identifier Data**			**Segment**							**Summary Variables**				
3	**BHC Name**	**BHC RSSD_ID #**	**Portfolio ID**	**Segment ID**	**Product Type**	**Delinquency Status**	**Original FICO or equivalent**	**Line Size/ Loan Amount**	**Original LTV**	**Reporting Month**	**# Accounts**	**$ Outstanding**	**$ Net Charge-offs**	**# New Accounts**	**$ New Commitment**
4	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Jan-07					
5	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Feb-07					
6	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Mar-07					
7	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Apr-07					
8	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	May-07					
9	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Jun-07					
10	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Jul-07					
11	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Aug-07					
12	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Sep-07					
13	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Oct-07					
14	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Nov-07					
15	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Dec-07					
16	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Jan-08					
17	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Feb-08					
18	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Mar-08					
19	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Apr-08					
20	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	May-08					
21	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Jun-08					
22	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Jul-08					
23	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Aug-08					
24	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Sep-08					
25	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Oct-08					
26	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Nov-08					
27	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Dec-08					
28	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Jan-09					
29	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Feb-09					
30	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Mar-09					
31	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Apr-09					
32	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	May-09					
33	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Jun-09					
34	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Jul-09					
35	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Aug-09					
36	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Sep-09					
37	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Oct-09					
38	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Nov-09					

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
2	Business/Portfolio Identifier Data			Segment							Summary Variables				
3	BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID	Product Type	Delinquency Status	Original FICO or equivalent	Line Size/ Loan Amount	Original LTV	Reporting Month	# Accounts	$ Outstanding	$ Net Charge-offs	# New Accounts	$ New Commitment
39	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Dec-09					
40	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Jan-10					
41	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Feb-10					
42	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Mar-10					
43	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Apr-10					
44	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	May-10					
45	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Jun-10					
46	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Jul-10					
47	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Aug-10					
48	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Sep-10					
49	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Oct-10					
50	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Nov-10					
51	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Dec-10					
52	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Jan-11					
53	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Feb-11					
54	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Mar-11					
55	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Apr-11					
56	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	May-11					
57	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Jun-11					
58	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Jul-11					
59	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Aug-11					
60	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Sep-11					
61	ABC	7654321	USOthCons	0101010101	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	< = 70 or not ap	Oct-11					
62	ABC	7654321	USOthCons	0101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	71-99	Jan-07					
63	ABC	7654321	USOthCons	0101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	71-99	Feb-07					
64	ABC	7654321	USOthCons	0101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	71-99	Mar-07					
65	ABC	7654321	USOthCons	0101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	71-99	Apr-07					
66	ABC	7654321	USOthCons	0101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	71-99	May-07					
67	ABC	7654321	USOthCons	0101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	71-99	Jun-07					
68	ABC	7654321	USOthCons	0101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	71-99	Jul-07					
69	ABC	7654321	USOthCons	0101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	71-99	Aug-07					
70	ABC	7654321	USOthCons	0101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	71-99	Sep-07					
71	ABC	7654321	USOthCons	0101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	71-99	Oct-07					
72	ABC	7654321	USOthCons	0101010102	Secured-Revolving	Current + 1-29 DPD	< = 620	<= 3,000	71-99	Nov-07					
73					..	..	..	..	..	..	..	..	..	..	..

FR Y-14Q: Instructions for US Small Business Schedule

In this schedule, bank holding companies (BHCs) should report all "scored" or "delinquency managed" US small business loans for which a commercial internal risk rating is not used or that uses a different scale than other corporate loans reported on lines 2.a, 2.b, 3, 4.a, 4.b, 7, 9.a, 9.b.1, 9.b.2, 10.b of schedule HC-C of the FR Y-9C excluding corporate and SME credit card loans included on line 4.a of schedule HC-C of the FR Y-9C.

For the first reporting period (September 2011), the reporting BHC should report monthly portfolio-level data 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 of these instructions. Reporting institutions should segment the US small business portfolio by product type, vintage, original FICO or equivalent, and delinquency status. More information on each of these segmentations can be found in section A of these instructions. Start each row of data with your BHC name (SAS Variable: BHC_NAME), your RSSD ID number (SAS Variable: RSSD_ID), the reporting month (SAS Variable: REPORTING_MONTH), and Portfolio ID (SAS Variable: PORTFOLIO_ID)(use **USSB** for portfolio ID within this schedule).

Table B lists the variables that are to be reported for each portfolio segment. Definitions for each of these variables can be found in section B of these instructions. **Provide all dollar unit data in millions of dollars ($ Millions). Use the SAS variable names and SAS data types provided on the table for the submission.**

The US SB Example Raw Data File Exhibit below provides an example of the dataset to be submitted. Columns D to I of the example indicate the specific reported segment, while the remaining columns contain the requested summary variables. Rows 3 to 60 of the example are for the following specific segment: A line of credit or term loan, originated in 2008 or before, with an original FICO score or equivalent of 620 or lower, and current or 1-29 days past due. A new segment starts in row 61. This segment has the same characteristics as the prior segment except the delinquency status is 30-59 days past due rather than current or 1-29 DPD. There are two product type segments, two vintage segments, three original FICO or equivalent segments, and five delinquency status segments. This results in a dataset with 60 rows of data per reporting month (2 x 2 x 3 x 5 = 60). **Submit all data files in SAS format (version 7 or higher) only.** Include in the submission all segments that are not applicable (e.g., there are no loans or accounts in those segments) such that the dataset always has 60 rows of data per reporting month. For the summary variables, assign a SAS Missing Value (".") if information is not applicable or not available.

Reporting institutions should provide a segment ID for each reported segment. This segment ID should be a unique eight digit identifier where each pair of the eight digits refers to a specific classification for each of the four segmentation categories. Refer to table A below for the attribute codes for the four segment categories. For example, in the US SB Example Raw Data File exhibit, the first segment listed has the segment ID “01010101” because each of the attributes for this segment is in the primary position of the attributes list in table A. Starting with row 61, the second example segment has the segment ID “01010102” because all of the attributes are the same as the prior segment except that delinquency status is 30-59 days past due, which is listed in the second position of the attributes list in table A. **Do not drop leading zeros.**

For the requested 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 variables, report the dollar amount of charge-offs or recoveries in 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 month should thus result in the total charge-offs or recoveries recorded by the reporting institution in that reporting 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 product types as of month-end:
   a) Line of Credit or Term Loan
   b) Other

2. **Vintage** - Vintage refers to the calendar year that the account was originated.
   a) 2008 and Before
   b) 2009 or Later

3. **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) <= 620
   b) > 620
   c) N/A - Original FICO or equivalent score is missing or unknown

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.

B. <u>Summary variables</u>

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

1. **# Accounts** – Total number of accounts on the book for the segment as of month-end.
2. **$ Outstandings** – Total unpaid principal balance for accounts on the book for the segment as of month-end.
3. **# New accounts** – The total number of new accounts originated (or purchased) in the given month for the segment as of month-end.
4. **$ New accounts** – The total dollar amount of new accounts originated (or purchased) in the given month for the segment as of month-end.
5. **$ Commitments** – The total dollar amount of commitments for the segment as of month-end.
6. **$ Modifications –** Total unpaid principal balance of loans that have been adjusted as part of a loan modification program.
7. **$ Gross contractual charge-offs** – The total unpaid principal balance for the segment that was 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 the delinquency status at charge-off. Do not include bankruptcy charge-offs in this variable.
8. **$ Bankruptcy Charge-offs** – The total unpaid principal balance 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 the 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 the delinquency status at charge-off. Report recoveries as a positive number.
10. **$ Net charge-offs –** The total unpaid principal balance for the segment that was charged-off in the reference month, net of any recoveries in the reference month. Generally, $ net charge-offs should equal [$ gross contractual charge-offs + $ bankruptcy charge-offs — $ recoveries].
11. **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 $ 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.

FR Y14-Q: US Small Business Schedule

Instructions: Please EXCLUDE business cards (included in Credit Card Schedule) and rated/graded credits (included in C&I or CRE Schedules).

Table A **Please provide all Dollar Unit data in $ Millions.**

Definition Reference	Segments	SAS Variable Name	SAS Data Type	SAS Format	Segment ID Position	Attribute ID within Segment ID Positions				
						01	02	03	04	05
Report Instruction A - 1	**Product Type**	PRODUCT_TYPE	Character	char(35)	1-2	LOC or TERM Loan	Other			
Report Instruction A - 2	**Vintage**	VINTAGE	Character	char(35)	3-4	2008 and Before	2009 and Later			
Report Instruction A - 3	**Original FICO or equivalent**	ORIG_FICO	Character	char(35)	5-6	< = 620	>620	N/A		
Report Instruction A - 4	**Delinquency Status**	DLQ_STATUS	Character	char(35)	7-8	Current + 1-29 DPD	30-59 DPD	60-89 DPD	90-119 DPD	120+ DPD

Table B

Definition Reference	Summary Variables	SAS Variable Name	SAS Data Type	SAS Format
Report Instruction B - 1	# Accounts	N_ACCT	Numeric	16.
Report Instruction B - 2	$ Outstandings	D_OS	Numeric	16.6
Report Instruction B - 3	# New Accounts	N_NEW_ACCOUNTS	Numeric	16.
Report Instruction B - 4	$ New Accounts	D_NEW_ACCOUNTS	Numeric	16.6
Report Instruction B - 5	$ Commitments	D_COMMITMENTS	Numeric	16.6
Report Instruction B - 6	$ Modifications	D_MODIFICATIONS	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	$ Net Charge-offs	D_NET_CO	Numeric	16.6
Report Instruction B - 11	Adjustment Factor to Reconcile $ Gross Contractual Charge-off to $ Net Charge-offs	D_ADJ_NET_CO	Numeric	16.6

US SB Example Raw File Exhibit

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
1	**Business/Portfolio Identifier Data**			**Segments**						**Summary Variables**										
2	**BHC Name**	**BHC RSSD_ID #**	**Portfolio ID**	**Segment ID #**	**Product Type**	**Origination Vintage**	**Original FICO or equivalent**	**Delinquency Status**	**Reporting Month**	**# Accounts**	**$ Outstandings**	**# New originations**	**$ New originations**	**$ Commitment**	**$ Modifications**	**$ Gross Contractual Charge-offs**	**$ Bankruptcy Charge-offs**	**$ Recoveries**	**$ Net Charge-offs**	**Adjustment Factor to Reconcile $ Gross Contractual Charge-off to $ Net Charge-offs**
3	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Jan-07											
4	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Feb-07											
5	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Mar-07											
6	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Apr-07											
7	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	May-07											
8	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Jun-07											
9	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Jul-07											
10	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Aug-07											
11	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Sep-07											
12	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Oct-07											
13	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Nov-07											
14	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Dec-07											
15	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Jan-08											
16	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Feb-08											
17	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Mar-08											
18	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Apr-08											
19	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	May-08											
20	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Jun-08											
21	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Jul-08											
22	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Aug-08											
23	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Sep-08											
24	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Oct-08											
25	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Nov-08											
26	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Dec-08											
27	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Jan-09											
28	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Feb-09											
29	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Mar-09											
30	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Apr-09											
31	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	May-09											
32	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Jun-09											
33	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Jul-09											
34	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Aug-09											
35	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Sep-09											
36	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Oct-09											
37	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Nov-09											
38	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Dec-09											
39	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Jan-10											
40	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Feb-10											
41	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Mar-10											
42	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Apr-10											
43	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	May-10											
44	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Jun-10											
45	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Jul-10											
46	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Aug-10											
47	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Sep-10											
48	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Oct-10											
49	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Nov-10											
50	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Dec-10											
51	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Jan-11											
52	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Feb-11											
53	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Mar-11											
54	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Apr-11											

US SB Example Raw File Exhibit

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
1	**Business/Portfolio Identifier Data**			**Segments**						**Summary Variables**										
2	**BHC Name**	**BHC RSSD_ID #**	**Portfolio ID**	**Segment ID #**	**Product Type**	**Origination Vintage**	**Original FICO or equivalent**	**Delinquency Status**	**Reporting Month**	**# Accounts**	**$ Outstandings**	**# New originations**	**$ New originations**	**$ Commitment**	**$ Modifications**	**$ Gross Contractual Charge-offs**	**$ Bankruptcy Charge-offs**	**$ Recoveries**	**$ Net Charge-offs**	**Adjustment Factor to Reconcile $ Gross Contractual Charge-off to $ Net Charge-offs**
55	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	May-11											
56	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Jun-11											
57	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Jul-11											
58	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Aug-11											
59	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Sep-11											
60	ABC	7654321	USSB	01010101	LOC or TERM Loan	2008 & before	<=620	Current + 1-29 DPD	Oct-11											
61	ABC	7654321	USSB	01010102	LOC or TERM Loan	2008 & before	<=620	30-59 DPD	Jan-07											
62	ABC	7654321	USSB	01010102	LOC or TERM Loan	2008 & before	<=620	30-59 DPD	Feb-07											
63	ABC	7654321	USSB	01010102	LOC or TERM Loan	2008 & before	<=620	30-59 DPD	Mar-07											
64	ABC	7654321	USSB	01010102	LOC or TERM Loan	2008 & before	<=620	30-59 DPD	Apr-07											
65	ABC	7654321	USSB	01010102	LOC or TERM Loan	2008 & before	<=620	30-59 DPD	May-07											
66	ABC	7654321	USSB	01010102	LOC or TERM Loan	2008 & before	<=620	30-59 DPD	Jun-07											
67	ABC	7654321	USSB	01010102	LOC or TERM Loan	2008 & before	<=620	30-59 DPD	Jul-07											
68	ABC	7654321	USSB	01010102	LOC or TERM Loan	2008 & before	<=620	30-59 DPD	Aug-07											
69	ABC	7654321	USSB	01010102	LOC or TERM Loan	2008 & before	<=620	30-59 DPD	Sep-07											
70	ABC	7654321	USSB	01010102	LOC or TERM Loan	2008 & before	<=620	30-59 DPD	Oct-07											
71	ABC	7654321	USSB	01010102	LOC or TERM Loan	2008 & before	<=620	30-59 DPD	Nov-07											
72					…	…		…	…	…	…	…	…	…	…	…	…	…	…	…

FR Y-14 Q: Instructions for US SME and Corporate Card Schedule

This document provides general guidance and data definitions for the US SME and Corporate Card Schedule. This schedule applies to US corporate and SME credit card loans are those reported on line 4.a of schedule HC-C of the FR Y-9C. For US bank and charge cards and international cards, reference the separate instructions and schedules.

For the first reporting period (September 2011), report monthly portfolio-level data for the US SME and corporate credit card portfolio by segments from January 2007 to the first reporting period. For subsequent periods, the requirement is to report data for the months within the reporting period. The required segmentations are presented in Table A. Reporting BHCs should segment the credit card portfolio by product type, vintage, delinquency status, and original FICO or equivalent. More information on each of these segmentations can be found in Section A below. Start each row of data with your BHC name (SAS Variable: BHC_NAME), your RSSD ID number (SAS Variable: RSSD_ID), the reporting month (SAS Variable: REPORTING_MONTH), and Portfolio ID (SAS Variable: PORTFOLIO_ID) (use **SMECard** for portfolio ID within this schedule).

Table B lists the 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). Also, use the SAS variable name and SAS data types provided on the table for the submission.**

The SME Corp Card Example Raw File Exhibit provides an example of the dataset to be submitted. Columns D to I of this worksheet indicate the specific reported segments while the remaining columns contain the requested summary variables. Rows 3 to 60 are for the following specific segment: SME card, originated in 2008 or earlier, of current status or 1 - 29 days past due, with an original FICO or equivalent of <= 620. A new segment starts in row 61. This segment has the same characteristics as the prior segment except that its original FICO is > 620. There are two product type segments, two vintage segments, five delinquency status segments, and three original FICO or equivalent segments. This results in a maximum sized dataset with 60 rows of data per reporting month (2 x 2 x 5 x 3 = 60). **Submit all data files in SAS format (version 7 or higher) only.** Include in the submission all segments that are not applicable (e.g., there are no loans or accounts in those segments) such that the dataset always has 60 rows of data per reporting month. For the summary variables, assign a SAS Missing Value (".") if information is not applicable or not available.

Reporting BHCs should provide a segment ID for each reported segment. This segment ID should be a unique eight digit identifier where each pair of the eight digits refers to a specific classification for each of the four segmentation categories. Refer to Table A for the attribute codes for the four segment categories. For example, in the SME Corp Card Example Raw File Exhibit, the first segment listed has the segment ID 01010101 because each of the attributes for this segment is in the primary position of the attributes list in Table A. Starting with row 61, the second example segment has the segment ID 01010102 because all of the attributes are the same as the prior segment except that original FICO is > 620, which is listed in the second position of the attributes list in Table A. **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 four 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 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) SME Card – Small business credit card accounts where the loan is underwritten with the sole proprietor or primary business owner as applicant.
    b) Corporate Credit Cards—Employer-sponsored credit cards for use by a company's employees.

2. **Vintage** – Vintage refers to the calendar year that the account was originated. There are two possible vintages to report:
    a) 2008 and Before
    b) 2009 and Later

3. **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.

4. **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) <= 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 in the given month for the segment as of month-end.

6. **$ New commitments** – The total dollar amount of new commitments on accounts originated in the given month for the segment as of month-end. If unknown for some accounts due to acquisition or 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 [$ 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. As 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.

FR Y-14 Q: US SME and Corporate Credit Card Schedule

Table A **Please provide all Dollar Unit data in $ Millions.**

Definition Reference	Segments	SAS Variable Names	SAS Data Types	SAS Format	Segment ID Position	Attribute ID within Segment ID Positions				
						01	02	03	04	05
Report Instruction A - 1	**Product Type**	PRODUCT_TYPE	Character	char(35)	1 - 2	SME Card	Corporate Credit Card			
Report Instruction A - 2	**Vintage**	VINTAGE	Character	char(35)	3 - 4	2008 and Before	2009 and Later			
Report Instruction A - 3	**Delinquency Status**	DLQ_STATUS	Character	char(35)	5 - 6	Current + 1 - 29 DPD	30 - 59 DPD	60 - 89 DPD	90 - 119 DPD	120+ DPD
Report Instruction A - 4	**Original FICO or Equivalent**	ORIG_FICO	Character	char(35)	7 - 8	<= 620	> 620	N/A		

Table B

Definition Reference	Summary Variables	SAS Variable Name	SAS Data Type	SAS 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.

FR Y - 14 Q: US SME and Corporate Credit Card Example Raw File Exhibit

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
1	Business/Portfolio Identifier Data			Segments						Summary Variables													
2	BHC Name	BHC RSSD_ID #	Portfolio ID	Segment ID #	Product Type	Vintage	Delinquency Status	Original FICO or Equivalent	Reporting Month	# Accounts	$ Receivables	$ Unpaid Principal Balance	$ Commitments	# New Accounts	$ New Commitments	$ Gross Contractual Charge-offs	$ Bankruptcy Charge-offs	$ Recoveries	# Accounts Charged-Off	$ Net Charge-offs	Adjustment Factor to Reconcile $ Gross Contractual Charge-off to $ Net Charge-offs	$ O/S for Accounts That Were 30+ DPD in Last 24 Months	# Accounts That Were 30+ DPD in Last 24 Months
3	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Jan-07														
4	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Feb-07														
5	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Mar-07														
6	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Apr-07														
7	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	May-07														
8	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Jun-07														
9	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Jul-07														
10	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Aug-07														
11	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Sep-07														
12	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Oct-07														
13	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Nov-07														
14	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Dec-07														
15	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Jan-08														
16	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Feb-08														
17	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Mar-08														
18	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Apr-08														
19	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	May-08														
20	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Jun-08														
21	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Jul-08														
22	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Aug-08														
23	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Sep-08														
24	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Oct-08														
25	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Nov-08														
26	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Dec-08														
27	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Jan-09														
28	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Feb-09														
29	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Mar-09														
30	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Apr-09														
31	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	May-09														
32	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Jun-09														
33	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Jul-09														
34	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Aug-09														
35	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Sep-09														
36	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Oct-09														
37	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Nov-09														
38	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Dec-09														
39	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Jan-10														
40	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Feb-10														
41	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Mar-10														
42	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Apr-10														
43	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	May-10														
44	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Jun-10														
45	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Jul-10														
46	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Aug-10														
47	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Sep-10														
48	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Oct-10														
49	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Nov-10														
50	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Dec-10														
51	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Jan-11														
52	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Feb-11														
53	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Mar-11														
54	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Apr-11														
55	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	May-11														
56	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Jun-11														
57	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Jul-11														
58	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Aug-11														
59	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Sep-11														
60	ABC	7654321	SMECard	01010101	SME Card	2008 and Before	Current + 1 - 29 DPD	<= 620	Oct-11														
61	ABC	7654321	SMECard	01010102	SME Card	2008 and Before	Current + 1 - 29 DPD	> 620	Jan-07														
62	ABC	7654321	SMECard	01010102	SME Card	2008 and Before	Current + 1 - 29 DPD	> 620	Feb-07														
63	ABC	7654321	SMECard	01010102	SME Card	2008 and Before	Current + 1 - 29 DPD	> 620	Mar-07														
64	ABC	7654321	SMECard	01010102	SME Card	2008 and Before	Current + 1 - 29 DPD	> 620	Apr-07														
65	ABC	7654321	SMECard	01010102	SME Card	2008 and Before	Current + 1 - 29 DPD	> 620	May-07														
66	ABC	7654321	SMECard	01010102	SME Card	2008 and Before	Current + 1 - 29 DPD	> 620	Jun-07														
67	ABC	7654321	SMECard	01010102	SME Card	2008 and Before	Current + 1 - 29 DPD	> 620	Jul-07														
68	ABC	7654321	SMECard	01010102	SME Card	2008 and Before	Current + 1 - 29 DPD	> 620	Aug-07														
69	ABC	7654321	SMECard	01010102	SME Card	2008 and Before	Current + 1 - 29 DPD	> 620	Sep-07														
70	ABC	7654321	SMECard	01010102	SME Card	2008 and Before	Current + 1 - 29 DPD	> 620	Oct-07														
71	ABC	7654321	SMECard	01010102	SME Card	2008 and Before	Current + 1 - 29 DPD	> 620	Nov-07														
72						...	...	...	...	...	...	...	...	...	...								

FR Y-14Q: AFS and HTM Securities Schedule

Institution Name:	
RSSD ID:	
Date of Data Submission:	

Each BHC should complete and submit the following worksheets in this file:

Securities 1: CUSIP-level details on positions, security type, cumulative OTTI (credit plus non-credit related impairments) taken by security and accounting intent.
Securities 2: Summary of aggregate positions and OTTI taken into earnings for the quarter-end.

Instructions are provided in each tab.

FR Y-14Q: AFS and HTM Securities Schedule Securities 1 Worksheet

Instructions: Each BHC should provide CUSIP-level data for all AFS and HTM securities using the categories listed in rows 1-23 in the table below. Provide exposures and pricing as of quarter-end. Book Yield, Purchase Price, Purchase Yield and Purchase Date fields are optional but should be completed on a best-efforts basis; all other fields are mandatory. The purchase data should reflect the trade date. The purchase price should be represented as a percentage of par value (for example, "95").

For the CUSIP level detail, OTTI should be the cumulative amount taken by the BHC on that security. This differs from the summary tab, which requests OTTI taken only in the stated quarter or year.

			Security Description			Exposure to Debt/Equity Security (USD Equivalent)										
		CUSIP	**Security Description 1**	**Security Description 2**	**Security Description 3**	**Amortized Cost** (USD Equivalent)	**Market Value** (USD Equivalent)	**Current Face Value** (USD Equivalent)	**Original Face Value** (USD Equivalent)	**OTTI Taken****	**Accounting Intent** (AFS, HTM)	**Pricing Date (e.g., 09/30/2011)**	**Book Yield**	**Purchase Price**	**Purchase Yield**	**Purchase Date (MM/DD/YYYY)**
1	Example		ABS	Auto												
2	Example		ABS	Card												
3	Example		ABS	Commercial												
4	Example		ABS	Home Equity												
5	Example		ABS	Other												
6	Example		ABS	Student Loan	FFELP											
7	Example		ABS	Student Loan	Non-FFELP											
8	Example		Auction Rate Securities													
9	Example		CDO													
10	Example		CLO													
11	Example		CMBS													
12	Example		Common Stock (Equity)	Issuer Name												
13	Example		Corporate Bonds (Domestic)	Issuer Name												
14	Example		Corporate Bonds (Foreign)	Issuer Name	Currency											
15	Example		Domestic RMBS	Non-Agency												
16	Example		Foreign RMBS	Country												
17	Example		Municipal Bond													
18	Example		Mutual Fund													
19	Example		Preferred Stock (Equity)	Issuer Name												
20	Example		RMBS	Agency												
21	Example		Sovereign Bond	Country	Currency											
22	Example		U.S. Treasuries													
23	Example		Other*													

* For "Other" securities include other securities not listed in rows 1-22 above.

FR Y-14Q: AFS and HTM Securities Schedule Securities 2 Worksheet

Instructions: All BHCs should complete non shaded cells only. Gray shaded cells will self populate. Provide the amortized cost, market and current face values for the AFS and HTM exposures listed below as of quarter-end. Provide other-than-temporary-impairments (OTTI) recognized in earnings for the reporting quarter by type of exposure.

Provide data in USD Millions.

