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

Field No.	Field Name; (Technical Field Name)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
			Option 7 is a component of a broader FR Y-9C line. Refer to the FR Y-9C instructions for definitions of Schedule HC-C line item categories. 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.	and other land loans originated in domestic offices (FR Y-9C, Schedule HC-C, item 1.a(2)). 3. Loans secured by multifamily (5 or more) residential properties originated in domestic offices (FR Y-9C, Schedule HC-C, item 1.d). 4. DO NOT USE. 5. Loans secured by other nonfarm nonresidential properties originated in domestic offices (FR Y-9C, Schedule HC-C, item 1.e(2)). 6. DO NOT USE. 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.	
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.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non-numeric formatting (no dollar sign, commas or decimal).	Mandatory

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
			For commitments to commit, report the total commitment amount approved and offered to the borrower.		
6	Cumulative Charge-offs (*CumulativeChargeoffs*)	G076	Report the cumulative net charge-offs associated with this CRE loan on the reporting entity's books. Cumulative net charge-offs are the amount reflected over the life of the credit facility. 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. For disposed loans, report the cumulative charge-offs as of the date of disposition.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non-numeric formatting (no dollar sign, commas or decimal). Should be '0' (zero) if there is no charge-off for the facility. Should be 'NA' for loans held for sale or accounted for under the fair value option.	Mandatory
7	Participation Flag (*Participation Flag*)	6135	Indicate if the CRE Loan 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 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	1. First Lien 2. Subordinated Lien 3. Mixed Liens	Mandatory

Field No.	Field Name; (Technical Field Name)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
9	Property Type (*PropertyType*)	K451	A "B-Note" is a structurally subordinated position secured by a senior lien on a property. 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). If the CRE Loan is secured by multiple property types and no single one predominates, indicate integer code for "Mixed". 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.). 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).	1. Retail 2. Industrial (excluding warehouse/distribution) 3. Hotel / Hospitality/Gaming (including Resorts) 4. Multi-family for Rent (including low income housing) 5. Homebuilders except condo 6. Condo/Co-op 7. Office (including medical office) 8. Mixed 9. Land and Lot Development 10. Other 11. Healthcare (including hospitals, assisted living, memory care, and skilled nursing) 12. Warehouse/Distribution	Mandatory
			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.	4. DO NOT USE. 5. "B-Note".	
10	Origination Date (*OriginationDa*	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

Field No.	Field Name; (Technical Field Name)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
	te)		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. The date given here should be the same date that is used for the data given in fields 12 and 13. For commitments to commit, report the date on which the BHC or IHC or SLHC extended terms to the borrower.	1999-12-14 Must be before or equal to the period end date of the data.	
11	Location (*Location*)	K453	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. Use the 2 letter Country Code[30] for foreign properties.	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.	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

Field No.	Field Name; (Technical Field Name)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
12	Net Operating Income at Origination (*NetOperating Income*)	K454	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.	Mandatory
			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.	For multiple properties without one predominating, use "Multiple".	
			For land and construction loans that are (1) not generating income; and (2) not cross-collateralized with another property generating income, populate with 'NA'.	Rounded whole dollar amount with no cents, e.g.: 20000000	
			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.	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 0.	
			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	Guidelines for populating: • '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	

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
13	Value at Origination	M148	Report the value of the subject property at origination (date given in Field 10) the value may be reported for each of these cross-collateralized facilities. 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. 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 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. 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. 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. currently generating income should be reported as the actual NOI from operating information obtained from the borrower. 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	Rounded whole dollar amount with no cents, e.g.: 20000000 for facilities where the NOI is applicable and available.	Mandatory

Field No.	Field Name; (Technical Field Name)	MDRM (CRED)	Description	Allowable Values	Mandatory / Optional
	(ValueatOrigination)		either from an appraisal or an evaluation depending on legal (12 CFR 34) and bank policy requirements.	Supply numeric values without any non-numeric formatting such as dollar signs, commas or decimals.	
14	Value Basis (ValueBasis)	K456	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 (http://www.federalreserve.gov/boarddocs/srletters/2010/sr1016a1.pdf).	1. As Is 2. As Stabilized 3. As Completed	Mandatory
15	Internal Rating (InternalRating)	G080	Report the bank's internal obligor rating that addresses the probability of default of the loan. Must be a list of values where each value pair is 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.	The general form looks like this: Rating-code-1:% as decimal; Rating-code-2:% as decimal;...] 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: AAA:1 Suppose a different case where half the credit's dollar value has a rating A and the other has C. The bank would supply: A:0.5;C:0.5 All the decimal amounts must sum to 1.	Mandatory

