Small Business Lending Rule: Data Points Chart[1]

This chart is intended to be used as a reference tool for data points required to be collected and reported under the small business lending rule (rule). Relevant regulation and commentary sections are provided for ease of reference. The chart also incorporates the Data Points section information found in the 2025 Small Business Lending Rule Filing Instructions Guide (2025 FIG) for each data point, summarizes what information to report when data points are not applicable under the rule, and highlights additional guidance in the rule related to reporting for data points. This chart does not explain how to prepare the small business lending application register (SBLAR) or discuss the required financial institution information (§ 1002.109(b)) to be provided when registering for the submission platform and submitting the SBLAR. For more information on preparing the SBLAR and registering for the platform, please see www.consume rfinance.gov/data-research/small-business-lending-data/.

Data point field number and name[2]	Regulation B (12 CFR 1002) references	Description	Filing instructions[3]	Reporting "Not Applicable"[4]	Other reporting notes[5]
(1) Unique Identifier	§ 1002.107(a)(1), Comments 107(a)(1)-1 and -2	An alphanumeric application or loan identifier unique within the	Assign and report a unique identifier for each application or extension of credit that:		**Minimum Length:** Must be at least 21 characters in length.

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[1] This is a Compliance Aid issued by the Consumer Financial Protection Bureau. The CFPB published a Policy Statement on Compliance Aids, available at https://www.consumerfinance.gov/policy-compliance/rulemaking/final-rules/policy-statement-compliance-aids/, that explains the CFPB's approach to Compliance Aids.

[2] The data point field numbers correspond to those provided in the Data Points section of the 2025 FIG. However, for ease of reading in this chart, the field names have been shortened and fields may be reordered. Use the field numbers to identify the relevant content in the 2025 FIG.

[3] The "filing instructions" column provides the information from the Data Points section in the 2025 FIG. Further information can be found in the 2025 FIG. Some information may not be presented exactly as in the 2025 FIG in order to fit the format of this document or for summary purposes. This chart is not a substitute for the 2025 FIG, which should be consulted.
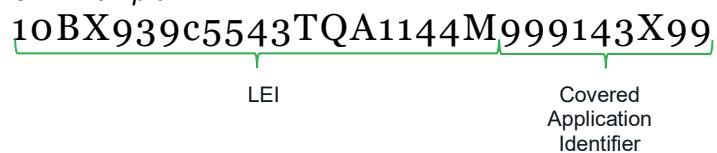
[4] The "reporting 'not applicable'" column details the information provided in Regulation B and the 2025 FIG about when a data point is considered not applicable, may be left blank, or otherwise need not be provided. It also details instances where a data point is applicable, but where the applicability may not be obvious, such as when a zero value is required. If more information is needed, please review the rule and commentary specified for the data point and the 2025 FIG. If there is no information in the "not applicable" column, that means that the data point is applicable for all reported applications.

[5] The "other reporting notes" column details additional notes from the rule commentary that relate to reporting requirements. This may include information when previously collected information may be reported, when multiple data records may be applicable for the data point, conditions for the data field, recordkeeping requirements specific to the data point that may impact reporting, or firewall requirements that may impact reporting. The column is not meant to include all commentary on the data point, and the financial institution should still consult the commentary to ensure completeness in understanding.

Data point field number and name[2]	Regulation B (12 CFR 1002) references	Description	Filing instructions[3]	Reporting "Not Applicable"[4]	Other reporting notes[5]
		financial institution to the specific application.	1. Begins with the financial institution's Legal Entity Identifier as defined in Comment 109(b)(6)-1. 2. Follows the Legal Entity Identifier with up to 25 additional characters to identify the covered application, which: • Must be uppercase letters, numerals, or a combination of uppercase letters and numerals; • Must be unique within the financial institution; • Must **not** include dashes, other special characters, or characters with diacritics (e.g., accents); and • Must **not** include any information that could be used to directly identify the applicant or borrower. *UID Example:*		**Maximum Length:** Cannot exceed 45 characters in length.

