IN-SCOPE FILE FORMAT SPECIFICATIONS AND DEFINITIONS

In-scope Depository Institutions (DIs) pledge loans as collateral for Federal Reserve or Treasury program purposes and are required to submit periodic reports with loan data elements for each pledged loan. In-scope DIs are defined as follows:

- All depository institutions (12 CFR 201.2(c)(1)) that are controlled (12 CFR 225.2(e)) by a Bank Holding Company (12 CFR 225.2(c)(1)) (including a Financial Holding Company (12 CFR 225.81)) or an Intermediate Holding Company (12 CFR 252.2(y)) with Fifty Billion Dollars ($50,000,000,000) or more in total consolidated assets, defined as the average over the last four calendar quarters;
- All Foreign Banking Organizations (12 CFR 211.21(o)(1));
- All other domestic depository institutions with Fifty Billion Dollars ($50,000,000,000) or more in total consolidated assets, defined as the average over the last four calendar quarters; or
- An institution that voluntarily becomes an in-scope institution.

All in-scope DIs are required to submit these reports as a plain text file of vertical pipe-separated fields containing the required loan data elements for each pledged loan. Below you will find tables indicating the expected data to be supplied for the header, trailer, and loan detail records that may be pledged. Following these tables, this document also provides definitions on the loan data elements expected with each file for in-scope DIs, which are listed in the order in which they in appear in the tables above. For more information on file formats, reference the Pledging Collateral page of the Discount Window website or contact your local Reserve Bank for additional information.

Record Types and Requirements

- In-scope DIs will send in a plain text file of vertical pipe separated fields containing the required loan fields on loans pledged as collateral.
- Each file should include only one Header Record (the first record in the file) and only one Trailer Record (the last record in the file).
- Each file must contain a unique loan identifier that will be maintained and matched in future file submissions; each new file will replace the previous file with the same loan identifier. Loan Identifiers are created by local Reserve Banks for internal purposes. If you have questions, please contact your local Reserve Bank.
- In the format fields for the header and trailer record as well as the loan detail record: when a numerical value is required it is represented by a 9 and when alphabetic characters are required they are represented by an X. The numbers in parenthesis identify the required number of characters in each loan field.
- When coding fields the following rules should be applied:
  - Decimal points and negative signs in numeric fields should be explicit.
  - Leading zeros in numeric fields should be suppressed.
  - All dates should be in CCYYMMDD format.
  - All times should be in HHMMSS format.
- The Asset Code in the header record is used to determine the specific detail record format, as defined below:

	Header Record	
Field #	**Field Name**	**Format**
1	Record Code (Value 0)	9(1)
2	ABA Number	9(9)
3	Loan Identifier	X(20)
4	Holding ABA Number	9(9)
5	Account Code	X(4)
6	Asset Code	9(3)
7	Principal Balance As-Of Date	9(8)
8	Processing Date	9(8)
9	Processing Time	9(6)

	Loan Detail Record	
	Asset Code 550 – Bank Loans to State/Local	
Field #	**Field Name**	**Format**
1	Record Code (Value 1)	9(1)
2	Obligation Number	X(30)
3	Obligor Number	X(30)
4	Obligor Name	X(40)
5	Obligor City	X(20)
6	Obligor State	X(2)
7	Obligor Country	X(2)
8	Master Note Reference Number	X(30)
9	Master Note Original Balance/Commitment	9(11).9(2)
10	Master Note Current Commitment Amount	9(11).9(2)
11	Master Note Maturity Date	9(8)
12	Interest Frequency	X(1)
13	Principal Payment Frequency	X(1)
14	Interest Next Due Date	9(8)
15	Interest Paid Through Date	9(8)
16	Principal Next Due Date	9(8)
17	Principal Paid Through Date	9(8)
18	Balance	9(11).9(2)
19	Interest Rate	9(2).9(2)
20	Maturity Date	9(8)
21	FX/FL Flag	X(2)
22	DI Internal Risk Rating	X(5)
23	Origination Date	9(8)
24	Original Balance/Commitment	9(11).9(2)
25	Amortization Start Date	9(8)
26	Amortization End Date	9(8)
27	Call Report Code	X(20)
28	Industry Code	X(6)
29	Industry Code Type	9(1)
30+	Optional Loan Fields	

*As of: 08/01/2022

	Loan Detail Record	
	Asset Code 705- Agricultural Loans	
Field #	**Field Name**	**Format**
1	Record Code (Value 1)	9(1)
2	Obligation Number	X(30)
3	Obligor Number	X(30)
4	Obligor Name	X(40)
5	Obligor City	X(20)
6	Obligor State	X(2)
7	Obligor Country	X(2)
8	Master Note Reference Number	X(30)
9	Master Note Original Balance/Commitment	9(11).9(2)
10	Master Note Current Commitment Amount	9(11).9(2)
11	Master Note Maturity Date	9(8)
12	Interest Frequency	X(1)
13	Principal Payment Frequency	X(1)
14	Interest Next Due Date	9(8)
15	Interest Paid Through Date	9(8)
16	Principal Next Due Date	9(8)
17	Principal Paid Through Date	9(8)
18	Balance	9(11).9(2)
19	Interest Rate	9(2).9(2)
20	Maturity Date	9(8)
21	FX/FL Flag	X(2)
22	DI Internal Risk Rating	X(5)
23	Origination Date	9(8)
24	Original Balance/Commitment	9(11).9(2)
25	Amortization Start Date	9(8)
26	Amortization End Date	9(8)
27	Interest Rate Index	X(2)
28	Interest Rate Spread	9(2).9(2)
29	Interest Rate Cap	9(2).9(2)
30	Interest Rate Floor	9(2).9(2)
31	Collateralized Flag	9(1)
32	Call Report Code	X(20)
33	Industry Code	X(6)
34	Industry Code Type	9(1)
35+	Optional Loan Fields	

*As of: 08/01/2022

	Loan Detail Record	
	Asset Code 710 – Commercial and Industrial Loans	
Field #	**Field Name**	**Format**
1	Record Code (Value 1)	9(1)
2	Obligation Number	X(30)
3	Obligor Number	X(30)
4	Obligor Name	X(40)
5	Obligor City	X(20)
6	Obligor State	X(2)
7	Obligor Country	X(2)
8	Master Note Reference Number	X(30)
9	Master Note Original Balance/Commitment	9(11).9(2)
10	Master Note Current Commitment Amount	9(11).9(2)
11	Master Note Maturity Date	9(8)
12	Interest Frequency	X(1)
13	Principal Payment Frequency	X(1)
14	Interest Next Due Date	9(8)
15	Interest Paid Through Date	9(8)
16	Principal Next Due Date	9(8)
17	Principal Paid Through Date	9(8)
18	Balance	9(11).9(2)
19	Interest Rate	9(2).9(2)
20	Maturity Date	9(8)
21	FX/FL Flag	X(2)
22	DI Internal Risk Rating	X(5)
23	Origination Date	9(8)
24	Original Balance/Commitment	9(11).9(2)
25	Current Commitment	9(11).9(2)
26	Amortization Start Date	9(8)
27	Amortization End Date	9(8)
28	Interest Rate Index	X(2)
29	Interest Rate Spread	9(2).9(2)
30	Interest Rate Cap	9(2).9(2)
31	Interest Rate Floor	9(2).9(2)
32	Draw-down Type	9(1)
33	Draw Period End Date	9(8)
34	Residual Value	9(11).9(2)
35	Most Recent Leverage	9(3).9(2)
36	Date of Most Recent Leverage	9(8)
37	Leverage at Origination	9(3).9(2)
38	Collateralized Flag	9(1)
39	Call Report Code	X(20)
40	Industry Code	X(6)
41	Industry Code Type	9(1)
42+	Optional Loan Fields	