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
16	Probability of Default (*PD*)	G082	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. For a defaulted obligor, report 100 percent ('1'). For firms that are not subject to the advanced approaches for regulatory capital, report the PD estimate that corresponds to the Internal Rating. If the reporting entity does not assign a PD estimate to the Internal Rating, report 'NA'.	Internal Rating must be consistent with Schedule H.4 (Internal Risk Rating Schedule), Field 1. Express as a decimal to 4 decimal places, e.g., 50% is 0.5000. Use decimal format; do not use scientific notation. If the reporting entity does not assign a credit facility PD estimate, report 'NA'.	Mandatory
17	Loss Given Default (*LGD*)	G086	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. 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'.	Express as a decimal to 2 decimal places, e.g., 50% is 0.50. Use decimal format; do not use scientific notation. If the reporting entity does not assign a credit facility LGD estimate, report 'NA'.	Mandatory
18	Exposure At Default (*EAD*)	G083	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	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply numeric values without any non-numeric formatting (no dollar	Mandatory

Field No.	Field Name; (Technical Field Name)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
			approximates the overall EAD on the committed balance of the credit facility. 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.'	sign, commas or decimal). If the reporting entity does not assign a credit facility EAD estimate, report 'NA.'	
19	Maturity Date (*MaturityDate*)	9914	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 commitments to commit, report the estimated maturity date based on the tenor in the extended terms.	Must be in yyyy-mm-dd format, e.g.: 2005-02-01 1999-12-14	Mandatory
20	Amortization (*Amortization*)	K457	For loans with a monthly amortization schedule, report the original amortization term of the loan in months from the date given in Field 10 at the rate implied by the current payment disregarding any balloon payment. For Interest only loans enter '0' (zero). After the interest only period is over, report the number of months to fully amortize the loan. For a non-standard amortization schedule, report '-1'. Non-standard amortization would refer to a	Must be in whole months, e.g., 10 years would 120. For a non-standard amortization schedule, report '-1.'	Mandatory

Field No.	Field Name; (Technical Field Name)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
			payment schedule that is not based on a preset amortization schedule of equal monthly payments. This would include payment schedules that have varying repayments based on the percentage of original or current balance, or repayments based upon certain trigger events.		
21	Recourse (*Recourse*)	G106	Indicate whether credit facility provides for has full, partial or no recourse to a sponsor or guarantor as a source of repayment, as of the reporting date.	1. DO NOT USE 2. DO NOT USE 3. Full 4. Partial 5. None	Mandatory
22	Line of Business (*LineOfBusiness*)	K458	Indicate the internal line of business.	Free text describing the line of business. For example: Retail, Private Banking, Corporate Banking, etc. Must be consistent with line of business names as reported in Schedule H.3 (Line of Business Schedule), Field 1.	Optional
23	Current Occupancy (*CurrentOccupancy*)	K459	Report the current physical occupancy of rent-paying tenants (including tenants still in concessionary periods) as a % of net rentable square footage. Use NA if 1-4 family Residential Construction (FR Y-9C, Schedule HC-C, item 1.a(1)) or other construction and land development loans (FR Y-9C, Schedule HC-C, item 1.a(2)) does not have a currently valid certificate of occupancy. For loans originated for the purpose of condo	Provide as a fraction (2 decimal places), e.g.: "0.80" for 80%. Guidelines for populating: • '0' (zero) is to be used if the occupancy is actually zero. • NA is to be used for facilities where the data element is not applicable or the property does not have a currently valid	Mandatory

