

Field No.	Field Name; (Technical Field Name)	MDRM (CRED)	Description	Allowable Values	Mandatory/Optional
1	Loan Number (LoanNumber)	G063	Report the reporting - entity's unique internal identifier for this credit facility record as of the most recent filing date. It must identify the credit facility for its entire life and must be unique. In the event the Loan Number changes (i.e., loan was converted to a new system through migration or acquisition), also provide Original/Previous Loan Number in Field 35.	Must be unique within a submission and over time. That is, the same submission file must not have two facilities with the same Loan Number. May not contain a carriage return, line feed, comma or any unprintable character.	Mandatory
2	Obligor Name (ObligorName)	9017	Report the obligor name on the loan. Full legal entity name is desirable, but the precise name is not necessary if it requires manual intervention to provide. If the borrowing entity is an individual (s) (Natural Person (s)), do not report the name; instead substitute with the text: "Individual"	Must not contain a vertical bar (, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Mandatory
3	Outstanding Balance ²⁸ (OutstandingBalance)	K448	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 . For fully undrawn commitments, report 0 (zero). For disposed credit facilities, report 0 (zero).	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply numeric values without any non-numeric formatting (no dollar sign, commas or decimal).	Mandatory
4	Line Reported on FR Y-9C (LineReportedOnFRY9C)	K449	Report the integer code (see Allowable Values column) corresponding to the line number on the FR Y-9C , HC-C, in which the outstanding balance is recorded, or in the case of unused commitments, the line number in which the CRE Loan would be recorded if drawn.	1. 1-4 family residential construction loans originated in domestic offices (FR Y-9C, Schedule HC-C, item 1.a(1)). 2. Other construction loans and all land development	Mandatory

²⁸ Institutions should also refer to the specifications in the FR Y-9C for reporting this item.

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			<p>Option 7 is a component of a broader FR Y-9C line.</p> <p>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>and other land loans originated in domestic offices (FR Y-9C, Schedule HC-C, item 1.a(2)).</p> <p>3. Loans secured by multifamily (5 or more) residential properties originated in domestic offices (FR Y-9C, Schedule HC-C, item 1.d).</p> <p>4. DO NOT USE.</p> <p>5. Loans secured by other nonfarm nonresidential properties originated in domestic offices (FR Y-9C, Schedule HC-C, item 1.e(2)).</p> <p>6. DO NOT USE.</p> <p>7. Loans secured by CRE originated by non- domestic offices as reported within FR Y-9C, Schedule HC-C, item 1, excluding nonfarm nonresidential, owner occupied loans originated in nondomestic offices.</p>	
5	Committed Exposure Global ²⁹ (CommittedBalance)	G074	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 3) and any unused portion of the commitment recorded in Schedules HC-F, HC-G, and HC-L. For facilities with multiple lenders, only provide the reporting entity's pro-rata commitment, net of the above noted adjustments.	<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>	Mandatory

²⁹ Institutions should also refer to the specifications in the FR Y-9C for reporting this item.

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			For commitments to commit, report the total commitment amount approved and offered to the borrower.		
6	Cumulative Charge-offs (CumulativeChargeoffs)	G076	<p>Report the cumulative net charge-offs associated with this CRE loan on the reporting entity's books.</p> <p>Cumulative net charge-offs are the amount reflected over the life of the credit facility.</p> <p>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.</p> <p>For disposed loans, report the cumulative charge-offs as of the date of disposition.</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> <p>Should be '0' (zero) if there is no charge-off for the facility.</p> <p>Should be 'NA' for loans held for sale or accounted for under the fair value option.</p>	Mandatory
7	Participation Flag (Participation Flag)	6135	<p>Indicate if the CRE Loan is participated or syndicated among other financial institutions and if it is part of the Shared National Credit Program.</p> <p>For fronting exposures, report option1 'No'.</p>	<ol style="list-style-type: none"> 1. No 2. Yes, syndicate/participant in syndication but does not meet the definition of a Shared National Credit 3. Yes, agent in syndication but does not meet the definition of a Shared National Credit sold by reporting BHC or IHC or SLHC 4. Yes, syndicate/participant in Shared National Credit 5. Yes, agent in Shared National Credit 	Mandatory
8	Lien Position (LienPosition)	K450	Indicate using integer code if the mortgage is a first lien on the property or a subordinate lien. For multiple properties, report the lien on the	<ol style="list-style-type: none"> 1. First Lien 2. Subordinated Lien 3. Mixed Liens 	Mandatory