[Rows 18 and 36 of the "Amortized Cost" column should reconcile to the total sum of the amortized cost of AFS and HTM securities provided in schedule "HC-B — Securities" of the Y-9C for the date provided.
Rows 18 and 36 of the "Market Value" column for AFS and HTM securities should reconcile to the total sum of the fair value of AFS and HTM securities provided in schedule "HC-B — Securities" of the Y-9C for the date provided.]

		As of Reporting Quarter-End			
	AFS Securities	**Amortized Cost**	**Market Value**	**Current Face Value**	**OTTI* for the Reporting Quarter**
1	Agency RMBS				
2	Auction Rate Securities				
3	CDO				
4	CLO				
5	CMBS				
6	Common Stock (Equity)				
7	Consumer ABS (excl HEL ABS)**				
8	Corporate Bonds (Domestic)				
9	Corporate Bonds (Foreign)				
10	Domestic Non-Agency RMBS (incl HEL ABS)				
11	Foreign RMBS				
12	Municipal Bonds				
13	Mutual Funds				
14	Preferred Stock (Equity)				
15	Sovereign Bonds				
16	US Treasuries & Agencies				
17	Other***				
18	**GRAND TOTAL**	-	-	-	-

* For the summary data, OTTI should be the amount taken only in the stated quarter.
**Include auto ABS, credit card ABS and student loan ABS and other ABS that is not home equity, CDO or CLO ABS.
*** In a separate worksheet, provide details on "Other" AFS securities, including security type, amortized cost, market value, current face value and OTTI for the reporting quarter as formatted in the table above.

		As of Reporting Quarter-End			
	HTM Securities	**Amortized Cost**	**Market Value**	**Current Face Value**	**OTTI* for the Reporting Quarter**
19	Agency RMBS				
20	Auction Rate Securities				
21	CDO				
22	CLO				
23	CMBS				
24	Common Stock (Equity)	0	0	0	0
25	Consumer ABS (excl HEL ABS)**				
26	Corporate Bonds (Domestic)				
27	Corporate Bonds (Foreign)				
28	Domestic Non-Agency RMBS (incl HEL ABS)				
29	Foreign RMBS				
30	Municipal Bonds				
31	Mutual Funds				
32	Preferred Stock (Equity)				
33	Sovereign Bonds				
34	US Treasuries & Agencies				
35	Other***				
36	**GRAND TOTAL**	-	-	-	-

* For the summary data, OTTI should be the amount taken only in the stated quarter.
**Include auto ABS, credit card ABS and student loan ABS and other ABS that is not home equity, CDO or CLO ABS.
*** In a separate worksheet, provide details on "Other" HTM securities, including security type, amortized cost, market value, current face value and OTTI for the reporting quarter as formatted in the table above.

FR Y 14-Q: Trading, PE and Other Fair Value Assets Schedules

Institution Name: Firm Name

Effective Date:

Date of Data Submission:

A. Purpose of Schedule:

This schedule is designed to capture P/L sensitivities to assets firms hold in their trading books, private equity investments, and certain other assets under fair value accounting. These terms are defined as follows:

Trading Book assets are those assets which are reported as trading securities on the FR Y- Y9C report, i.e. "Trading activities typically include (a) regularly underwriting or dealing in securities; interest rate, foreign exchange rate, commodity, equity, and credit derivative contracts; other financial instruments; and other assets for resale, (b) acquiring or taking positions in such items principally for the purpose of selling in the near term or otherwise with the intent to resell in order to profit from short-term price movements, and (c) acquiring or taking positions in such items as an accommodation to customers or for other trading purposes."
http://www.federalreserve.gov/reportforms/forms/FR_Y-9C20110331_i.pdf

Private Equity includes all equity related investments such as common, preferred, and convertible securities. This includes investments made on a principal basis in stand alone companies, real estate, general and limited partnership interests and hedge funds, including seed capital invested in hedge or mutual funds. This includes Private Equity that is mark to market (MTM), held for sale (HFS) or under fair value option accounting (FVO).

Other Fair Value Assets are all assets held under fair value option (FVO) accounting **except for** retail and C&I loans which should be included in the Retail and Wholesale schedules. Examples would include legacy assets, community development assets and tax-oriented investments, e.g. wind farms.

B. General Instructions:

Please see the *Regional Groupings* worksheet for definitions of country/currency categorizations.

Credit Valuation Adjustment (CVA) hedges should be included in this schedule, while CVA itself should be excluded.
Neither Mortgage Servicing Rights (MSR's) nor MSR hedges should be included in this schedule.

All worksheets are required to be filled out with the exception of the following items:

When reporting **Equity by Geography**, complete **either** the V1 or V2 worksheet. Both worksheets should not be completed.
When reporting **Private Equity**, complete **either** the V1 or V2 worksheet. Both worksheets should not be completed.
When reporting **Other Fair Value Assets**, complete **either** the V1 or V2 worksheet. Both worksheets should not be completed.

White cells represent required inputs. **Green cells** represent required inputs for parameters that are flexible and can be changed.
Gray cells represent calculations or fixed values, and do not need to be completed by the BHC.
Examples of flexible parameters include tenor points and shock %s in grids. See sheet-specific instructions around acceptable ranges.

BHCs may interpolate data to map into the Trading schedule when necessary.

C. Item-Specific Instructions:

Worksheet-specific instructions are included within.

Glossary

API 2:	The benchmark price reference for coal imported into northwest Europe. It is calculated as an average of the Argus cost-insurance-freight (cif), Antwerp-Rotterdam-Amsterdam (ARA, major coal importing ports in northwest Europe) assessment and McCloskey's northwest European steam coal marker.
API 4:	The benchmark price reference for coal exported out of South Africa's Richards Bay terminal, it is used in physical and over-the-counter (OTC) contracts. Its value is calculated as the average of the Argus freight-on-board (fob) Richards Bay assessment and McCloskey's fob Richards Bay market.
ARS:	Auction Rate Security - Long term, variable rate bonds tied to short term interest rates. ARS have a long term nominal maturity with interest rates reset through a modified Dutch auction, at predetermined short term intervals.
BEL20:	The benchmark stock market index of Euronext Brussels. The index consists of a minimum of 10 and a maximum of 20 companies traded at the Brussels Stock Exchange.
bp:	Basis Point, 1/100th of 1%.
BSE Sensex Stock Index:	Bombay Stock Exchange (BSE), Bombay Exchange Sensitive Index (Sensex) - The benchmark index for BSE, is comprised of the 30 largest and most actively-traded stocks on the BSE.
CAC 40:	An index representing a capitalization-weighted measure of the 40 most significant values among the 100 highest market caps on the Euronext Paris. This index is a benchmark French stock market index.
Carry Value:	The amount of an investment as reflected in the consolidated financial statements prepared in accordance with GAAP.
CER:	Certified Emission Reduction - A type of emissions unit, or carbon credits, issued by the Clean Development Mechanism (CDM) Executive Board for emission reductions.
CDS:	Credit Default Swap - A swap designed to transfer the credit exposure of fixed income products between parties. The buyer of the credit swap receives credit protection, whereas the seller of the swap guarantees the credit worthiness of the product.
CMO:	Collateralized Mortgage Obligation - A type of mortgage backed that represent claims to specific cash flows from large pools of home mortgages. The streams of principal and interest payments on the mortgages are distributed to the different classes of CMO interests, known as tranches. Each tranche may have different principal balances, coupon rates, prepayments risks, and maturity dates.
CS01:	The sensitivity of the portfolio to 1 bp adjustment to credit spreads.
CVA:	Credit Valuation Adjustment - The market value of the credit risk due to any failure of the counterparty to deliver.
DAX:	A blue chip stock market index consisting of 30 major German companies trading on the Frankfurt Stock Exchange. DAX measures the performance of the Prime Stand's 30 largest German companies in terms of order book volume and market capitalization.
Delta:	The expected change in the value of a derivative for each dollar change in the price of the underlying asset.
DV01:	The dollar value (DV) impact on the value of an asset resulting from a one basis point parallel shift downward in interest rates.
EUA/ETS:	European Union Emissions Trading System - Cap and trade emission allowances in the European Union. Companies can buy and sell from each other as needed.
FTSE BURSA MALAY Top 100:	An index comprised of the FTSE Bursa Malaysia Kuala Lumpur Composite Index (KLCI) and the FTSE Bursa Malaysia Mid 70 index.
FTSE MIB:	The benchmark stock market index for the Borsa Italiana, the Italian national stock exchange. The index consists of the 40 most-traded stock classes on the exchange.
FTSE 100:	An index of the 100 most highly capitalized U.K. companies listed on the London Stock Exchange. The index is maintained by the FTSE Group, an independent company jointly owned by the Financial Times and the London Stock Exchange.

Glossary

Gamma:	The expected change in delta exposure for a +1% relative change in the price of the underlying entity. Gamma is used to gauge the sensitivity of a derivative position to a price change in the underlying reference security or portfolio. A large positive gamma can serve to magnify gains and cushion losses.
GICS:	Global Industry Classification Standard - An industry taxonomy developed by MSCI and Standard & Poor's for use by the global financial community.
HY:	High Yield - Bonds rated below investment grade (below BBB). Because these bonds have a higher risk of default, they have higher yields than better quality bonds.
IBEX 35:	Iberia Index - The benchmark stock market index of the Bolsa de Madrid, Spain's principal stock exchange. It is a market capitalization weighted index comprising 35 most liquid Spanish stocks traded in the Madrid Stock Exchange General Index.
IG:	Investment Grade - Bonds that are rated BBB or above.
iTraxx:	A family of credit default swap index products covering regions of Europe, Australia, Japan and Asia Ex-Japan.
LATAM:	An abbreviation for Latin America.
LCDX:	A North American loan credit default swap index. LCDX consists of 100 reference entities, referencing first lien loans listed on the Markit Syndicated Secured List.
LPG:	Liquified Petroleum Gas (LPG) is a flammable mixture of hydrocarbon gases used as a fuel in heating appliances and vehicles.
LIBOR:	London Interbank Offered Rate - An interest rate at which banks can borrow funds from other banks in the London interbank market. LIBOR is derived from a filtered average of the world's most creditworthy banks' interbank deposit rates for larger loans with maturities between overnight and one full year.
Lognormal Vega:	The expected change in the value of an option when the option's implied volatility increases by 1%, i.e. goes from 25% to 26%.
MBS:	Mortgage Backed Securities - Debt obligations that represent claims to the cash flows from pools of mortgage loans, most commonly on residential property. Mortgage loans are purchased from banks, mortgage companies, and other originators and then assembled into pools by a governmental, quasi-governmental, or private entities. These entities then issue securities that represent claims on the principal and interest payments made by borrowers on the loans in the pool.
MENA:	An abbreviation for Middle East and North Africa.
MV:	An abbreviation for market value.
NAICS:	North American Industry Classification System - The standard used by Federal statistical agencies in classifying business establishments for the purpose of collecting, analyzing, and publishing statistical data related to the U.S. business economy.
Normal Vega	The expected change in the value of an option when the volatility of **the security underlying the option** increases by 1%, i.e. goes from 25% to 26%.
NSE S&P CNX Nifty Index:	National Stock Exchange of India (NSE) - The leading index for large companies on the NSE. The index comprises of 50 well-diversified stock index accounting for 23 different sectors of the economy.
NZX ALL:	An index comprises all domestic equity securities listed on the New Zealand Stock Exchange (NZX) Market, with weighting by free float market capitalization.
OAS:	Option Adjusted Spread - A measurement tool for evaluating price differences between similar products with different embedded options. A larger OAS implies a greater return for greater risks.
OMX Copenhagen 20:	Top-tier stock market index for the Copenhagen Stock Exchange. It is a market value weighted index that consists of the 20 most-traded stock classes.

Glossary

Private Equity:	Private Equity includes all equity related investments such as common, preferred, and convertible securities. This includes investments made on a principal basis in stand alone companies, real estate, general and limited partnership interests and hedge funds, including seed capital invested in hedge or mutual funds.
PSI 20:	Portuguese Stock Index - A benchmark stock market index of companies that trade on Euronext Lisbon, the main stock exchange of Portugal.
Santiago Stock Exchange IPSA:	Indices de Precio Selectivo de Acciones (IPSA) is a stock market index comprised of the 40 stocks with the highest average annual trading volume on the Santiago Stock Exchange of Chile.
S&P/ASX 200:	A market-capitalization weighted stock market index of Australian stocks listed on the Australian Securities Exchange.
S&P/TSX Composite Index:	An index comprising of largest companies on the Toronto Stock Exchange (TSX) as measured by market capitalization. This index includes 70% of market capitalization of all Canadian-based companies listed on the TSX.
TIBOR:	Tokyo Interbank Offered Rate - A daily reference rate based on the interest rates at which banks offer to lend unsecured funds to other banks in the Japanese interbank market.
TLGP:	Any securities whose payment is guaranteed under the FDIC's TLGP (Temporary Liquidity Guarantee Program).
TOPIX:	A stock market index for the Tokyo Stock Exchange in Japan. TOPIX tracks all domestic companies of the exchange's First Section, which is comprised of large companies in the exchange.
Unfunded Commitments:	Funds pledged for investment but not yet drawn upon.
Vega:	The expected change in the value of an option when the option's implied volatility increases by 1%, i.e. goes from 25% to 26%. When not specified otherwise, vega denotes lognormal vega as opposed to normal vega.
VER:	Voluntary Emission Reductions/Verified Emission Reductions - A type of carbon offset exchanged in the OTC market for carbon credits.
Vol point:	A 1% absolute change in volatility, e.g. a change from 25% to 26%.
Whole Loan:	A mortgage loan which is sold in its entirety on a standalone basis rather than being pooled with other mortgages.
XO:	XO (Crossover) refers to the CDX.NA.XO CDX index, an index of CDS's that are at the crossover point between investment grade and junk (high yield).

Trading, PE & Other Fair Value Assets Schedule
Regional Groupings

Advanced Economies	Currency
Australia	AUD
Austria	EUR
Belgium	EUR
Canada	CAD
Denmark	DKK
Finland	EUR
France	EUR
Germany	EUR
Gibraltar	GIP
Greece	EUR
Guernsey	GGP
Ireland	EUR
Isle of Man	IMP
Italy	EUR
Japan	JPY
Jersey	JEP
Luxembourg	EUR
Monaco	EUR
Netherlands	EUR
New Zealand	NZD
Norway	NOK
Portugal	EUR
Spain	EUR
Sweden	SEK
Switzerland	CHF
United Kingdom	GBP
United States	USD
Virgin Islands (US)	USD
Virgin Islands (British)	USD

Emerging Europe	Currency
Albania	ALL
Andorra	EUR
Belarus	BYR
Bosnia and Herzegovina	BAM
Bulgaria	BGL
Croatia	HRK
Cyprus	EUR
Czech Republic	CZK
Estonia	EEK
Hungary	HUF
Iceland	ISK
Kosovo	EUR
Latvia	LVL
Liechtenstein	CHF
Lithuania	LTL
Macedonia	MKD
Malta	EUR
Moldova	MDL
Montenegro	EUR
Poland	PLN
Romania	ROL
Russia	RUB
San Marino	EUR
Serbia	RSD
Slovakia	EUR
Slovenia	EUR
Ukraine	UAH

Latin America & Caribbean	Currency
Antigua and Barbuda	XCD
Argentina	ARS
Bahamas	BSD
Barbados	BBD
Belize	BZD
Bermuda	BMD
Bolivia	BOB
Brazil	BRL
Cayman Islands	KYD
Chile	CLP
Colombia	COP
Costa Rica	CRC
Cuba	CUP
Dominica	XCD
Dominican Republic	DOP
Ecuador	ECS
El Salvador	USD
Grenada	XCD
Guatemala	GTQ
Guyana	GYD
Haiti	HTG
Honduras	HNL
Jamaica	JMD
Mexico	MXN
Nicaragua	NIO
Panama	PAB
Paraguay	PYG
Peru	PEN
Saint Kitts and Nevis	XCD
Saint Lucia	XCD
Saint Vincent and the Grenadines	XCD
Suriname	SRG
Trinidad and Tobago	TTD
Uruguay	UYU
Venezuela	VEF

Asia Ex-Japan	Currency
Bangladesh	BDT
Bhutan	BTN
Brunei	BND
Cambodia	KHR
China	CNY
Hong Kong	HKD
India	INR
Indonesia	IDR
Kazakhstan	KZT
Kyrgyzstan	KGS
Laos	LAK
Malaysia	MYR
Maldives	MVR
Mongolia	MNT
Myanmar	MMK
Nepal	NPR
North Korea	KPW
Philippines	PHP
Singapore	SGD
South Korea	KRW
Sri Lanka	LKR
Taiwan	TWD
Tajikistan	TJR
Thailand	THB
Turkmenistan	TMM
Uzbekistan	UZS
Vietnam	VND

Middle East & North Africa	Currency
Afghanistan	AFA
Algeria	DZD
Armenia	AMD
Azerbaijan	AZM
Bahrain	BHD
Egypt	EGP
Georgia	GEL
Iran	IRR
Iraq	IQD
Israel	ILS
Jordan	JOD
Kuwait	KWD
Lebanon	LBP
Libya	LYD
Morocco	MAD
Oman	OMR
Pakistan	PKR
Qatar	QAR
Saudi Arabia	SAR
Somalia	SOS
Syria	SYP
Tunisia	TND
Turkey	TRY
United Arab Emirates	AED
Yemen	YER

Sub-Saharan Africa	Currency
Angola	AOA
Benin	XOF
Botswana	BWP
Burkina Faso	XOF
Burundi	BIF
Cameroon	XAF
Cape Verde	CVE
Central African Republic	XAF
Chad	XAF
Congo-Brazzaville	XAF
Comoros	KMF
Cote d'Ivoire	XOF
Democratic Republic of the Congo	CDF
Djibouti	DJF
Equatorial Guinea	GQE
Eritrea	ERN
Ethiopia	ETB
Gabon	XAF
Gambia	GMD
Ghana	GHC
Guinea	GNF
Guinea-Bissau	XOF
Kenya	KES
Lesotho	LSL
Liberia	LRD
Madagascar	MGF
Malawi	MWK
Mali	XOF
Mauritania	MRO
Mauritius	MUR
Mozambique	MZM
Namibia	NAD
Niger	XOF
Nigeria	NGN
Republic of the Congo	XAF
Rwanda	RWF
Senegal	XOF
Seychelles	SCR
Sierra Leone	SLL
South Africa	ZAR
Sudan	SDG
Swaziland	SZL
Tanzania	TZS
Togo	XOF
Uganda	UGX
Zambia	ZMK
Zimbabwe	USD

Trading, PE & Other Fair Value Assets Schedule
Equity by Geography Version **1**

Complete either version 1 or version 2 but not both.

Firm Name

Effective date:
Submission Date:

Country	Delta ($MM)	Gamma ($MM / +1%)	Vega ($MM / +1 vol pt)	Profit/(Loss) from % Change in Country Equity Prices ($MM)											Vega ($MM / +1 vol pt)														Error Check
				-50%	-40%	-30%	-20%	-10%	0%	10%	20%	30%	40%	50%	Total	1M	3M	6M	9M	1Y	2Y	3Y	5Y	7Y	10Y	15Y	20Y	30Y	
Australia									$0						0.0														0.00
Austria									$0						0.0														0.00
Belgium									$0						0.0														0.00
Canada									$0						0.0														0.00
Denmark									$0						0.0														0.00
Finland									$0						0.0														0.00
France									$0						0.0														0.00
Germany									$0						0.0														0.00
Greece									$0						0.0														0.00
Ireland									$0						0.0														0.00
Italy									$0						0.0														0.00
Japan									$0						0.0														0.00
Netherlands									$0						0.0														0.00
New Zealand									$0						0.0														0.00
Norway									$0						0.0														0.00
Portugal									$0						0.0														0.00
Spain									$0						0.0														0.00
Sweden									$0						0.0														0.00
Switzerland									$0						0.0														0.00
United Kingdom									$0						0.0														0.00
United States									$0						0.0														0.00
Euro Stoxx 50 Index									$0						0.0														0.00
Stoxx Europe 600 Index									$0						0.0														0.00
Other Cross-Country Indices									$0						0.0														0.00
Other Advanced Economies									$0						0.0														0.00
Advanced Economies Total	$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
Bulgaria									$0						0.0														0.00
Czech Republic									$0						0.0														0.00
Hungary									$0						0.0														0.00
Poland									$0						0.0														0.00
Russia									$0						0.0														0.00
Ukraine									$0						0.0														0.00
MSCI EM Eastern Europe									$0						0.0														0.00
Other Cross-Country Indices									$0						0.0														0.00
Other Emerging Europe									$0						0.0														0.00
Emerging Europe Total	$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.00
Argentina									$0						0.0														0.00
Brazil									$0						0.0														0.00
Chile									$0						0.0														0.00
Mexico									$0						0.0														0.00
MSCI EM Latin America Index									$0						0.0														0.00
Other Cross-Country Indices									$0						0.0														0.00
Other Latam & Caribbean									$0						0.0														0.00
Latam & Caribbean Total	$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
China									$0						0.0														0.00
Hong Kong									$0						0.0														0.00
India									$0						0.0														0.00
Indonesia									$0						0.0														0.00
Malaysia									$0						0.0														0.00
Philippines									$0						0.0														0.00
Singapore									$0						0.0														0.00
South Korea									$0						0.0														0.00
Taiwan									$0						0.0														0.00
MSCI EM Asia Index									$0						0.0														0.00
Other Cross-Country Indices									$0						0.0														0.00
Other Asia Ex-Japan									$0						0.0														0.00
Asia Ex-Japan Total	$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
Israel									$0						0.0														0.00
Turkey									$0						0.0														0.00
Other Cross-Country Indices									$0						0.0														0.00
Other Middle East/N. Africa									$0						0.0														0.00
Middle East/N. Africa Total	$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
South Africa									$0						0.0														0.00
Other Cross-Country Indices									$0						0.0														0.00
Other Sub-Saharan Africa									$0						0.0														0.00
Sub-Saharan Africa Total	$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
MSCI All Country World Index (ACWI)									$0						0.0														0.00
MSCI EAFE Index									$0						0.0														0.00
MSCI EM Index									$0						0.0														0.00
MSCI EMEA Index									$0						0.0														0.00
MSCI World Index									$0						0.0														0.00
Other Cross-Country Indices									$0						0.0														0.00
Other Total	$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
GLOBAL TOTAL									$0						0.0														0.00

General:

For definitions of the "Other" categories in each section, reference the *Regional Groupings* worksheet. For example, "Other Advanced Economies" would include entries for any Advanced Economy country (as defined on the *Regional Groupings* worksheet) that is not explicitly listed in the Advanced Economies section of this worksheet. This Other Advanced Economies row would also include aggregated exposures from explicitly listed countries where the exposures fall below minimal thresholds specified below.

Note that each regional section has a row for cross-country indices, e.g. the Euro Stoxx indices, which may be used if firms have difficulty decomposing sensitivities by country.

The Global Total row is deliberately left as an input because in some sections, such as the Profit/(Loss) section, the global total will not in general be equal to the sum of the individual country rows.

Vega should be reported in absolute terms ($MM / +1 vol pt) regardless of whether relative or absolute vols were provided on the Equity Spot-Vol Grids worksheet.

Thresholds:

Sensitivities for countries in **Advanced Economies** for which the delta is less than $3mm may be aggregated and entered as a single entry on the "Other Advanced Economies" row.
For **other regions**, sensitivities for which the delta is less than $2mm may be aggregated and entered in the appropriate "Other" row for that region.

Spot Shocks:

The spot shocks listed in the green cells may be modified to fit what the firm has readily available. Spot shocks **must at a minimum span -35% to +25%**.
Additional columns for other shock %'s may be added, but must be added **in ascending order from left to right**. Unused columns should be left blank.

Tenors:

In the term structure section, please replace the tenor points shown in green with those the firm has available.
Insert additional term structure columns as needed. Unused columns should be left blank.

Trading, PE & Other Fair Value Assets Schedule
Equity by Geography Version **2**

Complete either version 1 or version 2 but not both.

Firm Name

Effective date:
Submission Date:

Country/Index Description	Ticker	Delta ($MM)	Gamma ($MM / +1%)	Vega ($MM / +1 vol pt)	Profit/(Loss) from % Change in Country Equity Prices ($MM) -35%	-30%	-25%	-20%	-15%	-10%	0%	10%	15%	20%	25%	Vega ($MM / +1 vol pt) Total	1M	3M	6M	9M	1Y	2Y	3Y	5Y	7Y	10Y	15Y	20Y	30Y	Error Check
S&P/ASX 200 Index	AS51										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Australia Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
Austrian Traded Index	ATX										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Austria Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
BEL20 Index	BEL20										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Belgium Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
S&P/TSX Composite Index	SPTSX										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Canada Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
OMX Copenhagen 20 Index	KFX										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Denmark Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
OMX Helsinki Index	HEX										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Finland Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
CAC 40 Index	CAC										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
France Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
DAX	DAX										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Germany Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
Athens Stock Exchange General Index	ASE										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Greece Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
Irish Stock Exchange General Index	ISEG										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Ireland Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
FTSE Italia All-Share Index	ITLMS										$0					0.0														0.00
FTSE MIB Index	FTSEMIB										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Italy Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
Nikkei 225 Index	NKY										$0					0.0														0.00
TOPIX Index	TPX										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Japan Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
Amsterdam Exchange Index	AEX										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Netherlands Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
New Zealand Exchange Ltd All Index	NZSE										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
New Zealand Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
Oslo Stock Exchange OBX Index	OBX										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Norway Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
PSI 20 Index	PSI20										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Portugal Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
IBEX 35 Index	IBEX										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Spain Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00

Trading, PE & Other Fair Value Assets Schedule
Equity by Geography Version **2**

Complete either version 1 or version 2 but not both.