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
			construction where construction is completed but not all of the units have been sold (i.e., they are currently being leased and/or they are for sale), report the physical occupancy rate based on the number of units owned by the borrower. "Current occupancy" means as close to the reporting date as possible (e.g. the occupancy level last determined by the borrower).	certificate of occupancy - i.e. 1- 4 family residential construction or other construction and land development loans. • Numeric values are to be used for facilities where the occupancy is applicable and available.	
24	Anchor Tenant (*AnchorTenant*)	K460	Report the name of anchor tenant (s), if applicable. Anchor tenant is defined as any tenant named in a co- tenancy clause or whose rental income accounts for the majority of the gross rental income at the property level.	Must not contain a vertical bar (|, ASCII 7C), carriage return, line feed, comma or any unprintable character. If there are multiple Anchor tenants; separate names with a double semi- colon ';;'.	Optional
25	Loan Purpose (*LoanPurpose*)	G073	Indicate the purpose of the CRE Loan at the origination date, as recorded in Field 10, using an integer from the following list. The following Loan Purpose descriptions provide guidance based on commonly-used definitions. Report fields as defined in the BHC's or IHC's or SLHC's loan system. (1) Construction Build to Suit: The loan proceeds fund the construction of a building specified by a tenant and leased to the tenant / Construction Credit Tenant Lease: 100% occupancy to an investment grade tenant on a long term triple-net lease; both occupancy and lease type conditions must be met to meet this definition.	1. Construction Build to Suit / Credit Tenant Lease 2. Land Acquisition & Development 3. Construction Other 4. DO NOT USE. 5. DO NOT USE. 6. Acquisition (nonowner occupied) 7. Refinance 8. Other 9. Mini-Perm 10. DO NOT USE 11. DO NOT USE 12. DO NOT USE	Mandatory

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
			(2) Land Acquisition & Development: The loan proceeds fund the acquisition of vacant land or improvement of unimproved real property prior to the construction of building structures. The improvement of unimproved real property may include the laying or placement of sewers, water pipes, utility cables, streets, changes in zoning, and other infrastructure necessary for future development.		
			(3) Construction Other: The loan proceeds fund the construction of buildings or other structures, including additions or alterations to existing structures and the demolition of existing structures to make way for new structures.		
			(6) Acquisition (nonowner occupied): The loan proceeds fund the purchase or a change in the majority of ownership of non-owner occupied nonfarm nonresidential property or multifamily property.		
			(7) Refinance: Replacement of an existing loan with a loan under different terms (e.g., new maturity, interest rate, etc.). These transactions generally do not involve the purchases or funding of structural changes to commercial real estate property. These would generally also exclude transactions involving a change in the majority ownership of the property.		
			(8) Other: Loans which do not fall under one of the other loan purpose categories.		
			(9) Mini-Perm: A form of short term financing for completed construction projects. Pursuant to Y-9C, Schedule HC-C, domestic loans written as		

Field No.	Field Name; (Technical Field Name)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
			combination construction-permanent loans secured by real estate should be reported in Field 4 under options 1 or 2 until construction is completed and a certificate of occupancy is obtained or principal amortization payments begin, whichever comes first. BHCs, IHCs, and SLHCs should indicate Option 9 once the loan is reported under options 3, 5 or 7 in Field 4 (Line Reported on FR Y-9C).		
26	Interest Rate Variability (*InterestRateVariability*)	K461	Indicate the variability of current interest rates (Fixed, Floating, or Mixed) to maturity. 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. For facilities where revenue is entirely fee based and no interest is or will ever be collected, enter '4' (Entirely fee based).	0. DO NOT USE 1. Fixed 2. Floating 3. Mixed 4. Entirely fee based	Mandatory
27	Interest Rate (*InterestRate*)	7889	Report the current interest rate charged on the CRE Loan. 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. 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.	Provide as a decimal, e.g.: 0.0575 for 5.75%. Enter 'NA' if the facility is entirely fee based.	Mandatory

Field No.	Field Name; (Technical Field Name)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
28	Interest Rate Index (*InterestRateIndex*)	K462	For credit facilities that are fully undrawn and allow for multiple interest rates at the borrower's discretion, when determining which rate to report, 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. For entirely fee based facilities (as designated in Field 26), report 'NA'. 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 if the credit facility was funded and fully drawn on the reporting date. For floating rate CRE Loans, report the list base interest rate using integer code. If borrower has an option, select the index actually in use. If the CRE loan is fixed or entirely fee based (as designated in Field 26) choose the integer for "Not applicable (Fixed or entirely fee based)". For loan commitments where the base interest rate is mixed, choose the integer for "Mixed." 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	0. DO NOT USE 1. LIBOR 2. PRIME or Base 3. Treasury Index 4. Other 5. Not applicable (Fixed or entirely fee based) 6. Mixed 7. SOFR	Mandatory

