

Portfolios of Hypothetical Credit Card Accounts Data Definitions

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

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