Firm Name

Effective date:
Submission Date:

Country/Index Description	Ticker	Delta ($MM)	Gamma ($MM / +1%)	Vega ($MM / +1 vol pt)	Profit/(Loss) from % Change in Country Equity Prices ($MM) -35%	-30%	-25%	-20%	-15%	-10%	0%	10%	15%	20%	25%	Vega ($MM / +1 vol pt) Total	1M	3M	6M	9M	1Y	2Y	3Y	5Y	7Y	10Y	15Y	20Y	30Y	Error Check
OMX Stockholm 30 Index	OMX										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Sweden Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
Swiss Market Index	SMI										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Switzerland Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
FTSE 100	UKX										$0					0.0														0.00
FTSE All Share Index	ASX										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
United Kingdom Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
Dow Jones US Real Estate Index	DJUSRE										$0					0.0														0.00
S&P Midcap 400 Index	MID										$0					0.0														0.00
S&P500	SPX										$0					0.0														0.00
Russell 1000	RIY										$0					0.0														0.00
Russell 2000	RTY										$0					0.0														0.00
Russell 3000	RAY										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
United States Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
Euro Stoxx 50 Index	SX5E										$0					0.0														0.00
Euro Stoxx 50 Bank Index	SX7E										$0					0.0														0.00
Stoxx Europe 600 Index	SXXP										$0					0.0														0.00
Stoxx Europe 600 Bank Index	SX7P										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Other Advanced Economies Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
Advanced Economies Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
Prague Stock Exchange Index	PX										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Czech Republic Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
Budapest Stock Exchange Index	BUX										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Hungary Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
Warsaw WIG20 Stock Index	WIG20										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Poland Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
Russia RTS Stock Index	RTSI$										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Russia Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
Ukraine KAC-20 Stock Index	UKASW										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Ukraine Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
MSCI EM Eastern Europe	MXME										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Other Emerging Europe Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
Emerging Europe Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
Argentina Merval Index	MERVAL										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Argentina Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
Bovespa Brazil Index	IBOV										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Brazil Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
Santiago Stock Exchange IPSA Index	IPSA										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Chile Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
Mexican Bolsa IPC Index	MEXBOL										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00

Trading, PE & Other Fair Value Assets Schedule
Equity by Geography Version **2**

Complete either version 1 or version 2 but not both.

Firm Name

Effective date:
Submission Date:

Country/Index Description	Ticker	Delta ($MM)	Gamma ($MM / +1%)	Vega ($MM / +1 vol pt)	Profit/(Loss) from % Change in Country Equity Prices ($MM) -35%	-30%	-25%	-20%	-15%	-10%	0%	10%	15%	20%	25%	Vega ($MM / +1 vol pt) Total	1M	3M	6M	9M	1Y	2Y	3Y	5Y	7Y	10Y	15Y	20Y	30Y	Error Check
Mexico Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
MSCI EM Latin America Index	MXLA										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Other Latam & Caribbean Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
Latam & Caribbean Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
Shanghai SE Composite Index	SHCOMP										$0					0.0														0.00
FTSE Xinhua 50 Index	XIN50										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
China Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
Hang Seng Index	HSI										$0					0.0														0.00
Hang Seng China Enterprises Index	HSCEI										$0					0.0														0.00
Hang Seng China H-Financials Index	H-FIN										$0					0.0														0.00
Hang Seng Properties Index	HSP										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Hong Kong Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
BSE Sensex Stock Index	BSE										$0					0.0														0.00
NSE S&P CNX Nifty Index	NIFTY										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
India Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
Jakarta Composite Index	JCI										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Indonesia Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
FTSE BURSA MALAY Top 100	FBM100										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Malaysia Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
Philippines All Share Index	PASHR										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Philippines Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
FTSE ST All Share Index	FSTAS										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Singapore Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
KOSPI Index	KOSPI										$0					0.0														0.00
KOSPI 200 Index	KOSPI2										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
South Korea Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
Taiwan Stock Exchange Index	TWSE										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Taiwan Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
MSCI EM Asia Index	MXMS										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Other Asia Ex-Japan Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
Asia Ex-Japan Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
Tel Aviv 100 Index	TA-100										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Israel Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
Istanbul SE National 100 Index	XU100										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Turkey Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Other Middle East/N. Africa Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
Middle East/N. Africa Total		$0	0.0	0.0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.00
FTSE JSE Africa Stock Index	JALSH										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00

Trading, PE & Other Fair Value Assets Schedule
Equity by Geography Version **2**

Complete either version 1 or version 2 but not both.

Firm Name

Effective date:
Submission Date:

Country/Index Description	Ticker	Delta ($MM)	Gamma ($MM / +1%)	Vega ($MM / +1 vol pt)	Profit/(Loss) from % Change in Country Equity Prices ($MM) -35%	-30%	-25%	-20%	-15%	-10%	0%	10%	15%	20%	25%	Vega ($MM / +1 vol pt) Total	1M	3M	6M	9M	1Y	2Y	3Y	5Y	7Y	10Y	15Y	20Y	30Y	Error Check
South Africa Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Aggregate Non-Index Exposures											$0					0.0														0.00
Other Sub-Saharan Africa Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Sub-Saharan Africa Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
Cross-Region Indices	**Ticker**																													
MSCI All Country World Index (ACWI)	MXWD										$0					0.0														0.00
MSCI EAFE Index	MXEA										$0					0.0														0.00
MSCI EM Index	MXEF										$0					0.0														0.00
MSCI EMEA Index	MSEUEMEA										$0					0.0														0.00
MSCI World Index	MXWO										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Add additional indices here	Ticker										$0					0.0														0.00
Cross-Region Index Total		**$0**	**0.0**	**0.0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	0.00
GLOBAL TOTAL											**$0**					**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	0.00

General:

For definitions of the "Other" categories in each section, please see the *Regional Groupings* worksheet. For example, the "Other Asia Ex-Japan" section would include entries for any Asia Ex-Japan country (as defined on the *Regional Groupings* worksheet) that is not explicitly listed in the Asia Ex-Japan section of this worksheet.

Each subsection above has two green rows for entering additional indices that were not explicitly listed. Please insert additional rows above or below these green rows to the extent more space is needed to specify additional indices.

Vega should be entered here in absolute terms ($MM / +1 vol pt) regardless of whether relative or absolute vols were provided on the Equity Spot-Vol Grids worksheet.

Aggregation:

Single name exposures should be aggregated and entered in the row labeled "Aggregate Non-Index Exposures" for the relevant country or region.
Index exposures that fall below the thresholds listed below may also be aggregated. However, these aggregate exposures should be entered in one of the green rows for additional indices. In such cases the Country/Index description should be entered as "Miscellaneous Indices" and the Ticker should be left blank.

Thresholds:

Sensitivities for countries in **Advanced Economies** for which the delta is less than $3mm may be aggregated and entered as described above in the aggregation section.
For **other regions,** sensitivities for which the delta is less than $2mm may be aggregated and entered as described above in the aggregation section.

Spot Shocks:

The spot shocks listed in the green cells may be modified to fit what the firm has readily available, though **they must at a minimum span -35% to +25%**.
Additional columns for other shock %'s may be added, but must be added **in ascending order from left to right**. Unused columns should be left blank.

Tenors:

In the term structure section, please replace the tenor points shown in green with those the firm has available.
Insert additional term structure columns as needed. Unused columns should be left blank.

Trading, PE & Other Fair Value Assets Schedule
Dividends

Firm Name

Effective date:
Submission Date:

Profit/(Loss) from a -1% change in dividends ($MM)

Region	1Y	2Y	3Y	5Y	7Y	10Y	Unspecified Tenor	Total
US								$0.00
Europe								$0.00
Japan								$0.00
Other / Unspecified								$0.00
Total	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00

General:

Entries in the table above should represent the Profit/(Loss) in $MM that the firm would experience if dividend yields in the specified tenors were to decline by -1% in relative terms, i.e. drop from 3% to 2.97%.

Tenors:

In the term structure section, replace the tenor points shown in green with those the firm has available.
Insert additional term structure columns as needed. Unused columns should be left blank.
The unspecified tenor column is to be used only if the firm is unable to break out its dividend sensitivity by tenor.

Trading, PE & Other Fair Value Assets Schedule
Equity Spot-Vol Grid

Firm Name

Effective date:
Submission Date:

Please select how volatility changes are expressed: Absolute Shift in Vol Pts

Profit/(Loss) from changes in spot/vol ($MM)

		GLOBAL EQUITY % CHANGE IN SPOT VALUE							Vega post vol shock (at 0 spot shock) ($MM / +1 vol pt)
		-35%	-30%	-25%	-20%	-15%	-10%	0%	
ABS SHIFT IN VOL PTS	0							$0	
	5								
	10								

Delta post spot shock (at 0 vol shock) ($MM)

Check: $0.0000

Gamma post spot shock (at 0 vol shock) ($MM / +1%)

Check: $0.0000

Vega post spot shock (at 0 vol shock) ($MM / +1 vol pt)

Check: $0.0000

General:

In calculating the grid entries, shock the entire vol surface by the specified vol shock and shock all equity prices by the specified spot shock. Recalculate the value of all equity options under these conditions and compute the change in market value relative to current market value. This change in market value is what should be entered in the appropriate grid cells.

The three "check" fields compare the total delta, gamma and vega at 0% spot shock on this worksheet to the totals entered on the *Equity by Geography* worksheets and will indicate if there is a mismatch.

Spot/Volatility Shocks:

Vol shocks may be specified as either absolute moves in vol points or as a relative (%) change in volatility. Indicate in the green cell at the top center of the worksheet which volatility units are being provided.

The spot and volatility shocks listed in the green cells may be modified to fit what the firm has readily available.

Spot shocks must at a minumum range from 0% to -35%.
If volatility shocks are specified in terms of absolute moves, shocks must span at least 0 to +10 vol pts.
If volatility shocks are specified in terms of relative (%) moves, shocks must span at least 0 to +30%.

Additional rows and columns for other shock values may be added, but must be added **in ascending order from left to right (top to bottom)**. Unused rows and columns should be left blank.

Including zero, firms must provide a miniumum of 3 distinct postitive volatility shocks (rows) and 7 negative % spot shocks (columns).

Trading, PE & Other Fair Value Assets Schedule
FX Spot Sensitivities

Firm Name

Effective date:
Submission Date:

				<---------- Currency1 weakening against Currency2 -----							----- Currency1 strengthening against Currency2 ---------->					
		Delta	Gamma	$MM Profit/(Loss) From % Change in Spot Price in Currency2/Currency1												
Currency 1	**Currency 2**	**($MM)**	**($MM / +1%)**	**-30%**	**-25%**	**-20%**	**-15%**	**-10%**	**-5%**	**0%**	**5%**	**10%**	**15%**	**20%**	**25%**	**30%**
										$0						
										$0						
										$0					

Trading, PE & Other Fair Value Assets Schedule
FX Vega

Firm Name

Effective date:
Submission Date:

FX Lognormal Vega ($K / +1 vol pt)

Currency 1	Currency 2	1M	3M	6M	9M	1Y	2Y	3Y	5Y	7Y	10Y	15Y	20Y	30Y	Total
															$0.00
															$0.00
															$0.00

Trading, PE & Other Fair Value Assets Schedule
Rates DV01

Firm Name

Effective date:
Submission Date:

DV01 ($K / -1 bp)	MATURITY														$MM P/(L) from a Parallel Move in Rates (bps) [Excluding Instruments Shocked by MV]							
	1M	3M	6M	9M	1Y	2Y	3Y	5Y	7Y	10Y	15Y	20Y	30Y	Total	-200 bps	-100 bps	-50 bps	0 bps	+50 bps	+100 bps	+150 bps	+200 bps
AUD Directional Risks																						
Governments														0.00								
Swaps / Discounting Curve														0.00								
Instruments shocked by MV**														0.00								
Other														0.00								
Total Directional	0	0	0	0	0	0	0	0	0	0	0	0	0	0				$0				
AUD Basis Risks (Do not include the swap/discounting curve specified above)																						
OIS Basis														0.00								
1m Basis														0.00								
3m Basis														0.00								
6m Basis														0.00								
12m Basis														0.00								
Other Basis														0.00								
CAD Directional Risks																						
Governments														0.00								
Swaps / Discounting Curve														0.00								
Instruments shocked by MV**														0.00								
Other														0.00								
Total Directional	0	0	0	0	0	0	0	0	0	0	0	0	0	0				$0				
CAD Basis Risks (Do not include the swap/discounting curve specified above)																						
OIS Basis														0.00								
1m Basis														0.00								
3m Basis														0.00								
6m Basis														0.00								
12m Basis														0.00								
Other Basis														0.00								
CHF Directional Risks																						
Governments														0.00								
Swaps / Discounting Curve														0.00								
Instruments shocked by MV**														0.00								
Other														0.00								
Total Directional	0	0	0	0	0	0	0	0	0	0	0	0	0	0				$0				
CHF Basis Risks (Do not include the swap/discounting curve specified above)																						
OIS Basis														0.00								
1m Basis														0.00								
3m Basis														0.00								
6m Basis														0.00								
12m Basis														0.00								
Other Basis														0.00								
DKK Directional Risks																						
Governments														0.00								
Swaps / Discounting Curve														0.00								
Instruments shocked by MV**														0.00								
Other														0.00								
Total Directional	0	0	0	0	0	0	0	0	0	0	0	0	0	0				$0				
DKK Basis Risks (Do not include the swap/discounting curve specified above)																						
OIS Basis														0.00								
1m Basis														0.00								
3m Basis														0.00								
6m Basis														0.00								
12m Basis														0.00								
Other Basis														0.00								
EUR Directional Risks																						
Governments: Austria														0.00								
Governments: Belgium														0.00								
Governments: Finland														0.00								
Governments: France														0.00								
Governments: Germany														0.00								
Governments: Greece														0.00								
Governments: Ireland														0.00								
Governments: Italy														0.00								
Governments: Netherlands														0.00								
Governments: Portugal														0.00								
Governments: Spain														0.00								
Governments: Other														0.00								
Swaps / Discounting Curve														0.00								
Instruments shocked by MV**														0.00								
Other														0.00								
Total Directional	0	0	0	0	0	0	0	0	0	0	0	0	0	0				$0				
EUR Basis Risks (Do not include the swap/discounting curve specified above)																						
OIS Basis														0.00								
1m Basis														0.00								
3m Basis														0.00								
6m Basis														0.00								
12m Basis														0.00								
Other Basis														0.00								
GBP Directional Risks																						
Governments														0.00								
Swaps / Discounting Curve														0.00								
Instruments shocked by MV**														0.00								
Other														0.00								
Total Directional	0	0	0	0	0	0	0	0	0	0	0	0	0	0				$0				
GBP Basis Risks (Do not include the swap/discounting curve specified above)																						
OIS Basis														0.00								
1m Basis														0.00								
3m Basis														0.00								
6m Basis														0.00								
12m Basis														0.00								
Other Basis														0.00								
JPY Directional Risks																						
Governments														0.00								
Swaps / Discounting Curve														0.00								
Instruments shocked by MV**														0.00								
Other														0.00								
Total Directional	0	0	0	0	0	0	0	0	0	0	0	0	0	0				$0				
JPY Basis Risks (Do not include the swap/discounting curve specified above)																						
OIS Basis														0.00								
1m TIBOR Basis														0.00								
3m TIBOR Basis														0.00								
6m TIBOR Basis														0.00								
12m TIBOR Basis														0.00								
1m LIBOR Basis														0.00								
3m LIBOR Basis														0.00								
6m LIBOR Basis														0.00								
12m LIBOR Basis														0.00								
Other Basis														0.00								
NOK Directional Risks																						
Governments														0.00								
Swaps / Discounting Curve														0.00								
Instruments shocked by MV**														0.00								
Other														0.00								
Total Directional	0	0	0	0	0	0	0	0	0	0	0	0	0	0				$0				
NOK Basis Risks (Do not include the swap/discounting curve specified above)																						
OIS Basis														0.00								
1m Basis														0.00								
3m Basis														0.00								
6m Basis														0.00								
12m Basis														0.00								
Other Basis														0.00								
NZD Directional Risks																						
Governments														0.00								
Swaps / Discounting Curve														0.00								
Instruments shocked by MV**														0.00								
Other														0.00								
Total Directional	0	0	0	0	0	0	0	0	0	0	0	0	0	0				$0				
NZD Basis Risks (Do not include the swap/discounting curve specified above)																						

Trading, PE & Other Fair Value Assets Schedule
Rates DV01

Firm Name

Effective date:
Submission Date:

DV01 ($K / -1 bp)	MATURITY														$MM P/(L) from a Parallel Move in Rates (bps) [Excluding Instruments Shocked by MV]							
	1M	3M	6M	9M	1Y	2Y	3Y	5Y	7Y	10Y	15Y	20Y	30Y	Total	-200 bps	-100 bps	-50 bps	0 bps	+50 bps	+100 bps	+150 bps	+200 bps
OIS Basis														0.00								
1m Basis														0.00								
3m Basis														0.00								
6m Basis														0.00								
12m Basis														0.00								
Other Basis														0.00								
SEK Directional Risks																						
Governments														0.00								
Swaps / Discounting Curve														0.00								
Instruments shocked by MV**														0.00								
Other														0.00								
Total Directional	0	0	0	0	0	0	0	0	0	0	0	0	0	0				$0				
SEK Basis Risks (Do not include the swap/discounting curve specified above)																						
OIS Basis														0.00								
1m Basis														0.00								
3m Basis														0.00								
6m Basis														0.00								
12m Basis														0.00								
Other Basis														0.00								
USD Directional Risks																						
Governments														0.00								
Agencies														0.00								
Swaps / Discounting Curve														0.00								
Instruments shocked by MV**														0.00								
Other														0.00								
Total Directional	0	0	0	0	0	0	0	0	0	0	0	0	0	0				$0				
USD Basis Risks (Do not include the swap/discounting curve specified above)																						
Prime Basis														0.00								
CP Basis														0.00								
OIS Basis														0.00								
1m Basis														0.00								
3m Basis														0.00								
6m Basis														0.00								
12m Basis														0.00								
Other Basis														0.00								
Other Advanced Economies Directional Risks																						
Governments														0.00								
Swaps / Discounting Curve														0.00								
Instruments shocked by MV**														0.00								
Other														0.00								
Total Directional	0	0	0	0	0	0	0	0	0	0	0	0	0	0				$0				
Total Advanced Economies (Directional)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0
Directional Risks																						
BGN														0.00				$0				
CZK														0.00				$0				
HRK														0.00				$0				
HUF														0.00				$0				
PLN														0.00				$0				
RON														0.00				$0				
RUB														0.00				$0				
Other Emerging Europe														0.00				$0				
Total Emerging Europe	0	0	0	0	0	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0
Directional Risks																						
ARS														0.00				$0				
BRL														0.00				$0				
CLP														0.00				$0				
COP														0.00				$0				
MXN														0.00				$0				
PEN														0.00				$0				
VEF														0.00				$0				
Other Latam & Caribbean														0.00				$0				
Total Latam & Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0
Directional Risks																						
CNY														0.00				$0				
HKD														0.00				$0				
IDR														0.00				$0				
INR														0.00				$0				
KRW														0.00				$0				
MYR														0.00				$0				
PHP														0.00				$0				
SGD														0.00				$0				
THB														0.00				$0				
TWD														0.00				$0				
Other Asia Ex-Japan														0.00				$0				
Total Asia Ex-Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0
Directional Risks																						
ILS														0.00				$0				
TRY														0.00				$0				
Other Middle East/Africa														0.00				$0				
Total Middle East/N. Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0
Directional Risks																						
ZAR														0.00				$0				
Other Sub-Saharan Africa														0.00				$0				
Total Sub-Saharan Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0
GLOBAL TOTAL DIRECTIONAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	$0	$0	$0	$0	$0	$0	$0	$0

General:

For definitions of the "Other" categories in each section, reference the *Regional Groupings* worksheet. For example, "Other Asia Ex-Japan" would include entries for any Asia Ex-Japan currency (as defined on the *Regional Groupings* worksheet) that is not explicitly listed in the Asia Ex-Japan section of this worksheet. This Other Asia Ex-Japan row would also include aggregated exposures from explicitly listed currencies where the exposures fall below minimal thresholds specified below.

****DV01s of instruments shocked by market value (MV) such as securitized products, ARS, Loans and Loan indices must be entered in aggregate on the "Instruments shocked by Market Value" row for the appropriate currency.**
DV01s for these instruments are explicitly kept separate so that we can have an accurate picture of total DV01, but prevent double shocking of these instruments by Market Value as well as by DV01.

Entries on this sheet should include ALL products with interest rate sensitivities including those such as munis, agencies and ARS for which DV01s are also requested elsewhere in this schedule.
DV01 for Munis and Corporates should be included in the Swaps / Discounting Curve line for the appropriate currency.
USD Agency DV01 must be entered in the USD Directional Risks Section - Agencies line. The total DV01 for this line should equal the total DV01 line on the Agencies tab of this workbook.

Examples:

Example 1: Consider a 5 year receive fixed swap versus 6-month LIBOR, where the standard curve is 3 month LIBOR. The DV01 of the fixed side and the first fixing would appear in the **Swaps / Discounting Curve row as a positive directional risk number**. The DV01 of the 0.5Y by 5Y year basis swap would appear in the 6m row as a positive number as well since a 1 bp drop in that curve would be beneficial. Note that this would correspond to a -1 bp change in x, where x is the spread in the 6m vs. 3m + x basis swap.

Example 2: 3 year basis swap in which the bank pays 1m LIBOR + 10 bps vs. 3m LIBOR, where the standard curve is 3 month LIBOR. The initial 1m and 3m fixings would appear in the **Swaps / Discounting Curve line as a directional risk number**. The remaining 1m by 3Y basis swap would appear in the 1m line as a positive number. Note that this would correspond to a +1 bp change in x, where x is the spread in the 3m vs. 1m + x basis swap.

Profit/(Loss) Section:

The shock entries listed in the green cells may be modified to fit what the firm has readily available.
Additional columns for other shock %'s may be added, but must be added **in ascending order from left to right**. Unused columns should be left blank.
Cap rates at zero when calculating the Profit/(Loss) from negative rate shocks (i.e. assume rates cannot become negative).
In computing Profit/(Loss), assume normal volatility does not change.
Do not include instruments shocked by market value (MV) in computing the Profit/(Loss) points.

Tenors:

In the term structure section, replace the tenor points shown in green with those the firm has available.
Insert additional term structure columns as needed. Unused columns should be left blank.

Trading, PE & Other Fair Value Assets Schedule
Rates Vega

Firm Name

Effective date:
Submission Date:

Select the vega convention being used: Normal
Specify the units in which vega is expressed: $mm / +10% relative change

Interest Rate Normal Vegas ($mm / +10% relative change)

AUD

EXPIRY \ MATURITY	1M	3M	6M	9M	1Y	2Y	3Y	5Y	7Y	10Y	15Y	20Y	30Y	Total
1M														0.00
3M														0.00
6M														0.00
9M														0.00
1Y														0.00
2Y														0.00
3Y														0.00
5Y														0.00
7Y														0.00
10Y														0.00
15Y														0.00
20Y														0.00
30Y														0.00
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

EUR

EXPIRY														
1M														0.00
3M														0.00
6M														0.00
9M														0.00
1Y														0.00
2Y														0.00
3Y														0.00
5Y														0.00
7Y														0.00
10Y														0.00
15Y														0.00
20Y														0.00
30Y														0.00
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

GBP

EXPIRY														
1M														0.00
3M														0.00
6M														0.00
9M														0.00
1Y														0.00
2Y														0.00
3Y														0.00
5Y														0.00
7Y														0.00
10Y														0.00
15Y														0.00
20Y														0.00
30Y														0.00
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

JPY

EXPIRY														
1M														0.00
3M														0.00
6M														0.00
9M														0.00
1Y														0.00
2Y														0.00
3Y														0.00
5Y														0.00
7Y														0.00
10Y														0.00
15Y														0.00
20Y														0.00
30Y														0.00
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

USD

EXPIRY														
1M														0.00
3M														0.00
6M														0.00
9M														0.00
1Y														0.00
2Y														0.00
3Y														0.00
5Y														0.00
7Y														0.00
10Y														0.00
15Y														0.00
20Y														0.00
30Y														0.00
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

US MBS Vega

Other Advanced Economies

EXPIRY														
1M														0.00
3M														0.00
6M														0.00
9M														0.00
1Y														0.00
2Y														0.00
3Y														0.00
5Y														0.00
7Y														0.00
10Y														0.00
15Y														0.00
20Y														0.00
30Y														0.00
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Trading, PE & Other Fair Value Assets Schedule
Rates Vega

Firm Name

Effective date:
Submission Date:

Select the vega convention being used: Normal
Specify the units in which vega is expressed: $mm / +10% relative change

Interest Rate Normal Vegas ($mm / +10% relative change)

Total Emerging Europe

EXPIRY	MATURITY 1M	3M	6M	9M	1Y	2Y	3Y	5Y	7Y	10Y	15Y	20Y	30Y	Total
1M														0.00
3M														0.00
6M														0.00
9M														0.00
1Y														0.00
2Y														0.00
3Y														0.00
5Y														0.00
7Y														0.00
10Y														0.00
15Y														0.00
20Y														0.00
30Y														0.00
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Total Latam & Caribbean

EXPIRY	1M	3M	6M	9M	1Y	2Y	3Y	5Y	7Y	10Y	15Y	20Y	30Y	Total
1M														0.00
3M														0.00
6M														0.00
9M														0.00
1Y														0.00
2Y														0.00
3Y														0.00
5Y														0.00
7Y														0.00
10Y														0.00
15Y														0.00
20Y														0.00
30Y														0.00
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Total Asia Ex-Japan

EXPIRY	1M	3M	6M	9M	1Y	2Y	3Y	5Y	7Y	10Y	15Y	20Y	30Y	Total
1M														0.00
3M														0.00
6M														0.00
9M														0.00
1Y														0.00
2Y														0.00
3Y														0.00
5Y														0.00
7Y														0.00
10Y														0.00
15Y														0.00
20Y														0.00
30Y														0.00
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Total ME/N. Africa

EXPIRY	1M	3M	6M	9M	1Y	2Y	3Y	5Y	7Y	10Y	15Y	20Y	30Y	Total
1M														0.00
3M														0.00
6M														0.00
9M														0.00
1Y														0.00
2Y														0.00
3Y														0.00
5Y														0.00
7Y														0.00
10Y														0.00
15Y														0.00
20Y														0.00
30Y														0.00
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Total Sub-Saharan Africa

EXPIRY	1M	3M	6M	9M	1Y	2Y	3Y	5Y	7Y	10Y	15Y	20Y	30Y	Total
1M														0.00
3M														0.00
6M														0.00
9M														0.00
1Y														0.00
2Y														0.00
3Y														0.00
5Y														0.00
7Y														0.00
10Y														0.00
15Y														0.00
20Y														0.00
30Y														0.00
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

General:

For definitions of the "Other" categories in each section, reference the *Regional Groupings* worksheet. For example, the "Other Advanced Economies" section should include entries for any Advanced Economy country (as defined on the *Regional Groupings* worksheet), when the currency is not explicitly listed on this worksheet.