Field No.	Field Name; (Technical Field Name)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
29	Interest Rate Spread (*InterestRateSpread*)	K463	interest rate index used to calculate Field 27 (Interest Rate). For floating rate CRE Loans, report the spread from base rate in basis points (this can be either positive or negative). If the CRE loan is fixed or entirely fee based (as designated in Field 26) populate 'NA'. If the CRE loan includes multiple draws with different spreads, provide the spread that approximates the overall spread on the loan. 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.	Provide as a decimal, e.g.: 0.0575 for 5.75% Enter 'NA' if the loan is fixed or entirely fee based. Negative numbers can be submitted. For negative values use a negative sign '-' not parenthesis ().	Mandatory
30	Interest Rate Ceiling (*InterestRateCeiling*)	K464	For floating rate CRE Loans, report the rate ceiling if one is contained in the credit agreement. If there is no ceiling, populate with 'NONE'. If the CRE loan is fixed or entirely fee based (as designated in Field26) populate 'NA'. For loan commitments with multiple interest rate ceilings, provide the maximum interest rate ceiling. 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.	Provide as a decimal, e.g.: 0.0575 for 5.75% Enter 'NA' if the loan is fixed or entirely fee based Enter 'NONE' if no ceiling.	Mandatory
31	Interest Rate Floor	K465	For floating rate CRE Loans, report the rate floor if one is contained in the credit agreement. If there is	Provide as a decimal, e.g.: 0.0575 for 5.75%	Mandatory

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
	(*InterestRateFloor*)		no floor, populate with 'NONE'. If the CRE loan is fixed or entirely fee based (as designated in Field 26) populate 'NA'. For loan commitments with multiple interest rate floors, provide the minimum interest rate floor. 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.	Enter 'NA' if the loan is fixed or entirely fee based. Enter 'NONE' if no floor.	
32	Frequency of Rate Reset (*FrequencyofRateReset*)	K466	For floating rate CRE Loans, report the frequency of interest rate reset in months. For frequencies less than (1) month, report as (1) month. If the CRE loan is fixed or entirely fee based (as designated in Field 26) populate 'NA'. For fully undrawn commitments, report the frequency of the interest rate reset that would apply per the terms of the credit agreement if the credit facility was funded and fully drawn on the reporting date.	Provide in whole months. Enter 'NA' if the loan is fixed or entirely fee based.	Mandatory
33	Interest Reserves (*InterestReserves*)	K467	Report the dollar amount of remaining Interest reserves. Interest reserves would represent only those funds remaining from the original construction commitment to be used to pay interest during the construction and lease-up phases. If a participation, prorate based on your share of the credit. If interest reserves are not applicable, populate '0'	Rounded to whole dollar amount with no cents, punctuation or dollar signs. Guidelines for populating: • '0' (zero) is to be used for facilities where an interest reserve is not part of the transaction (e.g. non-construction loans) or where	Mandatory

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
34	Origination Amount (*OriginationA mount*)	K468	Report the bank's total commitment as of the origination date given in Field 10. The total commitment is the dollar amount the obligor is contractually allowed to borrow according to the credit agreement as of the origination date. This includes both drawn and undrawn amounts. For facilities with multiple lenders, only provide the reporting entity's pro-rata commitment.	Round to the whole dollar. Do not include punctuation or dollar sign.	Mandatory
35	Original/Previ ous Loan Number (*OrigLoanNum ber*)	G064	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 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 Loan Number reported in Field 1 should be used as the Original/Previous Loan Number. 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).	May not contain a carriage return, line feed, - or any unprintable character. 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.	Mandatory
36	Acquired Loan (*AcqLoan*)	K469	Indicate if the loan was acquired via a bank, portfolio or individual loan purchase (i.e. loan commitment that was acquired outside of the	1. Yes 2. No	Mandatory

(zero).

the interest reserve is not funded.