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			<p>predominant property. The predominant property should be the one with the highest collateral value. If no property predominates, then report integer code for "Mixed Liens". For loans secured by a pledge of partnership interests, indicate a subordinate lien position.</p> <p>A "B-Note" is a structurally subordinated position secured by a senior lien on a property.</p>	<p>4. DO NOT USE.</p> <p>5. "B-Note"</p>	
9	Property Type (PropertyType)	K451	<p>If the CRE Loan is secured by multiple property types and one predominates, indicate the predominant property type. The predominant property should be the one with the highest collateral value as of the last valuation date (Field 43).</p> <p>If the CRE Loan is secured by multiple property types and no single one predominates, indicate integer code for "Mixed".</p> <p>If the loan is secured by a property type which is not included in the above list, then indicate integer code for "Other" (e.g., self-storage, etc.).</p> <p>If the CRE Loan commitment covers ONLY the land and lot development phase, then report as "Land and Lot Development." If however, the CRE Loan commitment is for land development AND vertical construction, report it under the appropriate category (e.g. Homebuilders, condo, office).</p>	<p>1. Retail</p> <p>2. Industrial (excluding warehouse/distribution)</p> <p>3. Hotel / Hospitality/Gaming (including Resorts)</p> <p>4. Multi-family for Rent (including low income housing)</p> <p>5. Homebuilders except condo</p> <p>6. Condo/Co-op</p> <p>7. Office (including medical office)</p> <p>8. Mixed</p> <p>9. Land and Lot Development</p> <p>10. Other</p> <p>11. Healthcare (including hospitals, assisted living, memory care, and skilled nursing)</p> <p>12. Warehouse/Distribution</p>	Mandatory
10	Origination Date (OriginationDate)	9912	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	Must be in yyyy-mm-dd format, e.g.: 2005-02-01	Mandatory

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	te)		<p>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; (6) periodic credit reviews; or (7) loans reported as a Troubled Debt Restructuring in Field 49. Additionally, exclude all renewals which meet the definition in the 'Renewal Date' Field 54.</p> <p>The date given here should be the same date that is used for the data given in fields 12 and 13.</p> <p>For commitments to commit, report the date on which the BHC or IHC or SLHC extended terms to the borrower.</p>	<p>1999-12-14</p> <p>Must be before or equal to the period end date of the data.</p>	
11	Location (Location)	K453	<p>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, of the Marshall Islands where the collateral is located.</p> <p>Use the 2 letter Country Code³⁰ for foreign properties.</p>	<p>For locations within the 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.</p>	Mandatory

³⁰ See link below for list of ISO standard country codes: http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm

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			If one CRE Loan is secured by multiple properties and one location predominates, specify that location. The predominant property should be the one with the highest collateral value as of the last valuation date (Field 43). Otherwise indicate "Multiple."	For other countries, the 2-letter country code. For multiple properties without one predominating, use "Multiple".	
12	Net Operating Income at Origination <i>(NetOperating Income)</i>	K454	<p>Report the Net Operating Income (NOI) at origination (date given in Field 10). NOI is all operating income, net of operating expenses with the exception of debt service and depreciation. Operating expenses include RE taxes (but not income taxes), Insurance, common area maintenance, utilities, replacement reserves, management fees, admin/accounting/legal.</p> <p>For land and construction loans that are (1) not generating income; and (2) not cross-collateralized with another property generating income, populate with 'NA'.</p> <p>The NOI should represent the financial information submitted by the borrower to the bank as part of the underwriting decision at origination, which may or may not be the same operating information used in the appraisal. The actual vacancy at time of origination for all completed projects should already be a part of the actual financial information submitted by the borrower. Replacement reserves, if allocated by the borrower on the operating statement, should be deducted from operating income to arrive at the NOI.</p> <p>The NOI should represent the best estimate of actual NOI at the date given in Field 10. If there has been significant recent leasing activity, then rent roll (less expenses) annualized may be the best NOI number. If there is seasonality in the numbers, then actual fiscal or trailing twelve months NOI may be the best number. However, NOI should not be forward</p>	<p>Rounded whole dollar amount with no cents, e.g.: 20000000</p> <p>Supply numeric values without any non-numeric formatting such as dollar signs, commas or decimals but negative numbers can be submitted. For negative values use a negative sign '-' not parenthesis ().</p> <p>Guidelines for populating:</p> <ul style="list-style-type: none"> '0' (zero) is to be used if the NOI is actually zero. NA is to be used if the loan is a land and construction loan (i.e. 1-4 family residential construction loans reported in FR Y-9C, Schedule HC-C, item 1.a (1) or other construction and land development loan reported in FR Y-9C, Schedule HC-C, item 1.a(2)) that is (1) not currently generating income, and (2) not cross-collateralized with another property currently generating income. Numeric values are to be used 	Mandatory