10BX939c5543TQA1144M999143X99

LEI   Covered Application Identifier

Data point field number and name[2]	Regulation B (12 CFR 1002) references	Description	Filing instructions[3]	Reporting "Not Applicable"[4]	Other reporting notes[5]
(2) Application Date	§ 1002.107(a)(2), Comments 107(a)(2)-1 through -4.	Date the application was received, or the date shown on a paper or electronic application form.	Enter, in numeral form, the date the application was received or the date shown on the application form by year, month, and day, using YYYYMMDD format. *Example:* If the application was received on July 21, 2028, enter 20280721.		**Safe Harbor:** See § 1002.112(c)(1) and Comment 107(a)(2)-4 for discussion of when a financial institution may receive safe harbor for an error in the application date reported.
(3) Application Method	§ 1002.107(a)(3), Comment 107(a)(3)-1	The means by which the application was submitted from the specified list.	Indicate how the applicant submitted the application by entering one (1) of the specified code numbers: ▪ Code 1—In-Person ▪ Code 2—Telephone ▪ Code 3—Online ▪ Code 4—Mail		
(4) Application Recipient	§ 1002.107(a)(4), Comment 107(a)(4)-1	Whether the application was submitted directly to the financial institution (or its affiliate) or	Indicate the application recipient by entering one (1) of the specified code numbers: ▪ Code 1—Directly (The applicant submitted the application directly to the financial institution or its affiliate)		

Data point field number and name[2]	Regulation B (12 CFR 1002) references	Description	Filing instructions[3]	Reporting "Not Applicable"[4]	Other reporting notes[5]
		submitted indirectly to the financial institution through a third party.	▪ Code 2—Indirectly (The applicant submitted the application indirectly to the financial institution via a third party)		
(5) and (6) Credit Type – Credit Product	§ 1002.107(a)(5)(i); Comments 107(a)(5)-1 through -6	The credit product applied for or originated.	**CREDIT PRODUCT TYPE FIELD.** Indicate the credit product by entering one (1) of the specified code numbers: ▪ Code 1—Term Loan - Unsecured ▪ Code 2—Term Loan - Secured ▪ Code 3—Line of Credit - Unsecured ▪ Code 4—Line of Credit - Secured ▪ Code 5—Credit Card Account, Not Private-Label ▪ Code 6—Private-Label Credit Card Account ▪ Code 7—Merchant Cash Advance ▪ Code 8—Other Sales-Based Financing Transaction ▪ Code 977—Other (specify in the associated free-form text field) ▪ Code 988—Not provided by applicant and otherwise undetermined	If the applicant does not indicate what credit product it seeks and the application is denied, withdrawn, or closed for incompleteness before a credit product is identified, the financial institution enters code "**988**" for the Credit Product Type Field and leaves **blank** the Credit Product Free-Form Text Field. Comment 107(a)(5)-4.	**Multiple Product Types:** If an applicant requested more than one type of credit product at the same time, each should be reported as a separate application. If the applicant was seeking only one covered credit transaction but did not decide on a particular credit product type, the financial institution reports the credit product originated (if originated), or the credit product denied (if denied), or the credit product of greater interest to the applicant, if readily determinable. *Multiple product types must not be reported for a single application.* Comment 107(a)(5)-1. See also Comment 107(a)(5)-5 for how counteroffers are reported.

Data point field number and name[2]	Regulation B (12 CFR 1002) references	Description	Filing instructions[3]	Reporting "Not Applicable"[4]	Other reporting notes[5]
			CREDIT PRODUCT FREE-FORM TEXT FIELD. If code **"977"** is reported, the financial institution must specify the credit product in the associated free-form text field. Comment 107(a)(5)-6. Only one credit product is provided for a single application. Comment 107(a)(5)-1. The free-form text field is left blank if code 977 is not used. The maximum number of characters for this field is 300 characters, including spaces.		
(7) and (8) Credit Type – Guarantee Type	§ 1002.107(a)(5)(ii), Comment 107(a)(5)-7	The type or types of guarantees for the credit product.	**CREDIT GUARANTEE TYPE FIELD.** Indicate the type(s) of credit guarantee by entering up to five (5) of the specified code numbers: ▪ Code 1—Personal Guarantee - Owner(s) ▪ Code 2—Personal Guarantee - Non-Owner(s) ▪ Code 3—SBA Guarantee - 7(a) Program ▪ Code 4—SBA Guarantee - 504 Program ▪ Code 5—SBA Guarantee - Other ▪ Code 6—USDA Guarantee ▪ Code 7—FHA Insurance ▪ Code 8—Bureau of Indian Affairs Guarantee ▪ Code 9—Other Federal Guarantee ▪ Code 10—State Government Guarantee ▪ Code 11—Local Government Guarantee	If no guarantee was obtained (or would have been obtained in the case of an application that was not originated) or if the application is denied, withdrawn, or closed for incompleteness before a credit guarantee type is identified, the financial institution enters code **"999"** in the Credit Guarantee Type Field and leaves **blank** the Credit Guarantee Free-Form Text Field. Comment 107(a)(5)-7.	**Multiple Guarantee Types:** If there is more than one type of guarantee, multiple codes may be entered in any order, separated by a semicolon. Comment 107(a)(5)-7. *Maximum of **five (5)** guarantee types total for both the specified codes and any other types of guarantees provided in the Credit Guarantee Free-Form Text Field.* For example, a financial institution could enter three specified code numbers, select code "977" for Other, and enter two additional unspecified guarantee