- Numeric values are to be used for facilities where the interest reserve is applicable and available.

Field No.	Field Name; (Technical Field Name)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
			original underwriting syndication. This includes loans acquired in the secondary market via an individual loan purchase, loans acquired as part of the acquisition of an entire bank, or loans acquired as part of the acquisition of a portfolio of loans). Loans originated and underwritten by the reporting bank are reported as "2" (No). Once a loan has been renewed or modified, it should no longer be reported as an acquired loan. For purposes of this Field, a renewal or modification occurs when the acquiring bank has underwritten the loan (according to the credit policy of the bank).		
37	# Days Principal or Interest Past Due (PastDue)	G077	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 '0' (zero).	Numbers only. For fully undrawn commitments, enter '0' (zero).	Mandatory
38	Non-Accrual Date (NonAccrualDate)	G078	Report the date the credit facility was placed on non-accrual, if applicable. If there is no non-accrual date, enter '9999-12-31'. For fully undrawn commitments, enter '9999-12-31'.	Must be in yyyy-mm-dd format, e.g.: 2005-02-01 1999-12-14	Mandatory
39	Property Size (PropertySize)	K471	Report this field only in cases where the facility is secured by one property. If the single property securing the facility consists of one single property type, report the size for the property type as detailed in the list below. If the single property securing the facility consists of multiple property types where	Whole number (no commas or decimals). If the facility is secured by a single property which is comprised of multiple property types and no	Mandatory

Field No.	Field Name; (Technical Field Name)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
			one property type predominates (as defined in Field 9), report the size of the predominate property type as follows: Retail: Square Feet* Industrial/Warehouse: Square Feet* Hotel/Hospitality/Gaming: Rooms Multi-family for rent: Units Homebuilders except condo: Lots Condo: Units Office: Square Feet* Land and Lot Development: Acreage If the facility is secured by a single property which is comprised of multiple property types and no single property type predominates, report 'Other'. If the facility is secured by a single property and the property type reported in Field 9 is 'Other', report 'Other'. If the loan is secured by multiple properties, report 'NA'. *Square footage should be reported as net rentable area, which is defined as the square footage for which rent can be charged, generally the gross area less all vertical penetrations such as elevator shafts and stairwells. For a property under construction at the time of reporting, the BHC or IHC or SLHC should report the planned finished square footage of the property.	single property type predominates, report 'Other'. If the loan is secured by multiple properties, report 'NA.'	
40	Net Operating	K472	Report the most recent annualized NOI (as defined	Refer to Field 12 for allowable	Mandatory

Field No.	Field Name; (Technical Field Name)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
	Income (NOI) Current (CurrentNetOperatingInc)		in Field 12) as of the report date that serves as the primary source of repayment.	values.	
41	Last NOI Date (LastNOIDate)	K473	Report the date for the value provided in CurrentNetOperatingInc (Field 40).	Must be in yyyy-mm-dd format, e.g.: 2005-02-01 1999-12-14 Must be before or equal to the report date. This date may be Null (i.e. blank) if the Net Operating Income (NOI) Current (Field 40) is 'NA'.	Mandatory
42	Current Value (CurrentValue)	M209	Report the most recent value of the subject property, which may be either from an appraisal or an independent evaluation depending on legal (12 CFR 34) and bank policy requirements. If the most recent valuation is the value reported in field 13, then report the amount reported in field 13. 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.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply numeric values without any non-numeric formatting such as dollar signs, commas or decimals.	Mandatory
43	Last Valuation Date (LastValuation Date)	K475	Report the date of the most recent valuation provided in Current Value (Field 42).	Must be in yyyy-mm-dd format, e.g.: 2005-02-01 1999-12-14 Must be before or equal to the	Mandatory

