

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 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 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) |

| Header Record | | |
|---------------|-----------------|--------|
| Field # | Field Name | Format |
| 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 | |

| 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 | |

| Loan Detail Record | | |
|--|-----------------------|--------|
| Asset Code 710 – Commerical and Industrial Loans | | |
| Field # | Field Name | Format |
| 1 | Record Code (Value 1) | 9(1) |
| 2 | Obligation Number | X(30) |

| Loan Detail Record | | |
|--|---|------------|
| Asset Code 710 – Commercial and Industrial Loans | | |
| Field # | Field Name | Format |
| 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 | |

| 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 | |

| 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) |

| Loan Detail Record | | |
|--|---|---------------|
| Asset Code 725 – Non-Guaranteed Portion of US Agency Guaranteed Loans | | |
| Field # | Field Name | Format |
| 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) |

| Loan Detail Record | | |
|--|---|---------------|
| Asset Code 740 – Unsecured Consumer Loans | | |
| Field # | Field Name | Format |
| 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 | |

| 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) |

| Loan Detail Record | | |
|---|---|-----------|
| Asset Code 741 – Secured Consumer Loans | | |
| Field # | Field Name | Format |
| 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 | |

| 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) |

| Loan Detail Record | | |
|----------------------------------|----------------------|--------|
| Asset Code 743 – Consumer Leases | | |
| Field # | Field Name | Format |
| 28+ | Optional Loan Fields | |

| 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 (1 st 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 | |

| Loan Detail Record | | |
|---|---|------------|
| Asset Code 760 – 1-4 Family Mortgages (Home Equity, 2 nd 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 | |

| 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) |

| Loan Detail Record | | |
|---|-----------------------------|--------|
| Asset Code 780 – Commercial Real Estate Loans | | |
| Field # | Field Name | Format |
| 44 | Collateral Location Country | X(2) |
| 45+ | Optional Loan Fields | |

| 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 | |

| 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) |

Glossary of Terms

(Note: items are listed in the order in which they appear in the tables above).

| 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 | <p>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).</p> <p>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.</p> | |
| Asset Code | <p>This is the unique code representing the pledged loan type. Please enter the following code based on the corresponding loan type:</p> <p>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</p> | |

| Field Name – Header Record | Definition | Comment |
|-------------------------------------|--|---------|
| 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. | |

| Field Name – Loan Detail Record | Definition | Comment |
|---------------------------------|--|--|
| Obligation Number | The unique identifier of the reported pledged loan. | |
| Credit Score Segment | <p>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 300 to 850 for the primary borrower :</p> <p>>760 660-760 620-659 <620</p> <p>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 300 to 850 is not available, translate an internal credit score into an equivalent commercially available credit score ranging from 300 to 850.</p> | <p>The unique identifier of the reported credit card pool:</p> <p>1 = (>760) 2 = (660-760) 3 = (620-659) 4 = (<620)</p> <p>Do not report a pool if it does not contain any pledged credit cards.</p> |
| Obligor Number | <p>The unique identifier of the obligor/borrower for the reported pledged loan.</p> <p>If an obligor number is not available, report the obligation number.</p> | |
| Obligor Name | The name of the obligor/borrower for the reported pledged loan. | |
| 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. | Required for U.S. borrowers only. |

*As of: 12/14/21

| Field Name – Loan Detail Record | Definition | Comment |
|--|---|--|
| | For commercial loans, use the primary/principal place of business as the source. | |
| 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. |
| 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. |
| 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. |

| Field Name – Loan Detail Record | Definition | Comment |
|------------------------------------|--|---|
| Master Note Maturity Date | <p>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.</p> <p>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.</p> <p>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.</p> | <p>For demand loans, enter "99990101" or "99991231"</p> <p>If the reported loan is not part of a master note relationship, leave blank.</p> |
| Interest Frequency | <p>Report the frequency with which interest payments are due on the reported loan:</p> <p>Monthly Quarterly Semi-annually Annually Payable at maturity None</p> <p>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.</p> | <p>M = Monthly Q = Quarterly S = Semi-annually A = Annually P = Payable at maturity N = None</p> |
| Principal Payment Frequency | <p>Report the frequency with which principal payments are due on the reported loan:</p> <p>Monthly Quarterly Semi-annually Annually Payable at maturity None</p> <p>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 an principal frequency that is not listed above, leave the loan field blank.</p> | <p>M = Monthly Q = Quarterly S = Semi-annually A = Annually P = Payable at maturity N = None</p> |