Data point field number and name[2]	Regulation B (12 CFR 1002) references	Description	Filing instructions[3]	Reporting "Not Applicable"[4]	Other reporting notes[5]
			▪ Code 977—Other (specify in the associated free-form text field) ▪ Code 999—No Guarantee **CREDIT GUARANTEE FREE-FORM TEXT FIELD.** If code "**977**" is reported, the financial institution must specify the credit guarantee type in the associated free-form text field. Comment 107(a)(5)-7. If multiple other credit guarantee types are provided, separate each with a semicolon. The free-form text field is left blank if code **"977"** is not used. The maximum number of characters for this field is 300 characters, including spaces.		types in the Credit Guarantee Free-Form Text Field.
(9) and (10) Credit Type – Loan Term Flag and Value	§ 1002.107(a)(5)(iii), Comment 107(a)(5)-8	The number of months after which the legal obligation will mature or terminate, measured from the date of origination. For transactions involving real	**LOAN TERM FLAG FIELD.** Indicate whether the loan term is applicable for this application or extension of credit by entering one of the specified code numbers: ▪ Code 900—Applicable and reported ▪ Code 988—Applicable but not provided by applicant and otherwise undetermined ▪ Code 999—Not applicable **LOAN TERM VALUE FIELD:** If code "**900**" is reported for the Loan Term Flag Field, report in numerical form the number of months, in whole	If the credit product generally has a loan term, but the application is denied, withdrawn, or closed for incompleteness before a loan term is identified, the financial institution enters code "**988**" in the Loan Term Flag Field and leaves **blank** the Loan Term Value Field. Comment 107(a)(5)-8. If the credit product does not have a term, such as credit card products,	**Whole Month Optionality:** When reporting the Loan Term Value, the financial institution may choose to round the loan term to the nearest full month or may choose to count only full months and ignore partial months. For example, if the product has a loan term of 14 months and 15 days, the financial institution may either report **15,** rounding to the nearest full month**,** or **14**, ignoring the partial month. For products with

Data point field number and name[2]	Regulation B (12 CFR 1002) references	Description	Filing instructions[3]	Reporting "Not Applicable"[4]	Other reporting notes[5]
		property, the term *may* be measured from the date of the first payment period, disregarding the time that elapses, if any, between the settlement of the transaction and the first payment period.	months, in the loan term. The field is **left blank** if code "900" is not reported for the Loan Term Flag field.	the financial institution enters code "**999**" to report not applicable in the Loan Term Flag Field and leaves **blank** the Loan Term Value Field. Comment 107(a)(5)-8. If Field 5: Credit Product Type is reported as code "**988**" (Not provided by applicant and otherwise undetermined), the financial institution enters code "**999**" to report not applicable in the Loan Term Flag Field and leaves **blank** the Loan Term Value Field. Comment 107(a)(5)-8.	a loan term of less than 1 month (e.g., 14 days), the financial institution must enter **1**. Comment 107(a)(5)-8. **MCAs and Other Sales-Based Financing Transactions:** For merchant cash advances and other sales-based financing transactions, the financial institution reports the loan term, if any, that the financial institution estimated or specified in processing, underwriting, or providing disclosures for the application or transaction. If more than one such loan term is estimated or specified for this transaction type, the financial institution reports the one it considers to be most accurate. Comment 107(a)(5)-8. If no loan term has been specified for the application, the financial institution reports Code "**988**".

Data point field number and name[2]	Regulation B (12 CFR 1002) references	Description	Filing instructions[3]	Reporting "Not Applicable"[4]	Other reporting notes[5]
(11) and (12) Credit Purpose	§ 1002.107(a)(6), Comment 107(a)(6)-1 through -8	The purpose of the credit applied for or originated.	**CREDIT PURPOSE TYPE FIELD.** Indicate the credit purpose(s) by entering up to three (3) of the specified code numbers: ▪ Code 1— Purchase, Construction/Improvement, or Refinance of Non-Owner-Occupied Real Property ▪ Code 2— Purchase, Construction/Improvement, or Refinance of Owner-Occupied Real Property ▪ Code 3— Purchase, Refinance, or Rehabilitation/Repair of Motor Vehicle(s) (including light and heavy trucks) ▪ Code 4— Purchase, Refinance, or Rehabilitation/Repair of Equipment ▪ Code 5—Working Capital (includes inventory or floor planning) ▪ Code 6—Business Start-Up ▪ Code 7—Business Expansion ▪ Code 8—Business Acquisition ▪ Code 9—Refinance Existing Debt (other than refinancings listed above) ▪ Code 10—Line Increase ▪ Code 11—Overdraft **NOTE:** When overdraft is provided as an aspect of a credit product, code "**11**" is reported. Occasional overdraft services offered as part of a deposit account offering	If a financial institution does not receive a response to all or a portion of the financial institution's inquiry about credit purpose information, the financial institution enters code "**988**" in the Credit Purpose Type Field and leaves **blank** the Credit Purpose Free-Form Text Field. Comment 107(a)(6)-4. If the credit product generally has indeterminate or numerous potential purposes, such as with credit card products, the financial institution enters code "**999**" to report not applicable in the Credit Purpose Type Field and leaves **blank** the Credit Purpose Free-Form Text Field. Comment 107(a)(6)-5.	**Multiple Credit Purpose Types:** If there is more than one type of credit purpose, multiple codes may be entered in any order in the Credit Purpose Type Field, separated by a semicolon. *Maximum of 3 codes, including Code 977.* Do not enter more than one other credit purpose in the Credit Purpose Free-Form Text Field. If an application has more than three purposes, the financial institution reports any three of those purposes. Comment 107(a)(6)-2.