*As of: 08/01/2022

	Loan Detail Record **Asset Code 720 – US Agency Guaranteed Loans**	
Field #	**Field Name**	**Format**
1	Record Code (Value 1)	9(1)
2	Obligation Number	X(30)
3	Obligor Number	X(30)
4	Obligor Name	X(40)
5	Obligor City	X(20)
6	Obligor State	X(2)
7	Obligor Country	X(2)
8	Master Note Reference Number	X(30)
9	Master Note Original Balance/Commitment	9(11).9(2)
10	Master Note Current Commitment Amount	9(11).9(2)
11	Master Note Maturity Date	9(8)
12	Interest Frequency	X(1)
13	Principal Payment Frequency	X(1)
14	Interest Next Due Date	9(8)
15	Interest Paid Through Date	9(8)
16	Principal Next Due Date	9(8)
17	Principal Paid Through Date	9(8)
18	Balance	9(11).9(2)
19	Interest Rate	9(2).9(2)
20	Maturity Date	9(8)
21	FX/FL Flag	X(2)
22	Origination Date	9(8)
23	Original Balance/Commitment	9(11).9(2)
24	Amortization Start Date	9(8)
25	Amortization End Date	9(8)
26	Call Report Code	X(20)
27	Industry Code	X(6)
28	Industry Code Type	9(1)
29+	Optional Loan Fields	

*As of: 08/01/2022

	Loan Detail Record	
	Asset Code 725 – Non-Guaranteed Portion of US Agency Guaranteed Loans	
Field #	**Field Name**	**Format**
1	Record Code (Value 1)	9(1)
2	Obligation Number	X(30)
3	Obligor Number	X(30)
4	Obligor Name	X(40)
5	Obligor City	X(20)
6	Obligor State	X(2)
7	Obligor Country	X(2)
8	Master Note Reference Number	X(30)
9	Master Note Original Balance/Commitment	9(11).9(2)
10	Master Note Current Commitment Amount	9(11).9(2)
11	Master Note Maturity Date	9(8)
12	Interest Frequency	X(1)
13	Principal Payment Frequency	X(1)
14	Interest Next Due Date	9(8)
15	Interest Paid Through Date	9(8)
16	Principal Next Due Date	9(8)
17	Principal Paid Through Date	9(8)
18	Balance	9(11).9(2)
19	Interest Rate	9(2).9(2)
20	Maturity Date	9(8)
21	FX/FL Flag	X(2)
22	DI Internal Risk Rating	X(5)
23	Origination Date	9(8)
24	Original Balance/Commitment	9(11).9(2)
25	Amortization Start Date	9(8)
26	Amortization End Date	9(8)
27	Call Report Code	X(20)
28	Industry Code	X(6)
29	Industry Code Type	9(1)
30+	Optional Loan Fields	

	Loan Detail Record	
	Asset Code 740 – Unsecured Consumer Loans	
Field #	**Field Name**	**Format**
1	Record Code (Value 1)	9(1)
2	Obligation Number	X(30)
3	Obligor Number	X(30)
4	Obligor Name	X(40)
5	Obligor City	X(20)
6	Obligor State	X(2)
7	Obligor Country	X(2)
8	Interest Frequency	X(1)
9	Principal Payment Frequency	X(1)
10	Interest Next Due Date	9(8)
11	Interest Paid Through Date	9(8)
12	Principal Next Due Date	9(8)
13	Principal Paid Through Date	9(8)
14	Balance	9(11).9(2)
15	Interest Rate	9(2).9(2)
16	Maturity Date	9(8)
17	FX/FL Flag	X(2)
18	Origination Date	9(8)
19	Original Balance/Commitment	9(11).9(2)
20	Interest Rate Index	X(2)
21	Interest Rate Spread	9(2).9(2)
22	Draw-down Type	9(1)
23	Draw Period End Date	9(8)
24	Most Recent Credit Bureau Score	9(3)
25	Date of Most Recent Credit Bureau Score	9(8)
26	Credit Bureau Score at Origination	9(3)
27	Call Report Code	X(20)
28+	Optional Loan Fields	

*As of: 08/01/2022

	Loan Detail Record	
	Asset Code 741 – Secured Consumer Loans	
Field #	**Field Name**	**Format**
1	Record Code (Value 1)	9(1)
2	Obligation Number	X(30)
3	Obligor Number	X(30)
4	Obligor Name	X(40)
5	Obligor City	X(20)
6	Obligor State	X(2)
7	Obligor Country	X(2)
8	Interest Frequency	X(1)
9	Principal Payment Frequency	X(1)
10	Interest Next Due Date	9(8)
11	Interest Paid Through Date	9(8)
12	Principal Next Due Date	9(8)
13	Principal Paid Through Date	9(8)
14	Balance	9(11).9(2)
15	Interest Rate	9(2).9(2)
16	Maturity Date	9(8)
17	FX/FL Flag	X(2)
18	Origination Date	9(8)
19	Original Balance/Commitment	9(11).9(2)
20	Interest Rate Index	X(2)
21	Interest Rate Spread	9(2).9(2)
22	Interest Rate Cap	9(2).9(2)
23	Interest Rate Floor	9(2).9(2)
24	Draw-down Type	9(1)
25	Draw Period End Date	9(8)
26	Collateral Type	9(1)
27	Most Recent LTV/CLTV	9(3).9(2)
28	Date of Most Recent LTV/CLTV	9(8)
29	LTV/CLTV at Origination	9(3).9(2)
30	Most Recent Credit Bureau Score	9(3)
31	Date of Most Recent Credit Bureau Score	9(8)
32	Credit Bureau Score at Origination	9(3)
33	Call Report Code	X(20)
34+	Optional Loan Fields	

*As of: 08/01/2022

	Loan Detail Record Asset Code 743 – Consumer Leases	
Field #	**Field Name**	**Format**
1	Record Code (Value 1)	9(1)
2	Obligation Number	X(30)
3	Obligor Number	X(30)
4	Obligor Name	X(40)
5	Obligor City	X(20)
6	Obligor State	X(2)
7	Obligor Country	X(2)
8	Interest Frequency	X(1)
9	Principal Payment Frequency	X(1)
10	Interest Next Due Date	9(8)
11	Interest Paid Through Date	9(8)
12	Principal Next Due Date	9(8)
13	Principal Paid Through Date	9(8)
14	Balance	9(11).9(2)
15	Interest Rate	9(2).9(2)
16	Maturity Date	9(8)
17	FX/FL Flag	X(2)
18	Origination Date	9(8)
19	Original Balance/Commitment	9(11).9(2)
20	Residual Value	9(11).9(2)
21	Most Recent LTV	9(3).9(2)
22	Date of Most Recent LTV	9(8)
23	LTV at Origination	9(3).9(2)
24	Most Recent Credit Bureau Score	9(3)
25	Date of Most Recent Credit Bureau Score	9(8)
26	Credit Bureau Score at Origination	9(3)
27	Call Report Code	X(20)
28+	Optional Loan Fields	

*As of: 08/01/2022

	Loan Detail Record Asset Code 744 – Student Loans	
Field #	**Field Name**	**Format**
1	Record Code (Value 1)	9(1)
2	Obligation Number	X(30)
3	Obligor Number	X(30)
4	Obligor Name	X(40)
5	Obligor City	X(20)
6	Obligor State	X(2)
7	Obligor Country	X(2)
8	Interest Frequency	X(1)
9	Principal Payment Frequency	X(1)
10	Interest Next Due Date	9(8)
11	Interest Paid Through Date	9(8)
12	Principal Next Due Date	9(8)
13	Principal Paid Through Date	9(8)
14	Balance	9(11).9(2)
15	Interest Rate	9(2).9(2)
16	Maturity Date	9(8)
17	FX/FL Flag	X(2)
18	Origination Date	9(8)
19	Original Balance/Commitment	9(11).9(2)
20	Amortization Start Date	9(8)
21	Interest Rate Index	X(2)
22	Interest Rate Spread	9(2).9(2)
23	Interest Rate Cap	9(2).9(2)
24	Interest Rate Floor	9(2).9(2)
25	Most Recent Credit Bureau Score	9(3)
26	Date of Most Recent Credit Bureau Score	9(8)
27	Credit Bureau Score at Origination	9(3)
28	Guaranteed Flag	9(1)
29	Call Report Code	X(20)
30+	Optional Loan Fields	