| Field Name – Loan Detail Record | Definition | Comment |
|--|--|---|
| 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. |
| Balance: C&I; Ag Loans; Gov't Non-Guaranteed Loans; Gov't Guaranteed Loans; CRE; Raw Land; 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. |
| 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 | For demand loan, enter "99990101" or "99991231". A loan is consider 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.) |

| Field Name – Loan Detail Record | Definition | Comment |
|--|---|-----------------------------|
| | discretion of the borrower only when such conditions are in compliance with the credit agreement. Not applicable for demand loans. | |
| 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; CRE; Raw Land: Construction Loans; Resi Mtges; Consumer Secured; Consumer Unsecured; Student Loans | The date the commitment to lend becomes a legally binding commitment. If there has been a major modification to the loan such that the obligor executes a new or amended and restated credit agreement, use the revised contractual date of the credit agreement as the origination date. If the loan has been renewed per the terms of the original loan agreement or re-priced, report the date on which the most recent renewal notification became effective, and update other impacted loan fields (such as Original Balance/Commitment). The origination date should be before or equal to the pledge submission date. | |
| Origination Date: Consumer Leases | The date the commitment to lend becomes a legally binding commitment. If there has been a major modification to the lease such that the obligor executes a new or amended and restated credit agreement, use the revised contractual date of the credit agreement as the origination date. If the lease has been renewed per the terms of the original lease agreement or re-priced, report the date on which the most recent renewal | |

| Field Name – Loan Detail Record | Definition | Comment |
|--|--|---------|
| | notification became effective, and update other impacted loan fields (such as Original Balance/Commitment). The origination date should be before or equal to the pledge submission date. | |
| Original Balance/Commitment: Consumer Leases | Report the total amount financed at lease origination. | |
| Original Balance/Commitment: Ag Loans; Gov't Non-Guaranteed Loans; Gov't Guaranteed Loans; CRE; Raw Land; 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. If there has been a major modification to the loan such that the obligor executes a new or amended and restated credit agreement, report the amount borrowed at the time the loan is modified. If the loan has been renewed per the terms of the original loan agreement or re-priced, report the amount borrowed at the time of the most recent renewal notification. | |
| 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. If there has been a major modification to the loan such that the obligor executes a new or amended and restated credit agreement, report the amount borrowed at the time the loan is modified. If the loan has been renewed per the terms of the original loan agreement or re-priced, report the amount borrowed at the time of the most recent renewal notification. | |
| Current Commitment | Report the total dollar amount the obligor is legally allowed to borrow on the pledge submission date. | |
| Amortization Start Date: C&I; Ag Loans; Gov't Non-Guaranteed Loans; Gov't Guaranteed Loans; CRE; | 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. | |

| Field Name – Loan Detail Record | Definition | Comment |
|--|---|---|
| Construction Loans; Resi Mtges | | |
| 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. | |
| 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. | |
| 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 U.S. LIBOR replacement benchmark (e.g.: SOFR) Other Not applicable if fixed interest rate loan either permanently or in the current period. | 01 = LIBOR 02 = Treasury 03 = PRIME 04 = U.S. LIBOR replacement benchmark (e.g.: SOFR) 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 U.S. LIBOR replacement benchmark (e.g.: SOFR) Other | 01 = LIBOR 02 = Treasury 03 = PRIME 04 = U.S. LIBOR replacement benchmark (e.g.: SOFR) OT = Other Leave blank if interest rate is fixed for the life time of the loan. |

| Field Name – Loan Detail Record | Definition | Comment |
|---|---|---|
| | Not applicable if interest rate is fixed for the life time of the loan. | |
| Interest Rate Spread: 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, 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, Gov't Non-Guaranteed Loans; CRE; Raw Land; Construction Loans; Consumer Secured; Consumer Unsecured; Consumer Leases; 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, Gov't Non-Guaranteed Loans; CRE; Raw Land; Construction | 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. | 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). |