Similarly, the Totals sections, such as Total Emerging Europe, should contain the summation of the vegas across all the currencies when issuing countries are defined as Emerging Europe on the *Regional Groupings* worksheet.

Specify in the green cells at the top of the worksheet whether the vegas provided are normal or lognormal and whether the units are $MM / +10% relative move or $MM / +100 bps absolute move.

Tenors:

In the term structure section, replace the tenor points shown in green with those the firm has available.
Insert additional term structure rows and columns as needed. Unused rows and columns should be left blank.

Trading, PE & Other Fair Value Assets Schedule
Other Rates

Firm Name

Effective date:
Submission Date:

Inflation Delta ($K / +1 bp)

	MATURITY													
Currency	**1M**	**3M**	**6M**	**9M**	**1Y**	**2Y**	**3Y**	**5Y**	**7Y**	**10Y**	**15Y**	**20Y**	**30Y**	**Total**
AUD														**0.00**
EUR														**0.00**
GBP														**0.00**
JPY														**0.00**
USD														**0.00**
Other														**0.00**
Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Cross-Currency vs. USD Basis ($K / +1 bp)

(+1 bp parallel move in curve relative to base curve)

	MATURITY													
Currency	**1M**	**3M**	**6M**	**9M**	**1Y**	**2Y**	**3Y**	**5Y**	**7Y**	**10Y**	**15Y**	**20Y**	**30Y**	**Total**
AUD														**0.00**
EUR														**0.00**
GBP														**0.00**
JPY														**0.00**
Other														**0.00**
Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

General:

Cross-Currency vs. USD basis is defined as USD vs. CCY + x Basis Swap ($K).

Tenors:

In the term structure section,replace the tenor points shown in green with those the firm has available.
Insert additional term structure columns as needed. Unused columns should be left blank.

Trading, PE & Other Fair Value Assets Schedule
Energy

Firm Name

Effective date:
Submission Date:

Delta ($MM)

	OIL PRODUCTS																			
	CRUDE OIL									OTHER OIL PRODUCTS										
	Brent	Dubai Fateh	Maya	Tapis	WTI	OMAN	Other Sour Crude	Other Sweet Crude	Unspecified Crude	Diesel	Fuel Oil	Heating Oil	Naptha	Ethanol	LPG	Jet Fuel	Gas Oils	Gasoline	Other Oil Products	Total Oil Products
Spot																				$0
Sep-2011																				$0
Oct-2011																				$0
Nov-2011																				$0
Dec-2011																				$0
Jan-2012																				$0
Feb-2012																				$0
Mar-2012																				$0
Apr-2012																				$0
May-2012																				$0
Jun-2012																				$0
Jul-2012																				$0
Aug-2012																				$0
Sep-2012																				$0
Oct-2012																				$0
Nov-2012																				$0
Dec-2012																				$0
Jan-2013																				$0
Feb-2013																				$0
Mar-2013																				$0
Apr-2013																				$0
May-2013																				$0
Jun-2013																				$0
Jul-2013																				$0
Aug-2013																				$0
Sep-2013																				$0
Oct-2013																				$0
Nov-2013																				$0
Dec-2013																				$0
Calendar 2014																				$0
Calendar 2015																				$0
Calendar 2016																				$0
Calendar 2017																				$0
Calendar 2018																				$0
Calendar 2019																				$0
Calendar 2020																				$0
2021 thru 2026																				$0
2027 thru 2032																				$0
2033+																				$0
Total Delta	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Gamma ($MM / +1%)

Total Gamma																				0

Vega ($MM / +1 vol pt)

Total Vega																				0

General:

Diversified Commodities exposures should be broken out into component Energy, Metals, and Ags/Softs components and entered on these specific worksheets.

Delta for commodities is defined as dollarized delta exposure in ($MM).

Deltas need only be entered for current and future months. Do not enter data for months that have already passed.

"Total Gamma" is the unweighted sum of gammas across all tenors for each product. Similarly, "Total Vega" is the unweighted sum of the vegas across all tenors for each product.

Vega should be entered here in absolute terms ($MM / +1 vol pt) regardless of whether relative or absolute vols were provided on the *Commodity Spot-Vol Grids* worksheet.

Trading, PE & Other Fair Value Asse
Energy

Firm Name

Delta ($MM)

	NATURAL GAS														
	US							Europe					Canada	Other Regions	Total NatGas
	Gulf Coast	MidCont	NE	Rockies	West	NYMEX	Other US	UK	Dutch	French	German	Other Europe			
Spot															$0
Sep-2011															$0
Oct-2011															$0
Nov-2011															$0
Dec-2011															$0
Jan-2012															$0
Feb-2012															$0
Mar-2012															$0
Apr-2012															$0
May-2012															$0
Jun-2012															$0
Jul-2012															$0
Aug-2012															$0
Sep-2012															$0
Oct-2012															$0
Nov-2012															$0
Dec-2012															$0
Jan-2013															$0
Feb-2013															$0
Mar-2013															$0
Apr-2013															$0
May-2013															$0
Jun-2013															$0
Jul-2013															$0
Aug-2013															$0
Sep-2013															$0
Oct-2013															$0
Nov-2013															$0
Dec-2013															$0
Calendar 2014															$0
Calendar 2015															$0
Calendar 2016															$0
Calendar 2017															$0
Calendar 2018															$0
Calendar 2019															$0
Calendar 2020															$0
2021 thru 2026															$0
2027 thru 2032															$0
2033+															$0
Total Delta	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

	POWER														
	US						Europe							Other Regions	
	Ercot	Midwest	North East	NYISO	West	Other US	Nordpool	Benelux	UK	Germany	France	Italy	Other Europe		Total Power
Spot															$0
Sep-2011															$0
Oct-2011															$0
Nov-2011															$0
Dec-2011															$0
Jan-2012															$0
Feb-2012															$0
Mar-2012															$0
Apr-2012															$0
May-2012															$0
Jun-2012															$0
Jul-2012															$0
Aug-2012															$0
Sep-2012															$0
Oct-2012															$0
Nov-2012															$0
Dec-2012															$0
Jan-2013															$0
Feb-2013															$0
Mar-2013															$0
Apr-2013															$0
May-2013															$0
Jun-2013															$0
Jul-2013															$0
Aug-2013															$0
Sep-2013															$0
Oct-2013															$0
Nov-2013															$0
Dec-2013															$0
Calendar 2014															$0
Calendar 2015															$0
Calendar 2016															$0
Calendar 2017															$0
Calendar 2018															$0
Calendar 2019															$0
Calendar 2020															$0
2021 thru 2026															$0
2027 thru 2032															$0
2033+															$0
Total Delta	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Gamma ($MM / +1%)

Total Gamma														0	

Vega ($MM / +1 vol pt)

Total Vega														0	

Trading, PE & Other Fair Value Asse
Energy

Effective date:
Submission Date:

Delta ($MM)

	OTHER ENERGY													
	Emissions				Coal				Dry Freight					
	EUA/ETS	CER	VER	Other	ARA /API2	Richards Bay / API4	Indonesia	Other Regions	Baltic Dry Index	Other Freight	Structured Products	Other / Unspecified Energy	Total Other Energy	Total Energy
Spot													$0	$0
Sep-2011													$0	$0
Oct-2011													$0	$0
Nov-2011													$0	$0
Dec-2011													$0	$0
Jan-2012													$0	$0
Feb-2012													$0	$0
Mar-2012													$0	$0
Apr-2012													$0	$0
May-2012													$0	$0
Jun-2012													$0	$0
Jul-2012													$0	$0
Aug-2012													$0	$0
Sep-2012													$0	$0
Oct-2012													$0	$0
Nov-2012													$0	$0
Dec-2012													$0	$0
Jan-2013													$0	$0
Feb-2013													$0	$0
Mar-2013													$0	$0
Apr-2013													$0	$0
May-2013													$0	$0
Jun-2013													$0	$0
Jul-2013													$0	$0
Aug-2013													$0	$0
Sep-2013													$0	$0
Oct-2013													$0	$0
Nov-2013													$0	$0
Dec-2013													$0	$0
Calendar 2014													$0	$0
Calendar 2015													$0	$0
Calendar 2016													$0	$0
Calendar 2017													$0	$0
Calendar 2018													$0	$0
Calendar 2019													$0	$0
Calendar 2020													$0	$0
2021 thru 2026													$0	$0
2027 thru 2032													$0	$0
2033+													$0	$0
Total Delta	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Gamma ($MM / +1%)

Total Gamma													0	0

Vega ($MM / +1 vol pt)

Total Vega													0	0

Trading, PE & Other Fair Value Assets Schedule
Metals

Firm Name

Effective date:
Submission Date:

Delta ($MM)

	PRECIOUS METALS						BASE METALS												
	Gold	Silver	Palladium	Platinum	Other Precious Metals	Total Precious Metals	Aluminum (Primary)	Aluminum (Alloy)	Copper	Iron	Lead	Nickel	Tin	Uranium	Zinc	Other Base Metals	Total Base Metals	Other / Unspecified Metals	Total Metals
Spot						$0											$0		$0
Sep-2011						$0											$0		$0
Oct-2011						$0											$0		$0
Nov-2011						$0											$0		$0
Dec-2011						$0											$0		$0
Jan-2012						$0											$0		$0
Feb-2012						$0											$0		$0
Mar-2012						$0											$0		$0
Apr-2012						$0											$0		$0
May-2012						$0											$0		$0
Jun-2012						$0											$0		$0
Jul-2012						$0											$0		$0
Aug-2012						$0											$0		$0
Sep-2012						$0											$0		$0
Oct-2012						$0											$0		$0
Nov-2012						$0											$0		$0
Dec-2012						$0											$0		$0
Jan-2013						$0											$0		$0
Feb-2013						$0											$0		$0
Mar-2013						$0											$0		$0
Apr-2013						$0											$0		$0
May-2013						$0											$0		$0
Jun-2013						$0											$0		$0
Jul-2013						$0											$0		$0
Aug-2013						$0											$0		$0
Sep-2013						$0											$0		$0
Oct-2013						$0											$0		$0
Nov-2013						$0											$0		$0
Dec-2013						$0											$0		$0
Calendar 2014						$0											$0		$0
Calendar 2015						$0											$0		$0
Calendar 2016						$0											$0		$0
Calendar 2017						$0											$0		$0
Calendar 2018						$0											$0		$0
Calendar 2019						$0											$0		$0
Calendar 2020						$0											$0		$0
2021 thru 2026						$0											$0		$0
2027 thru 2032						$0											$0		$0
2033+						$0											$0		$0
Total Delta	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Total Gamma

Total Gamma						0											0		0

Total Vega

Total Vega						0											0		0

General:

Diversified Commodities exposures should be broken out into component Energy, Metals, and Ags/Softs components and entered on these specific worksheets.

Delta for commodities is defined as dollarized delta exposure in ($MM).

Deltas need only be entered for current and future months. Do not enter data for months that have already passed.

"Total Gamma" is the unweighted sum of gammas across all tenors for each product. Similarly, "Total Vega" is the unweighted sum of the vegas across all tenors for each product.

Vega should be recorded in absolute terms ($MM / +1 vol pt) regardless of whether relative or absolute vols were provided on the *Commodity Spot-Vol Grids* worksheet.

Trading, PE & Other Fair Value Assets Schedule
Ags & Softs

Firm Name

Effective date:
Submission Date:

Delta ($MM)

	Cocoa	Coffee	Corn	Cotton	Cattle	Lean Hogs	Livestock	Lumber	Palm Oil	Rapeseed	Soybeans	Soymeal	Soybean Oil	Sugar	Wheat	Other / Unspecified Ags/Softs	Total
Spot																	$0
Sep-2011																	$0
Oct-2011																	$0
Nov-2011																	$0
Dec-2011																	$0
Jan-2012																	$0
Feb-2012																	$0
Mar-2012																	$0
Apr-2012																	$0
May-2012																	$0
Jun-2012																	$0
Jul-2012																	$0
Aug-2012																	$0
Sep-2012																	$0
Oct-2012																	$0
Nov-2012																	$0
Dec-2012																	$0
Jan-2013																	$0
Feb-2013																	$0
Mar-2013																	$0
Apr-2013																	$0
May-2013																	$0
Jun-2013																	$0
Jul-2013																	$0
Aug-2013																	$0
Sep-2013																	$0
Oct-2013																	$0
Nov-2013																	$0
Dec-2013																	$0
Calendar 2014																	$0
Calendar 2015																	$0
Calendar 2016																	$0
Calendar 2017																	$0
Calendar 2018																	$0
Calendar 2019																	$0
Calendar 2020																	$0
2021 thru 2026																	$0
2027 thru 2032																	$0
2033+																	$0
Total Delta	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Gamma ($MM / +1%)

Total Gamma																	0

Vega ($MM / +1 vol pt)

Total Vega																	0

General:

Diversified Commodities exposures should be broken out into component Energy, Metals, and Ags/Softs components and entered on these specific worksheets.

Delta for commodities is defined as dollarized delta exposure in ($MM).

Deltas need only be entered for current and future months. Do not enter data for months that have already passed.

"Total Gamma" is the unweighted sum of gammas across all tenors for each product. Similarly, "Total Vega" is the unweighted sum of the vegas across all tenors for each product.

Vega should be entered here in absolute terms ($MM / +1 vol pt) regardless of whether relative or absolute vols were provided on the *Commodity Spot-Vol Grids* worksheet.

Trading, PE & Other Fair Value Assets Schedule **Firm Name**
Commodity Spot-Vol Grids

Effective date:
Submission Date:

Please select how volatility changes are expressed: Relative % change in Volatility

Profit/(Loss) from changes in spot/vol ($MM): Oil

		% CHANGE IN SPOT VALUE						
		-75%	-50%	-40%	-30%	-20%	-10%	0%
% CHANGE IN VOL	0%							$0.00
	10%							
	30%							
	50%							

Profit/(Loss) from changes in spot/vol ($MM): Natural Gas

		% CHANGE IN SPOT VALUE						
		-75%	-50%	-40%	-30%	-20%	-10%	0%
ABS SHIFT IN VOL PTS	0%							$0.00
	10%							
	30%							
	50%							

Profit/(Loss) from changes in spot/vol ($MM): Power

		% CHANGE IN SPOT VALUE						
		-75%	-50%	-40%	-30%	-20%	-10%	0%
ABS SHIFT IN VOL PTS	0%							$0.00
	10%							
	30%							
	50%							

Profit/(Loss) from changes in spot/vol ($MM): Coal

		% CHANGE IN SPOT VALUE						
		-75%	-50%	-40%	-30%	-20%	-10%	0%
ABS SHIFT IN VOL PTS	0%							$0.00
	10%							
	30%							
	50%							

Profit/(Loss) from changes in spot/vol ($MM): Freight

		% CHANGE IN SPOT VALUE						
		-75%	-50%	-40%	-30%	-20%	-10%	0%
ABS SHIFT IN VOL PTS	0%							$0.00
	10%							
	30%							
	50%							

Trading, PE & Other Fair Value Assets Schedule **Firm Name**
Commodity Spot-Vol Grids

Effective date:
Submission Date:

Please select how volatility changes are expressed: Relative % change in Volatility

Profit/(Loss) from changes in spot/vol ($MM): Other Energy Products

		% CHANGE IN SPOT VALUE						
		-75%	-50%	-40%	-30%	-20%	-10%	0%
ABS SHIFT IN VOL PTS	0%							$0.00
	10%							
	30%							
	50%							

Profit/(Loss) from changes in spot/vol ($MM): Base Metals

		% CHANGE IN SPOT VALUE						
		-75%	-50%	-40%	-30%	-20%	-10%	0%
ABS SHIFT IN VOL PTS	0%							$0.00
	10%							
	30%							
	50%							

Profit/(Loss) from changes in spot/vol ($MM): Precious Metals

		% CHANGE IN SPOT VALUE						
		-75%	-50%	-40%	-30%	-20%	-10%	0%
ABS SHIFT IN VOL PTS	0%							$0.00
	10%							
	30%							
	50%							

Profit/(Loss) from changes in spot/vol ($MM): Ags/Softs

		% CHANGE IN SPOT VALUE						
		-75%	-50%	-40%	-30%	-20%	-10%	0%
ABS SHIFT IN VOL PTS	0%							$0.00
	10%							
	30%							
	50%							

General:

In calculating the grid entries, shock the entire vol surface by the specified vol shock and shock all equity prices by the specified spot shock.
Recalculate the value of all equity options under these conditions and compute the change in market value relative to current market value.
This change in market value is what should be entered in the appropriate grid cells.

Spot/Volatility Shocks:

The specific spot and vol shocks chosen need not be the same across each of the commodity grids.
Vol shocks may be specified as either absolute moves in vol points or as a relative (%) change in volatility.
Indicate in the green cell at the top center of the worksheet which volatility units are being provided.

The spot and volatility shocks listed in the green cells may be modified to fit what the firm has readily available subject to the following constraints:

Spot shocks must at a minimum span 0% to -50%.
If volatility shocks are specified in terms of absolute moves, volatility shocks must span at least 0 to +50 vol pts.
If volatility shocks are specified in terms of relative (%) moves, volatility shocks must span at least 0% to +40%.

Additional rows and columns for other shock values may be added, but must be added **in ascending order from left to right (top to bottom)**.
Unused rows and columns should be left blank.

Including zero, firms must provide a miniumum of four distinct postitive volatility shocks (rows) and four negative % spot shocks (columns).

Trading, PE & Other Fair Value Assets Schedule
Securitized Products

Firm Name

Effective date:
Submission Date:

	Grand Total	RMBS												ABS							CMBS									Corporate CDO / CLO							
		Non-Agency Prime	Sub-prime	Option ARMS	Other Alt-A	Unspec Non-Prime	HELOC	RMBS CDO	Credit Basket	Index Tranches	Whole Loans	Other / Unspecified	RMBS SubTotal	Autos	Credit Cards	Student Loans	Credit Basket	Index Tranches	Other / Unspecified	ABS SubTotal	Cash Agency CMBS	Cash Non-Agency CMBS	CMBS CDS	CMBS CDO	Credit Basket	Index Tranches	Whole Loans	Other / Unspecified	CMBS SubTotal	CLO	Credit Basket	Index Tranches	Other / Unspecified	Corporate CDO/CLO SubTotal	TLGP	Warehouse	Other / Unspecified
MV ($MM)																																					
AAA Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Pre 2006	$0												$0							$0									$0					$0			
2006	$0												$0							$0									$0					$0			
2007	$0												$0							$0									$0					$0			
Post 2007	$0												$0							$0									$0					$0			
Unspecified Vintage	$0												$0							$0									$0					$0			
AA Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Pre 2006	$0												$0							$0									$0					$0			
2006	$0												$0							$0									$0					$0			
2007	$0												$0							$0									$0					$0			
Post 2007	$0												$0							$0									$0					$0			
Unspecified Vintage	$0												$0							$0									$0					$0			
A Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Pre 2006	$0												$0							$0									$0					$0			
2006	$0												$0							$0									$0					$0			
2007	$0												$0							$0									$0					$0			
Post 2007	$0												$0							$0									$0					$0			
Unspecified Vintage	$0												$0							$0									$0					$0			
BBB Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Pre 2006	$0												$0							$0									$0					$0			
2006	$0												$0							$0									$0					$0			
2007	$0												$0							$0									$0					$0			
Post 2007	$0												$0							$0									$0					$0			
Unspecified Vintage	$0												$0							$0									$0					$0			
BB Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Pre 2006	$0												$0							$0									$0					$0			
2006	$0												$0							$0									$0					$0			
2007	$0												$0							$0									$0					$0			
Post 2007	$0												$0							$0									$0					$0			
Unspecified Vintage	$0												$0							$0									$0					$0			
B Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Pre 2006	$0												$0							$0									$0					$0			
2006	$0												$0							$0									$0					$0			
2007	$0												$0							$0									$0					$0			
Post 2007	$0												$0							$0									$0					$0			
Unspecified Vintage	$0												$0							$0									$0					$0			
<B Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Pre 2006	$0												$0							$0									$0					$0			
2006	$0												$0							$0									$0					$0			
2007	$0												$0							$0									$0					$0			
Post 2007	$0												$0							$0									$0					$0			
Unspecified Vintage	$0												$0							$0									$0					$0			
NR Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Pre 2006	$0												$0							$0									$0					$0			
2006	$0												$0							$0									$0					$0			
2007	$0												$0							$0									$0					$0			
Post 2007	$0												$0							$0									$0					$0			
Unspecified Vintage	$0												$0							$0									$0					$0			
Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Notional ($MM)																																					
AAA Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Pre 2006	$0												$0							$0									$0					$0			
2006	$0												$0							$0									$0					$0			
2007	$0												$0							$0									$0					$0			
Post 2007	$0												$0							$0									$0					$0			
Unspecified Vintage	$0												$0							$0									$0					$0			
AA Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Pre 2006	$0												$0							$0									$0					$0			
2006	$0												$0							$0									$0					$0			
2007	$0												$0							$0									$0					$0			
Post 2007	$0												$0							$0									$0					$0			
Unspecified Vintage	$0												$0							$0									$0					$0			
A Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Pre 2006	$0												$0							$0									$0					$0			
2006	$0												$0							$0									$0					$0			
2007	$0												$0							$0									$0					$0			
Post 2007	$0												$0							$0									$0					$0			
Unspecified Vintage	$0												$0							$0									$0					$0			
BBB Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Pre 2006	$0												$0							$0									$0					$0			
2006	$0												$0							$0									$0					$0			
2007	$0												$0							$0									$0					$0			
Post 2007	$0												$0							$0									$0					$0			
Unspecified Vintage	$0												$0							$0									$0					$0			
BB Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Pre 2006	$0												$0							$0									$0					$0			
2006	$0												$0							$0									$0					$0			
2007	$0												$0							$0									$0					$0			
Post 2007	$0												$0							$0									$0					$0			
Unspecified Vintage	$0												$0							$0									$0					$0			
B Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Pre 2006	$0												$0							$0									$0					$0			
2006	$0												$0							$0									$0					$0			
2007	$0												$0							$0									$0					$0			
Post 2007	$0												$0							$0									$0					$0			
Unspecified Vintage	$0												$0							$0									$0					$0			
<B Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Pre 2006	$0												$0							$0									$0					$0			
2006	$0												$0							$0									$0					$0			
2007	$0												$0							$0									$0					$0			
Post 2007	$0												$0							$0									$0					$0			
Unspecified Vintage	$0												$0							$0									$0					$0			
NR Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Pre 2006	$0												$0							$0									$0					$0			
2006	$0												$0							$0									$0					$0			
2007	$0												$0							$0									$0					$0			
Post 2007	$0												$0							$0									$0					$0			
Unspecified Vintage	$0												$0							$0									$0					$0			
Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

General:
If vintage information for a given product is not available, please enter exposures (MV and notional) in the unspecified vintage bucket for the appropriate rating.

Trading, PE & Other Fair Value Assets Schedule **Firm Name**

Agencies

Effective date:
Submission Date:

Product	MV ($MM)	DV01 ($K / -1 bp)	CS01 ($K/+1 bp OAS widening)	$K / +1% rise in prepayments	Profit/(Loss) in $K from a Relative (%) Widening in OAS				Profit/(Loss) in $K from an Absolute Widening in OAS (bps)					
					0%	10%	25%	50%	0 bps	+1 bps	+10 bps	+50 bps	+75 bps	+100 bps
CMOs					$0				$0	$0				
Pass-Throughs					$0				$0	$0				
Agency Debt/Debentures					$0				$0	$0				
Other / Unspecified					$0				$0	$0				
Total	**$0**	**0**	**0**	**0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**

General:

Profit/(Loss) from spread widenings should be entered using either the relative (%) section or the absolute (bps) section, but not in both. Relative (%) spread sensitivities are preferable.