	Loan Detail Record	
	Asset Code 750 – 1-4 Family Mortgages (1st Lien)	
Field #	**Field Name**	**Format**
1	Record Code (Value 1)	9(1)
2	Obligation Number	X(30)
3	Obligor Number	X(30)
4	Obligor Name	X(40)
5	Obligor City	X(20)
6	Obligor State	X(2)
7	Obligor Country	X(2)
8	Interest Frequency	X(1)
9	Principal Payment Frequency	X(1)
10	Interest Next Due Date	9(8)
11	Interest Paid Through Date	9(8)
12	Principal Next Due Date	9(8)
13	Principal Paid Through Date	9(8)
14	Balance	9(11).9(2)
15	Interest Rate	9(2).9(2)
16	Maturity Date	9(8)
17	FX/FL Flag	X(2)
18	Origination Date	9(8)
19	Original Balance/Commitment	9(11).9(2)
20	Amortization Start Date	9(8)
21	Interest Rate Index	X(2)
22	Interest Rate Spread	9(2).9(2)
23	Interest Rate Cap	9(2).9(2)
24	Interest Rate Floor	9(2).9(2)
25	Draw-down Type	9(1)
26	Draw Period End Date	9(8)
27	Original Interest Rate	9(2).9(2)
28	Initial Reset Date	9(8)
29	Collateral Type	X(1)
30	Most Recent LTV	9(3).9(2)
31	Date of Most Recent LTV	9(8)
32	LTV at Origination	9(3).9(2)
33	Most Recent Credit Bureau Score	9(3)
34	Date of Most Recent Credit Bureau Score	9(8)
35	Credit Bureau Score at Origination	9(3)
36	Lien Position	9(1)
37	Call Report Code	X(20)
38	Collateral Location Zip Code	X(5)
39	Collateral Location Country	X(2)
40+	Optional Loan Fields	

*As of: 08/01/2022

	Loan Detail Record	
	Asset Code 760 – 1-4 Family Mortgages (Home Equity, 2nd Lien)	
Field #	**Field Name**	**Format**
1	Record Code (Value 1)	9(1)
2	Obligation Number	X(30)
3	Obligor Number	X(30)
4	Obligor Name	X(40)
5	Obligor City	X(20)
6	Obligor State	X(2)
7	Obligor Country	X(2)
8	Interest Frequency	X(1)
9	Principal Payment Frequency	X(1)
10	Interest Next Due Date	9(8)
11	Interest Paid Through Date	9(8)
12	Principal Next Due Date	9(8)
13	Principal Paid Through Date	9(8)
14	Balance	9(11).9(2)
15	Interest Rate	9(2).9(2)
16	Maturity Date	9(8)
17	FX/FL Flag	X(2)
18	Origination Date	9(8)
19	Original Balance/Commitment	9(11).9(2)
20	Amortization Start Date	9(8)
21	Interest Rate Index	X(2)
22	Interest Rate Spread	9(2).9(2)
23	Interest Rate Cap	9(2).9(2)
24	Interest Rate Floor	9(2).9(2)
25	Draw-down Type	9(1)
26	Draw Period End Date	9(8)
27	Original Interest Rate	9(2).9(2)
28	Initial Reset Date	9(8)
29	Collateral Type	X(1)
30	Most Recent LTV/CLTV	9(3).9(2)
31	Date of Most Recent LTV/CLTV	9(8)
32	LTV/CLTV at Origination	9(3).9(2)
33	Most Recent Credit Bureau Score	9(3)
34	Date of Most Recent Credit Bureau Score	9(8)
35	Credit Bureau Score at Origination	9(3)
36	Lien Position	9(1)
37	Call Report Code	X(20)
38	Collateral Location Zip Code	X(5)
39	Collateral Location Country	X(2)
40+	Optional Loan Fields	

*As of: 08/01/2022

	Loan Detail Record	
	Asset Code 780 – Commercial Real Estate Loans	
Field #	**Field Name**	**Format**
1	Record Code (Value 1)	9(1)
2	Obligation Number	X(30)
3	Obligor Number	X(30)
4	Obligor Name	X(40)
5	Obligor City	X(20)
6	Obligor State	X(2)
7	Obligor Country	X(2)
8	Master Note Reference Number	X(30)
9	Master Note Original Balance/Commitment	9(11).9(2)
10	Master Note Current Commitment Amount	9(11).9(2)
11	Master Note Maturity Date	9(8)
12	Interest Frequency	X(1)
13	Principal Payment Frequency	X(1)
14	Interest Next Due Date	9(8)
15	Interest Paid Through Date	9(8)
16	Principal Next Due Date	9(8)
17	Principal Paid Through Date	9(8)
18	Balance	9(11).9(2)
19	Interest Rate	9(2).9(2)
20	Maturity Date	9(8)
21	FX/FL Flag	X(2)
22	DI Internal Risk Rating	X(5)
23	Origination Date	9(8)
24	Original Balance/Commitment	9(11).9(2)
25	Current Commitment	9(11).9(2)
26	Amortization Start Date	9(8)
27	Amortization End Date	9(8)
28	Interest Rate Index	X(2)
29	Interest Rate Spread	9(2).9(2)
30	Interest Rate Cap	9(2).9(2)
31	Interest Rate Floor	9(2).9(2)
32	Prepay Lockout End Date	9(8)
33	Draw-down Type	9(1)
34	Draw Period End Date	9(8)
35	Collateral Type	9(1)
36	Most Recent DSCR	9(3).9(2)
37	Date of Most Recent DSCR	9(8)
38	DSCR at Origination	9(3).9(2)
39	Most Recent LTV/CLTV	9(3).9(2)
40	Date of Most Recent LTV/CLTV	9(8)
41	LTV/CLTV at Origination	9(3).9(2)
42	Call Report Code	X(20)
43	Collateral Location Zip Code	X(5)
44	Collateral Location Country	X(2)
45+	Optional Loan Fields	

*As of: 08/01/2022

	Loan Detail Record Asset Code 790 – Construction Loans	
Field #	**Field Name**	**Format**
1	Record Code (Value 1)	9(1)
2	Obligation Number	X(30)
3	Obligor Number	X(30)
4	Obligor Name	X(40)
5	Obligor City	X(20)
6	Obligor State	X(2)
7	Obligor Country	X(2)
8	Master Note Reference Number	X(30)
9	Master Note Original Balance/Commitment	9(11).9(2)
10	Master Note Current Commitment Amount	9(11).9(2)
11	Master Note Maturity Date	9(8)
12	Interest Frequency	X(1)
13	Principal Payment Frequency	X(1)
14	Interest Next Due Date	9(8)
15	Interest Paid Through Date	9(8)
16	Principal Next Due Date	9(8)
17	Principal Paid Through Date	9(8)
18	Balance	9(11).9(2)
19	Interest Rate	9(2).9(2)
20	Maturity Date	9(8)
21	FX/FL Flag	X(2)
22	DI Internal Risk Rating	X(5)
23	Origination Date	9(8)
24	Original Balance/Commitment	9(11).9(2)
25	Amortization Start Date	9(8)
26	Amortization End Date	9(8)
27	Interest Rate Index	X(2)
28	Interest Rate Spread	9(2).9(2)
29	Interest Rate Cap	9(2).9(2)
30	Interest Rate Floor	9(2).9(2)
31	Call Report Code	X(20)
32	Collateral Location Zip Code	X(5)
33	Collateral Location Country	X(2)
34+	Optional Loan Fields	

*As of: 08/01/2022

	Loan Detail Record	
	Asset Code 791 – Raw Land Loans	
Field #	**Field Name**	**Format**
1	Record Code (Value 1)	9(1)
2	Obligation Number	X(30)
3	Obligor Number	X(30)
4	Obligor Name	X(40)
5	Obligor City	X(20)
6	Obligor State	X(2)
7	Obligor Country	X(2)
8	Master Note Reference Number	X(30)
9	Master Note Original Balance/Commitment	9(11).9(2)
10	Master Note Current Commitment Amount	9(11).9(2)
11	Master Note Maturity Date	9(8)
12	Interest Frequency	X(1)
13	Principal Payment Frequency	X(1)
14	Interest Next Due Date	9(8)
15	Interest Paid Through Date	9(8)
16	Principal Next Due Date	9(8)
17	Principal Paid Through Date	9(8)
18	Balance	9(11).9(2)
19	Interest Rate	9(2).9(2)
20	Maturity Date	9(8)
21	FX/FL Flag	X(2)
22	DI Internal Risk Rating	X(5)
23	Origination Date	9(8)
24	Original Balance/Commitment	9(11).9(2)
25	Call Report Code	X(20)
26	Collateral Location Zip Code	X(5)
27	Collateral Location Country	X(2)
28+	Optional Loan Fields	

