

## **Schedule H—Wholesale Risk**

### **H.1 - Corporate Loan Data Schedule**

The Corporate Loan Data Schedule collects loan level detail on corporate loans and leases. The data collection has two sections: (1) Loan and Obligor Description section (Fields 1 through 51, and Fields 83 through 108), which collects information related to the obligor and the loan itself; and (2) Obligor Financial Data section (Fields 52 through 82), which collects data related to the financial health of the obligor or the entity that is the primary source of repayment for the loan. Both sections are completed at a loan level detail.

#### **A. Loan Population**

The loan population includes corporate loans and leases that are held for investment (HFI) (as defined in the FR Y-9C, Schedule HC-C General Instructions) and held for sale (HFS) as of the report date. Include HFI and HFS loans that the holding company has elected to report at fair value under the fair value option. Exclude all loans and leases classified as trading (reportable on the FR Y-9C, Schedule HC, item 5). Also exclude Paycheck Protection Program (PPP) loans from this schedule.

Include all corporate loans that are at the consolidated BHC, IHC and SLHC level and not just those of the banking subsidiaries, as well as any unused commitments that are reported on Schedule HC-L that would be reported in the relevant FR Y-9C category (as outlined below) if such loans were drawn (including all undrawn commitments extended to non-consolidated variable interest entities and commitments to commit as defined in the FR Y-9C).

Report potential exposures from the syndicated loan pipeline including exposures where the BHC or IHC or SLHC has signed a commitment letter and has extended terms to the borrower, even if the borrower has not countersigned the commitment letter (i.e. single signed commitment). Commitments are to be reported regardless of whether they contain “material adverse change” clauses or other provisions that are intended to relieve the BHC or IHC or SLHC of its funding obligations under certain conditions.

In addition to corporate loans and leases that are currently active as of the reporting date, the loan population should also include corporate loans and leases that were disposed of during the reporting period. For purposes of this schedule, refer to Field 98 (Disposition Flag) for specific instructions on instances of disposed corporate loans and leases.

The loan population is limited to corporate loans and leases with a committed balance greater than or equal to \$1 million. Although corporate loans and leases with a committed balance under \$1 million are not reported on the FR Y-14Q Corporate Loans Schedule, the sum of the outstanding balance of these loans would be included in the relevant fields on the FR Y-14Q Supplemental Schedule and the FR Y-14A Summary Schedule pursuant to the instructions for those schedules.

In general, use loan classifications on the FR Y-9C, Schedule HC-C as a guide in determining the population of corporate loans and leases. Refer to the FR Y-9C, Schedule HC-C instructions for specific guidance on loan classifications. In determining loan classifications on the FR Y-14Q Corporate Loan Data Schedule, look to the security, borrower, or purpose of the loan. Below is a list of FR Y-9C, Schedule HC-C categories that are considered corporate loans:

- 1) Loans to U.S. banks and other U.S. depository institutions (FR Y-9C, Schedule HC-C, item 2.a);
- 2) Loans to foreign banks (FR Y-9C, Schedule HC-C, item 2.b);
- 3) Loans to finance agricultural production and other loans to farmers (FR Y-9C, Schedule HC-C, item 3);
- 4) Commercial and industrial loans to U.S. addresses (FR Y-9C, Schedule HC-C, item 4.a);

- 5) Commercial and industrial loans to non-U.S. addresses (FR Y-9C, Schedule HC-C, item 4.b);
- 6) Loans to foreign governments and official institutions (including foreign central banks) (FR Y-9C, Schedule HC-C, item 7);
- 7) Loans to non-depository financial institutions (FR Y-9C, Schedule HC-C, item 9.a);
- 8) All other loans, excluding consumer loans (FR Y-9C, Schedule HC-C, item 9.b(2));
- 9) All other leases, excluding consumer leases (FR Y-9C, Schedule HC-C, item 10.b);
- 10) Loans secured by owner-occupied nonfarm nonresidential properties originated in domestic offices (FR Y-9C, Schedule HC-C, item 1.e(1)); and
- 11) Loans secured by owner-occupied nonfarm nonresidential properties originated in non-domestic offices (reported within FR Y-9C, Schedule HC-C, item 1).

Report loans secured by owner-occupied nonfarm nonresidential properties on the FR Y-14Q Corporate Loans Schedule, even if they are cross-collateralized with a loan reported on the FR Y-14Q Commercial Real Estate Schedule. Loans secured by owner-occupied nonfarm nonresidential properties are those nonfarm nonresidential property loans for which the primary source of repayment is the cash from the ongoing operations and activities conducted by the party, or an affiliate of the party, who owns the property. Thus, for loans secured by owner-occupied nonfarm nonresidential properties, the primary source of repayment is not derived from third party, nonaffiliated, rental income associated with the property (i.e., any such rental income is less than fifty percent (50%) of the source of repayment) or the proceeds of the sale, refinancing, or permanent financing of the property. Consequently, such loans are considered corporate loans rather than commercial real estate loans.

Exclude small business loans from the loan population as they are reportable on the FR Y-14Q US Small Business Schedule and the International Small Business Schedule. The main differentiating factor between corporate loans and small business loans is how the consolidated holding company evaluates the creditworthiness of the borrower. For corporate lending, banks look at the commercial operations process (commercial grading or internal risk rating) to assess credit risk. Therefore, corporate loans are loans that are “graded” or “rated” using the consolidated holding company’s commercial credit rating system, as it is defined in the consolidated holding company’s normal course of business. Meanwhile, for small business lending, banks look at the credit score of the borrower (scored rating) and/or use delinquency management. Therefore, small business loans are loans that are “scored” or “delinquency managed” for which a commercial internal risk rating is not used or that uses a different scale than other corporate loans.

Report non-purpose loans reportable in the relevant FR Y-9C, Schedule HC-C categories outlined above and in Field 26 ‘Line Reported on FR Y-9C’ regardless of whether those loans are “graded.” For purposes of this schedule, non-purpose loans are loans collateralized by securities made for any purpose other than purchasing or carrying securities.

Exclude unplanned overdrafts (as defined in the FR Y-9C, Schedule HC-C, item 9).

Exclude domestic and international business and corporate credit card or charge card loans included in the FR Y-14Q/M, Credit Card Data Collections (see the FR Y-14M, Credit Card Data Collection Data Dictionary for the definition of business and corporate credit card or charge card loans). For example, if there is any individual liability associated with the sub-lines such that individual borrower characteristics are taken into account during the underwriting decision, and/or performance on the credit is reported to the credit bureaus, the loan should be reported on the FR Y-14Q/M Credit Card Data Collections. Alternatively, loans with a committed balance greater than \$1 million for which a commercially-graded corporation is ultimately responsible for repayment of credit losses incurred should be reported in the FR Y-14Q Corporate Loan schedule.

The population of loans should be reported at the credit facility level. For purposes of this collection, a credit facility is defined as a credit extension to a legal entity under a specific credit

agreement. A credit facility may be secured or unsecured, term or revolving, drawn or undrawn (excluding informal advised lines). The credit facility may also allow for multiple extensions of credit (or draws) with unique borrowing terms such as interest rate or repayment date; however, ultimately the aggregation of such extensions of credit are governed under one common credit agreement. Descriptions of typical credit facility types are outlined in Field 20. The \$1 million dollar reporting threshold applies to any set of commitments where the sum of those commitments, governed under one common credit agreement, is greater than or equal to \$1 million. These criteria are the same for all extensions of credit and all types of standby letters of credit. Corporate borrowers may also have multiple facilities from the same bank. Each facility should be reported separately, but multiple draws within a facility should be consolidated at the facility level. If a borrower has more than one legally separate credit facility each with a committed amount of less than \$1 million, those facilities would be excluded from the Corporate Loans Data collection even if they are cross defaulted and/or cross collateralized.

Credit facilities containing loans which fall under one or more of the FR Y-9C line items outlined above should be reported on the FR Y-14Q Corporate Loan Data schedule at the credit facility level. For credit facilities also containing loans reported on FR Y-9C line items not outlined above, the underlying loans should be aggregated and reported on the respective FR Y-14Q schedules based on the relevant schedule instructions. For example, consider a credit facility which has the following underlying loan commitments:

Loan 1: \$2 million committed balance reported on FR Y-9C, Schedule HC-C, item 4.a

Loan 2: \$1 million committed balance reported on FR Y-9C, Schedule HC-C, item 4.b

Loan 3: \$500,000 committed balance reported on FR Y-9C, Schedule HC-C, item 1.e(1)

Loan 4: \$ 500,000 committed balance reported on FR Y-9C, Schedule HC-C, item 1.d

The BHC or IHC or SLHC should aggregate loans 1, 2, and 3 and report one facility with a \$3.5 million committed balance on the FR Y-14Q Corporate Loan schedule and one facility with a \$500,000 committed balance on the FR Y-14Q Commercial Real Estate schedule. **Note that all loans within the facility are reported, including those under the credit facility threshold.** In the above example, the \$500,000 committed balance is reported on the FR Y-14Q CRE schedule because of the overall facility commitment is greater than \$1 million.

## **B. Reporting Specifications**

Report all loan and lease financing receivables consistent with the FR Y-9C instructions. Report the amortized cost for HFI loans and the lower of cost or fair value for HFS loans. Report at fair value all HFS and HFI loans that the firm has elected to report under a fair value option.

Once a credit facility is closed and settled (Option '4' in Field 100), all dollar amounts in the Loan and Obligor Description section should represent only the consolidated holding company's pro-rata portion of any syndicated or participated loan.

The loan population also includes credit facilities which include a fronting exposure. Fronting exposures are those that represent a BHC's or IHC's or SLHC's exposure to fund certain obligations (e.g., swingline or letters of credit) on behalf of other participant lenders. For such exposures, BHCs, IHCs, and SLHCs should indicate Option 18 in Field 20 'Credit Facility Type' and report their pro-rata portion of the stated commitment amount as one facility to the borrower and the fronting obligations as separate credit facilities to each of the lending group participants. For example, consider a facility with \$400 million committed balance where the BHC or IHC or SLHC is the agent bank and the BHC's or IHC's or SLHC's pro-rata share of the commitment is 10% or \$40 million. Assume further that the credit facility contains a \$50 million sublimit. that the BHC or IHC or SLHC,

as agent, has an obligation to advance on behalf of lending group participants which may include swinglines, letters of credit and other fronting obligations. In this example, the agent BHC or IHC or SLHC would report a \$40 million pro-rata commitment as one credit facility to the borrower and would report 90% of the \$50 million sublimit (or \$45 million) as separate pro-rata credit facilities to the lending group participants.

All amounts should be reported in US dollars.