Spread Shocks:

Profit/(Loss) from spread widenings should be entered using either the relative (%) section or the absolute (bps) section, but not in both. Relative (%) spread sensitivities are preferable.

The spread widenings listed in the green cells may be modified to fit what the firm has readily available subject to the following constraints:

If using relative (%) widenings, there must be at least one sensitivity of 10% or less and at least one sensitivity of 30% or more.

If using absolute widenings, there must be at least one sensitivity of 50 bps or less and at least one sensitivity of 75bps or more.

Tenors:

In the term structure section, replace the tenor points shown in green with those the firm has available.

Insert additional term structure rows as needed. Unused rows should be left blank.

Trading, PE & Other Fair Value Assets Schedule
Munis

Firm Name

Effective date:
Submission Date:

	MV ($MM)	DV01 ($K / -1 bp)	CS01 ($K/+1 bp spread widening)	$K per 1% abs increase in Muni SIFMA / Libor Ratio	Profit/(Loss) in $K from a Relative (%) Widening in Spreads				Profit/(Loss) in $K from an Absolute Widening in Spreads (bps)					
					0%	10%	50%	100%	0 bps	+1 bp	+10 bps	+50 bps	+100 bps	+500 bps
Bonds														
AAA					$0				$0	$0				
AA					$0				$0	$0				
A					$0				$0	$0				
BBB					$0				$0	$0				
BB					$0				$0	$0				
B					$0				$0	$0				
<B					$0				$0	$0				
NR					$0				$0	$0				
Bonds Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
1M					$0				$0	$0				
3M					$0				$0	$0				
6M					$0				$0	$0				
9M					$0				$0	$0				
1Y					$0				$0	$0				
2Y					$0				$0	$0				
3Y					$0				$0	$0				
5Y					$0				$0	$0				
7Y					$0				$0	$0				
10Y					$0				$0	$0				
15Y					$0				$0	$0				
20Y					$0				$0	$0				
30Y					$0				$0	$0				
Bonds Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Loans														
AAA					$0				$0	$0				
AA					$0				$0	$0				
A					$0				$0	$0				
BBB					$0				$0	$0				
BB					$0				$0	$0				
B					$0				$0	$0				
<B					$0				$0	$0				
NR					$0				$0	$0				
Loans Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
1M					$0				$0	$0				
3M					$0				$0	$0				
6M					$0				$0	$0				
9M					$0				$0	$0				
1Y					$0				$0	$0				
2Y					$0				$0	$0				
3Y					$0				$0	$0				
5Y					$0				$0	$0				
7Y					$0				$0	$0				
10Y					$0				$0	$0				
15Y					$0				$0	$0				
20Y					$0				$0	$0				
30Y					$0				$0	$0				
Loans Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Indices														
AAA					$0				$0	$0				
AA					$0				$0	$0				
A					$0				$0	$0				
BBB					$0				$0	$0				
BB					$0				$0	$0				
B					$0				$0	$0				
<B					$0				$0	$0				
NR					$0				$0	$0				
Indices Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
1M					$0				$0	$0				
3M					$0				$0	$0				
6M					$0				$0	$0				
9M					$0				$0	$0				
1Y					$0				$0	$0				
2Y					$0				$0	$0				
3Y					$0				$0	$0				
5Y					$0				$0	$0				
7Y					$0				$0	$0				
10Y					$0				$0	$0				
15Y					$0				$0	$0				
20Y					$0				$0	$0				
30Y					$0				$0	$0				
Indices Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Trading, PE & Other Fair Value Assets Schedule
Munis

Firm Name

Effective date:
Submission Date:

					Profit/(Loss) in $K from a Relative (%) Widening in Spreads				Profit/(Loss) in $K from an Absolute Widening in Spreads (bps)					
	MV ($MM)	DV01 ($K / -1 bp)	CS01 ($K/+1 bp spread widening)	$K per 1% abs increase in Muni SIFMA / Libor Ratio	0%	10%	50%	100%	0 bps	+1 bp	+10 bps	+50 bps	+100 bps	+500 bps
Other / Unspecified Munis														
AAA					$0				$0	$0				
AA					$0				$0	$0				
A					$0				$0	$0				
BBB					$0				$0	$0				
BB					$0				$0	$0				
B					$0				$0	$0				
<B					$0				$0	$0				
NR					$0				$0	$0				
Other / Unspecified Munis Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M					$0				$0	$0				
3M					$0				$0	$0				
6M					$0				$0	$0				
9M					$0				$0	$0				
1Y					$0				$0	$0				
2Y					$0				$0	$0				
3Y					$0				$0	$0				
5Y					$0				$0	$0				
7Y					$0				$0	$0				
10Y					$0				$0	$0				
15Y					$0				$0	$0				
20Y					$0				$0	$0				
30Y					$0				$0	$0				
Other / Unspecified Munis Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Grand Total														
AAA	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
AA	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
A	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
BBB	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
BB	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
B	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
<B	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
NR	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Grand Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
3M	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
6M	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
9M	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
1Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
2Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
3Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
5Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
7Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
10Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
15Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
20Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
30Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Grand Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**

General:

Profit/(Loss) from spread widenings should be entered using either the relative (%) section or the absolute (bps) section, but not in both. Relative (%) spread sensitivities are preferable.

Spread Shocks:

Profit/(Loss) from spread widenings should be entered using either the relative (%) section or the absolute (bps) section, but not in both. Relative (%) spread sensitivities are preferable.
The spread widenings listed in the green cells may be modified to fit what the firm has readily available subject to the following constraints:

If using relative (%) widenings, there must be at least one sensitivity of 10% or less and at least one sensitivity of 50% or more.
If using absolute widenings, there must be at least one sensitivity of 50 bps or less and at least one sensitivity of 250 bps or more.

Tenors:

In the term structure section, replace the tenor points shown in green with those the firm has available.
Insert additional term structure rows as needed. Unused rows should be left blank.

Trading, PE & Other Fair Value Assets Schedule
Auction Rate Securities (ARS)

Firm Name

Effective date:
Submission Date:

	MV ($MM)	DV01 ($K / -1 bp)	CS01 ($K/+1 bp spread widening)	Profit/(Loss) in $K from a Relative (%) Widening in Spreads				Profit/(Loss) in $K from an Absolute Widening in Spreads (bps)					
				0%	10%	50%	100%	0 bps	+1 bp	+10 bps	+50 bps	+100 bps	+500 bps
Student Loan Auction Rate Securities (SLARS)													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Municipal Auction Rate Securities (MARS)													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Auction Rate Preferred Securities (ARPS)													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**

Trading, PE & Other Fair Value Assets Schedule
Auction Rate Securities (ARS)

Firm Name

Effective date:
Submission Date:

	MV ($MM)	DV01 ($K / -1 bp)	CS01 ($K/+1 bp spread widening)	Profit/(Loss) in $K from a Relative (%) Widening in Spreads				Profit/(Loss) in $K from an Absolute Widening in Spreads (bps)					
				0%	10%	50%	100%	0 bps	+1 bp	+10 bps	+50 bps	+100 bps	+500 bps
Credit Card Auction Rate Securities (CARS)													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Other / Unspecified Auction Rate Securities													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Grand Total													
AAA	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
AA	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
A	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
BBB	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
BB	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
B	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
<B	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
NR	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
3M	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
6M	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
9M	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
1Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
2Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
3Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
5Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
7Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
10Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
15Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
20Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
30Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**

General:

Profit/(Loss) from spread widenings should be entered using either the relative (%) section or the absolute (bps) section, but not in both. Relative (%) spread sensitivities are preferable.

Spread Shocks:

Profit/(Loss) from spread widenings should be entered using either the relative (%) section or the absolute (bps) section, but not in both. Relative (%) spread sensitivities are preferable.
The spread widenings listed in the green cells may be modified to fit what the firm has readily available subject to the following constraints:

If using relative (%) widenings, there must be at least one sensitivity of 10% or less and at least one sensitivity of 50% or more.
If using absolute widenings, there must be at least one sensitivity of 50 bps or less and at least one sensitivity of 250 bps or more.

Tenors:

In the term structure section, replace the tenor points shown in green with those the firm has available.
Insert additional term structure rows as needed. Unused rows should be left blank.

Trading, PE & Other Fair Value Assets Schedule
Corporate Credit-Advanced Economies

Firm Name

Effective date:
Submission Date:

	MV* ($MM)	Notional ($MM)	CS01 ($K/+1 bp spread widening)	Profit/(Loss) in $K from a Relative (%) Widening in Spreads				Profit/(Loss) in $K from an Absolute Widening in Spreads (bps)					
				0%	10%	50%	100%	0 bps	+1 bp	+10 bps	+50 bps	+100 bps	+500 bps
Bonds													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Bonds Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Bonds Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Loans													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Loans Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Loans Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Single Name CDS													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Single Name CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Single Name CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Indices CDS													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Indices CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Indices CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**

Trading, PE & Other Fair Value Assets Schedule
Corporate Credit-Advanced Economies

Firm Name

Effective date:
Submission Date:

	MV* ($MM)	Notional ($MM)	CS01 ($K/+1 bp spread widening)	Profit/(Loss) in $K from a Relative (%) Widening in Spreads				Profit/(Loss) in $K from an Absolute Widening in Spreads (bps)					
				0%	10%	50%	100%	0 bps	+1 bp	+10 bps	+50 bps	+100 bps	+500 bps
Loan CDS													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Loan CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Loan CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Loan Index CDS													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Loan Index CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Loan Index CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Other / Unspecified													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Other / Unspecified Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Other / Unspecified Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Grand Total													
AAA	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
AA	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
A	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
BBB	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
BB	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
B	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
<B	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
NR	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Grand Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
3M	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
6M	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
9M	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
1Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
2Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
3Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
5Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
7Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
10Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
15Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
20Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
30Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Grand Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**

General:

Reference the *Regional Groupings* worksheet for the definition of which countries are included in Advanced Economies.

* MV for CDS should be reported as the net notional per issuer (net long risk or short risk) plus or minus the current net MTM, or NPV, of that same portfolio of CDS referencing the same issuer, assuming zero recovery.

Profit/(Loss) from spread widenings should be entered using either the relative (%) section or the absolute (bps) section, but not in both. Relative (%) spread sensitivities are preferable.

Spread Shocks:

Profit/(Loss) from spread widenings should be entered using either the relative (%) section or the absolute (bps) section, but not in both. Relative (%) spread sensitivities are preferable.
The spread widenings listed in the green cells may be modified to fit what the firm has readily available subject to the following constraints:

If using relative (%) widenings, there must be at least one sensitivity of 10% or less and at least one sensitivity of 50% or more.
If using absolute widenings, there must be at least one sensitivity of 50 bps or less and at least one sensitivity of 250 bps or more.

Tenors:

In the term structure section, replace the tenor points shown in green with those the firm has available.
Insert additional term structure rows as needed. Unused rows should be left blank.

Trading, PE & Other Fair Value Assets Schedule
Corporate Credit-Emerging Markets

Firm Name

Effective date:
Submission Date:

	MV* ($MM)	Notional ($MM)	CS01 ($K/+1 bp spread widening)	Profit/(Loss) in $K from a Relative (%) Widening in Spreads				Profit/(Loss) in $K from an Absolute Widening in Spreads (bps)					
				0%	10%	50%	100%	0 bps	+1 bp	+10 bps	+50 bps	+100 bps	+500 bps
Bonds													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Bonds Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Bonds Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Loans													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Loans Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Loans Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Single Name CDS													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Single Name CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Single Name CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Indices CDS													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Indices CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Indices CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**

Trading, PE & Other Fair Value Assets Schedule
Corporate Credit-Emerging Markets

Firm Name

Effective date:
Submission Date:

	MV* ($MM)	Notional ($MM)	CS01 ($K/+1 bp spread widening)	Profit/(Loss) in $K from a Relative (%) Widening in Spreads				Profit/(Loss) in $K from an Absolute Widening in Spreads (bps)					
				0%	10%	50%	100%	0 bps	+1 bp	+10 bps	+50 bps	+100 bps	+500 bps
Loan CDS													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Loan CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Loan CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Loan Index CDS													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Loan Index CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Loan Index CDS Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Other / Unspecified													
AAA				$0				$0	$0				
AA				$0				$0	$0				
A				$0				$0	$0				
BBB				$0				$0	$0				
BB				$0				$0	$0				
B				$0				$0	$0				
<B				$0				$0	$0				
NR				$0				$0	$0				
Other / Unspecified Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M				$0				$0	$0				
3M				$0				$0	$0				
6M				$0				$0	$0				
9M				$0				$0	$0				
1Y				$0				$0	$0				
2Y				$0				$0	$0				
3Y				$0				$0	$0				
5Y				$0				$0	$0				
7Y				$0				$0	$0				
10Y				$0				$0	$0				
15Y				$0				$0	$0				
20Y				$0				$0	$0				
30Y				$0				$0	$0				
Other / Unspecified Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Grand Total													
AAA	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
AA	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
A	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
BBB	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
BB	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
B	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
<B	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
NR	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Grand Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
1M	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
3M	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
6M	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
9M	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
1Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
2Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
3Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
5Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
7Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
10Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
15Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
20Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
30Y	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Grand Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**

General:

Emerging Markets encompasses all countries not defined as Advanced Economies on the *Regional Groupings* worksheet.

* MV for CDS should be reported as the net notional per issuer (net long risk or short risk) plus or minus the current net MTM, or NPV, of that same portfolio of CDS referencing the same issuer, assuming zero recovery.

Profit/(Loss) from spread widenings should be entered using either the relative (%) section or the absolute (bps) section, but not in both. Relative (%) spread sensitivities are preferable.

Spread Shocks:

Profit/(Loss) from spread widenings should be entered using either the relative (%) section or the absolute (bps) section, but not in both. Relative (%) spread sensitivities are preferable.
The spread widenings listed in the green cells may be modified to fit what the firm has readily available subject to the following constraints:

If using relative (%) widenings, there must be at least one sensitivity of 10% or less and at least one sensitivity of 50% or more.
If using absolute widenings, there must be at least one sensitivity of 50 bps or less and at least one sensitivity of 250 bps or more.

Tenors:

In the term structure section, replace the tenor points shown in green with those the firm has available.
Insert additional term structure rows as needed. Unused rows should be left blank.

Trading, PE & Other Fair Value Assets Schedule
Sovereign Credit

Firm Name

Effective date:
Submission Date:

				Profit/(Loss) in $K from a Relative (%) Widening in Spreads				Profit/(Loss) in $K from an Absolute Widening in Spreads (bps)					
	MV* ($MM)	Notional ($MM)	CS01 ($K/+1 bp spread widening)	0%	10%	50%	100%	0 bps	+1 bp	+10 bps	+50 bps	+100 bps	+500 bps
Australia				$0				$0	$0				
Austria				$0				$0	$0				
Belgium				$0				$0	$0				
Canada				$0				$0	$0				
Denmark				$0				$0	$0				
Finland				$0				$0	$0				
France				$0				$0	$0				
Germany				$0				$0	$0				
Greece				$0				$0	$0				
Ireland				$0				$0	$0				
Italy				$0				$0	$0				
Japan				$0				$0	$0				
Netherlands				$0				$0	$0				
New Zealand				$0				$0	$0				
Norway				$0				$0	$0				
Portugal				$0				$0	$0				
Spain				$0				$0	$0				
Sweden				$0				$0	$0				
Switzerland				$0				$0	$0				
United Kingdom				$0				$0	$0				
United States				$0				$0	$0				
Other				$0				$0	$0				
Total Advanced Economies	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Bulgaria				$0				$0	$0				
Czech Republic				$0				$0	$0				
Hungary				$0				$0	$0				
Poland				$0				$0	$0				
Romania				$0				$0	$0				
Russia				$0				$0	$0				
Ukraine				$0				$0	$0				
Other				$0				$0	$0				
Emerging Europe	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Argentina				$0				$0	$0				
Brazil				$0				$0	$0				
Chile				$0				$0	$0				
Colombia				$0				$0	$0				
Mexico				$0				$0	$0				
Peru				$0				$0	$0				
Venezuela				$0				$0	$0				
Other				$0				$0	$0				
Latin America & Caribbean	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
China				$0				$0	$0				
Hong Kong				$0				$0	$0				
India				$0				$0	$0				
Indonesia				$0				$0	$0				
Kazakhstan				$0				$0	$0				
Malaysia				$0				$0	$0				
Philippines				$0				$0	$0				
Singapore				$0				$0	$0				
South Korea				$0				$0	$0				
Taiwan				$0				$0	$0				
Thailand				$0				$0	$0				
Other				$0				$0	$0				
Asia Ex-Japan	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Bahrain				$0				$0	$0				
Dubai				$0				$0	$0				
Egypt				$0				$0	$0				
Israel				$0				$0	$0				
Jordan				$0				$0	$0				
Kuwait				$0				$0	$0				
Lebanon				$0				$0	$0				
Qatar				$0				$0	$0				
Saudi Arabia				$0				$0	$0				
Turkey				$0				$0	$0				
United Arab Emirates				$0				$0	$0				
Other				$0				$0	$0				
Middle East / North Africa	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Nigeria				$0				$0	$0				
South Africa				$0				$0	$0				
Other				$0				$0	$0				
Sub-Saharan Africa	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Supranationals				$0				$0	$0				
GLOBAL TOTAL	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**

General:

This worksheet is to be used for sovereign CDS, as well as for any sovereign bonds denominated in currencies other than the base currency of the issuing sovereign.
Sovereign bonds issued in the same currency as the base currency of the issuing sovereign should be entered on the Rates DV01 worsheet instead.

* MV for CDS should be reported as the net notional per issuer (net long risk or short risk) plus or minus the current net MTM, or NPV, of that same portfolio of CDS referencing the same issuer, assuming zero recovery.

Profit/(Loss) from spread widenings should be entered using either the relative (%) section or the absolute (bps) section, but not in both. Relative (%) spread sensitivities are preferable.

Reference the definitions on the *Regional Groupings* worksheet for which countries should be included in rows labelled "Other".

Spread Shocks:

Profit/(Loss) from spread widenings should be entered using either the relative (%) section or the absolute (bps) section, but not in both. Relative (%) spread sensitivities are preferable.
The spread widenings listed in the green cells may be modified to fit what the firm has readily available subject to the following constraints:

If using relative (%) widenings, there must be at least one sensitivity of 10% or less and at least one sensitivity of 50% or more.
If using absolute widenings, there must be at least one sensitivity of 50 bps or less and at least one sensitivity of 250 bps or more.

Additional columns for other shock %'s may be added, but must be added **in ascending order from left to right**. Unused columns should be left blank.

Trading, PE & Other Fair Value Assets Schedule **Firm Name**

Credit Correlation

Effective date:
Submission Date:

Base Correlation Sensitivities ($K / +1% absolute shift in base correlation)

IG	3Y	5Y	7Y	10Y	Other	Total
3%						$0
7%						$0
10%						$0
15%						$0
30%						$0
Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**

XO	3Y	5Y	7Y	10Y	Other	Total
3%						$0
7%						$0
10%						$0
15%						$0
30%						$0
Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**

iTraxx	3Y	5Y	7Y	10Y	Other	Total
3%						$0
6%						$0
9%						$0
12%						$0
22%						$0
Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**

HY	3Y	5Y	7Y	10Y	Other	Total
10%						$0
15%						$0
25%						$0
35%						$0
Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**

LCDX	3Y	5Y	7Y	10Y	Other	Total
8%						$0
15%						$0
30%						$0
Total	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**

General:

This worksheet is meant to capture the base correlation sensitivities of various structured credit indices by tenor. The percentages in the first column are attachment points for the index tranches. For example for IG index, first 3% of losses are absorbed by the first tranche, the next losses are absorbed by the second tranche up to 7%, the next losses are absorbed by the third tranche up to 10% and so on.

Trading, PE & Other Fair Value Assets Schedule
Private Equity- V1 (GICS-Based Data Input)

Firm Name

Effective date:
Submission Date:

Complete either version 1 or version 2 but not both.

Sector	GICS Code	Industry Group	Carry Value ($MM) Global	United States	Western Europe	Other Developed Markets	Emerging Markets	Unspecified Geography
Energy	**1010**	**Energy**	**$0**					
Materials	**1510**	**Materials**	**$0**					
Industrials	2010	Capital Goods	$0					
Industrials	2020	Commercial Services & Supplies	$0					
Industrials	2030	Transportation	$0					
Industrials	20	Unspecified	$0					
Industrials	**20**	**Total**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Consumer Discretionary	2510	Automobiles & Components	$0					
Consumer Discretionary	2520	Consumer Durables & Apparel	$0					
Consumer Discretionary	2530	Consumer Services	$0					
Consumer Discretionary	2540	Media	$0					
Consumer Discretionary	2550	Retailing	$0					
Consumer Discretionary	25	Unspecified	$0					
Consumer Discretionary	**25**	**Total**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Consumer Staples	3010	Food & Staples Retailing	$0					
Consumer Staples	3020	Food, Beverage & Tobacco	$0					
Consumer Staples	3030	Household & Personal Products	$0					
Consumer Staples	30	Unspecified	$0					
Consumer Staples	**30**	**Total**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Health Care	3510	Health Care Equipment & Svcs	$0					
Health Care	3520	Pharma., Bio. & Life Sciences	$0					
Health Care	35	Unspecified	$0					
Health Care	**35**	**Total**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Financials (excl Real Estate)	4010	Banks	$0					
Financials (excl Real Estate)	4020	Diversified Financials	$0					
Financials (excl Real Estate)	4030	Insurance	$0					
Financials (excl Real Estate)		Unspecified	$0					
Financials (excl Real Estate)		**Total**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Real Estate	4040	Real Estate- Core/Existing	$0					
Real Estate	4040	Real Estate- Opportunistic / Development	$0					
Real Estate	4040	Unspecified	$0					
Real Estate	**4040**	**Total**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Information Technology	4510	Software & Services	$0					
Information Technology	4520	Technology Hardware & Equipment	$0					
Information Technology	4530	Semicondt. & Semicondt. Equip.	$0					
Information Technology	45	Unspecified	$0					
Information Technology	**45**	**Total**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Telecommunication	**5010**	**Telecommunication Services**	**$0**					
Utilities	**5510**	**Utilities**	**$0**					
Unspecified Sector/Industry	N/A	Minority Interest in Hedge Funds	$0					
Unspecified Sector/Industry	N/A	Fund Seed Capital	$0					
Unspecified Sector/Industry	N/A	Infrastructure Funds	$0					
Unspecified Sector/Industry	N/A	Other Unspecified Sector/Industry	$0					
Unspecified Sector / Industry	**N/A**	**Total**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Funded Total			**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Unfunded commitments ($MM)			**$0**					

General:

This worksheet is meant to capture carry value of Private Equity investments across regions and **aggregated** by GICS code.

Real estate, minority interest in hedge funds, fund seed capital, infrastructure funds and investments where the GICS code is not clearly defined should be entered in the separate sections below the Data by GICS code section.

Regional Definitions

Western Europe: Austria, Belgium, France, Germany, Greece, Ireland, Italy, Luxembourg, Monaco, Netherlands, Portugal, Spain, Sweden, Switzerland, UK.
Other Developed Markets: All "Advanced Economies" defined on the *Regional Groupings* worksheet, excluding those in Western Europe defined above.
Emerging Markets: All other countries.
Unspecified Geography: Use in cases where current systems do not allow for the geographical source to be easily identified.

Trading, PE & Other Fair Value Assets Schedule **Firm Name**

Private Equity-V2 (NAICS-Based Data Input)

Effective date:
Submission Date:

Please fill out either version 1 or version 2 but not both.

		Carry Value ($MM)					
Sector Name	**NAICS Code**	**Global**	**United States**	**Western Europe**	**Other Developed Markets**	**Emerging Markets**	**Unspecified Geography**
Data by NAICS codes:							
Add sector names here	NAICS Code	$0					
Add sector names here	NAICS Code	$0					
Add sector names here	NAICS Code	$0					
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Add sector names here	NAICS Code	$0					
Add sector names here	NAICS Code	$0					
		$0	**$0**	**$0**	**$0**	**$0**	**$0**
Real Estate Exposures:							
Real Estate- Core/Existing	N/A	$0					
Real Estate- Opportunistic / Development	N/A	$0					
Unspecified	N/A	$0					
Real Estate Total	**N/A**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Other PE-Type Exposures:							
Minority Interest in Hedge Funds	N/A	$0					
Fund Seed Capital	N/A	$0					
Infrastructure Funds	N/A	$0					
Other Unspecified Sector/Industry	N/A	$0					
Unspecified Sector / Industry	**N/A**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Funded Total		**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Unfunded commitments ($MM)		**$0**					

General:

This worksheet is meant to capture carry value of Private Equity investments across regions and **aggregated** by NAICS codes. There should be a single row for each NAICS code to which the firm has Private Equity exposure.

Insert additional rows in the Data by NAICS code section as needed. Unused rows may left blank.
A comprehensive list of all NAICS codes may be found at: http://www.census.gov/eos/www/naics

Real estate, minority interest in hedge funds, fund seed capital, infrastructure funds and investments where the NAICS code is not clearly defined should be entered in the separate sections below the Data by NAICS code section.