Loan Detail Record		
Asset Code 842 – Credit Cards		
Field #	Field Name	Format
1	Record Code (Value 1)	9(1)
2	Credit Score Segment	X(1)
3	Balance	9(11).9(2)
4	Credit Bureau Score Current	9(3)
5	APR	9(2).9(2)
6	Call Report Code	X(20)
7+	Optional Loan Fields	

Trailer Record		
Field #	Field Name	Format
1	Record Code (Value 9)	9(1)
2	Total Record Count	9(7)
3	Total Balance	9(12).9(2)
4	Total Current Commitment Amount	9(12).9(2)

*As of: 08/01/2022

Glossary of Terms

Items are listed in the order in which they appear in the tables above. Please also reference the following context on loan modifications below and applicability to definitions.

Loan Modifications
If there has been a modification to the loan that was not permitted per the terms of the original loan documents, report the data elements in the table below at the time the loan is modified. A modification may include, but is not limited to, changes to the following loan data elements: collateral type, interest rate, maturity date, origination date, original balance / commitment. Contact your local Reserve Bank for additional details.

In general, modifications will prompt a new Origination Date to be reported. In the event the Origination Date is not changed within the institution's loan system and instead flagged in another field as renewed or modified, update the Origination Date to reflect that field for reporting purposes.

Other details to note:
- If the Origination Date is updated, the Amortization Start Date may also need to be updated as this date should not be before the Origination Date.
  - The Amortization Start Date should reflect the first date when principal is due after the modification date.
- If the Origination Date is updated, the Original Balance/Commitment field may need to be updated.
  - The Original Balance/Commitment should reflect the amount that is legally able to be borrowed as of the date of the modification. For Lines of Credit (LOCs), this will reflect the amount that can be drawn upon. For term loans, this will reflect the outstanding balance.
- If the modification changes the Maturity Date of a loan, the Amortization End Date may need to be updated.
- If the Origination Date is updated, the Draw-Down Type and the Draw Period End Date may need to be updated.
  - The Draw-Down Type should reflect the structure of a loan as of the date of the modification. For loans that have draw periods followed by repayment periods, if the modification date is after the draw period end date, the Draw-Down Type and Draw Period End Date may need to be updated to reflect that there is no longer a draw period.
- If the Origination Date is updated, the Original Interest Rate or Initial Reset Date may need to be updated
  - If the modification date is after the initial reset date, then the loan may no longer be a hybrid ARM and the Original Interest Rate and Initial Reset Date should be reported as 99990101 or 99991231.
- If updated values for the following data elements are not available at the time of a modification, report the value as-of the prior modification or as-of the Origination Date:
  - Leverage at Origination
  - DSCR at Origination
  - LTV at Origination
  - Credit Bureau Score at Origination
- If the Origination Date is updated, the Prepayment Lockout End Date may need to be updated. If the modification date is after the lockout end date, the Prepayment Lockout End Date may need to be updated to reflect the new Origination Date (i.e. the loan is now freely payable).

*As of: 08/01/2022

Field Name – Header Record	Definition	Comment
ABA Number	Nine-digit ABA number for the pledging institution.	
Loan Identifier	Unique loan identifier number of the loan file to be pledged and to be shown on the Statement of Collateral Holdings.	The Loan Identifier must remain the same month to month, as each new file will replace the previous file with the same loan identifier.
Holding ABA Number	Nine-digit ABA number for the custodian.	
Account Code	This is the specific account code to which pledged collateral is deposited. Please enter U102, T108, T208 or V*** (a ""V"" account will have a unique set of digits specific to a government agency).

U102 is for Federal Reserve Discount Window, T108 is for Treasury Tax and Loan - Special Direct Investment, T208 is for Treasury Tax and Loan - Term Investment Option and the V*** account is for the 31 CFR 202 program. | |
| Asset Code | This is the unique code representing the pledged loan type. Please enter the following code based on the corresponding loan type:
550: Bank Loans to State/Local
705: Agricultural Loans
710: Commercial and Industrial Loans
720: US Agency Guaranteed Loans
725: Non-Guaranteed Portion of US Agency Guaranteed Loans
740: Unsecured Consumer Loans
741: Secured Consumer Loans
743: Consumer Leases
744: Student Loans
750: 1-4 Family Mortgages (1st Lien)
760: 1-4 Family Mortgages (Home Equity, 2nd Lien)
780: Commercial Real Estate Loans
790: Construction Loans
791: Raw Land Loans
842: Credit Cards | |
Principal Balance As-Of Date	The date as of which the outstanding principal balances and all other accompanying loan data are reported.	
Processing Date	The date when the collateral schedule was generated.	
Processing Time	This is the time when the collateral schedule was generated. Enter time using a 24-hour format.	

*As of: 08/01/2022

Field Name – Loan Detail Record	Definition	Comment
Obligation Number	The unique identifier of the reported pledged loan.	
Credit Score Segment	Pledged credit cards are to be reported at the pool level. Report the following segment based on the most recently determined commercially available credit score ranging from 250 to 900 for the primary borrower: >760 660-760 620-659 <620 For the definition of a commercially available credit bureau score, see the general instructions to the CCAR exercise. If a commercially available credit score ranging from 250 to 900 is not available, translate an internal credit score into an equivalent commercially available credit score ranging from 250 to 900.	The unique identifier of the reported credit card pool: 1 = (>760) 2 = (660-760) 3 = (620-659) 4 = (<620) Do not report a pool if it does not contain any pledged credit cards.
Obligor Number	The unique identifier of the obligor/borrower for the reported pledged loan. If an obligor number is not available, report the obligation number.	
Obligor Name	The name of the obligor/borrower for the reported pledged loan.	Contact your local Reserve Bank for reporting requirement.
Obligor City	Report the city. For consumer loans, use the primary mailing address of the obligor as the source. For commercial loans, use the primary/principal place of business as the source.	Required for U.S. borrowers only.
Obligor State	Report the two-letter state abbreviation. For consumer loans, use the primary mailing address of the obligor as the source. For commercial loans, use the primary/principal place of business as the source.	Required for U.S. borrowers only.
Obligor Country	Report the two-letter ISO country code. For consumer loans, use the citizenship of the obligor as the source. For commercial loans, use the primary/principal place of business as the source.	Leave blank for U.S. borrowers.

*As of: 08/01/2022

Field Name – Loan Detail Record	Definition	Comment
Master Note Reference Number	A master note is defined as a lending facility in which a borrower has the ability to make one or multiple draws (the cumulative amount of which cannot exceed the master note amount) whereby each draw becomes a separate loan. For loans/draws that are part of a master note relationship and are governed by a master note and/or credit agreement, report the dollar amount that the obligor is legally allowed to borrow of the master note itself at loan origination. Not applicable if the reported loan is not part of a master note relationship.	If the reported loan is not part of a master note relationship, leave blank.
Master Note Original Balance/Commitment	A master note is defined as a lending facility in which a borrower has the ability to make one or multiple draws (the cumulative amount of which cannot exceed the master note amount) whereby each draw becomes a separate loan. For loans/draws that are part of a master note relationship and are governed by a master note and/or credit agreement, report the dollar amount that the obligor is legally allowed to borrow of the master note itself at loan origination. Not applicable if the reported loan is not part of a master note relationship.	If the reported loan is not part of a master note relationship, leave blank. Reference section on **Loan Modifications**.
Master Note Current Commitment Amount	A master note is defined as a lending facility in which a borrower has the ability to make one or multiple draws (the cumulative amount of which cannot exceed the master note amount) whereby each draw becomes a separate loan. For loans/draws that are part of a master note relationship and are governed by a master note and/or credit agreement, report the dollar amount that the obligor is legally allowed to borrow of the master note itself at the pledge submission date. Not applicable if the reported loan is not part of a master note relationship.	If the reported loan is not part of a master note relationship, leave blank. Reference section on **Loan Modifications**.