### **C. Obligor Financial Data Section Instructions**

Fields 52 through 82 (Obligor Financial Data section), must be reported for all corporate loans and leases as of the report date, excluding loans with:

- (i) An obligor domiciled (as defined in the FR Y-9C Glossary entry for “domicile”) outside of the US (Field 6);
- (ii) An obligor with a NAICS code beginning with 52 (Finance and Insurance), or 5312 (Real Estate Agents and Brokers), or 551111 (Offices of Bank or Intermediate Holding Companies);
- (iii) An obligor that is a nonprofit organization or federal, state, or local government or related agencies; or
- (iv) An obligor that is a Natural Person (including individuals doing business as (DBA) another entity where the primary source of repayment analyzed is the personal credit of the natural person behind the DBA).

For loans that meet the exclusions above, Fields 52 through 82 should be left blank. The exclusions outlined above for the Obligor Financial Data section are at the obligor or primary source of repayment entity level.

The Obligor Financial Data Section relates to the legal entity that provides the primary source of repayment for the credit facility identified in Field 15. If the legal entity used by underwriting as the primary source of repayment is different from the legal entity actually making the payment, report the Obligor Financial Data Section for the entity used by underwriting. Note, the legal entity that provides the primary source of repayment will generally be different from the guarantor, which provides secondary support for repayment. Information related to the guarantor should be reported in Fields 44 through 48 of the Loan and Obligor Description section.

If this legal entity that provides the primary source of repayment is the same as the Obligor identified in Field 2, the Obligor Financial Data Section should reflect financial information of that Obligor and Fields 49 through 51, Field 95, and Field 110 should be left blank. However, if the primary source of repayment is provided by an entity that is different than the Obligor identified in Field 2, the entity should be identified in Fields 49-51, Field 95, and Field 110 and the Obligor Financial Data section should reflect the financial information for this entity. All other Obligor Fields reported in the Loan and Obligor Description section should continue to reflect the Obligor identified in Field 2.

For a credit facility for which there is no clear predominant borrower that serves as the primary source of repayment, the Obligor Financial Data Section should reflect the financial information of the entity that best represents the credit repayment capacity for the credit facility. For loans secured by owner occupied real estate for which the primary source of repayment is an operating company that occupies the real estate and is an affiliate of the property company which owns the property, the Obligor Financial Data Section should reflect the financial information of the operating company.

Data in Fields 54 through 82 should be reported or calculated in accordance with GAAP standards. Note descriptions in the Obligor Financial Data Section provide guidance on what should be reported in each field based on commonly-used definitions; unless otherwise

instructed, a reporting bank should report the Fields as defined by its financial spreading systems (i.e., software programs on which the BHC or IHC or SLHC spreads and analyzes the financial statements of its customers) in accordance with its credit policy. The financial statement data fields should be populated with the most recent financial statement data available as of the report date (i.e. the most recent financial data found in the consolidated holding company's financial spreading system as of the report date) and should not be bound by financial statement data that was used in the consolidated holding company's most recent formal rating review.

Fields 54, 56, 57, 58, 59, and 82 should be reported for the most recently available trailing twelve month (TTM) period, with the ending date indicated in Field 52. If an obligor lacks trailing twelve months of financial information sufficient for Fields 54, 56, 57, 58, 59, and 82, provide the underwritten annual information for Fields 54, 56, 57, 58, 59 and 82, with the ending date indicated in Field 52. Fields 55 and 60 should be reported for the TTM period ended one year prior to the date indicated in Field 52. If an obligor lacks trailing twelve months of financial information sufficient for Fields 55 and 60, provide the underwritten annual information for Fields 55 and 60, with the ending date one year prior to the date indicated in Field 52.

### **Data Format**

Data should be provided in a single extensible markup language file (.xml). No quotation marks should be used as text identifiers. Do not provide a header row or a row count. This file will contain one record per active loan in the contributor's inventory.

For fields that the schedule specifies as a date, but the XSD specifies as a datetime, provide T00:00:00 as the time.

### **D. Corporate Loan Data Fields**

The table on the following pages shows the fields that should be contained in the submission file. Report all fields with data as of the report date. For corporate loans and leases disposed of during the reporting period, report all fields as of the date of disposition, unless otherwise instructed in individual field descriptions.

| Field No. | Field Name;<br>(Technical Field Name)                        | MDRM     | Description  | Allowable Values   |
|-----------|--|----------|--|--|
| 1         | Customer ID<br>( <i>CustomerID</i> )                         | CLCOM047 | Report the unique internal identifier for the customer relationship under which the obligor's exposure is aggregated in the reporting entity's credit systems. Customer ID is a relationship concept under which multiple borrowers are aggregated because they have related risks, including, but not limited to parent/subsidiary relationships. For stand-alone or ultimate parent obligors, the Customer ID may be the same as the unique internal identifier for the obligor provided in Field 2. | Must not contain a carriage return, line feed, comma or any unprintable character. |
| 2         | Internal ID<br>( <i>InternalObligorID</i> )                  | CLCOM300 | Report the reporting entity's unique internal identifier for the obligor. Internal ID is a borrower concept that identifies the entity under which multiple loans are aggregated.  | Must not contain a carriage return, line feed, comma or any unprintable character. |
| 3         | Original Internal ID<br>( <i>OriginalInternalObligorID</i> ) | CLCOG064 | Report the internal identification code assigned to the obligor in the previous submission. If there is no change from the prior submission, or if this is the first submission, the Internal ID reported in Field 2 should be used as the Original Internal ID.   | Must not contain a carriage return, line feed, comma or any unprintable character. |
| 4         | Obligor Name<br>( <i>ObligorName</i> )                       | CLCO9017 | Report the obligor name on the credit facility.<br><br>Full legal corporate name is desirable. If the borrowing entity is an individual(s) (Natural Person(s)), do not report the name; instead substitute with the text: "Individual."<br><br>For fronting exposures, report legal name of the participant lender.  | Must not contain a carriage return, line feed, comma or any unprintable character. |
| 5         | City<br>( <i>City</i> )                                      | CLCO9130 | Report the name of the city in which the obligor is domiciled (as defined in the FR Y-9C Glossary entry for "domicile").   | Free text indicating the City where the Obligor is domiciled.                      |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> )    | MDRM     | Description  | Allowable Values  |
|-----------|---|----------|--|---|
| 6         | Country<br>( <i>Country</i> )                     | CLC09031 | Report the domicile of the obligor (as defined in the FR Y-9C Glossary entry for “domicile”).  | Use the 2 letter Country Code <sup>22</sup>   |
| 7         | Zip Code<br>( <i>ZipCodeForeign MailingCode</i> ) | CLC09220 | Report the five-digit zip code for locations within the 50 US states, Washington DC, Puerto Rico, the US Virgin Islands, Guam, Palau, Micronesia, the Northern Marianas, or the Marshall Islands. For all other locations report the foreign mailing code for the domicile of the obligor (as defined in the FR Y-9C Glossary entry for “domicile”). | For locations within the 50 US states, Washington DC, Puerto Rico, the US Virgin Islands, Guam, Palau, Micronesia, the Northern Marianas, or the Marshall Islands: five-digit ZIP code. If the ZIP code begins with zeroes, leading zeroes must be specified with no punctuation.<br>For International: use country specific postal code. |

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<sup>22</sup> See link below for list of ISO standard country codes.

<https://www.iso.org/iso-3166-country-codes.html>

| Field No. | Field Name;<br>( <i>Technical Field Name</i> )            | MDRM     | Description  | Allowable Values   |
|-----------|---|----------|--|--|
| 8         | Industry Code<br>( <i>IndustryCode</i> )                  | CLCO4537 | <p>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).</p> <p>If the obligor is an individual, the industry code should be consistent with the industry in which the commercial purpose of the loan operates.</p> <p>If the business or individual operates in multiple industries, the BHC or IHC or SLHC should report the industry that best represents the commercial risk of the loan (i.e., the predominant industry).</p> | Report 4 to 6 digit number. If this code is not available, then provide a SIC or GICS industry code.   |
| 9         | Industry Code Type<br>( <i>IndustryCodeType</i> )         | CLCOM297 | Select the type of industry code identification scheme used in Field 8.  | 1. NAICS<br>2. SIC<br>3. GICS  |
| 10        | Obligor Internal Risk Rating<br>( <i>InternalRating</i> ) | CLCOG080 | <p>Report the obligor rating grade from the reporting entity's internal risk rating system. For fronting exposures, report the participant lender's rating grade from the reporting entity's internal risk rating system.</p> <p>This is the reporting entity's probability of default (PD) rating. If the reporting entity uses a one-dimensional risk rating system, record that rating here.</p>  | <p>Free text indicating the obligor rating grade.</p> <p>Obligor Internal Risk Rating must be consistent with Schedule H.4 (Internal Risk Rating Schedule), Field 1.</p> |