are not reported under the rule. Comment 107(a)(6)-8.

- Code 977—Other (specify in the associated free-form text field)
- Code 988— Not provided by applicant and otherwise undetermined
- Code 999— Not applicable

CREDIT PURPOSE FREE-FORM TEXT FIELD: If code "**977**" is reported, the financial institution must specify the credit purpose in the associated free-form text field. If the application has more than one "other" purpose, the financial institution chooses the most significant "other" purpose and only reports that one. Code "**977**" counts towards the maximum of three (3) codes that may be submitted. Comment 107(a)(6)-3. If an applicant provides a purpose similar to the language above, the purpose should be matched to the similar code, and code "**977**" is not used. Comment 107(a)(6)-6. The free-form text field is **left blank** if code "977" is not used. The maximum number of characters for this field is 300 characters, including spaces.

Data point field number and name[2]	Regulation B (12 CFR 1002) references	Description	Filing instructions[3]	Reporting "Not Applicable"[4]	Other reporting notes[5]
(13) and (14) Amount Applied For – Flag and Value	§ 1002.107(a)(7), Comment 107(a)(7)-1 through -5	The initial amount of credit or the initial credit limit requested by the applicant. The financial institution is not required to report amounts discussed before an application is made. Comment 107(a)(7)-1 and -2.	**AMOUNT APPLIED FOR FLAG:** Indicate whether the amount applied for is applicable for this application or extension of credit by entering one (1) of the specified code numbers: • Code 900—Applicable and reported • Code 988—Applicable but not provided by applicant and otherwise undetermined • Code 999—Not applicable **AMOUNT APPLIED FOR VALUE FIELD:** If code "**900**" is reported, report in numerical form the amount applied for. Comment 107(a)(7)-1. The field is **left blank** if code "900" is not reported for the Amount Applied For Flag field.	If a financial institution does not receive a response to all or a portion of the financial institution's inquiry about the initial amount requested, the financial institution enters code "**988**" in the Amount Applied For Flag Field and leaves **blank** the Amount Applied For Value Field. Comment 107(a)(7)-5. If the particular type of credit product applied for does not involve a specific amount requested, the financial institution enters code "**999**" to report not applicable in the Amount Applied For Flag Field and leaves **blank** the Amount Applied For Value Field. Comment 107(a)(7)-2.	**Multiple Amounts**: If the applicant requests multiple amounts or an amount as a range of numbers, the financial institution reports the midpoint of that range of amounts in the Amount Applied For Value Field. Comment 107(a)(7)-1. **Firm Offers:** See Comment 107(a)(7)-3 for what to report if the application originated from a firm offer of credit. **Existing Accounts:** See Comment 107(a)(7)-4 for what to report if the amount requested relates to seeking additional amounts for existing credit accounts. **No Amount Requested at Application Stage:** If the applicant does not request a specific amount at the application stage, but the financial institution underwrites the application for a specific amount, the

