OUT-OF-SCOPE TEXT FILE FORMAT SPECIFICATIONS AND DEFINITIONS

Depository institutions (DIs) that pledge loans as collateral for Federal Reserve or Treasury program purposes are required to submit periodic reports detailing the pledged loans. For the purposes of pledging loan collateral, an institution is considered either in-scope or out-of-scope. Based on the designation, there are different reporting requirements. In-scope institutions are defined as follows:

- All depository institutions 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.

The directions that follow are for institutions that <u>do not</u> meet the definition of in-scope and pledge via a fixed position text file format. For in-scope institutions, reference the File Specifications section for in-scope institutions on the [Pledging Collateral](#) page of the Discount Window website or contact your [local Reserve Bank](#) for additional information. Out-of-scope institutions can also pledge via Excel format specifications. If submitting via Excel, reference the Out-of-Scope File Specifications section on the [Pledging Collateral](#) page of the Discount Window website or contact your [local Reserve Bank](#) for additional information

Record Types and Requirements

Below you will find tables indicating data to be supplied for the header, trailer, and loan detail records for out-of-scope institutions submitting a fixed position text file.

- Each file should include only one Header Record (the first record in the file) and only one Trailer or Expanded Trailer Record (the last record in the file).
- 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.
- Reporting requirements depend on whether a loan is subject to a "master note facility," an overarching lending agreement that allows for multiple individual drawdowns to be outstanding at one time.
    - For each master note facility, the file should include (i) one Obligor Record; (ii) one Master Note Record; and (iii) a Loan Detail Record for each individual drawdown under the facility.[1]
    - For each loan that is *not* part of a master note facility, the file should include (i) one Obligor Record and (ii) one Loan Detail Record.

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[1] There can be multiple Loan Detail Records under a Master Note Record.

Header Record

Field Name	Format	Columns	Description
Record Code	X(1)	1	'0' for Header Record.
ABA Number	9(9)	2-10	Depositor's ABA Number.
Loan Identifier	X(20)	11-30	Must be unique and match the Loan Identifier of the file it is replacing.
Holding ABA Number	9(9)	31-39	Custodian ABA Number, if applicable; **may be blank.**
Pledgee Account Code	X(4)	40-43	Pledgee Account (see table below).
Asset Type Code	9(3)	44-46	Asset Type (see table below).
Principal Balance As-Of Date	9(8)	47-54	CCYYMMDD format.
Processing Date	9(8)	55-62	Current Date in CCYYMMDD format.
Processing Time	9(6)	63-68	Current Time in HHMMSS format.

Obligor Record

Field Name	Format	Columns	Description
Record Code	X(1)	1	'1' for Obligor Record.
Obligor Number	X(20)	2-21	Identifies Obligor, must be unique to obligor.
Obligor Name	X(40)	22-61	Identifies Obligor.
Obligor City	X(20)	62-81	Identifies city of Obligor.
Obligor State	X(2)	82-83	Identifies state of Obligor.
Obligor Country	X(2)	84-85	Identifies country of Obligor; **may be blank.**

Master Note Record
(Only use Record Code 2 if Master Note)

Field Name	Format	Columns	Description

Record Code	X(1)	1	'2' for Master Note Record.
Obligor Number	X(20)	2-21	Identifies Obligor. Must match the obligor number in the Obligor Record.
Master Note Reference Number	X(30)	22-51	Unique reference number identifying master note; cannot change from one file to the next.
Master Note Maturity Date	9(8)	52-59	CCYYMMDD format. Leave field blank for demand loans, or report 99990101 or 99991231.[2]
Master Note Original Maximum Par Amount	9(11).9(2)	60-73	Total Original Maximum Par Amount of Master Note Agreement on issue date. Note: For each unique file Loan Identifier, the Master Note Original Maximum Par Amount cannot change from one file to the next. **May be blank.**
Master Note Current Maximum Par Amount	9(11).9(2)	74-87	Total Current Maximum Par Amount of Master Note Agreement that individual drawdowns may not exceed. Should reflect any amendments to the Original Maximum Par Amount.

Loan Detail Record

Field Name	Format	Columns	Description
Record Code	X(1)	1	'3' for Loan Detail Record.
Obligor Number	X(20)	2-21	Identifies Obligor. Must match the obligor number in the Obligor Record.
Obligation Number	X(30)	22-51	Identifies individual loan/drawdown.
NAICS Code	X(6)	52-57	North American Industry Classification System Code; **may be blank.**
SIC Code	X(4)	58-61	Standard Industrial Classification Code; **may be blank.**
Structure Code	X(1)	62	Structure Code of loan (B=Bullet, A=Amortizing, L=Line of Credit); **may be blank.**
Internal Risk Rating	X(5)	63-67	Depositor-assigned Internal Risk Rating. Required for certain asset types; see table below.