| Field No. | Field Name;<br>( <i>Technical Field Name</i> ) | MDRM     | Description   | Allowable Values   |
|-----------|--|----------|---|--|
| 11        | TIN<br>( <i>TIN</i> )                          | CLC06191 | Report the Taxpayer Identification Number (TIN) assigned to the obligor by the U.S. Internal Revenue Service (IRS) in the administration of tax laws. If the borrowing entity is an individual(s) (Natural Person(s)), do not report Social Security Number; instead enter 'NA'. If, the borrowing entity does not have a TIN, enter 'NA'.  | The 9 digit identification assigned by the Internal Revenue Service for the obligor identified in field 2.<br><br>Allowable forms are either ##-#####, #####, or 'NA'. |
| 12        | Stock Exchange<br>( <i>StockExchange</i> )     | CLC04534 | Report the name of the Stock Exchange on which the primary stock of the obligor, or its parent, trades. If the borrowing entity is not publicly traded, enter 'NA'. In cases where the subsidiary is the obligor and the subsidiary is publicly traded, report the Stock Exchange and Ticker Symbol (field #13) of the subsidiary, regardless of ownership structure. If the subsidiary is not publicly traded, but its parent is, report the stock exchange and ticker symbol of the parent. Report in the same manner when the subsidiary is minority owned.  | Free text  |
| 13        | Ticker Symbol<br>( <i>TKR</i> )                | CLC04539 | Report the Stock Symbol for stocks listed and traded on the regulated exchange provided in Field 12. For subsidiaries of public companies, use parent ticker symbol from its primary Stock Exchange. If the borrowing entity is not publicly traded, enter 'NA'. In cases where the subsidiary is the obligor and the subsidiary is publicly traded, report the Stock Exchange (field #12) and Ticker Symbol of the subsidiary, regardless of ownership structure. If the subsidiary is not publicly traded, but its parent is, report the stock exchange and ticker symbol of the parent. Report in the same manner when the subsidiary is minority owned. | Free text  |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> )                     | MDRM     | Description   | Allowable Values   |
|-----------|--|----------|---|--|
| 14        | CUSIP<br>( <i>CUSIP</i> )  | CLC09161 | <p>Report the CUSIP of the obligor, if available. CUSIPs are identifiers created and delivered by the CSB (CUSIP Service Bureau). The CSB is managed on behalf of the American Bankers Association by Standard &amp; Poor's. Issuer codes are assigned alphabetically from a series that includes deliberate built-in "gaps" for future expansion.</p> <p>Report the first six characters which are known as the base (or CUSIP-6) and uniquely identify the issuer. If a CUSIP does not apply, enter 'NA'.</p> | Must be valid 6 digit CUSIP number issued by the CUSIP Service Bureau.   |
| 15        | Internal Credit Facility ID<br>( <i>InternalCreditFacilityID</i> ) | CLCOM142 | <p>Report the reporting entity's unique internal identifier for this credit facility record. It must identify the credit facility for its entire life and must be unique.</p> <p>In the event the internal facility ID changes (i.e., loan was converted to a new system through migration or acquisition), also provide Original Internal credit facility ID in Field 16.</p> <p>For fronting exposures, report the unique internal identifier assigned to the participant lender's fronting allocation.</p>   | <p>Must be unique within a submission and over time. That is, the same submission file must not have two facilities with the same Credit Facility ID.</p> <p>May not contain a carriage return, line feed, comma or any unprintable character.</p> |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> )                                     | MDRM     | Description   | Allowable Values  |
|-----------|--|----------|---|---|
| 16        | Original Internal Credit Facility ID<br><i>(OriginalInternal CreditFacilityID)</i> | CLCOM296 | <p>Report the Internal identification code assigned to the credit facility record in the previous submission. If the credit facility represents the fulfillment of a commitment to commit or a syndicated pipeline loan reported in the previous submission, report the credit facility ID used for that formerly reported exposure. If there is no change from the prior submission, or if this is the first submission, then the Internal credit facility ID reported in Field 15 should be used as the Original Internal credit facility ID.</p> <p>For disposed credit facilities, where the reason for the disposal is rebookings/restructures where loan amounts are transferred or combined between obligations, report the ID separated by a , (comma).</p> | <p>May not contain a carriage return, line feed, or any unprintable character.</p> <p>Provide the ID separated by a , (comma). For example, if facilities 123 and XYZ are aggregated into facility ABC then the "Unique ID" (H.1 Internal Credit Facility ID Field 15, H.2 Loan Number Field 1) is reported as ABC and the "Original ID" (H.1 Original Internal Credit Facility ID Field 16, H.2 Original/Previous Loan Number Field 35) is reported as 123, XYZ.</p> |
| 17        | DO NOT USE   |          |   |   |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> ) | MDRM     | Description   | Allowable Values  |
|-----------|--|----------|---|---|
| 18        | Origination Date<br>( <i>OriginationDate</i> ) | CLC09912 | <p>Report the origination date. The origination date is the contractual date of the credit agreement. (In most cases, this is 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. The following independent examples would generally not result in a change in the contractual date of the loan, and thus would not be considered major modifications: (1) extension options at the sole discretion of the borrower; (2) covenants; (3) waivers; (4) change in the maturity date; (5) re-pricing; or (6) periodic credit reviews. Additionally, exclude all renewals which meet the definition in the 'Renewal Date' Field 91.</p> <p>For corporate loans and leases in the syndicated pipeline, report the date on which the BHC or IHC or SLHC has extended terms to the borrower in the signed commitment letter (option 1 in field 100). Once the deal is reported as closed and settled (option 4 in Field 100), report the updated origination date per the definition above.</p> <p>For commitments to commit which are not syndicated, report the date on which the BHC or IHC or SLHC extended terms to the borrower.</p> | <p>Must be in yyyy-mm-dd format, e.g.:<br/>2005-02-01<br/>1999-12-14</p> <p>Must be before or equal to the period end date of the data.</p> |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> ) | MDRM     | Description  | Allowable Values  |
|-----------|--|----------|--|---|
| 19        | Maturity Date<br>( <i>MaturityDate</i> )       | CLC09914 | <p>Report the maturity date. The maturity date is the last date upon which the funds 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. For demand loan, enter '9999-01-01'.For corporate loans in the syndicated pipeline, until the syndicated loan is reported as closed and settled (option4 in Field 100), report the estimated maturity date based on the tenor stated in the commitment letter.</p> <p>For commitments to commit which are not syndicated, report the estimated maturity date based on the tenor in the terms extended to the borrower.</p> | Must be in yyyy- mm-dd format,<br>e.g.:<br>2005-02-01<br>1999-12-14 |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> )                         | MDRM     | Description  | Allowable Values                      |
|-----------|--|----------|--|---------------------------------------|
| 20        | Credit Facility Type<br>( <i>FacilityType</i> )                        | CLCOG072 | <p>Report the credit facility type. Use the following credit facility type descriptions, only. Note that these descriptions and codes mirror the requirements for Shared National Credit reporting and therefore not all will be relevant for Corporate Loan reporting. If the credit facility type is "Other," provide description in Field 21.</p> <p>0 OTHER<br/> 1 REVOLVING CREDIT<br/> 2 REVOLVING CREDIT CONVERTING TO TERM LOAN<br/> 3 REVOLVING CREDIT - ASSET BASED<br/> 4 REVOLVING CREDIT - DIP (Debtor-In-Possession)<br/> 5 NON-REVOLVING LINE OF CREDIT<br/> 6 NON-REVOLVING LINE OF CREDIT CONVERTING TO TERM LOAN<br/> 7 TERM LOAN<br/> 8 TERM LOAN - A<br/> 9 TERM LOAN - B<br/> 10 TERM LOAN - C<br/> 11 TERM LOAN - BRIDGE<br/> 12 TERM LOAN - ASSET BASED<br/> 13 TERM LOAN - DIP (Debtor-In-Possession)<br/> 14 CAPITALIZED LEASE OBLIGATION<br/> 15 STANDBY LETTER OF CREDIT<br/> 16 OTHER REAL ESTATE OWNED<br/> 17 OTHER ASSET<br/> 18 FRONTING EXPOSURE<br/> 19 COMMITMENT TO COMMIT</p> | Enter number code of the description. |
| 21        | Other Credit Facility Type Description<br>( <i>OtherFacilityType</i> ) | CLCOG107 | If the credit facility is listed as "Other" in Field 20, provide a description of the "other credit facility type." Leave this field blank if Field 20 is not zero.  | Free Text                             |

|    |   |          |  |                                      |
|----|---|----------|--|--------------------------------------|
| 22 | Credit Facility Purpose<br>( <i>CreditFacilityPurpose</i> ) | CLCOG073 | <p>Report the credit facility purpose. Use the following credit purpose descriptions, only. Note that these descriptions and codes mirror the requirements for Shared National Credit reporting and therefore not all will be relevant for Corporate Loan reporting. . If the credit facility purpose is "Other," provide description in Field 23.</p> <p>For fronting exposures, report the credit facility purpose based on the primary credit facility.</p> <ul style="list-style-type: none"> <li>0 OTHER</li> <li>1 ACQUISITION AND/OR MERGER FINANCING</li> <li>2 ASSET SECURITIZATION FINANCING</li> <li>3 CAPITAL EXPENDITURES EXCLUDING REAL ESTATE</li> <li>4 COMMERCIAL PAPER BACK-UP</li> <li>5 INDUSTRIAL REVENUE BOND BACK-UP</li> <li>6 MORTGAGE WAREHOUSING</li> <li>7 TRADE FINANCING</li> <li>8 PERFORMANCE GUARANTEE</li> <li>9 WORKING CAPITAL - SHORT TERM/SEASONAL</li> <li>10 WORKING CAPITAL - PERMANENT</li> <li>11 GENERAL CORPORATE PURPOSES</li> <li>12 DEBT REFINANCE/CONSOLIDATION</li> <li>13 ESOP FINANCING</li> <li>14 AGRICULTURE AND/OR LIVESTOCK PRODUCTION</li> <li>15 AGRICULTURE AND/OR RANCHING REAL ESTATE</li> <li>16 STOCK BUYBACK</li> <li>17 PORTFOLIO ACQUISITION INCLUDING NOTE PURCHASE AGREEMENTS</li> <li>18 REAL ESTATE ACQUISITION/DEVELOPMENT/CONSTRUCTION - LAND</li> <li>19 REAL ESTATE ACQUISITION/DEVELOPMENT/CONSTRUCTION - RESIDENTIAL</li> <li>20 REAL ESTATE ACQUISITION/DEVELOPMENT/CONSTRUCTION - COMM &amp; INDL</li> <li>21 REAL ESTATE INVESTMENT/PERMANENT FINANCING - RESIDENTIAL</li> </ul> | Enter number code of the description |
|    |   |          |  |                                      |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> )                               | MDRM     | Description  | Allowable Values |
|-----------|--|----------|--|------------------|
|           |  |          | 22 REAL ESTATE INVESTMENT /PERMANENT FINANCING -<br>COMMERCIAL AND INDUSTRIAL<br>23 BUSINESS RECAPITALIZATION/DIVIDENDS<br>24 NEW PRODUCT DEVELOPMENT<br>25 PROJECT FINANCING<br>26 DEALER FLOORPLAN<br>27 EQUIPMENT LEASING<br>28 NON-PURPOSE LOAN COLLATERALIZED BY SECURITIES<br>29 BRIDGE FINANCING<br>30 CAPITAL CALL SUBSCRIPTION<br>31 DO NOT USE<br>32 DO NOT USE<br>33 DO NOT USE |                  |
| 23        | Other Credit Facility Purpose Description<br>( <i>OtherFacilityPurpose</i> ) | CLCOG108 | If the credit facility purpose is listed as “Other” in Field 22, provide a description of the “other credit facility type.” Leave this field blank if Field 22 is not zero.  | Free Text        |



| Field No. | Field Name;<br>( <i>Technical Field Name</i> )                           | MDRM     | Description   | Allowable Values  |
|-----------|--|----------|---|---|
| 24        | Committed Exposure Global <sup>23</sup><br>( <i>Committed Exposure</i> ) | CLCOG074 | <p>Report the total commitment amount as the sum of loan and lease financing receivables recorded in FR Y-9C, Schedule HC-C (reported in Field 25) and any unused portion of the commitment recorded in Schedules HC-F, HC-G, and HC-L.</p> <p>Report the total commitment amount and not the constrained commitment amount. For example, if the borrower has a contract for \$1.1 million total commitment, but is constrained by borrowing base to \$900 thousand, report the total commitment amount of \$1.1 million.</p> <p>For facilities with multiple lenders, only provide the reporting entity's pro-rata commitment, net of the above noted adjustments.</p> <p>For corporate loans and leases in the syndicated pipeline, reported as options 1 (single-signed), 2 (dual-signed) or 3 (closed but not settled) in Field 100, report the total commitment amount approved and stated in the commitment letter.</p> <p>For commitments to commit which are not syndicated, report the total commitment amount approved and offered to the borrower.</p> | <p>Rounded whole dollar amount, e.g.: 20000000</p> <p>Supply numeric values without any non-numeric formatting (no dollar sign, commas or decimal).</p> |