Data point field number and name[2]	Regulation B (12 CFR 1002) references	Description	Filing instructions[3]	Reporting "Not Applicable"[4]	Other reporting notes[5]
					underwritten amount is reported. Comments 107(a)(7)-2 and 3.
(15) Amount Approved or Originated	§ 1002.107(a)(8), Comments 107(a)(8)-1 through -6	The credit amount or credit limit approved or originated.	Enter, in dollars, the amount approved or originated. *Example:* If the amount approved was $10,123.59, enter 10123.59.	If Field 16: Action Taken is reported as codes "3" (denied), "4" (withdrawn) or "5" (closed for incompleteness), the financial institution leaves this Amount Approved or Originated Field **blank** to report not applicable. Comment 107(a)(8)-1. If a counteroffer is provided and the applicant does not agree to proceed or fails to respond, the financial institution leaves this Amount Approved or Originated Field **blank** to report not applicable. Comment 107(a)(8)-5.	**Conditions:** A value is only possible if Field 16: Action Taken, below, is reported as codes "1" (originated) or "2" (approved but not accepted). **Multiple Values:** If there are multiple amounts offered, the amount reported depends on the transaction type. If a closed-end transaction is originated, the financial institution reports the amount originated. If an open-end transaction is originated, the financial institution reports the credit limit that is established. However, for closed-end transactions where the offer was approved but not accepted, the financial institution reports the highest amount approved by the financial institution. For open-end lines of credit where the offer was approved but not accepted, the financial institution reports the

Data point field number and name[2]	Regulation B (12 CFR 1002) references	Description	Filing instructions[3]	Reporting "Not Applicable"[4]	Other reporting notes[5]
					highest amount approved by the financial institution. Comment 107(a)(8)-2. **Refinancings:** See Comment 107(a)(8)-4 for what to report if the application relates to a refinancing. **Existing Accounts:** See Comment 107(a)(8)-6 for what to report if the application relates to an existing credit account, such as an extension of additional credit.
(16) Action Taken	§ 1002.107(a)(9), Comment 107(a)(9)-1 through -5	Type of action the financial institution took on the application.	Indicate the action taken on the application by entering one (1) of the specified code numbers: ▪ Code 1—Originated ▪ Code 2—Approved but Not Accepted ▪ Code 3—Denied ▪ Code 4—Withdrawn by the Applicant ▪ Code 5—Incomplete See Comment 107(a)(9)-1 for a discussion of when to report each code.		**Counteroffers**: See Comment 107(a)(9)-2 for how to report counteroffers. **Rescinded Transactions**: See Comment 107(a)(9)-3 for how to report rescinded transactions. **Conditional Approvals**: See Comment 107(a)(9)-5 for how to

Data point field number and name[2]	Regulation B (12 CFR 1002) references	Description	Filing instructions[3]	Reporting "Not Applicable"[4]	Other reporting notes[5]
					report transactions with conditional approvals.
(17) Action Taken Date	§ 1002.107(a)(10), Comments 107(a)(10)-1 through -5	Date the financial institution took action on the application. See Comments 107(a)(10)-1 through -5 for examples.	Enter, in numeral form, the date of action taken by year, month, and day, using YYYYMMDD format. *Example:* If the action taken date is July 21, 2028, enter 20280721. The date must occur within the applicable reporting period.		
(18) and (19) Denial Reasons	§ 1002.107(a)(11), Comment 107(a)(11)-1 and -2	The principal reason(s) the application was denied.	**DENIAL REASON TYPE FIELD.** Indicate the principal reason, or reasons, for denial by entering up to four (4) of the specified code numbers: ▪ Code 1—Credit Characteristics of the Business ▪ Code 2—Credit Characteristics of the Principal Owner(s) Or Guarantor(s) ▪ Code 3—Use of Credit Proceeds ▪ Code 4—Cashflow ▪ Code 5—Collateral ▪ Code 6—Time in Business ▪ Code 7—Government Loan Program Criteria	If Field 16: Action Taken, above, was not reported as code "3" (denied), the financial institution enters code "**999**" in the Denial Reason Type Field and leaves **blank** the Denial Reasons Free-Form Text Field to report not applicable. Comment 107(a)(11)-2.	**Multiple Types:** If there is more than one denial reason, multiple codes may be entered in any order, separated by a semicolon. Comment 107(a)(11)-1. *Maximum of **four (4)** denial reasons total for both the specified codes and any other reasons provided in the Denial Reasons Free-Form Text Field.* For example, a financial institution could enter two specified code numbers, and select code "977" for Other and enter two additional unspecified

Data point field number and name[2]	Regulation B (12 CFR 1002) references	Description	Filing instructions[3]	Reporting "Not Applicable"[4]	Other reporting notes[5]
			• Code 8—Aggregate Exposure • Code 9—Unverifiable Information • Code 977—Other (specify in the associated free-form text field) • Code 999—Not Applicable See Comment 107(a)(11)-1 for a discussion of when each code may apply. **DENIAL REASONS FREE-FORM TEXT FIELD:** If code "__977__" is reported, the financial institution must specify the denial reason(s) in the associated free-form text field. If the application has more than one "other" denial reason, the financial institution may provide multiple reasons (counted towards the maximum of four total denial reasons), separated by a semicolon. Comment 107(a)(11)-1.x. The free-form text field is **left blank** if code "977" is not used. The maximum number of characters for this field is 300 characters, including spaces.		denial reasons in the Denial Reasons Free-Form Text Field.
(20) Pricing Information –	§ 1002.107(a)(12)(i), Comment 107(a)(12)-1 and Comments	The type of interest rate that applies.	Indicate the type of interest rate relevant to this application that was approved but not accepted	If Field 16: Action Taken, above, is reported as codes "3" (denied), "4" (withdrawn) or "5" (closed for	**Conditions:** Codes "1" through "6" for this data point are only possible for reporting if Field 16: Action Taken