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			<p>looking in the sense of being based on potential future leasing or sales activity. The NOI for loans originated for the purpose of construction that are currently generating income should be reported as the actual NOI from operating information obtained from the borrower.</p> <p>If a participation, prorate based on your share of the credit. For loans that are cross-collateralized at origination (date given in Field 10), the NOI provided should represent the total NOI available to service the debt from the underlying collateral pool. For the purposes of Field 12 only, for loans that are cross- collateralized after origination (date given in Field 10), the NOI provided should be the total NOI available at origination, not the subsequently combined NOI from the collateral pool.</p> <p>NOI is a loan level concept that represents the sum of the NOIs of all of the properties that secure the loan. If the BHC or IHC or SLHC has one loan secured by multiple properties, the NOI reported should be the sum of the NOI generated by the individual properties</p> <p>For cross-collateralized loans, the NOI provided should represent the total NOI from the underlying collateral pool. Therefore, the same NOI value should be reported for each of the cross-collateralized loans. Likewise, if the cross-collateralization group includes both construction and non-construction facilities, the same NOI should be reported for each of these cross-collateralized facilities.</p>	for facilities where the NOI is applicable and available.	
13	Value at Origination	M148	Report the value of the subject property at origination (date given in Field 10) the value may be	Rounded whole dollar amount with no cents, e.g.: 20000000	Mandatory

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	(ValueatOrigin) ation)		<p>either from an appraisal or an evaluation depending on legal (12 CFR 34) and bank policy requirements.</p> <p>Value is prorated based on the bank's ownership interest in a facility. If a loan is secured by multiple properties, report the sum of all property values as adjusted for prorated participations. In cases of cross- collateralization, provide the sum of all property values as adjusted for prorated participations.</p>	Supply numeric values without any non-numeric formatting such as dollar signs, commas or decimals.	
14	Value Basis (ValueBasis)	K456	<p>Provide integer code if the Value in Field 13 was calculated using an “as is,” “as stabilized” or “as completed” value as defined in SR10-16</p> <p>(http://www.federalreserve.gov/boarddocs/srletters/2010/sr1016a1.pdf).</p>	<ol style="list-style-type: none"> 1. As Is 2. As Stabilized 3. As Completed 	Mandatory
15	Internal Rating (InternalRating)	G080	<p>Report the bank’s internal obligor rating that addresses the probability of default of the loan.</p> <p>Must be a list of values where each value pair is the bank’s internal risk rating code followed by the percentage of total exposure that is rated with that risk rating. The format of these pairs will be the rating code followed by a colon followed by the fractional amount of the dollar value of the exposure that has that rating code. Each pair of rating code fractional amount would be separated by a semicolon and there should be as many codes as there are different split ratings in the credit.</p>	<p>The general form looks like this:</p> <p>Rating-code-1:% as decimal; Rating-code-2:% as decimal;...]</p> <p>For example, suppose the bank has ratings AAA, AA, A, BBB, BB, B, C, D. Suppose the credit is entirely rated AAA. The bank would supply this value:</p> <p>AAA:1</p> <p>Suppose a different case where half the credit’s dollar value has a rating A and the other has C. The bank would supply:</p> <p>A:0.5;C:0.5</p> <p>All the decimal amounts must sum to 1.</p>	Mandatory