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<sup>23</sup> Institutions should also refer to the specifications in the FR Y-9C for reporting this item.

| Field No. | Field Name;<br>( <i>Technical Field Name</i> )                                | MDRM     | Description  | Allowable Values  |
|-----------|---|----------|--|---|
| 25        | Utilized Exposure<br>Global <sup>24</sup><br><br>( <i>Utilized Exposure</i> ) | CLCOG075 | <p>Report all loan and lease financing receivables consistent with the FR Y-9C instructions. Report the amortized cost for HFI loans and the lower of cost or fair value for HFS loans. Report at fair value all HFS and HFI loans that the firm has elected to report under a fair value option.</p> <p>For facilities with multiple lenders, only provide the reporting entity's pro-rata utilized exposure, net of the above noted adjustments.</p> <p>For fully undrawn commitments, enter 0 (zero).</p> <p>For fronting exposures, report any funds advanced to the borrower on behalf of the participant lender as identified in field 4 (Obligor Name).</p> <p>For disposed credit facilities, report 0 (zero).</p> | <p>Rounded whole dollar amount with no cents, e.g.: 20000000</p> <p>Supply numeric values without any non-numeric formatting (no dollar sign, commas or decimal).</p> |

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<sup>24</sup> Institutions should also refer to the specifications in the FR Y-9C for reporting this item.

| Field No. | Field Name;<br>( <i>Technical Field Name</i> )                      | MDRM     | Description   | Allowable Values                     |
|-----------|---|----------|---|--------------------------------------|
| 26        | Line Reported<br>on FR Y-9C<br><i>(Line Reported On<br/>FR Y9C)</i> | CLCOK449 | <p>Report the integer code corresponding to the line number on the FR Y-9C, Schedule HC-C, in which the outstanding balance is recorded or, in the case of an unused commitment, the line number in which the credit facility would be recorded if it were drawn. Refer to the FR Y-9C instructions for definitions of Schedule HC-C line item categories.</p> <p>If the credit facility includes multiple loans, report the integer code corresponding to the type of loan which accounts for the largest share of the credit facility committed balance.</p> <p>For fronting exposures, report the integer code corresponding to the line number on the HC-C in which the exposure would be recorded if it were drawn by the borrower.</p> <ol style="list-style-type: none"> <li>Loans to U.S. banks and other U.S. depository institutions (FR Y-9C, Schedule HC-C, item 2.a);</li> <li>Loans to foreign banks (FR Y-9C, Schedule HC-C, item 2.b);</li> <li>Loans to finance agricultural production and other loans to farmers (FR Y-9C, Schedule HC-C, item 3);</li> <li>Commercial and industrial loans to U.S. addresses (FR Y-9C, Schedule HC-C, item 4.a);</li> <li>Commercial and industrial loans to non-U.S. addresses (FR Y-9C, Schedule HC-C, item 4.b);</li> <li>Loans to foreign governments and official institutions (including foreign central banks) (FR Y-9C, Schedule HC-C, item 7);</li> <li>Loans to nondepository financial institutions (FR Y-9C, Schedule HC-C, item 9.a);</li> <li>All other loans, excluding consumer loans (FR Y-9C, Schedule HC-C, item 9.b(2));</li> </ol> | Enter number code of the description |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> ) | MDRM     | Description  | Allowable Values   |
|-----------|--|----------|--|--|
|           |  |          | 9. All other leases, excluding consumer leases (FR Y-9C, Schedule HC-C, item 10.b);<br>10. Loans secured by owner-occupied nonfarm nonresidential properties originated in domestic offices (FR Y-9C, Schedule HC-C, item 1.e(1)); and<br>11. Loans secured by owner-occupied nonfarm nonresidential properties originated in non-domestic offices (reported within FR Y-9C, Schedule HC-C, item 1). |  |
| 27        | Line of Business<br>( <i>LineOfBusiness</i> )  | CLCOK458 | Provide the name of the internal line of business  | Free text describing the line of business. For example: Private Banking, Corporate Banking, Asset- Based Lending, etc.<br>Must be consistent with line of business names as reported in Schedule H.3 (Line of Business Schedule), Field 1. |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> )              | MDRM     | Description   | Allowable Values  |
|-----------|---|----------|---|---|
| 28        | Cumulative Charge-offs<br>( <i>CumulativeChargeoffs</i> )   | CLCOG076 | Report the cumulative net charge-offs associated with the credit facility on the reporting entity's books.<br><br>Cumulative net charge-offs are the amount reflected over the life of the credit facility.<br><br>If cumulative charge-offs are greater than the current commitment balance but less than the original commitment, report the total cumulative charge-off amount even though it exceeds the current commitment.<br><br>For disposed credit facilities, report the cumulative charge-offs as of the date of disposition.<br><br>For fronting exposures, report the cumulative net charge-offs associated with impairment of the participant lender. | Rounded whole dollar amount, e.g.: 20000000<br><br>Supply numeric values without any non-numeric formatting (no dollar sign, commas or decimal).<br><br>Should be 0 if there is no charge-off for the facility.<br><br>Should be 'NA' for loans held for sale or accounted for under a fair value option. |
| 29        | DO NOT USE  |          |   |   |
| 30        | DO NOT USE  |          |   |   |
| 31        | DO NOT USE  |          |   |   |
| 32        | # Days Principal or Interest Past Due<br>( <i>PastDue</i> ) | CLCOG077 | Report the longest number of days principal and/or interest payments are past due, if such payments are past due 30 days or more. Report the number of days past due as of the last day of the reporting period or disposition date. If payments are not past due 30 days or more, enter zero. For fronting exposures, report the longest number of days principal and/or interest payments are past due, if such payments are past due 30 days or more for the participant lender.   | Numbers only.<br><br>For fully undrawn commitments, enter 0.  |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> )     | MDRM     | Description  | Allowable Values   |
|-----------|--|----------|--|--|
| 33        | Non-Accrual Date<br>( <i>NonAccrualDate</i> )      | CLCOG078 | Report the date the credit facility was placed on non-accrual, if applicable. If a non-accrual date does not exist, enter 9999-12-31. For fronting exposures, report the date the fronting facility was placed on non-accrual. | Must be in yyyy-mm-dd format, e.g.:<br>2005-02-01<br>1999-12-14<br><br>For fully undrawn commitments, enter 9999-12-31.  |
| 34        | Participation Flag<br>( <i>ParticipationFlag</i> ) | CLCO6135 | Indicate if the credit facility is participated or syndicated among other financial institutions and if it is part of the Shared National Credit Program. For fronting exposures, report option1 'No'.                         | 1. No<br>2. Yes, syndicate/participant in syndication but does not meet the definition of a Shared National Credit<br>3. Yes, agent in syndication or participation but does not meet the definition of a Shared National Credit<br>4. Yes, syndicate/participant in Shared National Credit<br>5. Yes, agent in Shared National Credit |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> ) | MDRM     | Description   | Allowable Values   |
|-----------|--|----------|---|--|
| 35        | Lien Position<br>( <i>LienPosition</i> )       | CLCOK450 | <p>Indicate using integer code if the credit facility is First Lien Senior, Second Lien, Senior Unsecured, or Contractually Subordinated.</p> <p>If the facility contains loans with different lien positions, aggregate the committed balance by lien position and report the lien position associated with the predominant aggregate value.</p> <p>For fronting exposures, report the integer code that is applicable for the primary credit facility.</p>  | 1. First-Lien Senior<br>2. Second Lien<br>3. Senior Unsecured<br>4. Contractually Subordinated |
| 36        | Security Type<br>( <i>SecurityType</i> )       | CLCOM298 | <p>If security is provided by collateral other than or in addition to Real Estate, indicate the predominant security type. If a credit facility has loans secured by different asset types, aggregate the committed balance by type of asset in the collateral pool and report the security type associated with the predominant aggregate value. Report the integer code corresponding to the following security type descriptions.</p> <p>Option 4 (Blanket Lien) should only be used for loans which legally give the lender a lien of equal seniority across all unencumbered assets of the borrower.</p> <p>For fronting exposures, report the integer code that is applicable for the primary credit facility.</p> <p>             0 Real Estate only<br/>             1 Cash and Marketable Securities<br/>             2 Accounts Receivable and Inventory<br/>             3 Fixed Assets excluding Real Estate<br/>             4 Blanket Lien<br/>             5 Other<br/>             6 Unsecured           </p> | Enter number code of the description   |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> )                  | MDRM     | Description   | Allowable Values   |
|-----------|---|----------|---|--|
| 37        | Interest Rate Variability<br>( <i>InterestRateVariability</i> ) | CLCOK461 | <p>Indicate the variability of current interest rates (Fixed, Floating, or Mixed) to maturity.</p> <p>For fully undrawn commitments, report interest rate variability that would apply per the terms of the credit agreement if the credit facility was funded and fully drawn on the reporting date. If such fully undrawn credit facility allows for either fixed or floating draws at the borrower's discretion, then report '3' (Mixed).</p> <p>For facilities where revenue is entirely fee based and no interest is or will ever be collected, enter '4' (Entirely fee based).</p> <p>For fronting exposures, indicate the variability of current interest rates (Fixed, Floating, Mixed, or Entirely fee based) to maturity based on the rate associated with the fronting facility.</p> | <p>0. DO NOT USE</p> <p>1. Fixed</p> <p>2. Floating</p> <p>3. Mixed</p> <p>4. Entirely fee based</p> |



|    |  |          |  |  |
|----|--|----------|--|--|
| 38 | Interest Rate<br>( <i>InterestRate</i> ) | CLC07889 | <p>Report the current interest rate charged on the credit facility. If the facility includes multiple draws with different interest rates, enter the dollar weighted average interest rate that approximates the overall rate on the drawn balance of the facility. Report interest rate exclusive of interest rate swaps.</p> <p>For entirely fee based facilities (as designated in Field 37), report 'NA'.</p> <p>For fully undrawn commitments, report the interest rate that would apply per the terms of the credit agreement if the credit facility was funded and fully drawn on the reporting date.</p> <p>For credit facilities that are fully undrawn and allow for multiple rates, at the borrower's discretion, report the rate that was most conservative (highest) as of the most recent origination or renewal date. If the facility has been acquired more recently than the most recent origination or renewal date, report the rate that was most conservative as of the date of acquisition.</p> <p>For credit facilities that are fully undrawn and include multiple lines of credit with different interest rates, enter the dollar weighted average interest rate that approximates the overall rate as if the credit facility was funded and fully drawn on the reporting date.</p> <p>For fronting exposures, report the current interest rate charged based on the rate associated with the fronting facility.</p> | <p>Provide as a decimal, e.g.:<br/>0.0575 for 5.75%</p> <p>Enter 'NA' if the facility is entirely fee based.</p> |
| 39 | Interest Rate<br>Index                   | CLCOK462 | For floating rate credit facilities, report the base interest rate using integer code. If obligor has an option, select the index actually in use.   | <p>0. DO NOT USE</p> <p>1. LIBOR</p>   |