Data point field number and name[2]	Regulation B (12 CFR 1002) references	Description	Filing instructions[3]	Reporting "Not Applicable"[4]	Other reporting notes[5]
Interest Rate Type	107(a)(12)(i)-1 through -3.		or this extension of credit that was originated by entering one (1) of the specified code numbers: • Code 1—The transaction has an adjustable interest rate and does not have an initial rate period • Code 2—The transaction has a fixed interest rate and does not have an initial rate period • Code 3—The transaction has an initial rate period greater than 12 months, during which the interest rate is adjustable • Code 4—The transaction has an initial rate period greater than 12 months, during which the interest rate is fixed • Code 5—The transaction has an initial rate period less than or equal to 12 months, after which the interest rate is adjustable • Code 6—The transaction has an initial rate period less than or equal to 12 months, after which the interest rate is fixed • Code 999—Not Applicable	incompleteness), the financial institution enters code "**999**" in the Interest Rate Type Field. Comment 107(a)(12)-1. If Field 16: Action Taken is reported as codes "1" (originated) or "2" (approved but not accepted), and the product does not have an interest charge (i.e., it is *not* that the product has an interest rate of 0%, but that there is no interest charged for the product), the financial institution enters code "**999**" in the Interest Rate Type Field to report not applicable.	is reported as codes "1" (originated) or "2" (approved but not accepted). **Multiple Interest Rates:** If there is more than one interest rate applicable to different credit features, the financial institution reports the interest rate applicable to the amount reported for Field 15: Amount Approved or Originated, above. Comment 107(a)(12)(i)-3.
(21) Pricing Information –	§ 1002.107(a)(12)(i), Comment 107(a)(12)-1	The term of any initial rate period.	Enter, as a whole number, the length of the initial rate period expressed in months.	If Field 16: Action Taken, above, the application is reported as codes "3" (denied), "4" (withdrawn) or "5"	**Multiple Interest Rates:** If there is more than one interest rate applicable to different credit

Data point field number and name[2]	Regulation B (12 CFR 1002) references	Description	Filing instructions[3]	Reporting "Not Applicable"[4]	Other reporting notes[5]
Initial Rate Period	and Comments 107(a)(12)(i)-2.		Comment 107(a)(12)-1. The field is **left blank** if there is no initial rate period.	(closed for incompleteness), the financial institution leaves **blank** the Initial Rate Period Field to report not applicable. Comment 107(a)(12)-1. If Field 20: Interest Rate Type is reported as codes "1" (the transaction has an adjustable interest rate and does not have an initial rate period), "2" (the transaction has a fixed interest rate and does not have an initial rate period) or "999" (not applicable) because the product does not have an initial rate period or does not have an interest rate, the financial institution leaves **blank** the Initial Rate Period Field to report not applicable.	features, the financial institution reports the interest rate applicable to the amount reported for Field 15: Amount Approved or Originated, above. Comment 107(a)(12)(i)-3.
(22) Pricing Information – Fixed Interest Rate Value	§ 1002.107(a)(12)(i)(A), Comment 107(a)(12)-1 and Comments 107(a)(12)(i)-1 through -3.	If a fixed interest rate applies, that interest rate's value.	Enter the fixed interest rate value, as a percentage, to at least three (3) decimal places. *Example:* If the interest rate is 4.125%, enter 4.125.	If Field 16: Action Taken, above, is reported as codes "3" (denied), "4" (withdrawn) or "5" (closed for incompleteness), the financial institution leaves **blank** the Fixed Interest Rate Value Field to report	**Multiple Interest Rates:** If there is more than one interest rate applicable to different credit features, the financial institution reports the interest rate applicable to the amount reported for Field 15:

Data point field number and name[2]	Regulation B (12 CFR 1002) references	Description	Filing instructions[3]	Reporting "Not Applicable"[4]	Other reporting notes[5]
			Numbers calculated to beyond three (3) decimal places may either be reported beyond three (3) decimal places or rounded or truncated to three (3) decimal places. Decimal place trailing zeros may be either included or omitted. If the interest rate is exactly 4.500%, enter 4.5, 4.50, or 4.500. Comment 107(a)(12)(i)-1. The field is **left blank** if the requirement is not applicable.	not applicable. Comment 107(a)(12)-1. If Field 20: Interest Rate Type is reported as codes "1" (the transaction has an adjustable interest rate and does not have an initial rate period), "3" (the transaction has an initial rate period greater than 12 months, during which the interest rate is adjustable), "5" (the transaction has an initial rate period less than or equal to 12 months, after which the interest rate is adjustable), or "999" (not applicable) because the product does not have a fixed interest rate under the rule or does not have an interest rate, the financial institution leaves **blank** the Fixed Interest Rate Value Field to report not applicable.	Amount Approved or Originated, above. Comment 107(a)(12)(i)-3. **Initial Period**: If there is an initial interest rate period of 12 months or less, the financial institution reports the information for the period *after* the initial rate period ends. If the period is more than 12 months, the financial institution reports the information applicable at origination (i.e., during the initial period). Comment 107(a)(12)(i)-2.
(26) Pricing Information – Adjustable	§ 1002.107(a)(12)(i)(B), Comment 107(a)(12)-1 and Comments	If an adjustable or variable interest rate	Enter the interest value, as a percentage, to at least three (3) decimal places.	If Field 16: Action Taken, above, is reported as codes "3" (denied), "4" (withdrawn), or "5" (closed for	**Multiple Interest Rates:** If there is more than one interest rate applicable to different credit features,

Data point field number and name[2]	Regulation B (12 CFR 1002) references	Description	Filing instructions[3]	Reporting "Not Applicable"[4]	Other reporting notes[5]
Index Rate Value	107(a)(12)(i)-1 through -3, and -5	applies, the index value.	*Example:* If the interest value is 4.125%, enter 4.125. Numbers calculated to beyond three (3) decimal places may either be reported beyond three (3) decimal places or rounded or truncated to three (3) decimal places. Decimal place trailing zeros may be either included or omitted. If the interest value is exactly 4.500%, enter 4.5, 4.50, or 4.500. Comment 107(a)(12)(i)-1. The field is **left blank** if the requirement is not applicable.	incompleteness), the financial institution leaves **blank** the Adjustable Index Rate Value Field to report not applicable. Comment 107(a)(12)-1. If Field 20: Interest Rate Type is reported as codes "2" (the transaction has a fixed interest rate and does not have an initial rate period), "4" (the transaction has an initial rate period greater than 12 months, during which the interest rate is fixed), "6" (the transaction has an initial rate period less than or equal to 12 months, after which the interest rate is fixed), or "999" (not applicable) because the product does not have an adjustable interest rate under the rule or does not have an interest rate, the financial institution leaves **blank** the Adjustable Index Rate Value Field to report not applicable. If Field 20: Interest Rate Type is reported as code "5" because the	the financial institution reports the interest value for the rate applicable to the amount reported for Field 15: Amount Approved or Originated, above. Comment 107(a)(12)(i)-3. **Initial Period**: If there is an initial interest rate period of 12 months or less, the financial institution reports the information for the period *after* the initial rate period ends. If the period is more than 12 months, the financial institution reports the information applicable at origination (i.e., during the initial period). Comment 107(a)(12)(i)-2.

Data point field number and name[2]	Regulation B (12 CFR 1002) references	Description	Filing instructions[3]	Reporting "Not Applicable"[4]	Other reporting notes[5]
				product has an initial rate period of 12 month or less, the financial institution leaves **blank** the Adjustable Index Rate Value Field to report not applicable	
(23) Pricing Information – Adjustable Interest Rate Margin Value	§ 1002.107(a)(12)(i)(B), Comment 107(a)(12)-1 and Comments 107(a)(12)(i)-1 through -3.	If an adjustable interest rate product has a margin, the amount.	Enter the margin amount, as a percentage, to at least three (3) decimal places. *Example:* If the interest rate is 4% plus 4.125% margin, enter 4.125. Numbers calculated to beyond three (3) decimal places may either be reported beyond three (3) decimal places or rounded or truncated to three (3) decimal places. Decimal place trailing zeros may be either included or omitted. If the margin is exactly 4.500%, enter 4.5, 4.50, or 4.500. Comment 107(a)(12)(i)-1. The field is **left blank** if the requirement is not applicable.	If Field 16: Action Taken, above, is reported as codes "3" (denied), "4" (withdrawn), or "5" (closed for incompleteness), the financial institution leaves **blank** the Adjustable Rate Margin Value Field to report not applicable. Comment 107(a)(12)-1. If Field 20: Interest Rate Type is reported as codes "2" (the transaction has a fixed interest rate and does not have an initial rate period), "4" (the transaction has an initial rate period greater than 12 months, during which the interest rate is fixed), "6" (the transaction has an initial rate period less than or equal to 12 months, after which the interest rate is fixed), or "999" (not applicable) because the	**Multiple Interest Rates:** If there is more than one interest rate applicable to different credit features, the financial institution reports the margin for the interest rate applicable to the amount reported for Field 15: Amount Approved or Originated, above. Comment 107(a)(12)(i)-3. **Initial Period**: If there is an initial interest rate period of 12 months or less, the financial institution reports the information for the period *after* the initial rate period ends. If the period is more than 12 months, the financial institution reports the information applicable at origination (i.e., during the initial period). Comment 107(a)(12)(i)-2.