*As of: 08/01/2022

Field Name – Loan Detail Record	Definition	Comment
Master Note Maturity Date	For loans/draws that are part of a master note relationship and are governed by a master note and/or credit agreement, report the maturity date of the master note itself. The maturity date is the last date upon which the balance (principal and interest) 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. If extension options are conditional on certain terms being met, such extensions should be considered to be at the sole discretion of the borrower only when such conditions are in compliance with the credit agreement.	For demand loans, enter "99990101" or "99991231" If the reported loan is not part of a master note relationship, leave blank. Reference section on **Loan Modifications**.
Interest Frequency	Report the frequency with which interest payments are due on the reported loan: Monthly Quarterly Semi-annually Annually Payable at maturity None Other If the interest frequency changes over the life of the loan, report the frequency in effect as of the pledge submission date. If a loan has an interest frequency that is not listed above, leave the loan field blank.	M = Monthly Q = Quarterly S = Semi-annually A = Annually P = Payable at maturity N = None O = Other

Field Name – Loan Detail Record	Definition	Comment
Principal Payment Frequency	Report the frequency with which principal payments are due on the reported loan: Monthly Quarterly Semi-annually Annually Payable at maturity None Other If the principal frequency changes over the life of the loan, report the frequency in effect as of the pledge submission date. If a loan has a principal frequency that is not listed above, leave the loan field blank.	M = Monthly Q = Quarterly S = Semi-annually A = Annually P = Payable at maturity N = None O = Other
Interest Next Due Date	Report the date that the next scheduled interest payment is due. Not applicable if no interest is due.	Leave blank if no interest is due on the loan.
Interest Paid Through Date	Report the date through which interest payments have been paid. Not applicable if no interest is due. For new loans where an interest payment has not yet been paid, leave the loan field blank.	Leave blank if no interest is due on the loan.
Principal Next Due Date	Report the date that the next scheduled principal payment is due. Not applicable if no principal is due.	Leave blank if no principal is due on the loan.
Principal Paid Through Date	Report the date through which principal payments have been paid. Not applicable if no principal is due. For new loans where a principal payment has not yet been paid, leave the loan field blank.	Leave blank if no principal is due on the loan.

*As of: 08/01/2022

Field Name – Loan Detail Record	Definition	Comment
Balance: **C&I; Ag Loans; Gov't Non-Guaranteed Loans; Gov't Guaranteed Loans; CRE; Raw Land; Bank Loans to State/Local Govt.; Construction Loans; Resi Mtges; Consumer Secured; Consumer Unsecured; Consumer Leases; Student Loans**	Principal (or face) amount of loan outstanding on the pledge submission date. For a line of credit, it represents the amount drawn down on the pledge submission date.	For Gov't Guaranteed Loans, the balance should only represent the guaranteed portion of the loan. Reference section on **Loan Modifications**.
Balance: Credit Cards	Balance receivable in the pool on the pledge submission date. The reported balance should account for finance charges.	
Interest Rate	The annualized interest rate (aka coupon rate or APR) on the Principal Balance As-Of Date. (This is the rate supporting the next coupon payment after the Principal Balance As-Of Date.)	Must be reported in percentage format (e.g., 2.51 percent should appear as 2.51).
Maturity Date	The maturity date is the last date upon which the balance (principal and interest) 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. If extension options are conditional on certain terms being met, such extensions should be considered to be at the sole discretion of the borrower only when such conditions are in compliance with the credit agreement. Not applicable for demand loans.	For demand loan, enter "99990101" or "99991231". A loan is considered a demand loan if the lender has the unconditional option to accelerate the loan and require repayment upon making proper advance notice. (i.e. A requirement for the lender to provide the borrower with advance notice that repayment is due is not considered to be a condition.)

*As of: 08/01/2022

Field Name – Loan Detail Record	Definition	Comment
FX/FL Flag	Indicate the type (fixed or floating) of the current interest rate on the pledge submission date. The current interest rate is the one underlying the next interest payment after the Principal Balance As-Of Date. An interest rate is fixed if it is specified without reference to any market index. An interest rate is floating if it is specified as a spread to a market index. In a fixed-to-floating structure (commonly known as a hybrid ARM), the current interest rate is fixed when the Principal Balance As-Of Date precedes the Initial Reset Date, and floating when the Principal Balance As-Of Date is on or after the Initial Reset Date.	FX = Fixed FL = Floating
DI Internal Risk Rating	Latest risk rating grade from the reporting entity's internal risk rating system.	
Origination Date: C&I; Ag Loans, Gov't Non-Guaranteed Loans; Gov't Guaranteed Loans; CRE; Raw Land; Bank Loans to State/Local Govt; Construction Loans; Resi Mtges; Consumer Secured; Consumer Unsecured; Student Loans	The date the commitment to lend becomes a legally binding commitment. The origination date should be before or equal to the pledge submission date.	Reference section on **Loan Modifications**.
Origination Date: Consumer Leases	The date the commitment to lend becomes a legally binding commitment. The origination date should be before or equal to the pledge submission date.	Reference section on **Loan Modifications**.
Original Balance/Commitment: Consumer Leases	Report the total amount financed at lease origination.	Reference section on **Loan Modifications**.

Field Name – Loan Detail Record	Definition	Comment
Original Balance/Commitment: Ag Loans; Gov't Non-Guaranteed Loans; Gov't Guaranteed Loans; CRE; Raw Land; Bank Loans to State/Local Govt; Construction Loans; Resi Mtges; Consumer Secured; Consumer Unsecured; Student Loans	For a term loan, the dollar amount borrowed at loan origination; For a line of credit, the total dollar amount the obligor is legally allowed to borrow at loan origination.	Reference section on **Loan Modifications**.
Original Balance/Commitment: C&I	For a term loan, the dollar amount borrowed at loan origination; For a line of credit, the total dollar amount the obligor is legally allowed to borrow at loan origination. For a lease, the dollar amount borrowed at lease origination inclusive of residual value of the collateral.	Reference section on **Loan Modifications**.
Current Commitment	Report the total dollar amount the obligor is legally allowed to borrow on the pledge submission date.	Reference section on **Loan Modifications**.
Amortization Start Date: C&I; Ag Loans; Gov't Non-Guaranteed Loans; Gov't Guaranteed Loans; CRE; Bank Loans to State/Local Govt; Construction Loans; Resi Mtges	The date of the first required principal payment after origination. For a loan with optional amortization payments, report the date of the first required amortization payment. For a "bullet" loan, this would be the Maturity Date.	Reference section on **Loan Modifications**.
Amortization Start Date: Student Loans	The date of the first required principal payment at origination. If there is a deferral, report the updated first required principal payment date.	Reference section on **Loan Modifications**.
Amortization End Date	The date of the last principal payment according to the amortization schedule. For a loan with a "balloon" payment, it would be a hypothetical future date -- beyond the Maturity Date -- when the hypothetical amortization would end. For all other types of loans, this would be the Maturity Date.	Reference section on **Loan Modifications**.

*As of: 08/01/2022

Field Name – Loan Detail Record	Definition	Comment
Interest Rate Index: C&I; Ag Loans, Gov't Non-Guaranteed Loans; CRE; Raw Land; Construction Loans; Consumer Secured; Consumer Unsecured; Consumer Leases; Student Loans	For a floating rate loan or a varying rate type loan that is currently in a floating rate period, report the index underlying the current interest rate calculation. If obligor has an option amongst different indices, select the index currently in use. Allowable responses are: LIBOR Treasury PRIME SOFR Ameribor BSBY BYI COFI Other Not applicable if fixed interest rate loan either permanently or in the current period.	01 = LIBOR 02 = Treasury 03 = PRIME 05 = SOFR 06 = Ameribor 07 = BSBY 08 = BYI 09 = COFI OT = Other Leave blank if interest rate is fixed.
Interest Rate Index: Resi Mtges	For floating rate loans or fixed-to-floating rate loans (commonly known as a hybrid ARM), report the index underlying the floating interest rate calculation. If obligor has an option amongst different indices, select the index currently in use. Allowable responses are: LIBOR Treasury PRIME SOFR Ameribor BSBY BYI COFI Other Not applicable if interest rate is fixed for the lifetime of the loan.	01 = LIBOR 02 = Treasury 03 = PRIME 05 = SOFR 06 = Ameribor 07 = BSBY 08 = BYI 09 = COFI OT = Other Leave blank if interest rate is fixed for the lifetime of the loan.