| Field No. | Field Name;<br>(Technical Field Name)        | MDRM     | Description   | Allowable Values  |
|-----------|--|----------|---|---|
|           | (InterestRateIndex)                          |          | <p>If the credit facility is fixed or entirely fee based (as designated in Field 37) choose the integer for "Not applicable (Fixed or entirely fee based)". For credit facilities where the base interest rate is mixed, choose the integer for "Mixed."</p> <p>For fully undrawn commitments, report the interest rate index that would apply if the credit facility was funded and fully drawn on the reporting date. If such fully undrawn credit facility allows for multiple indices at the borrower's discretion, then report the interest rate index used to calculate Field 38 (Interest Rate).</p> <p>For fronting exposures, report this field based on the rate associated with the fronting facility.</p> | 2. PRIME or Base<br>3. Treasury Index<br>4. Other<br>5. Not applicable<br>(Fixed or entirely fee based)<br>6. Mixed<br>7. SOFR  |
| 40        | Interest Rate Spread<br>(InterestRateSpread) | CLCOK463 | <p>For floating rate credit facilities, report the spread over base rate in basis points.</p> <p>If the credit facility is fixed or entirely fee based (as designated in Field 37) populate 'NA'.</p> <p>If the facility includes multiple draws with different spreads, provide the spread that approximates the overall spread on the facility.</p> <p>For fully undrawn commitments, report the interest rate spread that would apply per the terms of the credit agreement if the credit facility was funded and fully drawn on the reporting date.</p> <p>For fronting exposures, report the interest rate spread based on the rate associated with the fronting facility.</p>                                   | <p>Provide as a decimal, e.g.: 0.0575 for 5.75%</p> <p>Enter 'NA' if the credit facility is fixed or entirely fee based</p> <p>Negative numbers can be submitted. For negative values use a negative sign '-' not parenthesis ().</p> |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> )          | MDRM     | Description  | Allowable Values   |
|-----------|---|----------|--|--|
| 41        | Interest Rate Ceiling<br>( <i>InterestRateCeiling</i> ) | CLCOK464 | <p>For floating rate credit facilities, report the rate ceiling if one is contained in the credit agreement.</p> <p>If there is no ceiling, populate with 'NONE'.</p> <p>If the credit facility is fixed or entirely fee based (as designated in Field 37) populate 'NA'.</p> <p>For facilities with multiple interest rate ceilings, provide the maximum interest rate ceiling.</p> <p>For fully undrawn commitments, report the interest rate ceiling that would apply per the terms of the credit agreement if the credit facility was funded and fully drawn on the reporting date.</p> <p>For fronting exposures, report the interest rate ceiling based on the rate associated with the fronting facility.</p> | <p>Provide as a decimal, e.g.: 0.0575 for 5.75%</p> <p>Enter 'NA' if the credit facility is fixed or entirely fee based</p> <p>Enter 'NONE' if no ceiling.</p> |
| 42        | Interest Rate Floor<br>( <i>InterestRateFloor</i> )     | CLCOK465 | <p>For floating rate credit facilities, report the rate floor if one is contained in the credit agreement. If there is no floor, populate with 'NONE'.</p> <p>If the credit facility is fixed or entirely fee based (as designated in Field 37) populate 'NA'.</p> <p>For facilities with multiple interest rate floors, provide the minimum interest rate floor.</p> <p>For fully undrawn commitments, report the interest rate floor that would apply per the terms of the credit agreement if the credit facility was funded and fully drawn on the reporting date.</p> <p>For fronting exposures, report the interest rate floor based on the rate associated with the fronting facility.</p>                    | <p>Provide as a decimal, e.g.: 0.0575 for 5.75% Enter 'NA' if the credit facility is fixed or entirely fee based</p> <p>Enter 'NONE' if no floor.</p>          |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> )     | MDRM     | Description   | Allowable Values   |
|-----------|--|----------|---|--|
| 43        | Interest Income Tax Status<br>( <i>TaxStatus</i> ) | CLCOM299 | Report the tax status of interest income for Federal or State Income Tax purposes. Interest Income Tax Status should be determined by whether the interest income received by the BHC or IHC or SLHC is tax exempt (at Federal, State, etc.). | 1. Taxable<br>2. Tax Exempt<br>If federal or state tax exempt, choose '2'. |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> ) | MDRM     | Description  | Allowable Values  |
|-----------|--|----------|--|---|
| 44        | Guarantor Flag<br>( <i>GuarantorFlag</i> )     | CLCGM318 | <p>Indicate if the credit facility is guaranteed.</p> <p>Report the option that reflects the guarantee of the guarantor identified in Field 45.</p> <p>Option 1 (Full guarantee) should be selected when there is explicit recourse for full repayment of the credit obligation by a single guarantor other than a U.S. Government Agency. For credit facilities fully guaranteed by a U.S. Government Agency, refer to the definition for option 3.</p> <p>Option 2 (Partial guarantee) should be selected when there is explicit recourse for repayment of a portion of the credit obligation. This option includes partial guarantees by a U.S. Government Agency.</p> <p>Option 3 (Full U.S. Government Agency guarantee) should only be selected when the credit facility is fully guaranteed by a U.S. Government Agency.</p> <p>Option 4 (No guarantee) should be used when there is no explicit recourse for repayment of the credit obligation.</p> <p>For fronting exposures, report the integer code that is applicable for the primary facility.</p> | <ol style="list-style-type: none"> <li>1. Full guarantee</li> <li>2. Partial guarantee</li> <li>3. U.S. Government Agency Guarantee</li> <li>4. No guarantee</li> </ol> |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> )          | MDRM     | Description  | Allowable Values   |
|-----------|---|----------|--|--|
| 45        | Guarantor Internal ID<br>( <i>GuarantorInternalID</i> ) | CLCGM300 | Report the unique guarantor identifier.<br>For facilities with multiple guarantors, provide the unique guarantor identifier for the primary or most substantial guarantor.   | Must not contain a carriage return, line feed, comma or any unprintable character.<br>If the credit facility is not guaranteed, enter 'NA'.  |
| 46        | Guarantor Name<br>( <i>GuarantorName</i> )              | CLCG9017 | Report the guarantor name on the credit facility. Full legal corporate name is desirable. If the guarantor is an individual(s) (Natural Person (s)), do not report the name; instead substitute with the text: "Individual."<br>For facilities with multiple guarantors, provide the guarantor name for the primary or most substantial guarantor.   | Must not contain a carriage return, line feed, comma or any unprintable character.<br>If the credit facility is not guaranteed, enter 'NA'   |
| 47        | Guarantor TIN<br>( <i>GuarantorTIN</i> )                | CLCG6191 | Report the Taxpayer Identification Number (TIN) assigned to the guarantor by the U.S. Internal Revenue Service (IRS) in the administration of tax laws. If the guarantor is an individual(s) (Natural Person(s)), do not report Social Security Number; instead enter 'NA'. If the guarantor does not have a TIN, enter 'NA'.<br>For facilities with multiple guarantors, provide the TIN assigned to the primary or most substantial guarantor. | The 9 digit identification assigned by the Internal Revenue Service for the guarantor identified in Field 45. Allowable forms are either ##-#####<br>#####, or 'NA'.<br>If the credit facility is not guaranteed, enter 'NA' |

| Field No. | Field Name;<br>(Technical Field Name)                                    | MDRM     | Description  | Allowable Values  |
|-----------|--|----------|--|---|
| 48        | Guarantor Internal Risk Rating<br>( <i>GuarantorInternalRiskRating</i> ) | CLCGG080 | Report the guarantor rating grade from the reporting entity's internal risk rating system.<br>This is the reporting entity's probability of default (PD) rating. If the reporting entity uses a one-dimensional risk rating system, record that rating here.<br>For facilities with multiple guarantors, provide the guarantor rating grade for the primary or most substantial guarantor. | Free text indicating the obligor rating grade.<br>If the credit facility is not guaranteed or if the guarantor does not have a rating, enter 'NA'                 |
| 49        | Entity Internal ID<br>( <i>EntityInternalID</i> )                        | CLCEM300 | Report the reporting BHC's or IHC's or SLHC's unique internal identifier for the entity that is the primary source of repayment for the facility in Field 15   | Must not contain a carriage return, line feed, comma or any unprintable character.<br>Leave blank if the entity is the same as the Obligor identified in Field 2. |
| 50        | Entity Name<br>( <i>EntityName</i> )                                     | CLCE9017 | Report the name of the entity that is the primary source of repayment for the facility in Field 15. Full legal corporate name is desirable. If the entity is an individual(s) (Natural Person(s)), do not report the name; instead substitute with the text: "Individual."   | Must not contain a carriage return, line feed, comma or any unprintable character.<br>Leave blank if the entity is the same as the Obligor identified in Field 2. |
| 51        | Entity Internal Risk Rating<br>( <i>EntityInternalRiskRating</i> )       | CLCEG080 | For the entity identified in Field 49, report the entity rating grade from the reporting BHC's or IHC's or SLHC's internal risk rating system.<br>This is the reporting entity's probability of default (PD) rating. If the reporting BHC or IHC or SLHC uses a one-dimensional risk rating system, record that rating here.   | Free text indicating the entity rating grade.<br>Leave blank if the entity is the same as the Obligor identified in Field 2.                                      |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> )       | MDRM     | Description   | Allowable Values  |
|-----------|--|----------|---|---|
| 52        | Date of Financials<br>( <i>DateFinancials</i> )      | CLCE9999 | Report the as of date of the financial information, related to the entity identified in Field 2 or Field 49, that is reported in the Obligor Financial Data Section.  | Must be in yyyy- mm-dd format,<br>e.g.:<br>2005-02-01<br>1999-12-14   |
| 53        | Date of Last Audit<br>( <i>DateLastAudit</i> )       | CLCE4929 | Report the date of the last audited financial statements of the entity identified in Field 2 or Field 49. Date of last audit may or may not be the same date as the date of the financials (Field 52).<br>If there is no audit date, enter 9999-12-31.  | Must be in yyyy- mm-dd format,<br>e.g.:<br>2005-02-01<br>1999-12-14   |
| 54        | Net Sales Current<br>( <i>NetSalesCurrent</i> )      | CLCEM301 | Report the gross sales of the entity identified in Field 2 or Field 49 reduced by cash discounts, trade discounts, and returned sales and allowances for which credit is given to customers less returns and allowances, freight out, and cash discounts allowed for the designated period.<br>Report data for the trailing twelve month (TTM) period ended on the date reported in Field 52. | Rounded whole dollar amount,<br>e.g.:<br>20000000<br>Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal). |
| 55        | Net Sales Prior Year<br>( <i>NetSalesPriorYear</i> ) | CLCEM302 | Report the gross sales of the entity identified in Field 2 or Field 49 reduced by cash discounts, trade discounts, and returned sales and allowances for which credit is given to customers less returns and allowances, freight out, and cash discounts allowed.<br>Report data for the trailing twelve month (TTM) period ended one year prior to the date reported in Field 52.            | Rounded whole dollar amount,<br>e.g.:<br>20000000<br>Supply numeric values without any non-numeric formatting (no dollar sign, commas or decimal).  |