| Field Name – Loan Detail Record | Definition | Comment |
|--|--|--|
| Loans; Consumer Secured; Consumer Unsecured; Consumer Leases; Student Loans | Not applicable if fixed interest rate either permanently or in the current period. | |
| 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. | |
| 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 | 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 1 st Lien 1-4 Family Residential Mortgages (Asset Code 750), the expectation is that pledged loans will not have a drawdown option. |

| Field Name – Loan Detail Record | Definition | Comment |
|--|--|---|
| | 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). | |
| 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. |
| 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. |
| 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. |
| 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 | 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. |

| Field Name – Loan Detail Record | Definition | Comment |
|-------------------------------------|---|--|
| | <p>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.</p> | |
| Date of Most Recent Leverage | <p>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.</p> | |
| Leverage at Origination | <p>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.</p> | <p>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.</p> |
| Collateralized Flag | <p>Indicator of whether the loan is collateralized.</p> | <p>0 = Not collateralized 1 = Collateralized</p> |
| Collateral Type: CRE | <p>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".</p> <p>Retail Industrial / Warehouse Hotel / Hospitality / Gaming (including Resorts) Multi-family for Rent (including low income housing) Office Agricultural Real Estate</p> | <p>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</p> |

| Field Name – Loan Detail Record | Definition | Comment |
|--|--|---|
| | Mixed Other | |
| Collateral Type: Resi Mtges | <p>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.</p> <p>Single Family Residential Condo Co-Op 2-4 Units Townhouse Planned Unit Development Mixed Use Manufactured Housing Other</p> | <p>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</p> |
| Collateral Type: Consumer Secured | <p>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.</p> <p>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)</p> <p>If the collateral type is not available by position, select the predominant collateral type for the entire pledged portfolio.</p> | <p>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)</p> |

| Field Name – Loan Detail Record | Definition | Comment |
|----------------------------------|---|---|
| Most Recent DSCR | <p>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.</p> <p>Report DSCR at origination for this loan field if that is the most recent value available.</p> | <p>Do not report DSCR calculated using a different formula. Contact your local Reserve Bank if source data for this field is not available.</p> |
| Date of Most Recent DSCR | <p>Report the date that corresponds to the value for Most Recent DSCR.</p> <p>Report the origination date if the DSCR at origination is the most recent value available.</p> | |
| DSCR at Origination | <p>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.</p> <p>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.</p> | <p>Do not report DSCR calculated using a different formula. Contact your local Reserve Bank if source data for this field is not available.</p> |
| Most Recent LTV/CLTV: CRE | <p>Report the most recently available loan-to-value (LTV) ratio (loan balance divided by property value).</p> | <p>Must be reported in percentage format (e.g., 2.51 percent should appear as 2.51).</p> |

| Field Name – Loan Detail Record | Definition | Comment |
|---|---|--|
| | <p>The date of the loan balance and the date of the valuation should be simultaneous.</p> <p>The valuation of the collateral securing the loan should be supported by an appraisal or a model-based value.</p> <p>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.</p> <p>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.</p> <p>In the case of cross-collateralized loans, the loan balances and property values should be aggregated across all loans relying on the same collateral.</p> <p>Report LTV/CLTV at origination for this loan field if that is the most recent value available.</p> | |
| <p>Most Recent LTV: Consumer Leases</p> | <p>Report the most recently available loan-to-value (LTV) ratio (lease balance divided by collateral value).</p> <p>The date of the lease balance and the date of the valuation should be simultaneous.</p> <p>The lease balance is the total amount financed, inclusive of the residual value of the collateral.</p> <p>The valuation of the collateral securing the lease should be supported by an appraisal or a model-based value.</p> <p>Report LTV at origination for this loan field if that is the most recent value available.</p> | <p>Must be reported in percentage format (e.g., 2.51 percent should appear as 2.51).</p> |
| <p>Most Recent LTV: 1-4 Family Mortgages (1st Lien)</p> | <p>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.</p> <p>Report LTV at origination for this loan field if that is the most recent value available.</p> | <p>Must be reported in percentage format (e.g., 2.51 percent should appear as 2.51).</p> |

| Field Name – Loan Detail Record | Definition | Comment |
|--|---|---|
| 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). |
| 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. | |