*As of: 08/01/2022

Field Name – Loan Detail Record	Definition	Comment
Interest Rate Spread: C&I; Ag Loans; CRE; Raw Land; Construction Loans; Consumer Secured; Consumer Unsecured; Consumer Leases; Student Loans	For a floating rate loan, report the spread over the index rate. If the loan includes multiple draws with different spreads, provide the spread that approximates the overall spread on the loan. Not applicable if fixed interest rate loan either permanently or in the current period.	Leave blank if interest rate is fixed. Must be reported in percentage format (e.g., 2.51 percent should appear as 2.51).
Interest Rate Spread: Resi Mtges	For floating rate loans or fixed-to-floating rate loans (commonly known as a hybrid ARM), report the spread over the index rate. If the loan includes multiple draws with different spreads, provide the spread that approximates the overall spread on the loan. Not applicable if the interest rate is fixed for the life time of the loan.	Leave blank if interest rate is fixed for the life time of the loan. Must be reported in percentage format (e.g., 2.51 percent should appear as 2.51).
Interest Rate Cap: C&I; Ag Loans, CRE; Raw Land; Construction Loans; Consumer Secured; Student Loans	Report the lifetime rate ceiling (or "cap") if one is contained in the credit agreement. The reported ceiling should reflect the full interest rate (index rate + spread), even if the actual cap only applies to one component. Not applicable if fixed interest rate either permanently or in the current period.	Leave blank if interest rate is fixed. Use -99 if interest rate is floating and there is no cap . Must be reported in percentage format (e.g., 2.51 percent should appear as 2.51).
Interest Rate Cap: Resi Mtges	Report the lifetime rate ceiling (or "cap") if one is contained in the credit agreement. The reported ceiling should reflect the full interest rate (index rate + spread), even if the actual cap only applies to one component. Applies to loans that float for the life of the loan or fixed-to-floating rate loans (commonly known as hybrid ARMs). Not applicable if the interest rate is fixed for the life time of the loan.	Leave blank if interest rate is fixed for the life time of the loan. Use -99 if interest rate is floating at any time during the life of the loan and there is no cap . Must be reported in percentage format (e.g., 2.51 percent should appear as 2.51).
Interest Rate Floor: C&I; Ag Loans, CRE; Raw Land; Construction Loans; Consumer Secured; Student Loans	Report the lifetime rate floor if one is contained in the credit agreement. The reported floor should reflect the full interest rate (index rate + spread), even if the actual floor only applies to one component. Not applicable if fixed interest rate either permanently or in the current period.	Leave blank if interest rate is fixed. Use -99 if interest rate is floating and there is no floor. Must be reported in percentage format (e.g., 2.51 percent should appear as 2.51).

*As of: 08/01/2022

Field Name – Loan Detail Record	Definition	Comment
Interest Rate Floor: Resi Mtges	Report the lifetime rate floor if one is contained in the credit agreement. The reported floor should reflect the full interest rate (index rate + spread), even if the actual floor only applies to one component. Applies to loans that float for the life of the loan or fixed-to-floating rate loans (commonly known as hybrid ARMs). Not applicable if the interest rate is fixed for the life time of the loan.	Leave blank if interest rate is fixed for the life time of the loan. Use -99 if interest rate is floating at any time during the life of the loan and there is no floor. Must be reported in percentage format (e.g., 2.51 percent should appear as 2.51).
Prepay Lockout End Date	For a loan with a prepayment option, if there is a lockout period where prepayment is not allowed (aka "lockout period") or yield maintenance/make-whole provisions apply, report the end date of that lockout period. For a loan with a prepayment option that does not have a lockout period, report origination date. For a loan without a prepayment option, report maturity date.	Reference section on **Loan Modifications**.
Draw-down Type	For a loan with a drawdown option at origination, report the type of drawdown facility: No drawdown option Revolving line of credit without contingencies ("unconstrained") Revolving line of credit with contingencies (e.g., tied to construction deliverables, inventory purchases, sales or NOI targets, etc.) Non-revolving line of credit without contingencies ("unconstrained") Non-revolving line of credit with contingencies (e.g., tied to construction deliverables, inventory purchases, sales or NOI targets, etc.) A contingency for a line of credit (LOC) is defined as a restriction that ties the drawdown to a date/event that is expected to occur. Examples include an LOC where the draws follow a pre-determined schedule, a construction LOC where draws are tied to construction progress, or an inventory financing line of credit where all financing must be supported by acquisition of inventory. A contingency is not a condition whereby draws are prohibited (or payback is required) on an LOC if certain events do not occur (e.g.: borrower fails certain accounting criteria).	1 = No drawdown option 2 = Revolving line of credit without contingencies 3 = Revolving line of credit with contingencies 4 = Non-revolving line of credit without contingencies 5 = Non-revolving line of credit with contingencies For 1st Lien 1-4 Family Residential Mortgages (Asset Code 750), the expectation is that pledged loans will not have a drawdown option. Reference section on **Loan Modifications**.

*As of: 08/01/2022

Field Name – Loan Detail Record	Definition	Comment
Draw Period End Date	For a loan with a drawdown option, report the end date of the drawdown period. That is either a) the maturity date for a drawdown option that extends until maturity, or b) a date prior to maturity for a line of credit that converts to a term loan before maturing. Not applicable if the loan has no drawdown option.	Leave blank if no drawdown option. Reference section on **Loan Modifications**.
Original Interest Rate	For fixed-to-floating rate loans (commonly known as a hybrid ARM), report the interest rate during the initial rate period (before the loan converts from fixed rate to floating rate). Not applicable for loans that are not hybrid ARMs.	Use -99 for loans that are not hybrid ARMs. Reference section on **Loan Modifications**.
Initial Reset Date	For fixed-to-floating rate loans (commonly known as a hybrid ARM), report the date when the last fixed rate coupon is made (i.e., the date when interest begins to accrue on a floating rate basis). Not applicable for loans that are not hybrid ARMs.	Use 99991231 for loans that are not hybrid ARMs. Reference section on **Loan Modifications**.
Residual Value: C&I	Report the most recently available residual value for the collateral underlying the lease agreement. Not applicable if not a lease.	Use -99 if not a lease.
Residual Value: Consumer Leases	Report the most recently available residual value for the collateral underlying the lease agreement.	
Most Recent Leverage	Report the most recently available leverage. The leverage is defined as total liabilities divided by total assets, where the total liabilities and total assets must be simultaneous. In general, total liabilities are the sum of current liabilities plus long- term debt plus other non-current liabilities (including deferred items) of the obligor. Total assets are the sum of the current assets plus net property, plant, and equipment plus other non-current assets (including, but not limited to, intangible assets, deferred items, and investments and advances) of the obligor. Your institution may use internal definitions or existing Y-14 data elements to source total liabilities and total assets. Report leverage at origination for this loan field if that is the most recent value available.	Must be reported in percentage format (e.g., 2.51 percent should appear as 2.51). Do not report leverage calculated using a different formula.