| Field No. | Field Name;<br>( <i>Technical Field Name</i> )                     | MDRM     | Description   | Allowable Values  |
|-----------|--|----------|---|---|
| 56        | Operating Income<br>( <i>OperatingIncome</i> )                     |          | Report the amount of profit (or loss) realized from continuing operations of the entity identified in Field 2 or Field 49; typically represented as sales less items such as cost of goods sold, operating expenses, amortization and depreciation.<br>Report data for the trailing twelve month (TTM) period ended on the date reported in Field 52. | Rounded whole dollar amount,<br>e.g.: 20000000<br>Supply numeric values without any non-numeric formatting (no dollar sign, commas or decimal). |
| 57        | Depreciation & Amortization<br>( <i>DepreciationAmortization</i> ) |          | Report the total depreciation and amortization costs of the entity identified in Field 2 or Field 49 of tangible and intangible assets allocated against revenue for the current period.<br>Report data for the trailing twelve month (TTM) period ended on the date reported in Field 52.  | Rounded whole dollar amount,<br>e.g.: 20000000<br>Supply numeric values without any non-numeric formatting (no dollar sign, commas or decimal). |
| 58        | Interest Expense<br>( <i>InterestExpense</i> )                     | CLCEM305 | Report the periodic expense to the entity identified in Field 2 or Field 49 of securing short and long-term debt.<br>Report data for the trailing twelve month (TTM) period ended on the date reported in Field 52.   | Rounded whole dollar amount,<br>e.g.: 20000000<br>Supply numeric values without any non-numeric formatting (no dollar sign, commas or decimal). |
| 59        | Net Income Current<br>( <i>NetIncomeCurrent</i> )                  | CLCEM306 | Report the income (or loss) reported by the entity identified in Field 2 or Field 49 after expenses and losses have been subtracted from all revenues and gains for the fiscal period including discontinued operations.<br>Report data for the trailing twelve month (TTM) period ended on the date reported in Field 52.                            | Rounded whole dollar amount,<br>e.g.: 20000000<br>Supply numeric values without any non-numeric formatting (no dollar sign, commas or decimal). |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> )                            | MDRM     | Description   | Allowable Values   |
|-----------|---|----------|---|--|
| 60        | Net Income Prior Year<br>( <i>NetIncomePriorYear</i> )                    | CLCEM307 | Report the income (or loss) reported by the entity identified in Field 2 or Field 49 after expenses and losses have been subtracted from all revenues and gains for the fiscal period including discontinued operations.<br><br>Report data for the trailing twelve month (TTM) period ended one year prior to the date reported in Field 52. | Rounded whole dollar amount,<br>e.g.: 20000000<br><br>Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal). |
| 61        | Cash & Marketable Securities<br>( <i>CashMarketableSecurities</i> )       | CLCEM308 | Report the cash, depository accounts and marketable securities of the entity identified in Field 2 or Field 49 that can be easily sold and readily converted into cash.   | Rounded whole dollar amount,<br>e.g.: 20000000<br><br>Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal). |
| 62        | Accounts Receivable (A/R) Current<br>( <i>AccountsReceivableCurrent</i> ) | CLCEM309 | Report the money owed to the entity identified in Field 2 or Field 49 for merchandise or services sold on open account.   | Rounded whole dollar amount,<br>e.g.: 20000000<br><br>Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal). |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> )                                    | MDRM     | Description  | Allowable Values   |
|-----------|---|----------|--|--|
| 63        | Accounts Receivable<br>(A/R) Prior Year<br>( <i>AccountsReceivablePriorYear</i> ) | CLCEM310 | Report the money owed to the entity identified in Field 2 or Field 49 for merchandise or services sold on open account.<br><br>Report data one year prior to date reported in Field 52.  | Rounded whole dollar amount,<br>e.g.: 20000000<br><br>Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal). |
| 64        | Inventory Current<br>( <i>InventoryCurrent</i> )                                  | CLCEM311 | Report the value of the raw materials, work in process, supplies used in operations, finished goods, and merchandise bought for resale of the entity identified in Field 2 or Field 49.  | Rounded whole dollar amount,<br>e.g.: 20000000<br><br>Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal). |
| 65        | Inventory Prior Year<br>( <i>InventoryPriorYear</i> )                             | CLCEM312 | Report the value of the raw materials, work in process, supplies used in operations, finished goods, and merchandise bought for resale of the entity identified in Field 2 or Field 49<br><br>Report data one year prior to date reported in Field 52.   | Rounded whole dollar amount,<br>e.g.: 20000000<br><br>Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal). |
| 66        | Current Assets Current<br>( <i>CurrentAssetsCurrent</i> )                         | CLCEM313 | Report the cash, accounts receivable, inventory, and other assets of the entity identified in Field 2 or Field 49 that are likely to be converted into cash, sold, exchanged, or expensed in the normal course of business, usually within one year and other assets expected to be converted to cash within a year. Examples include accounts receivable, prepaid expenses, and many negotiable securities as of the date reported in Field 52. | Rounded whole dollar amount,<br>e.g.: 20000000<br><br>Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal). |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> )                    | MDRM     | Description   | Allowable Values  |
|-----------|---|----------|---|---|
| 67        | Current Assets<br>Prior Year<br>( <i>CurrentAssetsPriorYear</i> ) | CLCEM314 | Report the cash, accounts receivable, inventory, and other assets of the entity identified in Field 2 or Field 49 that are likely to be converted into cash, sold, exchanged, or expensed in the normal course of business, usually within one year and other assets expected to be converted to cash within a year. Examples include accounts receivable, prepaid expenses, and many negotiable securities.<br><br>Report data one year prior to the date reported in Field 52.  | Rounded whole dollar amount,<br>e.g.: 20000000<br><br>Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).  |
| 68        | Tangible Assets<br>( <i>TangibleAssets</i> )                      | CLCEM315 | Report the assets of the entity identified in Field 2 or Field 49 having a physical existence, such as cash, equipment, real estate, real property, and personal property such as buildings and machinery; accounts receivable are also usually considered tangible assets for accounting purposes. Tangible assets are distinguished from intangible assets, such as trademarks, copyrights, and goodwill, and natural resources (timberlands, oil reserves, and coal deposits). | Rounded whole dollar amount,<br>e.g.: 200000000<br><br>Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal). |
| 69        | Fixed Assets<br>( <i>FixedAssets</i> )                            | CLCEM316 | Report the tangible property of the entity identified in Field 2 or Field 49 used in the business and not for resale. This includes, but is not limited to, buildings, furniture, fixtures, equipment, and land. Report fixed assets net of depreciation.   | Rounded whole dollar amount,<br>e.g.: 200000000<br><br>Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal). |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> )                           | MDRM     | Description  | Allowable Values  |
|-----------|--|----------|--|---|
| 70        | Total Assets<br>(TA) Current<br>( <i>TotalAssetsCurrent</i> )            | CLCE2170 | Report the sum of the current assets of the entity identified in Field 2 or Field 49 plus net property, plant, and equipment plus other non-current assets (including, but not limited to, intangible assets, deferred items, and investments and advances) as of the date reported in Field 52.                             | Rounded whole dollar amount,<br>e.g.: 20000000<br><br>Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).  |
| 71        | Total Assets<br>(TA) Prior Year<br>( <i>TotalAssetsPriorYear</i> )       | CLCEM317 | Report the sum of the current assets of the entity identified in Field 2 or Field 49 plus net property, plant, and equipment plus other non-current assets (including, but not limited to, intangible assets, deferred items, and investments and advances).<br><br>Report data one year prior to date reported in Field 52. | Rounded whole dollar amount,<br>e.g.:200000000<br><br>Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).  |
| 72        | Accounts Payable (A/P) Current<br>( <i>AccountsPayableCurrent</i> )      | CLCE3066 | Report the obligations owed to the creditors of the entity identified in Field 2 or Field 49 arising from the entity's ongoing operations, including the purchase of goods, materials, supplies, and services as of the date reported in Field 52.   | Rounded whole dollar amount,<br>e.g.: 200000000<br><br>Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal). |
| 73        | Accounts Payable (A/P) Prior Year<br>( <i>AccountsPayablePriorYear</i> ) | CLCEM325 | Report the obligations owed to the creditors of the entity identified in Field 2 or Field 49 arising from the entity's ongoing operations, including the purchase of goods, materials, supplies, and services.<br><br>Report data one year prior to date reported in Field 52.   | Rounded whole dollar amount,<br>e.g.: 200000000<br><br>Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal). |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> )   | MDRM     | Description  | Allowable Values  |
|-----------|--|----------|--|---|
| 74        | Short Term Debt<br>( <i>ShortTermDebt</i> )  | CLCEM319 | Report the debt obligations of the entity identified in Field 2 or Field 49 with a term of less than one year.   | Rounded whole dollar amount,<br>e.g.: 20000000<br><br>Supply numeric values without<br>any non- numeric formatting<br>(no dollar sign, commas or<br>decimal). |
| 75        | Current<br>Maturities of<br>Long Term Debt<br>( <i>CurrentMaturitiesLongTermDebt</i> ) | CLCEM320 | Report the portion of long-term debt of the entity identified in Field 2 or Field 49 due within one year.  | Rounded whole dollar amount,<br>e.g.: 20000000<br><br>Supply numeric values without<br>any non- numeric formatting<br>(no dollar sign, commas or<br>decimal). |
| 76        | Current<br>Liabilities<br>Current<br>( <i>CurrentLiabilitiesCurrent</i> )              | CLCEM321 | Report the short-term debt, accounts payable and other current liabilities of the entity identified in Field 2 or Field 49 that are due within one year.   | Rounded whole dollar amount,<br>e.g.: 20000000<br><br>Supply numeric values without<br>any non- numeric formatting<br>(no dollar sign, commas or<br>decimal). |
| 77        | Current<br>Liabilities Prior<br>Year<br>( <i>CurrentLiabilitiesPriorYear</i> )         | CLCEM322 | Report the short-term debt, accounts payable and other current liabilities of the entity identified in Field 2 or Field 49 that are due within one year.<br><br>Report data one year prior to date reported in Field 52. | Rounded whole dollar amount,<br>e.g.: 20000000<br><br>Supply numeric values without<br>any non- numeric formatting<br>(no dollar sign, commas or<br>decimal). |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> )   | MDRM     | Description   | Allowable Values  |
|-----------|--|----------|---|---|
| 78        | Long Term Debt<br>( <i>LongTermDebt</i> )        | CLCEM323 | Report the liabilities of the entity identified in Field 2 or Field 49 that are due in one year or more.  | Rounded whole dollar amount,<br>e.g.: 20000000<br><br>Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).                                      |
| 79        | Minority Interest<br>( <i>MinorityInterest</i> ) | CLCE4484 | Report the interest of shareholders who, in the aggregate, own less than half the shares in a corporation. On the consolidated balance sheets of companies whose subsidiaries are not wholly owned, the minority interest is shown as a separate equity account or as a liability of indefinite term. Enter 'NA' if not applicable. | Rounded whole dollar amount,<br>e.g.: 20000000<br><br>Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).<br><br>Enter 'NA' if not applicable. |
| 80        | Total Liabilities<br>( <i>TotalLiabilities</i> ) | CLCE2950 | Report the sum of current liabilities plus long- term debt plus other non-current liabilities (including deferred taxes, investment tax credit, and minority interest) of the entity identified in Field 2 or Field 49.   | Rounded whole dollar amount,<br>e.g.: 20000000<br><br>Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).                                      |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> )                        | MDRM     | Description  | Allowable Values   |
|-----------|---|----------|--|--|
| 81        | Retained Earnings<br>( <i>Retained Earnings</i> )                     | CLCE3247 | Report the cumulative retained earnings of the entity identified in Field 2 or Field 49 less total dividend distributions to shareholders. Typically, it is the prior year's retained earnings plus net income less distributions.   | Rounded whole dollar amount,<br>e.g.: 20000000<br><br>Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal). |
| 82        | Capital Expenditures<br>( <i>Capital Expenditures</i> )               | CLCEM324 | Report the funds used to acquire a long-term asset resulting in depreciation deductions over the life of the acquired asset. Report gross of depreciation.<br><br>Report data for the trailing twelve month (TTM) period ended on the date reported in Field 52.   | Rounded whole dollar amount,<br>e.g.: 20000000<br><br>Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal). |
| 83        | Special Purpose Entity Flag<br>( <i>Special Purpose Entity Flag</i> ) |          | Indicate '2' (Yes) if the obligor (as identified in Field 2) is organized as a bankruptcy remote, special purpose entity (SPE) where the primary source of repayment depends on the performance of specified underlying assets. Relevant SPE obligors include, ABCP conduits, securitization trusts, and other structured variable interest entities established to purchase and finance assets through the tranching of risk. Entities which are trusts for the purpose of personal wealth management or Op Co/Prop Co structures should be reported as '1' (No). | 1. No<br>2. Yes  |
| 84        | DO NOT USE  |          |  |  |