*As of: 12/14/21

| Field Name – Loan Detail Record | Definition | Comment |
|---|--|---|
| | 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). |
| 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). |
| 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). |
| 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 | Must be reported in percentage format (e.g., 2.51 percent should appear as 2.51). |

| Field Name – Loan Detail Record | Definition | Comment |
|--|---|--|
| | <p>value should be supported by an appraisal or a market transaction.</p> <p>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.</p> | |
| <p>LTV/CLTV at Origination: Consumer Secured</p> | <p>Report the loan-to-value (LTV) ratio (loan balance divided by collateral value) at origination.</p> <p>The date of the loan balance and the date of the valuation should be simultaneous.</p> <p>The valuation of the collateral securing the loan should be supported by an appraisal or a market transaction.</p> <p>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.</p> <p>In the case of cross-collateralized loans, the loan balances and collateral values should be aggregated across all loans relying on the same collateral.</p> | <p>Must be reported in percentage format (e.g., 2.51 percent should appear as 2.51).</p> |
| <p>Most Recent Credit Bureau Score: Resi Mtges; Consumer Secured; Consumer Unsecured; Consumer Leases</p> | <p>Report the most recent commercially available credit score ranging from 300 to 850 for the primary borrower.</p> <p>For the definition of a commercially available credit bureau score, see the general instructions to the CCAR exercise.</p> <p>If a commercially available credit score ranging from 300 to 850 is not available, translate an internal credit score into an equivalent commercially available credit score ranging from 300 to 850.</p> | |
| <p>Most Recent Credit Bureau Score: Student Loans</p> | <p>Report the most recent commercially available credit score ranging from 300 to 850. 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.</p> | |

| Field Name – Loan Detail Record | Definition | Comment |
|--|--|---------|
| | <p>For the definition of a commercially available credit bureau score, see the general instructions to the CCAR exercise.</p> <p>If a commercially available credit score ranging from 300 to 850 is not available, translate an internal credit score into an equivalent commercially available credit score ranging from 300 to 850.</p> | |
| Date of Most Recent Credit Bureau Score | <p>Report the date that corresponds to the value for Most Recent Credit Bureau Score.</p> | |
| Most Recent Credit Bureau Score: Credit Cards | <p>The receivable balance-weighted average of the most recent commercially available credit score ranging from 300 to 850 of the borrowers in the pool at the pledge submission date.</p> <p>For a definition of a commercially available credit bureau score, see the general instructions to the CCAR exercise.</p> <p>If a commercially available credit bureau score ranging from 300 to 850 is not available, translate an internal credit score into an equivalent commercially available credit bureau score ranging from 300 to 850.</p> | |
| Credit Bureau Score at Origination: Resi Mtges; Consumer Secured; Consumer Unsecured; Consumer Leases | <p>Report a commercially available credit bureau score ranging from 300 to 850 for the primary borrower at origination.</p> <p>For a definition of a commercially available credit bureau score, see the general instructions to the CCAR exercise.</p> <p>If a commercially available credit bureau score ranging from 300 to 850 is not available, translate an internal credit score into an equivalent commercially available credit bureau score ranging from 300 to 850.</p> | |
| Credit Bureau Score at Origination: Student Loans | <p>Report a commercially available credit bureau score ranging from 300 to 850 for the higher of the borrower and co-signer(s) at origination.</p> <p>For a definition of a commercially available credit bureau score, see the general instructions to the CCAR exercise.</p> <p>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 300 to 850.</p> | |

| Field Name – Loan Detail Record | Definition | Comment |
|---------------------------------|--|--|
| 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 |
| 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 1 st 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 |

| Field Name – Loan Detail Record | Definition | Comment |
|--|---|---|
| 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. |
| 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. (Only for Asset Codes 710 and 780) | |