

## **Schedule A – Retail**

### **A.1 – International Auto Loan**

This section provides general guidance and data definitions for the International Auto Loan Worksheet. In this worksheet, include international auto loans as defined in the FR Y-9C, Schedule HC-C, item 6.c and international auto leases as defined in the FR Y-9C, Schedule HC-C, item 10.a. For Summary Variable line items #10 & #11 include all repossessed international auto loans as defined in the FR Y-9C, Schedule HC-F, item 6. Include only “managed” (securitized or non-securitized) loans, where “managed” refers to loans originated by the BHC or IHC or SLHC, including securitized loans put back on the books due to ASC Topics 860 and 810 (FAS 166/167). Do not include loans that were originated by a third party and only serviced by the BHC or IHC or SLHC. Only include loans and leases held for investment at amortized cost; do not include loans or leases held for sale or held for investment and measured at fair value under the fair value option. For the US Auto Loan Worksheet, see instructions for Worksheet 2.

Segment the portfolio along all combinations of the segment variables listed in Section A below. There are three product type segments, three original industry standard credit score or equivalent segments, six delinquency status segments, and four geography segments; therefore, the portfolio must be divided into a total of  $3 \times 3 \times 6 \times 4 = 216$  distinct segments. Each segment should be identified by a unique eight-digit segment ID (variable name: SEGMENT\_ID) based on the segment ID positions and attribute codes listed in Table A.1.a. For example, the segment containing new auto loans (product type segment “01”) that had an origination FICO score or equivalent of greater than 620 (origination industry standard credit score or equivalent “02”), are 120+ DPD (delinquency status segment “06”), and where the borrowers reside in the Asia Pacific region (geography segment “04”) should be identified by the segment ID “01020604”. When reporting the segment ID, do not drop leading zeroes.

For each month in the required reporting period, report the summary variables listed below in Section B for each of the 216 portfolio segments described above. First time filers must submit all data for each month from January 2007 to the end of the current reporting period; returning filers must submit all data for each month in the current reporting period.

Start each row of data with your BHC or IHC or SLHC name (Variable name: BHC\_NAME), your RSSD ID number (Variable name: RSSD\_ID), the reporting month (Variable name: REPORTING\_MONTH), and the portfolio ID (Variable name: PORTFOLIO\_ID) and segment ID (variable name: SEGMENT\_ID). Use the portfolio ID “IntAuto” for this worksheet. For each row, populate the segment variables listed in Table A.1.a and the summary variables listed in Table A.1.b. Provide all dollar amounts in millions.

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

Note: For Summary Variable line items (items 20-23) use the loan level parameters defined in the most recent capital framework for all accounts in a specific segment and calculate the account weighted average. Each month’s parameters need to be calculated specific to that month.

If Basel data are not refreshed monthly, use the appropriate Basel data from the prior quarter. For example, if the Basel data are not refreshed until the third month of a quarter, use the Basel data for the prior quarter for the first two months of the next reporting quarter.

### **A. Segment Variables**

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

1. **Product type** – Segment the portfolio into the following product types.
  - 01 –New auto loans
  - 02 –Used auto loans
  - 03 –Auto leases
2. **Original commercially available credit bureau score or equivalent** – Segment the portfolio by the credit score of the borrower at origination using a commercially available credit bureau score (e.g. FICO Score, VantageScore, or another qualifying credit score). If the underwriting decision was based on an internal score and a commercially available credit bureau score was not available at origination, please map this internal score to an industry standard credit score. Please provide supporting documentation listing the credit score supplied or mapped to.

The ranges below should be used for loans for which the FICO was either the original credit score used at origination or the score to which an internal credit score or commercially available credit score was mapped.

  - 01 - <=620
  - 02 - >620
  - 03 - N/A – Original credit score is missing or unknown
3. **Delinquency status** - Segment the portfolio into the following six delinquency statuses:
  - 01 - Current: Accounts that are not past due (accruing and non-accruing) as of month-end.
  - 02 - 1-29 days past due (DPD): Accounts that are 1 to 29 days past due (accruing and non-accruing) as of month-end.
  - 03 - 30-59 DPD: Accounts that are 30 to 59 days past due (accruing and non-accruing) as of month-end.
  - 04 - 60-89 DPD: Accounts that are 60 to 89 days past due (accruing and non-accruing) as of month-end.
  - 05 - 90-119 DPD: Accounts that are 90 to 119 days past due (accruing and non-accruing) as of month-end.
  - 06 - 120+ DPD: Accounts that are 120 or more days past due (accruing and non-accruing) as of month-end.
4. **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.
  - 01 - Canada
  - 02 - EMEA—Europe, Middle East, and Africa
  - 03 - LATAM—Latin America and Caribbean
  - 04 - APAC—Asia Pacific

## **B. Summary Variables**

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

When reporting \$ Vehicle Type (lines 5-8), vehicles should be classified for the purpose of this schedule by body style; however, a luxury vehicle may include all body styles that meet the qualification of a high cost vehicle that aspires to provide drivers with the peak of driving comfort and performance. A luxury vehicle may be manufactured by a conventional

automobile manufacturer but still be considered a luxury vehicle if it meets the standards of high price as compared to conventional vehicles and peak driving performance and comfort.