*As of: 08/01/2022

Field Name – Loan Detail Record	Definition	Comment
Date of Most Recent Leverage	Report the date that corresponds to the value for Most Recent Leverage. Report the origination date if leverage at origination is the most recent value available.	
Leverage at Origination	Report the leverage at origination. The leverage is defined as total liabilities divided by total assets, where the total liabilities and total assets must be simultaneous. In general, total liabilities are the sum of current liabilities plus long- term debt plus other non-current liabilities (including deferred items) of the obligor. Total assets are the sum of the current assets plus net property, plant, and equipment plus other non-current assets (including, but not limited to, intangible assets, deferred items, and investments and advances) of the obligor. Your institution may use internal definitions to source total liabilities and total assets.	Must be reported in percentage format (e.g., 2.51 percent should appear as 2.51). Do not report leverage calculated using a different formula. Reference section on **Loan Modifications**.
Collateralized Flag	Indicator of whether the loan is collateralized.	0 = Not collateralized 1 = Collateralized
Collateral Type: CRE	Report the type of property used to secure the loan. If the CRE Loan is secured by multiple property types, indicate the predominant property type. The predominant property should be the one with the highest collateral value as of the last valuation date. If the CRE Loan is secured by multiple property types and no single one predominates, indicate integer code for "Mixed". Retail Industrial / Warehouse Hotel / Hospitality / Gaming (including Resorts) Multi-family for Rent (including low income housing) Office Agricultural Real Estate Mixed Other	1 = Retail 2 = Industrial / Warehouse 3 = Hotel / Hospitality/Gaming (including Resorts) 4 = Multi-family for Rent (including low income housing) 5 = Office 6 = Agricultural Real Estate 7 = Mixed 8 = Other

Field Name – Loan Detail Record	Definition	Comment
Collateral Type: Resi Mtges	Report the property type. For one property with multiple uses, report as Mixed Use. If the Residential Mortgage loan is secured by multiple property types, indicate the predominant property type. The predominant property should be the one with the highest collateral value as of the last valuation date. Single Family Residential Condo Co-Op 2-4 Units Townhouse Planned Unit Development Mixed Use Manufactured Housing Other	1 = Single Family Residential 2 = Condo 3 = Co-Op 4 = 2-4 Units 5 = Townhouse 6 = Planned Unit Development 7 = Mixed Use 8 = Manufactured Housing 9 = Other
Collateral Type: Consumer Secured	Report the collateral securing the loan. If the Consumer Secured loan is secured by multiple property types, indicate the predominant property type. The predominant property should be the one with the highest collateral value as of the last valuation date. Wheeled vehicle (auto, truck, bus, recreational vehicle, motorhome) - new Wheeled vehicle (auto, truck, bus, recreational vehicle, motorhome) - used Water-borne vehicle Household goods (e.g., furniture, home electronics, etc.) Financial assets (equity securities, other securities, loans, passbooks, etc.) Other depreciating assets Other non-depreciating assets (e.g., artwork or antiques) If the collateral type is not available by position, select the predominant collateral type for the entire pledged portfolio.	1 = wheeled vehicle (auto, truck, bus, recreational vehicle, motorhome) - new 2 = wheeled vehicle (auto, truck, bus, recreational vehicle, motorhome) - used 3 = water-borne vehicle 4 = household goods (e.g., furniture, home electronics, etc.) 5 = financial assets (equity securities, other securities, loans, passbooks, etc.) 6 = other depreciating assets 7 = other non-depreciating assets (e.g., artwork or antiques)

*As of: 08/01/2022

Field Name – Loan Detail Record	Definition	Comment
Most Recent DSCR	Report the most recently available debt service coverage ratio. The debt service coverage ratio is defined as annual net operating income divided by annual debt service. In general, net operating income is operating income less operating expenses (where operating expenses exclude depreciation). Debt service covers interest expense and amortization to service all debt of credit priority equal to or above the obligation of interest. Your institution may use internal definitions or existing Y-14 data elements to source annual net operating income and annual debt service. The reporting periods for the operating income and debt service must coincide. In the case of cross-collateralized loans, the net operating income and debt service should be aggregated across all loans relying on the same collateral. Report DSCR at origination for this loan field if that is the most recent value available.	Do not report DSCR calculated using a different formula. Contact your local Reserve Bank if source data for this field is not available.
Date of Most Recent DSCR	Report the date that corresponds to the value for Most Recent DSCR. Report the origination date if the DSCR at origination is the most recent value available.	
DSCR at Origination	Report the debt service coverage ratio at origination. The debt service coverage ratio is defined as annual net operating income divided by annual debt service. In general, net operating income is operating income less operating expenses (where operating expenses exclude depreciation). Debt service covers interest expense and amortization to service all debt of credit priority equal to or above the obligation of interest. Your institution may use internal definitions or existing Y-14 data elements to source annual net operating income and annual debt service. The reporting periods for the operating income and debt service must coincide. In the case of cross-collateralized loans, the net operating income and debt service should be aggregated across all loans relying on the same collateral.	Do not report DSCR calculated using a different formula. Contact your local Reserve Bank if source data for this field is not available. Reference section on **Loan Modifications**.

*As of: 08/01/2022

Field Name – Loan Detail Record	Definition	Comment
Most Recent LTV/CLTV: CRE	Report the most recently available loan-to-value (LTV) ratio (loan balance divided by property value). The date of the loan balance and the date of the valuation should be simultaneous. The valuation of the collateral securing the loan should be supported by an appraisal or a model-based value. For a loan with no drawdown options or loans with drawdown options that are tied to construction deliverables, the loan balance is defined as the outstanding balance (or the drawn-down balance). For a loan with drawdown options that are unconstrained, add the undrawn portion of the unconstrained line of credit to the outstanding balance. For a junior lien loan, the balances for all loans of equal or higher priority should be included to generate combined loan-to-value (CLTV) ratio. In the case of cross-collateralized loans, the loan balances and property values should be aggregated across all loans relying on the same collateral. Report LTV/CLTV at origination for this loan field if that is the most recent value available.	Must be reported in percentage format (e.g., 2.51 percent should appear as 2.51).
Most Recent LTV: Consumer Leases	Report the most recently available loan-to-value (LTV) ratio (lease balance divided by collateral value). The date of the lease balance and the date of the valuation should be simultaneous. The lease balance is the total amount financed, inclusive of the residual value of the collateral. The valuation of the collateral securing the lease should be supported by an appraisal or a model-based value. Report LTV at origination for this loan field if that is the most recent value available.	Must be reported in percentage format (e.g., 2.51 percent should appear as 2.51).

*As of: 08/01/2022

Field Name – Loan Detail Record	Definition	Comment
Most Recent LTV: 1-4 Family Mortgages (1st Lien)	For first lien mortgages, report the most recently available loan-to-value (LTV) ratio. LTV is the loan amount divided by the refreshed property value. The property value should be supported by an appraisal or a model-based value. The date of the loan balance and the date of the property valuation should be simultaneous. Report LTV at origination for this loan field if that is the most recent value available.	Must be reported in percentage format (e.g., 2.51 percent should appear as 2.51).
Date of Most Recent LTV	Report the date that corresponds to the value for Most Recent LTV. Report the origination date if the LTV at origination is the most recent value available.	
Most Recent LTV/CLTV: 1-4 Family Mortgages (Home Equity, 2nd Lien)	Report the most recently available loan-to-value (LTV) ratio. LTV is the loan amount divided by the refreshed property value. The property value should be supported by an appraisal or a model-based value. The date of the loan balance and the date of the property valuation should be simultaneous. For a Junior Lien loan, report the most recently available combined loan-to-value (CLTV) ratio. CLTV is the original amount of the loan (or credit line), plus any senior or equal priority loan (or credit line), divided by the property value at the time of origination. The property value should be supported by an appraisal or a model-based value. The date of the loan balance and the date of the property valuation should be simultaneous. Report LTV/CLTV at origination for this loan field if that is the most recent value available.	Must be reported in percentage format (e.g., 2.51 percent should appear as 2.51).

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Field Name – Loan Detail Record	Definition	Comment
Most Recent LTV/CLTV: Consumer Secured	Report the most recently available loan-to-value (LTV) ratio (loan balance divided by collateral value). The date of the loan balance and the date of the valuation should be simultaneous. The valuation of the collateral securing the loan should be supported by an appraisal or a model-based value. For a loan with no drawdown option, the loan balance is defined as the outstanding balance. For a loan with a drawdown option (a line of credit), report the total commitment, i.e. the sum of the drawn and undrawn credit line. In the case of cross-collateralized loans, the loan balances and collateral values should be aggregated across all loans relying on the same collateral. Report LTV/CLTV at origination for this loan field if that is the most recent value available.	Must be reported in percentage format (e.g., 2.51 percent should appear as 2.51).
Date of Most Recent LTV/CLTV	Report the date that corresponds to the value for Most Recent LTV/CLTV. Report the origination date if the LTV/CLTV at origination is the most recent value available.	
LTV at Origination: Consumer Leases	Report the loan-to-value (LTV) ratio (lease balance divided by collateral value) at origination. The date of the lease balance and the date of the valuation should be simultaneous. The lease balance is the total amount financed, inclusive of the residual value of the collateral. The valuation of the collateral securing the lease should be supported by an appraisal or a market transaction.	Must be reported in percentage format (e.g., 2.51 percent should appear as 2.51). Reference section on **Loan Modifications**.