Regional Definitions

Western Europe: Austria, Belgium, France, Germany, Greece, Ireland, Italy, Luxembourg, Monaco, Netherlands, Portugal, Spain, Sweden, Switzerland, UK.
Other Developed Markets: All "Advanced Economies" defined on the *Regional Groupings* worksheet, excluding those in Western Europe defined above.
Emerging Markets: All other countries.
Unspecified Geography: Use in cases where current systems do not allow for the geographical source to be easily identified.

Trading, PE & Other Fair Value Assets Schedule **Firm Name**

Other Fair Value Assets- V1 (GICS-Based Data Input)

Effective date:
Submission Date:

Complete either version 1 or version 2 but not both.

Sector	GICS Code	Industry Group	Fair Value ($MM) Global	United States Equity	United States Debt	Non-US Equity	Non-US Debt
Energy	**1010**	**Energy**	**$0**				
Materials	**1510**	**Materials**	**$0**				
Industrials	2010	Capital Goods	$0				
Industrials	2020	Commercial Services & Supplies	$0				
Industrials	2030	Transportation	$0				
Industrials	20	Unspecified	$0				
Industrials	**20**	**Total**	**$0**	**$0**	**$0**	**$0**	**$0**
Consumer Discretionary	2510	Automobiles & Components	$0				
Consumer Discretionary	2520	Consumer Durables & Apparel	$0				
Consumer Discretionary	2530	Consumer Services	$0				
Consumer Discretionary	2540	Media	$0				
Consumer Discretionary	2550	Retailing	$0				
Consumer Discretionary	25	Unspecified	$0				
Consumer Discretionary	**25**	**Total**	**$0**	**$0**	**$0**	**$0**	**$0**
Consumer Staples	3010	Food & Staples Retailing	$0				
Consumer Staples	3020	Food, Beverage & Tobacco	$0				
Consumer Staples	3030	Household & Personal Products	$0				
Consumer Staples	30	Unspecified	$0				
Consumer Staples	**30**	**Total**	**$0**	**$0**	**$0**	**$0**	**$0**
Health Care	3510	Health Care Equipment & Svcs	$0				
Health Care	3520	Pharma., Bio. & Life Sciences	$0				
Health Care	35	Unspecified	$0				
Health Care	**35**	**Total**	**$0**	**$0**	**$0**	**$0**	**$0**
Financials (excl Real Estate)	4010	Banks	$0				
Financials (excl Real Estate)	4020	Diversified Financials	$0				
Financials (excl Real Estate)	4030	Insurance	$0				
Financials (excl Real Estate)		Unspecified	$0				
Financials (excl Real Estate)		**Total**	**$0**	**$0**	**$0**	**$0**	**$0**
Real Estate	4040	Real Estate- Core/Existing	$0				
Real Estate	4040	Real Estate- Opportunistic / Development	$0				
Real Estate	4040	Unspecified	$0				
Real Estate	**4040**	**Total**	**$0**	**$0**	**$0**	**$0**	**$0**
Information Technology	4510	Software & Services	$0				
Information Technology	4520	Technology Hardware & Equipment	$0				
Information Technology	4530	Semicondt. & Semicondt. Equip.	$0				
Information Technology	45	Unspecified	$0				
Information Technology	**45**	**Total**	**$0**	**$0**	**$0**	**$0**	**$0**
Telecommunication	**5010**	**Telecommunication Services**	**$0**				
Utilities	**5510**	**Utilities**	**$0**				
Unspecified Sector/Industry	N/A	Other Unspecified Sector/Industry	$0				
Total			**$0**	**$0**	**$0**	**$0**	**$0**

General:

This worksheet is meant to capture the fair value of investments other than private equity which are subject to fair-value accounting **aggregated** by GICS code.
These entries should be broken out into whether they are equity or debt instruments and whether they are US-based or not.

Investments where the sector/industry is not clearly defined should be entered on the Unspecified Sector/Industry line.

Definition of Other Fair Value Assets:

Other Fair Value Assets are those assets other than Private Equity for which the firm has elected fair value accounting treatment.
Examples would include legacy assets, community development assets and tax-oriented investments, e.g. wind farms.

Trading, PE & Other Fair Value Assets Schedule
Other Fair Value Assets-V2 (NAICS-Based Data Input)

Firm Name

Effective date:
Submission Date:

Complete either version 1 or version 2 but not both.

Sector Name	NAICS Code	Fair Value ($MM) Global	United States Equity	United States Debt	Non-US Equity	Non-US Debt
Data by NAICS codes:						
Add sector names here	NAICS Code	$0				
Add sector names here	NAICS Code	$0				
Add sector names here	NAICS Code	$0				
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Add sector names here	NAICS Code	$0				
Add sector names here	NAICS Code	$0				
Add sector names here	NAICS Code	$0				
Add sector names here	NAICS Code	$0				
Add sector names here	NAICS Code	$0				
Add sector names here	NAICS Code	$0				
Add sector names here	NAICS Code	$0				
Add sector names here	NAICS Code	$0				
Add sector names here	NAICS Code	$0				
Add sector names here	NAICS Code	$0				
Add sector names here	NAICS Code	$0				
Add sector names here	NAICS Code	$0				
Add sector names here	NAICS Code	$0				
Add sector names here	NAICS Code	$0				
Add sector names here	NAICS Code	$0				
Add sector names here	NAICS Code	$0				
Add sector names here	NAICS Code	$0				
Add sector names here	NAICS Code	$0				
Add sector names here	NAICS Code	$0				
Add sector names here	NAICS Code	$0				
		$0	**$0**	**$0**	**$0**	**$0**
Real Estate Exposures:						
Real Estate- Core/Existing	N/A	$0				
Real Estate- Opportunistic / Development	N/A	$0				
Unspecified	N/A	$0				
Real Estate Total	**N/A**	**$0**	**$0**	**$0**	**$0**	**$0**
Other Fair Value Assets:						
Other Unspecified Sector/Industry	N/A	$0				
Total		**$0**	**$0**	**$0**	**$0**	**$0**

General:

This worksheet is meant to capture the fair value of investments other than private equity which are subject to fair-value accounting **aggregated** by NAICS code. These entries should be broken out into whether they are equity or debt instruments and whether they are US-based or not.

Insert additional rows in the Data by NAICS code section as needed. Unused rows may left blank.
A comprehensive list of all NAICS codes may be found at: http://www.census.gov/eos/www/naics

Real estate investment information should be entered in the separate Real Estate section below the Data by NAICS code section.

Definition of Other Fair Value Assets:

Other Fair Value Assets are those assets other than Private Equity for which the firm has elected fair value accounting treatment.
Examples would include legacy assets, community development assets and tax-oriented investments, e.g. wind farms.

Trading, PE & Other Fair Value Assets Schedule **Firm Name**

Top Ten Lists

Effective date:
Submission Date:

Top 10 Single Name Jump to Default Exposures ($MM)

INVESTMENT GRADE				Market Value ($MM)			Jump to Default
Issuer Name	Country	Industry	Rating	Debt	Equity	Total MV	($MM)
						$0	
						$0	
						$0	
						$0	
						$0	
						$0	
						$0	
						$0	
						$0	
						$0	
Total				$0	$0	$0	$0

HIGH YIELD				Market Value ($MM)			Jump to Default
Issuer Name	Country	Industry	Rating	Debt	Equity	Total	($MM)
						$0	
						$0	
						$0	
						$0	
						$0	
						$0	
						$0	
						$0	
						$0	
						$0	
Total				$0	$0	$0	$0

Top Ten Single-Name Equity Exposures ($MM)

LONG POSITIONS		Merger Arb	
Name	Ticker	Related (Y/N)	Delta ($MM)
Total			$0

SHORT POSITIONS		Merger Arb	
Name	Ticker	Related (Y/N)	Delta ($MM)
Total			$0

Jump to Default (JTD):

The top section of this page is meant to capture the top ten largest exposures the firm has to obligors, as measured in terms of Jump to Default (JTD). JTD here is meant to capture the aggregate loss to the firm, assuming zero recovery, if an obligor defaults on all its obligations.

Data is requested for Investment Grade and High Yield obligors separately, where Investment Grade is defined as an entity rated BBB or better.

Market Value (MV) of debt instruments and equity instruments must be broken out separately for each issuer listed.

Top Ten Single-Name Equity Exposures:

This section is meant to capture the largest equity positions held by the firm, broken out by largest net longs and largest net shorts. Please indicate in column D if the particular position is related to merger arbitrage or not.

Trading, PE & Other Fair Value Assets Schedule
IDR-Corporate and Sovereign Credit

Firm Name

Effective date:
Submission Date:

	Corporate Credit-Advanced Economies						Corporate Credit-Emerging Markets						Sovereign					
	MV - longs* ($MM)	MV - shorts* ($MM)	MV - net* ($MM)	Notional* - longs ($MM)	Notional* - shorts ($MM)	Notional - net ($MM)	MV - longs* ($MM)	MV - shorts* ($MM)	MV - net* ($MM)	Notional* - longs ($MM)	Notional* - shorts ($MM)	Notional - net ($MM)	MV - longs* ($MM)	MV - shorts* ($MM)	MV - net* ($MM)	Notional* - longs ($MM)	Notional* - shorts ($MM)	Notional - net ($MM)
Single name exposures (Bonds, loans, and CDS)**																		
AAA			$0			$0			$0			$0						
AA			$0			$0			$0			$0						
A			$0			$0			$0			$0						
BBB			$0			$0			$0			$0						
BB			$0			$0			$0			$0						
B			$0			$0			$0			$0						
<B			$0			$0			$0			$0						
NR			$0			$0			$0			$0						
Single Name Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Indices CDS																		
AAA			$0			$0			$0			$0						
AA			$0			$0			$0			$0						
A			$0			$0			$0			$0						
BBB			$0			$0			$0			$0						
BB			$0			$0			$0			$0						
B			$0			$0			$0			$0						
<B			$0			$0			$0			$0						
NR			$0			$0			$0			$0						
Indices CDS Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Loan Index CDS																		
AAA			$0			$0			$0			$0						
AA			$0			$0			$0			$0						
A			$0			$0			$0			$0						
BBB			$0			$0			$0			$0						
BB			$0			$0			$0			$0						
B			$0			$0			$0			$0						
<B			$0			$0			$0			$0						
NR			$0			$0			$0			$0						
Loan Index CDS Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Other / Unspecified																		
AAA			$0			$0			$0			$0						
AA			$0			$0			$0			$0						
A			$0			$0			$0			$0						
BBB			$0			$0			$0			$0						
BB			$0			$0			$0			$0						
B			$0			$0			$0			$0						
<B			$0			$0			$0			$0						
NR			$0			$0			$0			$0						
Other / Unspecified Total	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Grand Total						
AAA	$0	$0	$0	$0	$0	$0
AA	$0	$0	$0	$0	$0	$0
A	$0	$0	$0	$0	$0	$0
BBB	$0	$0	$0	$0	$0	$0
BB	$0	$0	$0	$0	$0	$0
B	$0	$0	$0	$0	$0	$0
<B	$0	$0	$0	$0	$0	$0
NR	$0	$0	$0	$0	$0	$0
Grand Total	$0	$0	$0	$0	$0	$0

General

See the *Regional Groupings* tab for the definition of Advanced Economies.
Please consider Emerging Markets to encompass all countries not defined as Advanced Economies on the Regional Groupings worksheet.

* MV for CDS should be reported as the net notional per issuer (net long risk or short risk) plus or minus the current net MTM, or NPV, of that same portfolio of CDS referencing the same issuer, assuming zero recovery. MV- longs and MV-shorts should be the sum of exposures to issuers (obligors) to which the firm has a net MV long and net MV short positions respectively. Notional-long and Notional-short should similarly be the sum of the notional values of issuers with net long notionals and net short notionals.
** This category should capture total single name exposure, such as bonds, loans, single name CDS, or single name loan CDS. (Total exposure less index and Other/unspecified exposure).

Trading, PE & Other Fair Value Assets Schedule
IDR-Jump To Default

Firm Name

Effective date:
Submission Date:

Issuers to which the reporter has a net long exposure						Issuers to which the reporter has a net short exposure					
Issuer Name	**Country**	**Industry**	**Rating**	**Recovery Rate**	**Jump To Defualt ($MM)**	**Issuer Name**	**Country**	**Industry**	**Rating**	**Recovery Rate**	**Jump To Defualt ($MM)**

Total for AAA-Rated Issuers		**Total for AAA-Rated Issuers**	
Total for AA-Rated Issuers		**Total for AA-Rated Issuers**	
Total for A-Rated Issuers		**Total for A-Rated Issuers**	
Total for BBB-Rated Issuers		**Total for BBB-Rated Issuers**	
Total for BB-Rated Issuers		**Total for BB-Rated Issuers**	
Total for B and below-Rated Issuers		**Total for B and below-Rated Issuers**	
Grand Total	**$0**	**Grand Total**	**$0**

General:

Please enter information for any issuer for which the jump to default (using the firm's standard recovery assumptions) exceeds $100MM.
Insert additional rows if needed. Unused rows should be left blank.
The Totals section at the bottom should be the firmwide total JTD by rating for all issuers, not just those listed here.

FR Y-14 Q: Corporate Loan Data Schedule Instructions

A. Loan Population

Show all data as of the most recent quarter-end prior to the submission.

Report only loans "graded" or "rated" using the reporting entity's commercial credit rating system, as it is defined in the reporting entity's normal course of business.

Do not report "scored "or "delinquency managed" small business loans on this schedule. The reporting entity should use its business as usual definition of small business loans. These loans do not have a commercial internal risk rating and should be treated as retail loans.

Exclude loan level detail for all unplanned overdrafts (as used in the FR Y-9C) included in Other Loans (BHCKJ451). Include only loans greater than or equal to $1 million in committed exposure for the following FR Y-9C categories outlined in the Additional Instructions for Field #27:

- Loans to Depository Institutions (U.S. Banks) (BHCK1292)
- Loans to Depository Institutions (Foreign Banks) (BHCK1296)
- Loans to Finance Agricultural Production (BHCK1590)
- Loans to Foreign Governments (BHCK2081)
- Loans to Non-Depository Financial Institutions (BHCKJ454)
- All Other Commercial Loans (BHCKJ451)
- Other Commercial Leases (BHCKF163)

Include all corporate loans that are at the Bank Holding Company (BHC) level and not just those of the banking subsidiaries, as well as any unused but legally binding commitments that would be reported in the relevant FR Y-9C category if such loans were drawn. For clarity, exclude informal "advised lines" from commitments.

The population of loans should be reported at the credit facility level. For purposes of this collection, a credit facility is defined as any legally binding credit extension to a legal entity under a specific credit agreement. A credit facility may be secured or unsecured, term or revolving, drawn or undrawn (excluding informal advised lines). The credit facility may also allow for multiple extensions of credit (or draws) with unique borrowing terms such as interest rate or repayment date; however, ultimately the aggregation of such extensions of credit are governed under one common credit agreement. Corporate borrowers may have multiple facilities from the same bank. Each facility should be reported separately, but multiple draws within a facility should be consolidated at the facility level. Descriptions of typical credit facility types are outlined in Additional Instructions for Field 21.

The population of corporate loans includes loans that are held for sale or valued under a fair value option, but not trading book assets (refer to FR Y-9C instructions, pages HC-5 and HC-6). Consistent with FR Y-9C instructions, report all loans net of charge-offs, fair value adjustments (FVA) and ASC 310-30 (originally issued as SOP 03-3) adjustments, if applicable, but gross of ASC 310-10 (originally issued as FAS 114 Accounting by creditors for impairment of a loan) reserve amounts. Charge-offs, FVA, ASC 310-10 reserve amounts, and ASC 310-30 adjustments should be reported separately in the designated fields (#29, #30, #31, and #32 respectively). Report all loans reported in the FR Y-9C categories (outlined in the Additional Instructions for field # 27) on the last calendar day of the quarter.

Reporting Specifications

The table on the pages following shows the fields that should be contained in the submission file.

Refer to the Additional Instructions when noted for certain field variables and descriptions.

All data reported should represent only the BHC's pro-rata portion of any syndicated loan. Where applicable, the MDRM (Micro Data Reference Manual) numbers are provided to tie the collected data items to other data items reported by the institution. Fields #21 through #24 are mandatory for a SNC Expanded Reporter and optional for all other BHCs.

Data Format

Provide data in a single extensible markup language file (.xml). An XSD document will be made available to bank holding companies.

Do not use quotation marks as text identifiers.

Do not use a header or a row count. The XML file will contain one record per active loan in the contributor's inventory.

Field No.	Field Name	Technical Field Name	Description	Allowable Values	Mandatory / Optional	Data Type	Field Length
1	Customer ID	Customer ID	The unique internal identifier for the customer relationship under which the obligor's exposure is aggregated in the reporting entity's credit systems. For stand-alone or ultimate parent obligors, this may be the same as the unique internal identifier for the obligor provided in Field #2.	Must not contain a vertical bar (|, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Mandatory	Alpha Numeric	50
2	Internal ID	InternalObligorID	The reporting entity's unique internal identifier for the obligor.	Must not contain a vertical bar (|, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Mandatory	Alpha Numeric	50
3	Original Internal ID	OriginalInternalObligorID	The internal identification code assigned to the obligor in the previous submission. If there is no change from the prior submission, or if this is the first submission, the Internal ID reported in Field #2 should be used as the Original Internal ID.	Must not contain a vertical bar (|, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Mandatory	Alpha Numeric	50
4	Obligor Name	ObligorName	The obligor name on the credit facility. Full legal corporate name is desirable. If the borrowing entity is an individual (s) (Natural Person (s)), do not report the name; instead substitute with the text: "Individual."	Must not contain a vertical bar (|, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Mandatory	Alpha Numeric	250
5	City	City	The name of the city in which the obligor is headquartered.	Free text indicating the City where the Obligor is physically headquartered.	Mandatory	Alpha Numeric	73
6	Country	Country	The Country in which the obligor is headquartered. See Additional Instructions for ISO	Use the 2 letter Country Code for foreign properties as found in Additional	Mandatory	Alpha Numeric	2

			standard codes.	Instructions.			
7	Zip Code	ZipCodeForeignMailingCode	The zip code or foreign mailing code of the physical location of the obligor's headquarters.	For US: five-digit ZIP code. If the ZIP code begins with zeroes, leading zeroes must be specified with no punctuation. For International: use country specific postal code.	Mandatory	Numeric	20
8	Industry Code	IndustryCode	The numeric code that describes the primary business activity of the obligor according to the North American Industry Classification System (NAICS). If the NAICS code is not available, provide either the Standard Industrial Classification (SIC), or Global Industry Classification Standard (GICS).	Report 5 or 6 digit number. If this code is not available, then provide a SIC or GICS industry code as shown next.	Either NAICS, GIC, or SIC is Mandatory	Alpha Numeric	10
9	Industry Code Type	IndustryCodeType	Select the type of industry code identification scheme used in field #8.	1. NAICS 2. SIC 3. GICS	Mandatory	Integer	1
10	Obligor Internal Risk Rating	InternalRating	Report the obligor rating grade from the reporting entity's internal risk rating system. This is the reporting entity's probability of default (PD) rating. If the reporting entity uses a one-dimensional risk rating system, record that rating here.	Free text indicating the obligor rating grade.	Mandatory	Alpha Numeric	20
11	TIN	TIN	The Taxpayer Identification Number (TIN) assigned to the obligor by the U.S. Internal Revenue Service (IRS) in the administration of tax laws. If the borrowing entity is an individual (s) (Natural Person (s)), do not report Social Security Number; instead enter 'NA'. If, the borrowing entity does not have a TIN, enter 'NA'.	The 9 digit assigned by the Internal Revenue Service for the obligor identified in field #2. Allowable forms are either ##-#######,#########, or 'NA'.	Mandatory	Alpha Numeric	10
12	Stock Exchange	StockExchange	Name of the Stock Exchange on which the primary stock of	Free text	Optional	Alpha Numeric	100

			the obligor, or its parent, trades.				
13	Ticker Symbol	TKR	Stock Symbol for stocks listed and traded on the regulated exchange provided in Field #12. For subsidiaries of public companies, use parent ticker symbol from its primary Stock Exchange.	Free text	Optional	Alpha Numeric	10
14	CUSIP	CUSIP	CUSIPs are identifiers created and delivered by the CSB (CUSIP Service Bureau). Report the first six characters which are known as the base (or CUSIP-6) and uniquely identify the issuer, if available.	Must be valid 6 digit CUSIP number issued by the CUSIP Service Bureau.	Optional	Alpha Numeric	6
15	Internal Credit Facility ID	InternalCreditFacilityID	The reporting entity's unique internal identifier for this credit facility record. It must identify the credit facility for its entire life and must be unique. In the event the internal facility ID changes (i.e., loan was converted to a new system through migration or acquisition), also provide Original Internal credit facility ID in line 16.	Must be unique within a submission and over time. That is, the same submission file must not have two facilities with the same Credit Facility ID. May not contain a vertical bar (|, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Mandatory	Alpha Numeric	50
16	Original Internal Credit Facility ID	OriginalInternalCreditFacility ID	The Internal identification code assigned to the credit facility record in the previous submission. If there is no change from the prior submission, or if this is the first submission, then the Internal credit facility ID reported in Field #15 should be used as the Original Internal credit facility ID.	May not contain a vertical bar (|, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Mandatory	Alpha Numeric	50
17	Credit Facility Internal Risk Rating	CreditFacilityRating	Report the credit facility's assigned loss severity rating grade (also known as the loss given default (LGD) rating) from the reporting entity's	Free text indicating the LGD rating or 'NA.'	Mandatory	Alpha Numeric	20

			internal risk rating system. If no credit facility rating is assigned, enter 'NA.'				
18	Exposure At Default (EAD)	EAD	Basel II Advanced IRB parameter estimate: EAD. This is only required for banks that have already entered parallel run. It is optional for all others.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply with no non-numeric formatting (no dollar sign, commas or decimal). Must be nonblank after Basel 2 parallel starts for the bank.	Mandatory for reporting banks in Basel II parallel Optional for other banks	Numeric	20
19	Origination Date	OriginationDate	The date a credit facility becomes a legally binding agreement. If the credit facility has been renewed, use the renewal date as the Origination Date (except for extension options that were at the sole discretion of the obligor). The renewal date would include all credit actions that require bank approval and that change the contractual date of the obligation.	Must be in m/d/yyyy format, e.g.: 2/1/2005 12/14/1999 Must be before or equal to the quarter end date of the data.	Mandatory	Date	10
20	Maturity Date	MaturityDate	The last date upon which the funds must be repaid, inclusive of extension options that are solely at the borrower's discretion, and according to the most recent terms of the credit agreement. For demand loan, enter 1/1/9999.	Must be in m/d/yyyy format, e.g.: 2/1/2005 12/14/1999	Mandatory	Date	10
21	Credit Facility Type	FacilityType	See Additional Instructions for credit facility type descriptions. Only use designated descriptions; if it is Other, provide description in Field #22.	Enter number code of the description.	Mandatory if the BHC is an Expanded SNC reporter. Optional for all others.	Numeric	2
22	Other Credit Facility Type Description	OtherFacilityType	To be supplied only in cases where the credit facility is listed as "Other" in Field	Free Text	Mandatory if the BHC is an Expanded	Alpha	50

			#21(leave blank if Field #21 is not zero).		SNC reporter. Optional for all others.		
23	Credit Facility Purpose	CreditFacilityPurpose	See Additional Instructions for credit facility purpose descriptions. Only use designated descriptions; if it is Other, provide description in Field #24.	Enter number code of the description	Mandatory if the BHC is an Expanded SNC reporter. Optional for all others.	Numeric	2
24	Other Credit Facility Purpose Description	OtherFacilityPurpose	To be supplied only in cases where the credit facility purpose is listed as "Other" in Field #23 (leave blank if Field #23 is not zero).	Free Text	Mandatory if the BHC is an Expanded SNC reporter. Optional for all others.	Alpha	50
25	Committed Exposure Global	CommittedExposure	The current dollar amount the obligor is legally allowed to borrow according to the credit agreement identified in Field 15. For syndicated facilities, only provide the reporting entity's pro-rata commitment.	Rounded whole dollar amount, e.g.: 20000000 Supply with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20
26	Utilized Exposure Global	UtilizedExposure	The current dollar amount the obligor has drawn which has not been repaid. If the credit facility has not been borrowed against, the outstanding balance would be zero. For syndicated facilities, only provide the reporting entity's pro-rata exposure.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20
27	Line Reported on FR Y-9C	LineReportedOnFRY9C	Report the integer code (See Additional Instructions for descriptions). Only enter designated descriptions corresponding to the line number on the FR Y-9C, HC-C, in which the outstanding balance is recorded or, in the case of an unused commitment, the line number in which the credit facility would be recorded if it were drawn.	Enter number code of the description	Mandatory	Integer	2
28	Line of	LineOfBusiness	Indicate the internal	Free text describing	Mandatory	Alpha	100

	business		line of business that originated the credit facility using the institutions own department descriptions.	the Line of Business. For example: Private Banking, Corporate Banking, Asset-Based Lending, etc.		Numeric	
29	Cumulative Charge-offs	CumulativeChargeoffs	The cumulative charge-offs associated with the credit facility on the reporting entity's books.	Rounded whole dollar amount, e.g.: 20000000 Should be 0 if there is no charge-off for the facility. Should be 'NA' for loans held for sale or accounted for under a fair value option.	Mandatory	Numeric	20
30	FVA	FairValueAdjustment	For held for sale loans and loans accounted for under a fair value option, include the dollar amount adjustment (positive or negative) from the par balance.	Rounded whole dollar amount, e.g.: 20000000 Should be 0 for loans valued at par Should be 'NA' for loans not held for sale or accounted for under a fair value option. For negative values use a negative sign '-', not parenthesis ().	Mandatory	Alpha Numeric	20
31	ASC 310-10	ASC31010	Reserve applied to the credit facility per ASC 310-10 (formerly FASB 114 Accounting by Creditors for impairment of a loan).	Rounded whole dollar amount, e.g.: 20000000 Should be 0 if there is no ASC 310-10 Reserve for the credit facility.	Mandatory	Numeric	20
32	ASC310-30	ASC31030	Adjustment per ASC 310-30 (formerly Statement of Position 03-3 Accounting for Certain Loans or Debt Securities Acquired in a Transfer). Provide if available at a credit facility level.	Rounded whole dollar amount, e.g.: 20000000 Should be 0 if there is no loan level ASC 310-30 adjustment.	Mandatory	Numeric	20
33	# Days Principal or Interest Past Due	PastDue	Report the longest number of days principal and/or interest payments are past due, if such payments are past due 30 days or more. If payments are not past due 30 days or more, enter zero.	Numbers only.	Mandatory	Numeric	4

