

Replication file for the paper “Subprime Credit Card Delinquencies Have Fallen”

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Fixity

SHA-256 checksum for frbk_pandolfo_eb_data_202504.xlsx data:

9a958a88772a9960744fe77c2c92b0931db798a0e2eaf3fd71f4c47e63dfe99b

Please note: This string of numbers and characters - called a checksum - verifies the integrity of the data and code files in this release. To check that the files have not been altered during storage or transmission, run the SHA-256 hashing algorithm. Compare the hash provided in the readme.pdf to the hash you run. If they match, the files are intact.

Instructions to Generate SHA-256 Algorithm

Windows:

Run > cmd > Certutil[space]-hashfile[space][file name][space]sha256 > hit Enter

macOS:

Go > Utilities > Terminal > Type shasum -a 256 > hit Enter

References

Board of Governors of the Federal Reserve System. 2018 – 2025. *Y-14M Schedule D.1*, January 31, 2018 – January 31, 2025.