| Field No. | Field Name;<br>( <i>Technical Field Name</i> )           | MDRM | Description  | Allowable Values   |
|-----------|--|------|--|--|
| 85        | DO NOT USE   |      |  |  |
| 86        | Lower of Cost or Market Flag<br>( <i>LOCOM</i> )         |      | Indicate whether the loan is accounted for under the fair value option or is held for sale and carried at the lower-of-cost-or-market (LOCOM). For loans not accounted for under the fair value option or not held for sale, report Option 3 (NA).   | 1. LOCOM<br>2. FVO<br>3. NA  |
| 87        | SNC Internal Credit ID<br>( <i>SNCInternalCreditID</i> ) |      | <p>If the credit facility is reported in the Shared National Credit collection and the reporting BHC or IHC or SLHC is the lead bank/agent (option 5 in Field 34), indicate the reporting BHC's or IHC's or SLHC's Internal Credit ID as reported in the Shared National Credit collection for this credit facility as of the most recent filing date.</p> <p>If the credit facility is not reported in the Shared National Credit collection or the reporting BHC or IHC or SLHC is a participant in the Shared National Credit credit facility, report 'NA'.</p> | <p>May not contain a carriage return, line feed, comma or any unprintable character.</p> <p>Report 'NA' if the credit facility is not reported in the Shared National Credit collection or if the reporting BHC or IHC or SLHC is not the agent.</p> |

| Field No. | Field Name;<br>(Technical Field Name)                           | MDRM     | Description   | Allowable Values  |
|-----------|---|----------|---|---|
| 88        | Probability of Default (PD)<br>( <i>ProbabilityOfDe fault</i> ) |          | <p>For firms that are subject to the advanced approaches for regulatory capital, report the advanced IRB parameter estimate for the probability of default (PD) as defined in the Rule.</p> <p>For a defaulted obligor, report 100 percent ('1').</p> <p>For firms that are not subject to the advanced approaches for regulatory capital, report the PD estimate that corresponds to the Obligor Internal Risk Rating reported in Field 10. If the reporting entity does not assign a PD estimate to the Obligor Internal Risk Rating, report 'NA.'</p>  | <p>Express as a decimal to 4 decimal places, e.g., 0.05% is 0.0005; 100% is 1. Use decimal format; do not use scientific notation.</p> <p>If the reporting entity does not assign a PD estimate to the Obligor Internal Risk Rating, report 'NA.'</p> |
| 89        | Loss Given Default<br>( <i>LGD</i> )                            | CLCOG081 | <p>For firms that are subject to the advanced approaches for regulatory capital, report the advanced IRB LGD estimate at the loan level as defined in the Rule. If the credit facility includes multiple loans with different LGD assignments, report the dollar weighted average LGD that approximates the overall LGD on the committed balance of the credit facility.</p> <p>For firms that are not subject to the advanced approaches for regulatory capital, report the credit facility LGD estimate from the reporting entity's credit risk management system. If an LGD estimate is not assigned, report 'NA.'</p> | <p>Express as a decimal to 4 decimal places, e.g., 0.05% is 0.0005. Use decimal format; do not use scientific notation.</p> <p>If the reporting entity does not assign a credit facility LGD estimate, report 'NA.'</p>                               |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> ) | MDRM | Description  | Allowable Values   |
|-----------|--|------|--|--|
| 90        | Exposure At Default<br>( <i>EAD</i> )          |      | <p>For firms that are subject to the advanced approaches for regulatory capital, report the advanced IRB parameter estimate for the Exposure at Default (EAD). If the credit facility includes multiple loans with different EAD assignments, report the dollar weighted average EAD that approximates the overall EAD on the committed balance of the credit facility.</p> <p>For firms that are not subject to the advanced approaches for regulatory capital, report the credit facility EAD estimate from the reporting entity's internal credit risk management system. If an EAD estimate is not assigned, report 'NA.'</p>  | <p>Rounded whole dollar amount with no cents, e.g.: 200000000</p> <p>Supply numeric values without any non-numeric formatting (no dollar sign, commas or decimal).</p> <p>If the reporting entity does not assign a credit facility EAD estimate, report 'NA'.</p> |
| 91        | Renewal Date<br>( <i>RenewalDate</i> )         |      | <p>If the credit facility has been renewed per the terms of the original loan agreement, re-priced, or has a change in the maturity date such that the Origination Date did not change, report the date on which the most recent renewal notification became effective. The Renewal Date is intended to capture maturity date extensions provided to the obligor by the BHC or IHC or SLHC and extension options at the sole discretion of the borrower. If a credit facility has been renewed as part of a major modification such that the contractual date of the original loan is changed, then such date would be reported in Field 18 (Origination Date) and the BHC, IHC and SLHC should report 9999-12-31 in this field. If the credit facility has not been renewed the BHC, IHC and SLHC should report 9999-12-31 in this field.</p> | <p>Must be in yyyy-mm-dd format, e.g.:</p> <p>2005-02-01</p> <p>1999-12-14</p>   |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> )                   | MDRM | Description   | Allowable Values   |
|-----------|--|------|---|--|
| 92        | Credit Facility<br>Currency<br>( <i>CreditFacilityCurrency</i> ) |      | <p>Indicate the currency denomination for contractual principal and interest payments on the credit facility, using the relevant three-letter ISO 4217 currency code.</p> <p>If payments are legally permitted or required in more than one currency, indicate the predominant currency for contractual credit facility payments.</p> <p>For the avoidance of doubt, whether or not the currency denomination of the credit facility is USD (US Dollars), all amounts reported in other fields of this schedule must be in terms of US Dollars.</p> <p>The predominant currency should be the currency which represents the predominant share of the credit facility committed balance.</p> | Standard ISO 4127 three-letter currency codes available at <a href="http://www.iso.org/iso/currency_codes">http://www.iso.org/iso/currency_codes</a> |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> )                 | MDRM | Description  | Allowable Values   |
|-----------|--|------|--|--|
| 93        | Collateral<br>Market Value<br>( <i>CollateralMarketValue</i> ) |      | For facilities which require ongoing or periodic valuation of the collateral, report the market value of the collateral as of the reporting date. If the market value of collateral is not updated in the reporting entity's internal risk management systems as of the reporting date, report NA.   | <p>Rounded whole dollar amount, e.g.: 200000000</p> <p>Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).</p> <p>Report 'NA' if the market value of collateral is not updated in the reporting entity's internal risk management systems as of the reporting date.</p> |
| 94        | Prepayment<br>Penalty Flag<br>( <i>PrepaymentPenaltyFlag</i> ) |      | Indicate whether the credit facility has a prepayment penalty clause in effect which may include yield maintenance. Indicate option 1 (Yes) if the credit facility currently has a prepayment penalty clause in effect. If the facility had a prepayment penalty clause that has since expired, report option 2. If the facility does not have a prepayment penalty clause, report option 3. | <p>1. Yes</p> <p>2. The prepayment penalty has expired</p> <p>3. No prepayment penalty clause</p>  |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> )             | MDRM | Description   | Allowable Values   |
|-----------|--|------|---|--|
| 95        | Entity Industry Code<br>( <i>Entity/IndustryCode</i> )     |      | <p>Report the numeric code that describes the primary business activity of the entity identified in Field 49 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).</p> <p>If the entity identified in Field 49 is an individual, the industry code should be consistent with the industry in which the commercial purpose of the loan operates.</p> <p>If the business or individual operates in multiple industries, the BHC, IHC and SLHC should report the industry that best represents the commercial risk of the loan (i.e., the predominant industry).</p> | Report 4 to 6 digit number. If this code is not available, then provide a SIC or GICS industry code.   |
| 96        | Participation Interest<br>( <i>ParticipationInterest</i> ) |      | <p>For participated or syndicated credit facilities that have closed and settled, report the percentage of the total loan commitment held by the BHC or IHC or SLHC.</p> <p>If the credit facility is not participated or syndicated, report 1.</p> <p>If the credit facility is syndicated and reported as options 1, 2, or 3 in Field 100, report NA.</p> <p>For fronting exposures, report 1.</p>  | <p>Express as a decimal to 4 decimal places, e.g., 0.05% is 0.0005. Use decimal format; do not use scientific notation.</p> <p>Report NA if the credit facility is reported as options 1, 2, or 3 in Field 100.</p> <p>For fronting exposures, report 1.</p> |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> )       | MDRM | Description   | Allowable Values |
|-----------|--|------|---|------------------|
| 97        | Leveraged Loan Flag<br>( <i>LeveragedLoan Flag</i> ) |      | Indicate '2' (Yes) if the credit facility is defined as a leveraged loan per criteria in the reporting entity's internal risk management framework developed pursuant to SR 13-3 (Interagency Guidance on Leveraged Lending). | 1. No<br>2. Yes  |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> ) | MDRM | Description  | Allowable Values   |
|-----------|--|------|--|--|
| 98        | Disposition Flag<br>( <i>DispositionFlag</i> ) |      | <p>Report the disposition method for any credit facility that was disposed during the reporting quarter.</p> <p>If the BHC or IHC or SLHC is still pursuing payment of principal, interest or fees, report as option "0". Rebookings/restructures where loan amounts are transferred or combined between obligations should be reported as either option 1 (Payoff) or option 2 (Involuntary payoff) depending on the occurrence of default.</p> <ol style="list-style-type: none"> <li>0. Active - Report for all credit facilities required to be reported in this data collection and do not meet the definitions of options 1 through 8 as of the reporting date.</li> <li>1. Payoff – Report all instances where the credit facility has been paid in full by the borrower, or where an undrawn credit facility reaches maturity and is not renewed.</li> <li>2. Involuntary Payoff – Report all instances where the credit facility has been paid in full after the occurrence of default per the terms of the credit agreement.</li> <li>3. Involuntary Liquidation – Report all instances where the credit facility has been liquidated either through foreclosure proceedings or another settlement option resulting in incomplete repayment of principal. Include short-sales, charge-offs, as well as REO. This includes loans active in the quarter prior to the reporting quarter that were sold at a foreclosure sale and taken into REO in the reporting quarter. Also include all instances where credit has been resolved (i.e. no longer pursuing collection) but not through foreclosures, servicing transfers, or payments made by the obligor.</li> </ol> | <ol style="list-style-type: none"> <li>0. Active</li> <li>1. Payoff</li> <li>2. Involuntary Payoff</li> <li>3. Involuntary Liquidation</li> <li>4. Sold or fully participated</li> <li>5. Fully syndicated</li> <li>6. Below reporting threshold</li> <li>7. Transfer to another Y-14 schedule</li> <li>8. Expired Commitment to Commit</li> </ol> |