34	Non-Accrual Date	NonAccrualDate	The date the credit facility was placed on non-accrual, if applicable. If there is no non-accrual date, enter 12/31/9999.	Must be in m/d/yyyy format, e.g.: 2/1/2005, 12/14/1999	Mandatory	Date	10
35	Participation Flag	ParticipationFlag	Indicate if the credit facility is participated or syndicated among other financial institutions.	1. No 2. Yes, Purchased 3. Yes, Sold	Optional	Integer	1
36	Security	Security	Indicate using integer code if the credit facility is secured or unsecured.	1. Secured 2. Unsecured	Mandatory	Integer	1
37	Lien Position	LienPosition	Indicate using integer code if the credit facility is senior, subordinate, or unsecured.	1. Senior 2. Subordinated 3. Unsecured	Mandatory	Integer	1
38	Interest Rate Variability	InterestRateVariability	Variability of current interest rates (Fixed, Floating, or Mixed) to maturity.	1. Fixed 2. Floating 3. Mixed	Mandatory	Integer	1
39	Interest Rate	InterestRate	Current interest rate charged on the credit facility. If the facility includes multiple draws with different interest rates, enter a rate that approximates the overall rate on the facility.	Provide as a decimal, e.g.: 0.0575 for 5.75%	Mandatory	Decimal	8
40	Interest Rate Index	InterestRateIndex	For floating rate credit facilities list base interest rate using integer code. If obligor has an option, select the index actually in use. If the credit facility is fixed (as designated in Field #38) choose the integer for “Not applicable (Fixed)”. For credit facilities where the base interest rate is mixed, choose the integer for “Mixed.”	1. LIBOR 2. PRIME or Base 3. Treasury Index 4. Other 5. Not applicable (Fixed) 6. Mixed	Mandatory	Integer	1
41	Interest Rate Spread	InterestRateSpread	For floating rate credit facilities, list spread over base rate in basis points. If the credit facility is fixed (as designated in Field #38) populate ‘NA’. If the facility includes multiple draws with different spreads, provide the spread that approximates	Provide as a decimal, e.g.: 0.0575 for 5.75% Enter ‘NA’ if the credit facility is fixed Negative numbers can be submitted. For negative values use a negative sign ‘-‘ not parenthesis ().	Mandatory	Alpha Numeric	8

			the overall spread on the facility.				
42	Interest Rate Ceiling	InterestRateCeiling	For floating rate credit facilities, list rate ceiling if one is contained in the credit agreement. If there is no ceiling, populate with 'NONE'. If the credit facility is fixed (as designated in Field #38) populate 'NA'. For facilities with multiple interest rate ceilings, provide the maximum interest rate ceiling.	Provide as a decimal, e.g.: 0.0575 for 5.75% Enter 'NA' if the credit facility is fixed Enter 'NONE' if no ceiling.	Mandatory	Alpha Numeric	8
43	Interest Rate Floor	InterestRateFloor	For floating rate credit facilities, list rate floor if one is contained in the credit agreement. If there is no floor, populate with 'NONE'. If the credit facility is fixed (as designated in Field #38) populate 'NA'. For facilities with multiple interest rate floors, provide the minimum interest rate floor.	Provide as a decimal, e.g.: 0.0575 for 5.75% Enter 'NA' if the credit facility is fixed Enter 'NONE' if no floor.	Mandatory	Alpha Numeric	8
44	Interest Income Tax Status	TaxStatus	Tax Status of interest income for Federal or State Income Tax purposes	1. Taxable 2. Tax Exempt If federal or state tax exempt, choose '2'.	Mandatory	Integer	1

Appendix: Additional Instructions for Completing the Corporate Loan Schedule

Field 6: Below is the list of ISO standard country codes. Provide the relevant two letter code in the Field. See also in: http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm

AMERICAN SAMOA	AS	CAMBODIA	KH	ETHIOPIA	ET
ANDORRA	AD	CAMEROON	CM	FALKLAND ISLANDS	FK
ANGOLA	AO	CANADA	CA	FAROE ISLANDS	FO
ANGUILLA	AI	CAPE VERDE	CV	FIJI	FJ
ANTARCTICA	AQ	CAYMAN ISLANDS	KY	FINLAND	FI
ANTIGUA AND BARBUDA	AG	CENTRAL AFRICAN REPUBLIC	CF	FRANCE	FR
ARGENTINA	AR	CHAD	TD	FRENCH GUIANA	GF
ARMENIA	AM	CHILE	CL	FRENCH POLYNESIA	PF
ARUBA	AW	CHINA	CN	FRENCH SOUTHERN TERRITORIES	TF
AUSTRALIA	AU	CHRISTMAS ISLAND	CX	GABON	GA
AUSTRIA	AT	COCOS (KEELING) ISLANDS	CC	GAMBIA	GM
AZERBAIJAN	AZ	COLOMBIA	CO	GEORGIA	GE
BAHAMAS	BS	COMOROS	KM	GERMANY	DE
BAHRAIN	BH	CONGO	CG	GHANA	GH
BANGLADESH	BD	CONGO, THE DEMOCRATIC REPUBLIC OF THE	CD	GIBRALTAR	GI
BARBADOS	BB	COOK ISLANDS	CK	GREECE	GR
BELARUS	BY	COSTA RICA	CR	GREENLAND	GL
BELGIUM	BE	CÔTE D'IVOIRE	CI	GRENADA	GD
BELIZE	BZ	CROATIA	HR	GUADELOUPE	GP
BENIN	BJ	CUBA	CU	GUAM	GU
BERMUDA	BM	CURAÇAO	CW	GUATEMALA	GT
BHUTAN	BT	CYPRUS	CY	GUERNSEY	GG
BOLIVIA	BO	CZECH REPUBLIC	CZ	GUINEA	GN
BONAIRE, SINT EUSTATIUS AND SABA	BQ	DENMARK	DK	GUINEA-BISSAU	GW
BOSNIA AND HERZEGOVINA	BA	DJIBOUTI	DJ	GUYANA	GY
BOTSWANA	BW	DOMINICA	DM	HAITI	HT
BOUVET ISLAND	BV	DOMINICAN REPUBLIC	DO	HEARD ISLAND AND MCDONALD ISLANDS	HM
BRAZIL	BR	ECUADOR	EC	HOLY SEE (VATICAN CITY STATE)	VA
BRITISH INDIAN OCEAN TERRITORY	IO	EGYPT	DG	HONDURAS	HN
BRUNEI DARUSSALAM	BN	EL SALVADOR	SV	HONG KONG	HK
BULGARIA	BG	EQUATORIAL GUINEA	GQ	HUNGARY	HU
BURKINA FASO	BF	ERITREA	ER	ICELAND	IS
BURUNDI	BI	ESTONIA	EE	INDIA	IN

INDONESIA	ID	MALDIVES	MV	PAKISTAN	PK
IRAN, ISLAMIC REPUBLIC OF	IR	MALI	ML	PALAU	PW
IRAQ	IQ	MALTA	MT	PALESTINIAN TERRITORY, OCCUPIED	PS
IRELAND	IE	MARSHALL ISLANDS	MH	PANAMA	PA
ISLE OF MAN	IM	MARTINIQUE	MQ	PAPUA NEW GUINEA	PG
ISRAEL	IL	MAURITANIA	MR	PARAGUAY	PY
ITALY	IT	MAURITIUS	MU	PERU	PE
JAMAICA	JM	MAYOTTE	YT	PHILIPPINES	PH
JAPAN	JP	MEXICO	MX	PITCAIRN	PN
JERSEY	JE	MICRONESIA, FEDERATED STATES OF	FM	POLAND	PL
JORDAN	JO	MOLDOVA, REPUBLIC OF	MD	PORTUGAL	PT
KAZAKHSTAN	KZ	MONACO	MC	PUERTO RICO	PR
KENYA	KE	MONGOLIA	MN	QATAR	QA
KIRIBATI	KI	MONTENEGRO	ME	RÉUNION	RE
KOREA, DEMOCRATIC PEOPLE'S REPUBLIC OF	KP	MONTSERRAT	MS	ROMANIA	RO
KOREA, REPUBLIC OF	KR	MOROCCO	MA	RUSSIAN FEDERATION	RU
KUWAIT	KW	MOZAMBIQUE	MZ	RWANDA	RW
KYRGYZSTAN	KG	MYANMAR	NM	SAINT BARTHÉLEMY	BL
LAO PEOPLE'S DEMOCRATIC REPUBLIC	LA	NAMIBIA	NA	SAINT HELENA	SH
LATVIA	LV	NAURU	NR	SAINT KITTS AND NEVIS	KN
LEBANON	LB	NEPAL	NP	SAINT LUCIA	LC
LESOTHO	LS	NETHERLANDS	NL	SAINT MARTIN (FRENCH PART)	MF
LIBERIA	LR	NEW CALEDONIA	NC	SAINT PIERRE AND MIQUELON	PM
LIBYAN ARAB JAMAHIRIYA	LY	NEW ZEALAND	NZ	SAINT VINCENT AND THE GRENADINES	VC
LIECHTENSTEIN	LI	NICARAGUA	NI	SAMOA	WS
LITHUANIA	LT	NIGER	NE	SAN MARINO	SM
LUXEMBOURG	LU	NIGERIA	NG	SAO TOME AND PRINCIPE	ST
MACAO	MO	NIUE	NU	SAUDI ARABIA	SA
MACEDONIA	MK	NORFOLK ISLAND	NF	SENEGAL	SN
MADAGASCAR	MG	NORTHERN MARIANA ISLANDS	MP	SERBIA	RS
MALAWI	MW	NORWAY	NO	SEYCHELLES	SC
MALAYSIA	MY	OMAN	OM	SIERRA LEONE	SL
SINGAPORE	SG	UGANDA	UG		

SINT MAARTEN (DUTCH PART)	SX	UKRAINE	UA
SLOVAKIA	SK	UNITED ARAB EMIRATES	AE
SLOVENIA	SI	UNITED KINGDOM	GB
SOLOMON ISLANDS	SB	UNITED STATES	US
SOMALIA	SO	UNITED STATES MINOR OUTLYING ISLANDS	UM
SOUTH AFRICA	ZA	URUGUAY	UY
SOUTH GEORGIA	GS	UZBEKISTAN	UZ
SOUTH SUDAN	SS	VANUATU	VU
SPAIN	ES	VENEZUELA, BOLIVARIAN REPUBLIC OF	VE
SRI LANKA	LK	VIET NAM	VN
SUDAN	SD	VIRGIN ISLANDS, BRITISH	VG
SURINAME	SR	VIRGIN ISLANDS, U.S.	VI
SVALBARD AND JAN MAYEN	SJ	WALLIS AND FUTUNA	WF
SWAZILAND	SZ	WESTERN SAHARA	EH
SWEDEN	SE	YEMEN	YE
SWITZERLAND	CH	ZAMBIA	ZM
SYRIAN ARAB REPUBLIC	SY	ZIMBABWE	ZW
TAIWAN, PROVINCE OF CHINA	TW		
TAJIKISTAN	TJ		
TANZANIA, UNITED REPUBLIC OF	TZ		
THAILAND	TH		
TIMOR-LESTE	TL		
TOGO	TG		
TOKELAU	TK		
TONGA	TO		
TRINIDAD AND TOBAGO	TT		
TUNISIA	TN		
TURKEY	TR		
TURKMENISTAN	TM		
TURKS AND CAICOS ISLANDS	TC		
TUVALU	TV		

Field 14: CUSIP. CUSIPs are identifiers created and delivered by the CSB (CUSIP Service Bureau). The CSB is managed on behalf of the American Bankers Association by Standard & Poor's. The first six characters are known as the base (or CUSIP-6), and uniquely identify the issuer.

Field 18: Exposure at Default (EAD). Basel II Advanced IRB parameter estimate as defined in the Final Rule for Advanced Capital Adequacy Framework Basel II. This is only required for banks that have already entered parallel run. It is optional for all others.

(1) For the on-balance sheet component, EAD means the bank's carrying value (including net accrued but unpaid interest and fees) for the exposure; and

(2) For the off-balance sheet component of a credit facility commitment or line of credit, EAD means the bank's best estimate of net additions to the outstanding amount owed the bank, including estimated future additional draws of principal and accrued but unpaid interest and fees, that are likely to occur over a one-year horizon assuming the exposure was to go into default. This estimate of net additions must reflect what would be expected during economic downturn conditions.

Field 21: Use the following credit facility type descriptions, ONLY. Enter number code of the description. Note that these descriptions and codes mirror the requirements for Shared National Credit reporting and therefore not all will be relevant for Corporate Loan reporting.

0 OTHER
1 REVOLVING CREDIT
2 REVOLVING CREDIT CONVERTING TO TERM LOAN
3 REVOLVING CREDIT - ASSET BASED
4 REVOLVING CREDIT - DIP
5 NON-REVOLVING LINE OF CREDIT

6 NON-REVOLVING LINE OF CREDIT CONVERTING TO TERM LOAN
7 TERM LOAN
8 TERM LOAN - A
9 TERM LOAN - B
10 TERM LOAN - C
11 TERM LOAN - BRIDGE
12 TERM LOAN - ASSET BASED
13 TERM LOAN - DIP
14 CAPITALIZED LEASE OBLIGATION
15 STANDBY LETTER OF CREDIT
16 OTHER REAL ESTATE OWNED
17 OTHER ASSET

Field 23: Use the following credit purpose descriptions only. Enter number next to description. Note that these descriptions and codes mirror the requirements for Shared National Credit reporting and therefore not all will be relevant for Corporate Loan reporting.

0 OTHER
1 ACQUISITION AND/OR MERGER FINANCING
2 ASSET SECURITIZATION FINANCING
3 CAPITAL EXPENDITURES EXCLUDING REAL ESTATE
4 COMMERCIAL PAPER BACK-UP
5 INDUSTRIAL REVENUE BOND BACK-UP
6 MORTGAGE WAREHOUSING
7 TRADE FINANCING
8 PERFORMANCE GUARANTEE
9 WORKING CAPITAL - SHORT TERM/SEASONAL
10 WORKING CAPITAL - PERMANENT
11 GENERAL CORPORATE PURPOSES
12 DEBT REFINANCE/CONSOLIDATION
13 ESOP FINANCING
14 AGRICULTURE AND/OR LIVESTOCK PRODUCTION
15 AGRICULTURE AND/OR RANCHING REAL ESTATE
16 STOCK BUYBACK
17 PORTFOLIO ACQUISITION INCLUDING NOTE PURCHASE AGREEMENTS
18 REAL ESTATE ACQUISITION/DEVELOPMENT/CONSTRUCTION - LAND
19 REAL ESTATE ACQUISITION/DEVELOPMENT/CONSTRUCTION - RESIDENTIAL
20 REAL ESTATE ACQUISITION/DEVELOPMENT/CONSTRUCTION - COMML & INDL
21 REAL ESTATE INVESTMENT/PERMANENT FINANCING - RESIDENTIAL
22 REAL ESTATE INVESTMENT/PERMANENT FINANCING - COMMERCIAL AND INDUSTRIAL
23 BUSINESS RECAPITALIZATION/DIVIDENDS
24 NEW PRODUCT DEVELOPMENT
25 PROJECT FINANCING

Field 27: Line Reported on FR Y-9C. Only use designated descriptions corresponding to the line number on the FR Y-9C, HC-C, in which the outstanding balance is recorded. For items 1, 2, 3, 6, 7, 8, 9 report loan level detail for loans greater than or equal to $1 million in commited exposure.

1. bhck1292 (U.S. Banks and other U.S. Depository Institutions)
2. bhck1296 (Foreign Banks)
3. bhck1590 (loans to finance agricultural production and other loans to farmers)

4. bhck1763 (Commercial and Industrial loans to U.S. addressees. Exclude loans that are scored but not graded)
5. bhck1764 (Commercial and Industrial loans to non-U.S. addresses. Exclude loans that are scored but not graded)
6. bhck2081 (Loans to foreign governments and official institutions)
7. bhckJ454 (Loans to nondepository financial institutions)
8. bhckJ451 (All other loans, excludes consumer loans)
9. bhckF163 (All other leases, excludes consumer leases)

FR Y-14 Q: Commercial Real Estate Schedule Instructions

A. Loan Population

A Commercial Real Estate Loan ("CRE Loan") is defined as a legally binding loan commitment or credit facility to an obligor as defined in the Credit Agreement. Provide all CRE Loans that are reported in the FR Y-9C categories outlined in Field #4, as well as any legally committed but undrawn CRE Loans that would be reported in the relevant FR Y-9C category if such CRE Loan were drawn on the last day of the quarter.

- Include all CRE Loans with a committed balance equal to or greater than $1 million.
- If a CRE loan with an committed balance equal to or greater than $1 million is cross-collateralized with a CRE loan less than $1 million, for those loans with commitments less than $1 million, report fields #1 (Loan Number), #3 (Outstanding Balance), and #5 (Committed Balance). All other fields for those loans are optional.
- Consistent with FR Y-9C instructions, report all loans net of charge-offs, fair value adjustments (including held for sale loans) and ASC 310-30 (originally issued as SOP 03-3) adjustments, but gross of ASC 310-10 (originally issued as FAS 114 Accounting by creditors for impairment of a loan) reserve amounts, if applicable. Charge-offs, ASC 310-10 reserve amounts, ASC 310-30 adjustments, and fair value adjustments (including those for held for sale loans) should be reported separately in the designated fields (6, 45, 46, and 47 respectively). All loans reported in the FR Y-9C categories on the last calendar day of the quarter should be reported.

B. Data Format

Provide data in a single extensible markup language file (.xml). An XSD document will be made available to bank holding companies.

Do not use quotation marks as text identifiers.

Do not use a header or a row count. The XML file will contain one record per active loan in the contributor's inventory.

The table on the pages following shows the fields that should be contained in the file.

Field No.	Field Name	Technical Field Name	Description	Allowable Values	Mandatory /Optional	Data Type	Field Length
1	Loan Number	LoanNumber	Bank's unique internal identifier for this loan record that will be the same from quarter to quarter. It must identify the loan for its entire life and must be unique.	Must be unique within a submission and over time. That is, the same loan-level file must not have two facilities with the same Loan Number. Must not contain a vertical bar (|, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Mandatory	Alpha Numeric	50
2	Obligor Name	ObligorName	The obligor name on the loan. Full legal entity name is desirable, but the precise name is not necessary if it requires manual intervention to provide. If the borrowing entity is an individual (s) (Natural Person (s)), do not report the name; instead substitute with the text: "Individual"	Must not contain a vertical bar (|, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Mandatory	Alpha Numeric	250
3	Outstanding Balance	OutstandingBalance	The current outstanding (book) balance on the CRE Loan as reported on FR Y-9C. Outstanding balance is net of ASC 310-30 (originally issued as SOP 03-3), charge-offs and fair value adjustments.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20
4	Line Reported on FR Y-9C	LineReportedOnFRY9C	Report the integer code (see Allowable Values column) corresponding to the line number on the FR Y-9C, HC-C, in which the outstanding balance is recorded, or in the case of unused commitments, the line number in which the CRE Loan would be recorded if drawn. Option 7 is a component of a broader FR Y-9C line.	1. F158 (1-4 family res construction) 2. F159 (Other constr, land dev, land, additions or alterations to existing structures) 3. 1460 (multifamily) 4. F160 (nonfarm, nonres - owner occupied) 5. F161 (nonfarm, nonres - other) 7. Loans secured by CRE originated by non-domestic offices as	Mandatory	Integer	1

				reported in bhck1410			
5	Committed Balance	CommittedBalance	The total legal commitment (net of any charge-offs, ASC 310-30 (originally issued as SOP 03-3) or fair value adjustments) of the reporting bank for the CRE Loan, including both drawn and committed undrawn amounts.	Rounded whole dollar amount, e.g.: 20000000 Supply with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20
6	Cumulative Charge-offs	CumulativeChargeoffs	Gross cumulative charge-offs associated with this CRE Loan on the reporting entity's books.	Rounded whole dollar amount, e.g.: 20000000 Should be 0 if there is no charge-off for the facility. Should be 'NA' for loans held for sale or accounted for under the fair value option.	Mandatory	Numeric	20
7	Participation Flag	ParticipationFlag	Indicate if the CRE Loan is participated or syndicated among other financial institutions.	1. No 2. Yes, Purchased 3. Yes, Sold	Optional	Integer	1
8	Lien Position	LienPosition	Indicate using integer code if the mortgage is a first lien on the property or a subordinate lien. For multiple properties, report the lien on the predominant property, if no property predominates, then report integer code for "Mixed Liens". For loans secured by a pledge of partnership interests, indicate a subordinate lien position. A "B-Note" is a structurally subordinated position secured by a senior lien on a property.	1. First Lien 2. Subordinate Lien 3. Mixed Liens 5. "B-Note"	Mandatory	Integer	1
9	Property Type	PropertyType	If the CRE Loan is secured by multiple property types and one predominates, indicate the predominant property type. If the CRE Loan is secured by multiple property types and no single one predominates, indicate integer code for "Mixed". If the loan is secured by a property type which is not included in the above list, then indicate integer code for "Other," e.g., skilled nursing, self storage, etc. If the CRE Loan commitment covers ONLY the land and lot development phase, then report as "Land and Lot Development." If however, the CRE Loan commitment is for land development AND vertical construction, report it under the appropriate category (e.g. Homebuilders, condo, office).	1. Retail 2. Industrial / Warehouse 3. Hotel / Hospitality/Gaming (including Resorts) 4. Multi-family for Rent (including low income housing) 5. Homebuilders except condo 6. Condo 7. Office 8. Mixed 9. Land and Lot Development 10. Other	Mandatory	Integer	2