*As of: 08/01/2022

Field Name – Loan Detail Record	Definition	Comment
LTV/CLTV at Origination: CRE	Report the loan-to-value (LTV) ratio (loan balance divided by property value) at origination. The date of the loan balance and the date of the valuation should be simultaneous. The valuation of the collateral securing the loan should be supported by an appraisal or a market transaction. For a loan with no drawdown options or loans with drawdown options that are tied to construction deliverables, the loan balance is defined as the outstanding balance (or the drawn-down balance). For a loan with drawdown options that are unconstrained, add the undrawn portion of the unconstrained line of credit to the outstanding balance. For a junior lien loan, the balances for all loans of equal or higher priority should be included to generate combined loan-to-value (CLTV) ratio. In the case of cross-collateralized loans, the loan balances and property values should be aggregated across all loans relying on the same collateral.	Must be reported in percentage format (e.g., 2.51 percent should appear as 2.51). Reference section on **Loan Modifications**.
LTV at Origination: 1-4 Family Mortgages (1st Lien)	For first lien mortgages, report the loan-to-value (LTV) ratio at origination. LTV is the loan amount divided by the refreshed property value. The property value should be supported by an appraisal or a market transaction. The date of the loan balance and the date of the property valuation should be simultaneous.	Must be reported in percentage format (e.g., 2.51 percent should appear as 2.51). Reference section on **Loan Modifications**.
LTV/CLTV at Origination: 1-4 Family Mortgages (Home Equity, 2nd Lien)	Report the loan-to-value (LTV) ratio at origination. LTV is the original loan amount (for closed end loan) or loan commitment (for open end loan) divided by the property value. The property value should be supported by an appraisal or a market transaction. For a Junior Lien loan, report combined loan-to-value (CLTV) ratio at origination. CLTV is the original amount of the loan (or credit line), plus any senior or equal priority loan (or credit line), divided by the property value at the time of origination. The property value should be supported by an appraisal or a market transaction.	Must be reported in percentage format (e.g., 2.51 percent should appear as 2.51). Reference section on **Loan Modifications**.

*As of: 08/01/2022

Field Name – Loan Detail Record	Definition	Comment
LTV/CLTV at Origination: Consumer Secured	Report the loan-to-value (LTV) ratio (loan balance divided by collateral value) at origination. The date of the loan balance and the date of the valuation should be simultaneous. The valuation of the collateral securing the loan should be supported by an appraisal or a market transaction. For a loan with no drawdown option, the loan balance is defined as the outstanding balance. For a loan with a drawdown option (a line of credit), report the total commitment, i.e. the sum of the drawn and undrawn credit line. In the case of cross-collateralized loans, the loan balances and collateral values should be aggregated across all loans relying on the same collateral.	Must be reported in percentage format (e.g., 2.51 percent should appear as 2.51). Reference section on **Loan Modifications**.
Most Recent Credit Bureau Score: **Resi Mtges; Consumer Secured; Consumer Unsecured; Consumer Leases**	Report the most recent commercially available credit score ranging from 250 to 900 for the primary borrower. For the definition of a commercially available credit bureau score, see the general instructions to the CCAR exercise. If a commercially available credit score ranging from 250 to 900 is not available, translate an internal credit score into an equivalent commercially available credit score ranging from 250 to 900.	
Most Recent Credit Bureau Score: Student Loans	Report the most recent commercially available credit score ranging from 250 to 900. If the loan is in the drawdown period, the score is the higher of the borrower and co-signer(s); if the loan is in the repayment period, report the borrower's credit score. For the definition of a commercially available credit bureau score, see the general instructions to the CCAR exercise. If a commercially available credit score ranging from 250 to 900 is not available, translate an internal credit score into an equivalent commercially available credit score ranging from 250 to 900.	
Date of Most Recent Credit Bureau Score	Report the date that corresponds to the value for Most Recent Credit Bureau Score.	

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Field Name – Loan Detail Record	Definition	Comment
Most Recent Credit Bureau Score: Credit Cards	The receivable balance-weighted average of the most recent commercially available credit score ranging from 250 to 900 of the borrowers in the pool at the pledge submission date. For a definition of a commercially available credit bureau score, see the general instructions to the CCAR exercise. If a commercially available credit bureau score ranging from 250 to 900 is not available, translate an internal credit score into an equivalent commercially available credit bureau score ranging from 250 to 900.	
Credit Bureau Score at Origination: **Resi Mtges; Consumer Secured; Consumer Unsecured; Consumer Leases**	Report a commercially available credit bureau score ranging from 250 to 900 for the primary borrower at origination. For a definition of a commercially available credit bureau score, see the general instructions to the CCAR exercise. If a commercially available credit bureau score ranging from 250 to 900 is not available, translate an internal credit score into an equivalent commercially available credit bureau score ranging from 250 to 900.	Reference section on **Loan Modifications**.
Credit Bureau Score at Origination: Student Loans	Report a commercially available credit bureau score ranging from 250 to 900 for the higher of the borrower and co-signer(s) at origination. For a definition of a commercially available credit bureau score, see the general instructions to the CCAR exercise. If a commercially available credit bureau score is not available, translate an internal credit score into an equivalent commercially available credit bureau score ranging from 250 to 900.	Reference section on **Loan Modifications**.
Guaranteed Flag	Report whether the loan is guaranteed by the government or a government agency.	1 = Not guaranteed by the government or a government agency 2 = Guaranteed by the government or a government agency

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Field Name – Loan Detail Record	Definition	Comment
Lien Position	Report the position of the loan or line of credit relative to any additional liens on the property.	1 = First lien 2 = Second lien 3 = Third lien or higher For 1st Lien 1-4 Family Residential Mortgages (Asset Code 750), the expectation is that pledged loans will only be first liens.
APR	The receivable balance-weighted average of purchase APR on unpaid balances of the credit card accounts in the pool as of the pledge submission date.	
Call Report Code	Report the code corresponding to the line number on the call report, Schedule RC-C, or 5300 for Credit Unions; in which the outstanding balance is recorded or, in the case of an unused commitment, the line number in which the loan would be recorded if it were drawn.	Exclude all periods or parentheses when reporting the appropriate code. Example: 1.a.(1) should be reported as 1a1. For credit cards, if more than one call report code applies, separate call report codes with "/". Example: 4a/6a.
Industry Code	Report 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). If the obligor is an individual, the industry code should be consistent with the industry in which the commercial purpose of the loan operates. If the business or individual operates in multiple industries, report the industry that best represents the commercial risk of the loan (i.e., the predominant industry).	
Industry Code Type	Select the type of industry code identification scheme used in the field "Industry Code". NAICS SIC GICS	1 = NAICS 2 = SIC 3 = GICS
Collateral Location Zip Code	Report the five digit Zip code for where the collateral is located.	Required for U.S. based collateral only
Collateral Location Country	Report the two-letter ISO country code for where the collateral is located.	Required for foreign based collateral only.

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Field Name – Loan Detail Record	Definition	Comment
Optional LDEs	Your institution's Federal Reserve District may require additional data elements to be reported. Please enter any such data elements in this field and add additional fields/columns as needed to the right of the required set of data elements.	

Field Name – Trailer Record	Definition	Comment
Total Record Count	This is the total number of records in the file.	The Header and Trailer Record should be included in the count of total number of records.
Total Balance	This is the total outstanding balance of all loan detail records in the file.	
Total Current Commitment Amount	This is the total current commitment amount of all loan detail records in the file. This field is only applicable for Asset Codes 710 and 780, and should be left blank for all other asset codes.)	

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