Field No.	Field Name; (Technical Field Name)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
44	Cross Collateralized Loan Numbers (*CrossCollaterlizedLoans*)	M290	Report the LoanNumbers (Field 1) for all the loans which are cross-collateralized with loans reported in Field 1. This includes loans that have a committed balance less than $1 million. One loan secured by multiple properties is not considered cross-collateralized for the purpose of this field. In this field, only report loans that share properties in the collateral pool. The provided loan numbers must have a corresponding entry in the CRE collection. Cross-collateralized loans that are not CRE Loans should be excluded.	report date. Provide the LoanNumber separated by a , (comma). For example, if loans 123 and XYZ are cross-collateralized then enter 123, XYZ. Leave blank if loan is not cross collateralized.	Mandatory
45	Additional Collateral (*AdditionalCollateral*)	M291	Report the value of any cash and marketable securities that are pledged as collateral and where the bank has a first perfected security interest.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply numeric values without any non-numeric formatting such as dollar signs, commas or decimals.	Optional
46	DO NOT USE	⊠	⊠	⊠	⊠

Field No.	Field Name; (Technical Field Name)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
47	DO NOT USE				
48	DO NOT USE				
49	Troubled Debt Restructuring (*TroubledDebtRestructuring*)		Indicate whether the loan has been restructured in a troubled debt restructuring as defined in the FR Y-9C Glossary entry for "troubled debt restructuring."	1. No 2. Yes	Mandatory
50	DO NOT USE				
51	DO NOT USE				
52	Lower of Cost or Market Flag (*LOCOM*)		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 2. FVO 3. NA	Mandatory

Field No.	Field Name; (Technical Field Name)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
53	SNC Internal Credit ID (SNCInternalCreditID)		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 7), 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. 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'.	May not contain a carriage return, line feed, comma or any unprintable character. 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.	Mandatory
54	Renewal Date (RenewalDate)		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 10 (Origination Date) and the BHC or IHC or SLHC should report 9999-12-31 in this field. If the credit facility has not been renewed the BHC or IHC or SLHC should report 9999-12-31 in this field.	Must be in yyyy- mm-dd format, e.g.: 2005-02-01 1999-12-14	Mandatory
55	Credit Facility Currency (CreditFacility Currency)		Indicate the currency denomination for contractual principal and interest payments on the credit facility, using the relevant three-letter ISO 4217 currency code.	Standard ISO 4127 three-letter currency codes available at http://www.iso.org/iso/currency_c odes	Mandatory

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
			If payments are legally permitted or required in more than one currency, indicate the predominant currency for contractual credit facility payments. 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. The predominant currency should be the currency which represents the predominant share of the credit facility committed balance		
56	Current Occupancy Date (*CurrentOccupancyDate*)		Report the date on which the most recent occupancy level indicated in Field 23 (Current Occupancy) was determined by the borrower.	Must be in yyyy-mm-dd format, e.g.: 2005-02-01 1999-12-14 Must be before or equal to report date. This date may be Null (i.e. blank) if the Current Occupancy (Field 23) is 'NA'.	Mandatory
57	Current Value Basis (*CurrentValue Basis*)		Provide integer code if the Current Value in Field 42 was calculated using an "as is," "as stabilized" or "as completed" value as defined in SR10-16 (http://www.federalreserve.gov/boarddocs/srletters/2010/sr1016a1.pdf).	1. As Is 2. As Stabilized 3. As Completed	Mandatory
58	Prepayment Penalty Flag (*PrepaymentP enaltyFlag*)		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,	1. Yes 2. The prepayment penalty has expired 3. No prepayment penalty clause	Mandatory

Field No.	Field Name; (Technical Field Name)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
59	Participation Interest (ParticipationInterest)		report option 2. If the facility does not have a prepayment penalty clause, report option 3. For participated or syndicated credit facilities, report the percentage of the total loan commitment held by the BHC or IHC or SLHC. If the credit facility is not participated or syndicated, report 1.	Express as a decimal to 4 decimal places, e.g. 0.05% is 0.0005. Use decimal format; do not use scientific notation.	Mandatory
60	Leveraged Loan Flag (LeveragedLoanFlag)		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 2. Yes	Mandatory
61	Disposition Flag (Disposition Flag)		Report the disposition method for any credit facility that was disposed during the reporting quarter. If the BHC or IHC or SLHC is still pursuing payment of principal, interest of 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.	0. Active 1. Payoff 2. Involuntary payoff 3. Involuntary Liquidation 4. Sold or fully participated 5. Below reporting threshold 6. Transfer to another Y-14 schedule 7. Expired Commitment to Commit	Mandatory
			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 7 as of the reporting date. 1. Payoff – Report all instances where the credit		