10	Origination Date	OriginationDate	Date the commitment to lend becomes a legally binding commitment. If the CRE Loan has been renewed, use that date as the Origination Date (except for extension options that were at the sole discretion of the borrower). The date given here should be the same dates used for the data given in fields 12 and 13. The renewal date would include all credit actions that require bank approval and that change the contractual date of the obligation.	Must be in m/d/yyyy format, e.g.: 2/1/2005 12/14/1999 Must be before or equal to the quarter end date of the data.	Mandatory	Date	10
11	Location	Location	Provide the ZIP Code for where the collateral is located. Use the 2 letter Country Code for foreign properties. If one CRE Loan is secured by multiple properties and one location predominates, specify that location. Otherwise indicate "Mixed."	For US: five-digit ZIP code. If the ZIP code begins with zeroes, leading zeroes must be specified with no punctuation. For other countries, the 2-letter country code (provided at end of this document). For multiple properties without one predominating, use "Mixed".	Mandatory	Alpha Numeric	5
12	Net Operating Income	NetOperatingIncome	Net Operating Income at origination (date given in Field #10). NOI is defined as: "All operating income, net of operating expenses with the exception of debt service and depreciation. Operating expenses include RE taxes (but not income taxes), Insurance, common area maintenance, utilities, replacement reserves, management fees, admin/accounting/legal." For CRE loans for: (1) land and construction loans not currently generating income or(2) owner occupied CRE loans (bhckF160 on the FR Y-9C), populate with 'NA'. The NOI should represent the financial information submitted by the borrower to the bank as part of the underwriting decision at origination or renewal, which may or may not be the same operating information used in the appraisal. The actual vacancy at time of origination or renewal for all completed projects should already be a part of the actual financial information submitted by the borrower. Replacement reserves, if allocated by the borrower on the operating statement, should be deducted from operating income to arrive at the NOI. The NOI should represent the best representation of actual NOI at the date given in Field # 10. If there has been significant recent leasing activity, then rent roll (less expenses) annualized may be the best NOI number. If there is seasonality in the	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply with no non-numeric formatting such as dollar signs, commas or decimals but negative numbers can be submitted. For negative values use a negative sign '-' not parenthesis (). Guidelines for populating: • 0 (zero) is to be used if the NOI is actually 0 • NA is to be used if the loan is (1) Land and construction loans (bhckF158 and bhckF159 on FR Y-9C) not currently generating income or	Mandatory	Alpha Numeric	10

			numbers, then actual fiscal or trailing twelve months NOI may be the best number. However, NOI should not be forward looking in the sense of being based on potential future leasing or sales activity. The NOI for loans originated for the purpose of construction that are currently generating income should be reported as the actual NOI from operating information obtained from the borrower at renewal. If a participation, prorate based on your share of the credit. For loans that are cross-collateralized at origination, the NOI provided should represent the total NOI available to service the debt from the underlying collateral pool. For loans that are cross-collateralized after origination, the NOI provided should be the total NOI available at origination, not the subsequently combined NOI from the collateral pool.	(2) owner occupied CRE loans (line F160 on FR Y-9C). • Numeric values are to be used for facilities where the NOI is applicable and available			
13	Value at Origination	ValueatOrigination	The value of the subject property may be either an appraisal or an evaluation depending on legal (12 CFR 34) and bank policy requirements. Value is prorated based on the bank's ownership interest in a facility. In cases of cross-collateralization, provide the sum of all property values as adjusted for prorated participations.	Rounded whole dollar amount with no cents, e.g.: 20000000 Do not use non-numeric formatting such as dollar signs, commas or decimals.	Mandatory	Alpha Numeric	12
14	Value Basis	ValueBasis	Provide integer code if the Value in Field #13 was calculated using an "as is," "as stabilized" or "as completed" value as defined in SR10-16 (http://www.federalreserve.gov/boarddocs/srletters/2010/sr1016a1.pdf).	1. As Is 2. As Stabilized 3. As Completed	Mandatory	Integer	1
15	Internal Rating	InternalRating	Bank internal obligor rating that addresses the probability of default of the loan. Must be a list of values where each value pair is the bank's internal risk rating code followed by the percentage of total exposure that is rated with that risk rating. The format of these pairs will be the rating code followed by a colon followed by the fractional amount of the dollar value of the exposure that has that rating code. Each pair of rating code-fractional amount would be separated by a semicolon and there should be as many codes as there are different split ratings in the credit.	The general form looks like this: Rating-code-1:% as decimal; Rating-code-2:% as decimal;…] For example, suppose the bank has ratings AAA, AA, A, BBB, BB, B, C, D. Suppose the credit is entirely rated AAA. The bank would supply this value: AAA:1 Suppose a different case where half the credit's dollar	Mandatory	Alpha Numeric	50

				value has a rating A and the other has C. The bank would supply: A:0.5;C:0.5 All the decimal amounts must sum to 1.			
16	Probability of Default (PD)	PD	Basel II Advanced IRB parameter estimate: PD. This is only required for banks that have already entered parallel run. It is optional for all others. Probability of default (PD) means: (1) to a non-defaulted obligor, the [bank]'s empirically based best estimate of the long-run average one-year default rate for the rating grade assigned by the [bank] to the obligor, capturing the average default experience for obligors in the rating grade over a mix of economic conditions (including economic downturn conditions) sufficient to provide a reasonable estimate of the average one-year default rate over the economic cycle for the rating grade. (2) to a defaulted obligor, 100 percent.	Express as a fraction to 4 decimal places, e.g., 0.05% is 0.0005. Use decimal format; do not use scientific notation. Must be nonblank after Basel 2 parallel starts for the bank.	Mandatory for reporting banks in Base II parallel Optional for other banks	Decimal	6
17	Loss Given Default (LGD)	LGD	Basel II Advanced IRB parameter estimate: LGD. This is only required for banks that have already entered parallel run. It is optional for all others. Loss given default (LGD) means: The greatest of: (1) Zero; (2) The [bank]'s empirically based best estimate of the long-run default-weighted average economic loss, per dollar of EAD, the [bank] would expect to incur if the obligor (or a typical obligor in the loss severity grade assigned by the [bank] to the exposure) were to default within a one-year horizon over a mix of economic conditions, including economic downturn conditions; or (3) The [bank]'s empirically based best estimate of the economic loss, per dollar of EAD, the [bank] would expect to incur if the obligor (or a typical obligor in the loss severity grade assigned by the [bank] to the exposure) were to default within a one-year horizon during economic downturn conditions.	Express as a decimal to 2 decimal places, e.g., 50% is 0.50. Use decimal format; do not use scientific notation. Must be nonblank after Basel 2 parallel starts for the bank.	Mandatory for reporting banks in Base II parallel Optional for other banks	Decimal	4
18	Exposure At Default (EAD)	EAD	Basel II Advanced IRB parameter estimate: EAD. This is only required for banks that have already entered parallel run. It is optional for all others. For the on-balance sheet component, EAD means the [bank]'s carrying value (including net accrued but unpaid interest and fees) for the exposure	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply with no non-numeric formatting (no dollar sign,	Mandatory for reporting banks in Base II parallel Optional	Numeric	20

			and; For the off-balance sheet component of a loan commitment or line of credit, EAD means the [bank]'s best estimate of net additions to the outstanding amount owed the bank, including estimated future additional draws of principal and accrued but unpaid interest and fees, that are likely to occur over a one-year horizon assuming the exposure was to go into default. This estimate of net additions must reflect what would be expected during economic downturn conditions.	commas or decimal). Must be nonblank after Basel 2 parallel starts for the bank.	for other banks		
19	Maturity Date	MaturityDate	The contractual maturity date of CRE Loan, including extension options that are at the sole discretion of the borrower. If a demand loan, enter 1/1/9999.	Must be in m/d/yyyy format, e.g.: 2/1/2005 12/14/1999	Mandatory	Date	10
20	Amortization	Amortization	The original amortization term of the loan in months from the date given in Field #10, regardless whether the loan amortizes on a straight line basis or mortgage style. For example, if a loan amortizes in a straight line fashion over ten years, enter 120 (months). For Interest only loans enter zero.	Must be in whole months, e.g., 10 years would 120.	Mandatory	Numeric	5
21	Recourse	Recourse	Indicate whether the bank relied on a sponsor or guarantor as a source of repayment when considering the credit for approval.	1. Recourse Relied Upon 2. No Recourse Relied Upon	Mandatory	Integer	1
22	Line of Business	LineOfBusiness	Indicate the internal line of business that originated the CRE Loan using the institutions own department descriptions.	Free text describing the Line of Business. For example: Retail, Private Banking, Corporate Banking, etc.	Optional	Alpha Numeric	100
23	Current Occupancy	CurrentOccupancy	Current physical occupancy of rent-paying tenants (including tenants still in concessionary periods) as a % of net rentable square footage. Use NA if owner occupied or residential construction. "Current occupancy" means as close to the submission as of date (e.g. 9-30-09) as possible (e.g. the occupancy level last reported by the borrower).	Provide as a fraction (2 decimal places), e.g.: "0.80" for 80%. Guidelines for populating: • 0 (zero) is to be used if the Occupancy is actually 0 • NA is to be used for facilities where the data element is not applicable - i.e. Residential Construction (FR Y-9C bhckF158), Other	Optional	Alpha Numeric	4

				Construction /Land Dev (FR Y-9C bhckF159), and Owner Occupied (FR Y-9C bhckF160). • Numeric values are to be used for facilities where the Occupancy is applicable and available			
24	Anchor Tenant	AnchorTenant	Name of anchor tenant (s), if applicable. Anchor tenant is defined as any tenant named in a co-tenancy clause.	Must not contain a vertical bar (|, ASCII 7C), carriage return, line feed, comma or any unprintable character. If there are multiple Anchor tenants, separate names with a double semi-colon ';;'.	Optional	Alpha Numeric	300
25	Loan Purpose	LoanPurpose	Indicate the purpose of the CRE Loan at the origination date as recorded in Field #10 using an integer from the following list.	1. Construction Build to Suit / credit tenant lease (meaning 100% occupancy to an investment grade tenant on long-term triple net lease, and NOT a large tenant with good credit). 2. Land Acquisition & Development 3. Construction Other 4. Owner Occupancy 5. Redevelopment / Repositioning (non owner occupied) 6. Acquisition (non owner occupied) 7. Refinance 8. Other	Mandatory	Integer	1
26	Interest Rate Variability	InterestRateVariability	Variability of current interest rates (Fixed, Floating, or Mixed) to maturity.	1. Fixed 2. Floating 3. Mixed	Mandatory	Integer	1

27	Interest Rate	InterestRate	Current interest rate charged on the CRE Loan. If the facility includes multiple draws with different interest rates, enter a rate that approximates the overall rate on the facility	Provide as a decimal, e.g.: 0.0575 for 5.75%	Mandatory	Decimal	8
28	Interest Rate Index	InterestRateIndex	For floating rate CRE Loans list base interest rate using integer code. If borrower has an option, select the index actually in use. If the CRE loan is fixed (as designated in Field #26) choose the integer for "Not applicable (Fixed)". For loan commitments where the base interest rate is mixed, choose the integer for "Mixed."	1. LIBOR 2. PRIME or Base 3. Treasury Index 4. Other 5. Not applicable (Fixed) 6. Mixed	Mandatory	Integer	1
29	Interest Rate Spread	InterestRateSpread	For floating rate CRE Loans, list spread from base rate in basis points (this can be either positive or negative). If the CRE loan is fixed (as designated in Field #26) populate 'NA'. If the CRE loan includes multiple draws with different spreads, provide the spread that approximates the overall spread on the loan.	Provide as a decimal, e.g.: 0.0575 for 5.75% Enter 'NA' if the loan is fixed Negative numbers can be submitted. For negative values use a negative sign '-' not parenthesis ().	Mandatory	Alpha Numeric	8
30	Interest Rate Ceiling	InterestRateCeiling	For floating rate CRE Loans, list rate ceiling if one is contained in the credit agreement. If there is no ceiling, populate with 'NONE'. If the CRE loan is fixed (as designated in Field#26) populate 'NA'. For loan commitments with multiple interest rate ceilings, provide the maximum interest rate ceiling.	Provide as a decimal, e.g.: 0.0575 for 5.75% Enter 'NA' if the loan is fixed Enter 'NONE' if no ceiling.	Mandatory	Alpha Numeric	8
31	Interest Rate Floor	InterestRateFloor	For floating rate CRE Loans, list rate floor if one is contained in the credit agreement. If there is no floor, populate with 'NONE'. If the CRE loan is fixed (as designated in Field #26) populate 'NA'. For loan commitments with multiple interest rate floors, provide the minimum interest rate floor.	Provide as a decimal, e.g.: 0.0575 for 5.75% Enter 'NA' if the loan is fixed Enter 'NONE' if no floor.	Mandatory	Alpha Numeric	8
32	Frequency of Rate Reset	FrequencyofRateReset	For floating rate CRE Loans, list the frequency of interest rate reset in months. For frequencies less than (1) month, report as (1) month.	Provide in whole months. Enter 'NA' if the loan is fixed	Mandatory	Alpha Numeric	4
33	Interest Reserves	InterestReserves	Provide the dollar amount of remaining Interest rate reserves. Interest reserves would represent only those funds remaining from the original construction commitment to be used to pay interest during the construction and lease-up phases. If a participation, prorate based on your share of the credit. If Interest Reserves are not applicable, populate 'NA'.	Rounded to whole dollar amount with no cents, punctuation or dollar signs. Guidelines for populating: • 0 (zero) is to be used if there had been an	Mandatory	Alpha Numeric	9

				interest reserve and it is now exhausted. • NA is to be used for facilities where an interest reserve was never part of the transaction (e.g. non-construction loans). • Numeric values are to be used for facilities where the interest reserve is applicable and available			
34	Origination Amount	OriginationAmount	Provide the bank's total commitment as of the origination date given in Field #10. The origination amount should not represent the first draw on a commitment.	Round to the whole dollar. Do not include punctuation or dollar sign.	Mandatory	Numeric	11
35	Original / Previous Loan Number	OrigLoanNumber	Bank's original unique identifier or previously reported identifier for this loan record in the event the loan was converted to a new system through migration or acquisition. If the loan number has not changed from the prior quarter, use the current loan number (Field #1 above).	Must be unique within a submission.	Mandatory	Alpha Numeric	50
36	Acquired Loan	AcqLoan	Indicate if the loan was acquired as a whole loan via a bank, portfolio or individual loan purchase. Syndicated loans acquired through this channel are reported in this field as "1" (Yes) and also indicated in the Participation Flag (data field #7). Loans originated and underwritten by the reporting bank are reported as "2" (No). Acquired loans will include data retrievable from loan accounting systems of record reported on a go-forward basis.	1. Yes 2. No	Mandatory	Integer	1
37	Loan Status	LoanStatus	Report an asset as non-performing if: (a) It is maintained on a cash basis because of deterioration in the financial condition of the borrower, (b) Payment in full of principal or interest is not expected, or (c) Principal or interest has been in default for a period of 90 days or more	1. Performing 2. Non-performing	Mandatory	Integer	1

			unless the asset is both well secured and in the process of collection.				
38	Property Size	PropertySize	Report the current property size for the Property Type entered in Field #9 as follows: Retail: Square Feet Industrial/Warehouse: Square Feet Hotel/Hospitality/Gaming: Rooms Multi-family for rent: Units Homebuilders except condo: Lots Condo: Units Office: Square Feet Mixed: Square Feet or 'NA' (Not Applicable) Land and Lot Development: Acreage Other: Square Feet or 'NA' (Not Applicable)	Values must be consistent with the property type definitions in Field #9 Whole number (no commas or decimals) *Mixed is a category that has been defined in the Property Type description as the value to use if the CRE loan is secured by multiple property types and no single one predominates. If the mixed property consists primarily of office, retail or industrial space, then the value should be in square feet. To the extent that square feet is not the predominant measure, then populate the field with 'NA '. *Other is a category that has been defined in the Property Type description as the value to use if the CRE loan is secured by a property type which is not included in the list. If that property is primarily office, retail or industrial space, then the value should be in square feet. To the extent that square feet is not the appropriate value, then the field should be populated with 'NA '.	Mandatory	Alpha/ Numeric	12
39	Net Operating Income	CurrentNetOperatingInc	Report the most recent annualized NOI that serves as the identified primary	Rounded whole dollar amount with no cents,	Mandatory	Alpha Numeric	10

	(NOI) Current		source of repayment. NOI period may be prior fiscal year, trailing twelve months, or annualized interim period if appropriate. NOI should not be forward looking in the sense of being based on potential future leasing or sales activity. Replacement reserves, if allocated by the borrower on the operating statement, should be deducted from operating income to arrive at the NOI. NOI is prorated based on the bank's ownership interest in a facility and/or NOI is a shared repayment source among other debt obligations as identified in the credit agreement. For cross-collateralized loans, the NOI provided should represent the total NOI available from the underlying collateral pool. The NOI for loans originated for the purpose of construction that are currently generating income should be reported as the actual NOI from operating information obtained from the borrower at renewal.	e.g.: 20000000 Supply with no non-numeric formatting such as dollar signs, commas or decimals but negative numbers can be submitted. For negative values use a negative sign '-' not parenthesis (). Guidelines for populating: • 0 (zero) is to be used if the NOI is actually 0 • NA is to be used if the loan is (1) Land and construction loans (bhckF158 and bhckF159 on FR Y-9C) not currently generating income or (2) owner occupied CRE loans (bhckF160 on FR Y-9C). • Numeric values are to be used for facilities where the NOI is applicable and available			
40	Last NOI Date	LastNOIDate	The date for the value provided in CurrentNetOperatingInc (Field #39).	Must be in m/d/yyyy format, e.g.: 2/1/2005 12/14/1999 Must be before or equal to the quarter end date of the data. This date may be Null if the Net Operating Income (NOI) Current (Field #39) is 'NA'.	Mandatory	Date	10

41	Current Value	CurrentValue	The value of the subject property may be either an appraisal or an evaluation depending on legal (12 CFR 34) and bank policy requirements. Value is prorated based on the bank's ownership interest in a facility. In cases of cross-collateralization, provide the sum of all property values as adjusted for prorated participations.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply with no non-numeric formatting such as dollar signs, commas or decimals.	Mandatory	Alpha Numeric	12
42	Last Valuation Date	LastValuationDate	The date of the most recent valuation provided in Current Value (Field #41).	Must be in m/d/yyyy format, e.g.: 2/1/2005 12/14/1999 Must be before or equal to the quarter end date of the data.	Mandatory	Date	10
43	Cross Collateralized Loan Numbers	CrossCollaterlizedLoans	Enter the LoanNumbers (Field #1) for all the loans which are cross-collateralized with loan reported in Field 1. This includes loans that have less than $1 million committed.	Provide the LoanNumber separated by a , (comma). For example, if loans 123 and XYZ are cross-collateralized then enter 123, XYZ. The provided loan numbers must have a corresponding entry in the CRE collection. Cross-collateralized loans that are not CRE Loans should be excluded.	Mandatory	Alpha Numeric	1000
44	Additional Collateral	AdditionalCollateral	Provide the value of any cash and marketable securities that are pledged as collateral and where the bank has a first perfected security interest.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply with no non-numeric formatting such as dollar signs, commas or decimals.	Optional	Numeric	12
45	ASC 310-10	ASC31010	Reserve applied to the loan per ASC 310-10 (formerly FASB 114 Accounting by Creditors for impairment of a loan)	Rounded whole dollar amount with no cents, e.g.: 20000000 Should be 0 if there is no ASC 310-10 Reserve for the loan	Mandatory	Numeric	12
46	ASC 310-30	ASC31030	Adjustment per ASC 310-30 for certain loans or Debt securities acquired in a	Rounded whole	Mandatory	Numeric	12

			transfer. Provide if available at the loan level.	dollar amount with no cents, e.g.: 20000000 Should be 0 if there is no ASC 310-30 Reserve for the loan			
47	Fair Value Adjustment	FairValueAdjustment	For held for sale loans and loans accounted for under the fair value option, include the dollar amount adjustment (positive or negative) from the par balance.	Rounded whole dollar amount with no cents, e.g.: 20000000. For negative values use a negative sign "-", not parentheses. Should be 0 for loans valued at par. Should be 'NA' for loans not held for sale or accounted for under the fair value option.	Mandatory	Alpha Numeric	20

Appendix: Additional Instructions for Completing the Commercial Real Estate Data Collection

Field 11: Below is the list of ISO standard country codes. Provide the relevant 2 letter code in the Field. See also in:

http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm

AMERICAN SAMOA	AS	CAMBODIA	KH	ETHIOPIA	ET
ANDORRA	AD	CAMEROON	CM	FALKLAND ISLANDS	FK
ANGOLA	AO	CANADA	CA	FAROE ISLANDS	FO
ANGUILLA	AI	CAPE VERDE	CV	FIJI	FJ
ANTARCTICA	AQ	CAYMAN ISLANDS	KY	FINLAND	FI
ANTIGUA AND BARBUDA	AG	CENTRAL AFRICAN REPUBLIC	CF	FRANCE	FR
ARGENTINA	AR	CHAD	TD	FRENCH GUIANA	GF
ARMENIA	AM	CHILE	CL	FRENCH POLYNESIA	PF
ARUBA	AW	CHINA	CN	FRENCH SOUTHERN TERRITORIES	TF
AUSTRALIA	AU	CHRISTMAS ISLAND	CX	GABON	GA
AUSTRIA	AT	COCOS (KEELING) ISLANDS	CC	GAMBIA	GM
AZERBAIJAN	AZ	COLOMBIA	CO	GEORGIA	GE
BAHAMAS	BS	COMOROS	KM	GERMANY	DE
BAHRAIN	BH	CONGO	CG	GHANA	GH
BANGLADESH	BD	CONGO, THE DEMOCRATIC REPUBLIC OF THE	CD	GIBRALTAR	GI
BARBADOS	BB	COOK ISLANDS	CK	GREECE	GR
BELARUS	BY	COSTA RICA	CR	GREENLAND	GL
BELGIUM	BE	CÔTE D'IVOIRE	CI	GRENADA	GD
BELIZE	BZ	CROATIA	HR	GUADELOUPE	GP
BENIN	BJ	CUBA	CU	GUAM	GU
BERMUDA	BM	CURAÇAO	CW	GUATEMALA	GT
BHUTAN	BT	CYPRUS	CY	GUERNSEY	GG
BOLIVIA	BO	CZECH REPUBLIC	CZ	GUINEA	GN
BONAIRE, SINT EUSTATIUS AND SABA	BQ	DENMARK	DK	GUINEA-BISSAU	GW
BOSNIA AND HERZEGOVINA	BA	DJIBOUTI	DJ	GUYANA	GY
BOTSWANA	BW	DOMINICA	DM	HAITI	HT
BOUVET ISLAND	BV	DOMINICAN REPUBLIC	DO	HEARD ISLAND AND MCDONALD ISLANDS	HM
BRAZIL	BR	ECUADOR	EC	HOLY SEE (VATICAN CITY STATE)	VA
BRITISH INDIAN OCEAN TERRITORY	IO	EGYPT	DG	HONDURAS	HN
BRUNEI DARUSSALAM	BN	EL SALVADOR	SV	HONG KONG	HK
BULGARIA	BG	EQUATORIAL GUINEA	GQ	HUNGARY	HU
BURKINA FASO	BF	ERITREA	ER	ICELAND	IS
BURUNDI	BI	ESTONIA	EE	INDIA	IN

INDONESIA	ID	MALDIVES	MV	PAKISTAN	PK
IRAN, ISLAMIC REPUBLIC OF	IR	MALI	ML	PALAU	PW
IRAQ	IQ	MALTA	MT	PALESTINIAN TERRITORY, OCCUPIED	PS
IRELAND	IE	MARSHALL ISLANDS	MH	PANAMA	PA
ISLE OF MAN	IM	MARTINIQUE	MQ	PAPUA NEW GUINEA	PG
ISRAEL	IL	MAURITANIA	MR	PARAGUAY	PY
ITALY	IT	MAURITIUS	MU	PERU	PE
JAMAICA	JM	MAYOTTE	YT	PHILIPPINES	PH
JAPAN	JP	MEXICO	MX	PITCAIRN	PN
JERSEY	JE	MICRONESIA, FEDERATED STATES OF	FM	POLAND	PL
JORDAN	JO	MOLDOVA, REPUBLIC OF	MD	PORTUGAL	PT
KAZAKHSTAN	KZ	MONACO	MC	PUERTO RICO	PR
KENYA	KE	MONGOLIA	MN	QATAR	QA
KIRIBATI	KI	MONTENEGRO	ME	RÉUNION	RE
KOREA, DEMOCRATIC PEOPLE'S REPUBLIC OF	KP	MONTSERRAT	MS	ROMANIA	RO
KOREA, REPUBLIC OF	KR	MOROCCO	MA	RUSSIAN FEDERATION	RU
KUWAIT	KW	MOZAMBIQUE	MZ	RWANDA	RW
KYRGYZSTAN	KG	MYANMAR	NM	SAINT BARTHÉLEMY	BL
LAO PEOPLE'S DEMOCRATIC REPUBLIC	LA	NAMIBIA	NA	SAINT HELENA	SH
LATVIA	LV	NAURU	NR	SAINT KITTS AND NEVIS	KN
LEBANON	LB	NEPAL	NP	SAINT LUCIA	LC
LESOTHO	LS	NETHERLANDS	NL	SAINT MARTIN (FRENCH PART)	MF
LIBERIA	LR	NEW CALEDONIA	NC	SAINT PIERRE AND MIQUELON	PM
LIBYAN ARAB JAMAHIRIYA	LY	NEW ZEALAND	NZ	SAINT VINCENT AND THE GRENADINES	VC
LIECHTENSTEIN	LI	NICARAGUA	NI	SAMOA	WS
LITHUANIA	LT	NIGER	NE	SAN MARINO	SM
LUXEMBOURG	LU	NIGERIA	NG	SAO TOME AND PRINCIPE	ST
MACAO	MO	NIUE	NU	SAUDI ARABIA	SA
MACEDONIA	MK	NORFOLK ISLAND	NF	SENEGAL	SN
MADAGASCAR	MG	NORTHERN MARIANA ISLANDS	MP	SERBIA	RS
MALAWI	MW	NORWAY	NO	SEYCHELLES	SC
MALAYSIA	MY	OMAN	OM	SIERRA LEONE	SL
SINGAPORE	SG	UGANDA	UG		

SINT MAARTEN (DUTCH PART)	SX	UKRAINE	UA
SLOVAKIA	SK	UNITED ARAB EMIRATES	AE
SLOVENIA	SI	UNITED KINGDOM	GB
SOLOMON ISLANDS	SB	UNITED STATES	US
SOMALIA	SO	UNITED STATES MINOR OUTLYING ISLANDS	UM
SOUTH AFRICA	ZA	URUGUAY	UY
SOUTH GEORGIA	GS	UZBEKISTAN	UZ
SOUTH SUDAN	SS	VANUATU	VU
SPAIN	ES	VENEZUELA, BOLIVARIAN REPUBLIC OF	VE
SRI LANKA	LK	VIET NAM	VN
SUDAN	SD	VIRGIN ISLANDS, BRITISH	VG
SURINAME	SR	VIRGIN ISLANDS, U.S.	VI
SVALBARD AND JAN MAYEN	SJ	WALLIS AND FUTUNA	WF
SWAZILAND	SZ	WESTERN SAHARA	EH
SWEDEN	SE	YEMEN	YE
SWITZERLAND	CH	ZAMBIA	ZM
SYRIAN ARAB REPUBLIC	SY	ZIMBABWE	ZW
TAIWAN, PROVINCE OF CHINA	TW		
TAJIKISTAN	TJ		
TANZANIA, UNITED REPUBLIC OF	TZ		
THAILAND	TH		
TIMOR-LESTE	TL		
TOGO	TG		
TOKELAU	TK		
TONGA	TO		
TRINIDAD AND TOBAGO	TT		
TUNISIA	TN		
TURKEY	TR		
TURKMENISTAN	TM		
TURKS AND CAICOS ISLANDS	TC		
TUVALU	TV		