| Field No. | Field Name;<br>(Technical Field Name)                       | MDRM | Description  | Allowable Values  |
|-----------|---|------|--|---|
|           |   |      | <p>4. Sold or fully participated – Report all instances where the loan has been sold or fully participated to another institution during the reporting quarter. For fully syndicated loans, report option 5 (Fully syndicated).</p> <p>5. Fully Syndicated – Report all instances where 100% of the commitment has been syndicated to other institutions during the reporting quarter.</p> <p>6. Below reporting threshold – Report all instances where the credit facility fell below the \$1 million reporting threshold.</p> <p>7. Transfer to another Y-14 schedule. Indicate the schedule where the credit facility is now reported in Field 99 below.</p> <p>8. Expired Commitment to Commit</p> |   |
| 99        | Disposition<br>Schedule Shift<br>(DispositionScheduleShift) |      | <p>For credit facilities reported with option 7 (Transfer to another Y-14 schedule) in field 98, indicate the Y-14 report, schedule, and subschedule to which the credit facility shifted.</p> <p>The reported format should follow these examples:</p> <p>If the credit facility transferred to FR Y-14Q Schedule H.2 Commercial Real Estate, report “Q.H.2”.</p> <p>If the credit facility transferred to FR Y-14M Schedule D.1 Domestic Credit Card Data Collection Data Dictionary, report “M.D.1”.</p>  | <p>Report in the format using the examples below:</p> <p>If the credit facility transferred to FR Y-14Q Schedule H.2 Commercial Real Estate, report “Q.H.2”.</p> <p>If the credit facility transferred to FR Y-14M Schedule D.1 Domestic Credit Card Data Collection Data Dictionary, report “M.D.1”.</p> |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> )     | MDRM | Description  | Allowable Values  |
|-----------|--|------|--|---|
| 100       | Syndicated Loan Flag<br><i>SyndicatedLoan Flag</i> |      | <p>Report whether the syndicated loan commitment is single signed by the BHC or IHC or SLHC, counter signed by the borrower (dual signed), or closed but not yet settled, or closed and settled. Closed and settled refers to the final phase where loan documents are fully executed and binding with post-closing sell-down to all participants complete.</p> <p>Loans which have closed but are still pending execution of final documentation by all syndicate participants should be reported as option 3 (Closed but not settled).</p> <p>For loans that are not syndicated, indicate option 0 (NA).</p> | 0. NA<br>1. Single-signed<br>2. Dual-signed<br>3. Closed but not settled<br>4. Closed and settled   |
| 101       | Target Hold<br>( <i>TargetHold</i> )               |      | <p>For loans in the syndicated loan pipeline (Options 1, 2 or 3 in Field 100), report the percentage of the total commitment the BHC or IHC or SLHC intends to hold.</p> <p>If the credit facility is reported as option 0 (NA) or option 4 (closed and settled) in Field 100, report NA.</p>  | Express as a decimal to 4 decimal places, e.g., 0.05% is 0.0005. Use decimal format; do not use scientific notation.<br>Report NA if the credit facility is reported as option 0 or 4 in Field 100. |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> )                             | MDRM | Description   | Allowable Values   |
|-----------|--|------|---|--|
| 102       | ASC326-20<br>(ASC32620)  |      | <p>Report the allowance for credit losses per ASC 326-20.</p> <p>Provide at the credit facility level if available, otherwise report a pro-rated allocation from the collective (pool) basis.</p> <p>Provide if available at a credit facility level, otherwise a pro-rated allocation from the collective (pool) level to the loan level may be reported.</p>      | <p>Rounded whole dollar amount, e.g.: 20000000</p> <p>Supply numeric values without any non- numeric formatting such as dollar sign, commas or decimals.</p> <p>Should be 0 if there is no ASC326-20 Reserve for the loan.</p> |
| 103       | Purchased Credit Deteriorated Noncredit Discount<br>(PCDNoncreditDiscount) |      | <p>If the facility is a purchased credit-deteriorated (PCD) asset, report the noncredit discount (or premium) resulting from its acquisition (ASC 326-20-30-13). Provide at the credit facility level if available, otherwise report a pro-rated allocation from the collective (pool) basis.</p> <p>Leave blank if the facility is not considered a PCD asset.</p> | <p>Rounded whole dollar amount, e.g.: 20000000</p> <p>Supply numeric values without any non- numeric formatting such as no dollar sign, commas or decimals.</p>  |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> )          | MDRM | Description  | Allowable Values  |
|-----------|---|------|--|---|
| 104       | Current Maturity Date<br>( <i>CurrentMaturityDate</i> ) |      | <p>Report the maturity date as the last date upon which the funds must be repaid, exclusive of extension options.</p> <p>For demand loan, enter '9999-01-01'. For corporate loans in the syndicated pipeline, until the syndicated loan is reported as closed and settled (option4 in Field 100), report the estimated maturity date based on the tenor stated in the commitment letter.</p> <p>For commitments to commit which are not syndicated, report the estimated maturity date based on the tenor in the terms extended to the borrower.</p> | <p>Must be in yyyy- mm-dd format,<br/>e.g.:<br/>2005-02-01<br/>1999-12-14</p> |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> ) | MDRM | Description  | Allowable Values  |
|-----------|--|------|--|---|
| 105       | Committed Exposure Global Par Value            |      | <p>For held for sale loans and loans accounted for under a fair value option, report the total commitment amount as the amount the obligor is contractually allowed to borrow according to the credit agreement for the entire credit facility.</p> <p>If not held for sale or accounted for under a fair value option, report 'NA'.</p> | <p>Rounded whole dollar amount, e.g.: 200000000</p> <p>Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).</p> <p>For negative values use a negative sign '-', not parentheses 0.</p> <p>If not held for sale or accounted for under a fair value option, report 'NA'.</p> |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> ) | MDRM | Description  | Allowable Values   |
|-----------|--|------|--|--|
| 106       | Utilized Exposure Global Par Value             |      | <p>For held for sale loans and loans accounted for under a fair value option, report the outstanding funded exposure.</p> <p>If not held for sale or accounted for under a fair value option, report 'NA'.</p> | <p>Rounded whole dollar amount, e.g.: 200000000</p> <p>Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).</p> <p>For negative values use a negative sign '-', not parentheses</p> <p>0.</p> <p>If not held for sale or accounted for under a fair value option, report 'NA'.</p> |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> ) | MDRM | Description   | Allowable Values  |
|-----------|--|------|---|---|
| 107       | Committed Exposure Global Fair Value           |      | <p>For held for sale loans and loans accounted for under a fair value option, report the fair value of the entire credit facility.</p> <p>If not held for sale or accounted for under a fair value option, report 'NA'.</p> | <p>Rounded whole dollar amount, e.g.: 200000000</p> <p>Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).</p> <p>For negative values use a negative sign '-', not parentheses 0.</p> <p>If not held for sale or accounted for under a fair value option, report 'NA'.</p> |

| Field No. | Field Name;<br>( <i>Technical Field Name</i> ) | MDRM | Description   | Allowable Values  |
|-----------|--|------|---|---|
| 108       | Utilized Exposure Global Fair Value            |      | For held for sale loans and loans accounted for under a fair value option, report the fair value of the outstanding funded exposure.<br><br>If not held for sale or accounted for under a fair value option, report 'NA'.   | Rounded whole dollar amount, e.g.: 200000000<br><br>Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).<br><br>For negative values use a negative sign '-', not parentheses ().<br><br>If not held for sale or accounted for under a fair value option, report 'NA'. |
| 109       | DO NOT USE                                     |      |   |   |
| 110       | DO NOT USE                                     |      |   |   |
| 111       | Obligor LEI (ObligorLEI)                       |      | Report the Legal Entity Identifier (LEI) of the obligor identified in Field 4, if available. A LEI is a 20 character alphanumeric code that uniquely identifies legally distinct entities that engage in financial transactions. LEIs are issued by Local Operating Units (LOUs) of the Global LEI System. If LEI does not apply, enter 'NA'. | Must be a valid 20 character alphanumeric LEI issued by a LOU of the Global LEI System, or 'NA'.  |



| Field No. | Field Name;<br>( <i>Technical Field Name</i> ) | MDRM | Description  | Allowable Values  |
|-----------|--|------|--|---|
| 112       | Primary Source of Repayment LEI (PSRLEI)       |      | If the primary source of repayment is provided by an entity that is different from the obligor identified in Field 4, report the Legal Entity Identifier (LEI) of the entity identified in Field 50 if available. A LEI is a 20 character alphanumeric code that uniquely identifies legally distinct entities that engage in financial transactions. LEIs are issued by Local Operating Units (LOUs) of the Global LEI System. If LEI does not apply, enter 'NA'. | Must be a valid 20 character alphanumeric LEI issued by a LOU of the Global LEI System, or 'NA'.<br><br>Leave blank if the entity is the same as the Obligor identified in Field 2. |