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
			facility has been paid in full by the borrower, or where an undrawn credit facility reaches maturity and is not renewed.		
			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.		
			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 were credit has been resolved (i.e. no longer pursuing collection) but not through foreclosures, servicing transfers, or payments made by the obligor.		
			4. Sold or fully participated – Report all instances where the loan has been sold or participated to another institution during the reporting quarter.		
			5. Below reporting threshold- Report all instances where the credit facility fell below the $1 million reporting threshold.		
			6. Transfer to another Y-14 schedule – Report all instances where the credit facility shifted to another Y-14 schedule. Indicate the schedule where the credit facility is now reported in field 62 below.		
			7. Expired Commitment to Commit		

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
62	Disposition Schedule Shift (*Disposition ScheduleShift*)		For credit facilities reported with option 6 (Transfer to another Y-14 report, schedule) in field 61, indicate the Y-14 report, schedule, and sub-schedule to which the credit facility shifted. The reported format should follow these examples: If the credit facility transferred to FR Y-14Q Schedule H.2 Corporate Loans, report "Q.H.1". If the credit facility transferred to FR Y-14M Schedule A.1 Domestic First Lien Closed-end 1-4 Family Residential Loan Data Dictionary, report "M.A.1".	Report in the format using the examples below: If the credit facility transferred to FR Y-14Q Schedule H.2 Corporate Loans, report "Q.H.1". If the credit facility transferred to FR Y-14M Schedule A.1 Domestic First Lien Closed-end 1-4 Family Residential Loan Data Dictionary, report "M.A.1".	Mandatory
63	ASC326-20 (*ASC32620*)		Report the allowance for credit losses per ASC 326-20. Provide at the credit facility level if available otherwise report a pro-rated allocation from the collective (pool).	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non-numeric formatting such as no dollar signs, commas or decimals. Should be 0 if there is no ASC326-20 Reserve for the loan.	Mandatory
64	Purchased Credit Deteriorated Noncredit Discount (*PCDNoncredit Discount*)		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. Leave Blank if the facility is not considered a PCD asset.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non-numeric formatting such as no dollar signs, commas or decimals.	Mandatory

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
65	Current Maturity Date (*CurrentMaturityDate*)		Report the maturity date as the last date upon which the funds must be repaid, exclusive of extension options. For demand loan, enter '9999-01-01'. For commitments to commit, report the estimated maturity date based on the tenor in the terms extended to the borrower.	Must be in yyyy- mm-dd format, e.g.: 2005-02-01 1999-12-14	Mandatory
66	Committed Exposure Global Par Value		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. If not held for sale or accounted for under a fair value option, report 'NA'.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal). For negative values use a negative sign '-', not parentheses ().	Mandatory
67	Outstanding Balance Par Value		For held for sale loans and loans accounted for under a fair value option, report the outstanding funded exposure. If not held for sale or accounted for under a fair value option, report 'NA'.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal). For negative values use a negative sign '-', not parentheses (). If not held for sale or accounted for under a fair value option,	Mandatory

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
68	Committed Exposure Global Fair Value		For held for sale loans and loans accounted for under a fair value option, report the fair value of the entire credit facility.	Rounded whole dollar amount, e.g.: 20000000	Mandatory
			If not held for sale or accounted for under a fair value option, report 'NA'.	Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).	
				For negative values use a negative sign '-', not parentheses ().	
				If not held for sale or accounted for under a fair value option, report 'NA'.	
69	Outstanding Balance 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.	Rounded whole dollar amount, e.g.: 20000000	Mandatory
			If not held for sale or accounted for under a fair value option, report 'NA'.	Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).	
				For negative values use a negative sign '-', not parentheses ().	
				If not held for sale or accounted for under a fair value option, report 'NA'.	
70	DO NOT USE	☒	☒	☒	☒

report 'NA'.

Field No.	Field Name; (*Technical Field Name*)	MDRM (CRED)	Description	Allowable Values	Mandatory/ Optional
71	DO NOT USE	✕	✕	✕	✕
72	Obligor LEI (ObligorLEI)		Report the Legal Entity Identifier (LEI) of the obligor identified in Field 2, 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'.	Mandatory