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 still on the books whose vehicles have been repossessed for the segment as of month-end. This field captures the stock of repos.
10. **\$ Current month repossession** – The unpaid principal balance of loans still on the books whose vehicles were newly repossessed in the given month for the segment as of month-end. This field captures the flow of repos in the current month, and should include both active and charged-off loans.
11. **\$ Gross contractual charge-offs** – The dollar amount of write-downs on loans in the segment that were charged-off during the reporting month, except where the charge-off arises from the bankruptcy of the borrower (see the variable \$ Bankruptcy Charge-offs). The amount reported here should be consistent with the amount reported on Schedule HI-B, Part I, Column A of the FR Y-9C. For the Delinquency Status segment, categorize charged-off loans by their delinquency status at charge-off. Charge-offs should be performed per loss recognition policy consistent with the FFIEC Uniform Retail Credit Classification and Account Management Policy.
12. **\$ Bankruptcy charge-offs** – The dollar amount of write-downs on loans in the segment that were charged-off due to bankruptcy during the reporting month. The amount reported here should be consistent with the amount reported on Schedule HI-B, Part I, Column A of the FR Y-9C. For the Delinquency Status segment, categorize charged-off loans by their delinquency status at charge-off.
13. **\$ Recoveries** – The dollar amount recovered during the reporting month on loans in the segment that were previously charged-off, including recoveries on acquired loans/portfolios. The amount reported here should be consistent with the amount

reported on Schedule HI-B, Part I, Column B of the FR Y-9C for the corresponding time period. For the Delinquency Status segment, categorize charged-off loans by their delinquency status at charge-off. Reversals of recoveries should be recorded as negative recoveries.

14. **\$ Net charge-offs** – The dollar amount of write-downs net on loans in the segment that were charged-off during the reporting month, net of any recoveries in the reporting month on loans in the segment that were previously charged-off. Generally, \$ Net Charge-offs should equal [\$ Gross Contractual Charge-offs + \$Bankruptcy Charge-offs — \$ Recoveries].
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 or IHC's or SLHC'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** – 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.
20. **Probability of Default (PD)** - Report the average Probability of Default (PD) as defined in the most recent capital framework for accounts within the segment. More specifically, use the PD associated with each account's corresponding segment and then calculate the account weighted average PD of all the accounts in this specific Y-14Q segment. Note: Applicable only to the advanced approaches reporting banks. A one in ten probability of default should be reported as 0.1.
21. **Loss Given Default (LGD)** - Report the Loss Given Default (LGD) as defined in the most recent capital framework for accounts within the segment. More specifically, use the LGD associated with each account's corresponding segment and then calculate the account weighted average LGD of all the accounts in this specific Y-14Q segment. Note: Applicable only to the advanced approaches reporting banks. A ninety percent loss given default should be reported as 0.9.
22. **Expected Loss Given Default (ELGD)** - Report the Expected Loss Given Default (ELGD) as defined in the most recent capital framework parameter for accounts within the segment. More specifically, use the ELGD associated with each account's corresponding segment and then calculate the account weighted average ELGD of all the accounts in this specific Y-14Q segment. Missing or unavailable values should be reported as null. Note: Applicable only to the advanced approaches reporting banks. A ninety percent expected

loss given default should be reported as 0.9.

23. **Risk-Weighted Asset (RWA)** - Report the aggregate dollar Risk Weighted Asset (RWA) for accounts within the segment as defined in the most recent capital framework. More specifically, calculate the RWA associated with each account based on the IRB Risk-Based Capital Formula and then calculate the account weighted average RWA of all the accounts in this specific Y-14Q segment. Note: Applicable only to banks subject to the advanced approaches rule. This item is required for BHC or IHC or SLHC-owned loans only.
24. **Weighted Average Life of Loans** – The Weighted Average Life of Loans should reflect the current position, the impact of new business activity, as well as the impact of behavioral assumptions such as prepayments or defaults, based on the expected remaining lives, inclusive of behavioral assumptions as of month-end. It should reflect the weighted average of time to principal actual repayment (as modeled) for all positions in the segment, rounded to the nearest monthly term.