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[2] "Demand" loans are loans without a stated maturity date which are due upon demand by the lender

Field Name	Format	Columns	Description
Maturity Date	9(8)	68-75	CCYYMMDD format. Leave field blank for demand loans, or report 99990101 or 99991231.[2]
Interest Frequency	X(1)	76	M=Monthly, Q=Quarterly, S=Semi-annually, A=Annually, V=Variable, P=Payable at Maturity, N=None; **may be blank.**
Interest Paid Through Date	9(8)	77-84	CCYYMMDD format; **may be blank**.
Interest Next Due Date	9(8)	85-92	CCYYMMDD format; **may be blank**.
Interest Method	X(2)	93-94	Interest Rate Method (FX=Fixed, FL=Floating); **may be blank**.[3]
Interest Rate	9(2).9(9)	95-106	Interest Rate. Must be reported in percentage format (e.g., 2.51 percent should appear as 02.510000000 in the text file)
Principal Payment Frequency	X(1)	107	M=Monthly, Q=Quarterly, S=Semi-annually, A=Annually, V=Variable, P=Payable at Maturity, N=None; **may be blank.**
Principal Paid Through Date	9(8)	108-115	CCYYMMDD format; **may be blank**.
Principal Next Due Date	9(8)	116-123	CCYYMMDD format; **may be blank**.
Original Par Amount	9(11).9(2)	124-137	Original Par Amount on issue date. Note: For each unique file loan identifier, the Original Par Amount cannot change from one file to the next. **May be blank**.
Current Par Amount	9(11).9(2)	138-151	Total Current Par Amount. Should reflect any amendments to Original Par Amount.
Current Value	9(11).9(2)	152-165	Current Outstanding Principal Value; may not exceed Current Par Amount.

Trailer Record

Field Name	Format	Columns	Description
Record Code	X(1)	1	'9' for Trailer Record.
Total Record Count	9(7)	2-8	Total number of records in file, including Header Record and Trailer Record.
Total Current Par Amount	9(11).9(2)	9-22	Total Current Par Amount of all Detail

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[3] The Interest Method filed is required to be reported by February 3, 2014 by institutions with total assets of $10 billion or more, as well as all foreign banking organizations, regardless of size.

Field Name			Records.
Total Current Value	9(11).9(2)	23-36	Total Current Value of all Detail Records.

Expanded Trailer Record

Field Name	Format	Columns	Description
Record Code	X(1)	1	'8' for Expanded Trailer Record.
Total Record Count	9(7)	2-8	Total number of records in file, including Header Record and Trailer Record.
Total Current Par Amount	9(12).9(2)	9-23	Total Current Par Amount of all Detail Records.
Total Current Value	9(12).9(2)	24-38	Total Current Value of all Detail Records.

Pledgee Account Codes (in Header Record)

Code	Definition
U102	Federal Reserve
T109	Treasury Tax and Loan – Special Direct Investment
T209	Treasury Tax and Loan – Term Investment Option
V***	31 CFR 202 (account number varies by pledgee)

Asset Type Codes (in Header Record)

Code	Asset Type	Internal Risk Rating Required
705	Agricultural Loans	Yes
710	Commercial Loans	Yes
720	SBA-Guaranteed Loans*	Yes
721	Export-Import Bank-Guaranteed Loans*	Yes
722	Other US Agency-Guaranteed Loans*	Yes

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725	Non-Guaranteed Portion of Partially US Agency-Guaranteed Loans	Yes
730	Private Banking Loans	No
740	Unsecured Consumer Loans	No
741	Secured Consumer Loans (Auto, Boat, etc.)	No
743	Consumer Leases (Auto, Boat, etc.)	No
750	1-4 Family Mortgages (First Lien)	No
760	1-4 Family Mortgages (Home Equity, Second Lien)	No
780	Commercial Real Estate Loans	Yes
790	Construction Loans	Yes
791	Raw Land	Yes

*For partially guaranteed loans, only report the guaranteed portion with this asset type code.

SAMPLE LOAN FILE

Column numbers are provided for alignment purposes only
12345678901234567890123456789012345678901234567890123456789012345678901234567890123456789012345678901234567890123456789012345678901234567890

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00111001100760XYZBANKCMLN            U10276020040131200402040233015

10222122928          ABC COMPANY                     STAMFORD        CTUS
20222122928          022000121229280199       2006030700000500000.0000000500000.00
30222122928          21229280101       6512    L3    20060307M2004020120040301FL04.000000000          00000500000.0000000500000.0000000500000.00
11010044350          DEF COMPANY                     NEEDHAM         MAUS
31010044350          00443500101       7361    -4          M2004022220040322FL04.000000000P          00000125000.0000000250000.0000000083000.00
11010351512          GHI COMPANY                     CAMBRIDGE       MAUS
31010351512          03515129004       2759    A6    20060110 20040201          FX06.550000000M20040201200403010000250000.0000000250000.0000000099999.88
11010499919          JKL COMPANY                     BOSTON          MAUS
31010499919          04999199001               A+4   20060105 20040205          FX08.000000000M20040205200403050000650000.0000000650000.0000000571378.99
11010499919          JKL COMPANY                     BOSTON          MAUS
31010499919          20443239002       6282    A-4   20061113 20040213          FX07.500000000M20040211200403130000760000.0000000760000.0000000721057.70
9000001300002410000.0000001975436.57
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