Data point field number and name[2]	Regulation B (12 CFR 1002) references	Description	Filing instructions[3]	Reporting "Not Applicable"[4]	Other reporting notes[5]
				product does not have an adjustable interest rate under the rule or does not have an interest rate, the financial institution leaves **blank** the Adjustable Index Rate Value Field to report not applicable.	
(24) and (25) Pricing Information – Adjustable Interest Rate Index Name	§ 1002.107(a)(12)(i)(B); Comment 107(a)(12)-1, and Comment 107(a)(12)(i)-4	The name of the adjustable interest rate product's index.	**ADJUSTABLE RATE INDEX NAME FIELD.** Indicate the index name for an adjustable interest rate product that is for an extension of credit that was originated or approved but not accepted by entering one (1) of the specified code numbers: ▪ Code 1—Wall Street Journal Prime ▪ Code 2—6-month CD rate ▪ Code 3—1-year T-Bill ▪ Code 4—3-year T-Bill ▪ Code 5—5-year T-Note ▪ Code 6—12-month average of 10-year T-Bill ▪ Code 7—Cost of Funds Index (COFI) - National ▪ Code 8—Cost of Funds Index (COFI) - 11th District ▪ Code 9—Constant Maturity Treasury (CMT) ▪ Code 10—Internal Index	If Field 16: Action Taken, above, is reported as codes "3" (denied), "4" (withdrawn), or "5" (closed for incompleteness), the financial institution enters code "**999**" in the Adjustable Rate Index Name Field and leaves **blank** the Adjustable Rate Index Name Free-Form Text Field to report not applicable. Comment 107(a)(12)-1. If Field 20: Interest Rate Type is reported as codes "2" (the transaction has a fixed interest rate and does not have an initial rate period), "4" (the transaction has an initial rate period greater than 12 months, during which the interest rate is fixed), "6" (the transaction has an initial rate period less than or equal to 12 months, after which	**Multiple Interest Rates:** If there is more than one interest rate applicable to different credit features, the financial institution reports the interest rate applicable to the amount reported for Field 15: Amount Approved or Originated, above. Comment 107(a)(12)(i)-3. **Initial Period**: If there is an initial interest rate period of 12 months or less, the financial institution reports the information for the period *after* the initial rate period ends. If the period is more than 12 months, the financial institution reports the information applicable at origination (i.e., during the initial period). Comment 107(a)(12)(i)-2.

Data point field number and name[2]	Regulation B (12 CFR 1002) references	Description	Filing instructions[3]	Reporting "Not Applicable"[4]	Other reporting notes[5]
			▪ Code 977—Other (specify in the associated free-form text field) ▪ Code 999—Not Applicable **ADJUSTABLE RATE FREE-FORM TEXT FIELD:** If code "**977**" is reported, the financial institution must specify the index name in the associated free-form text field. Comment 107(a)(12)(i)-4. The free-form text field is **left blank** if code "977" is not used. The maximum number of characters for this field is 300 characters, including spaces.	the interest rate is fixed), or "999" (not applicable) because the product does not have an adjustable interest rate under the rule or does not have an interest rate, the financial institution enters code "**999**" in the Adjustable Rate Index Name Field and leaves **blank** the Adjustable Rate Index Name Free-Form Text Field to report not applicable.	
(27) Pricing Information – Total Origination Charges	§ 1002.107(a)(12)(ii), Comment 107(a)(12)-1, and Comment 107(a)(12)(ii)-1 through -6.	The total amount of origination charges that were or will be charged at origination. See Comment 107(a)(12)(ii)-1, through -5.	For extensions of credit that were originated or approved but not accepted, enter, in dollars, the amount of origination charges. *Example:* If the amount was $1,123.91, enter 1123.91. The amount may be negative, for example if the net lender credit is greater than the total origination charges. Comment 107(a)(12)(ii)-6. To report a negative number, enter the "**-**" symbol before the number.	If Field 16: Action Taken, above, is reported as codes "3" (denied), "4" (withdrawn), or "5" (closed for incompleteness), the financial institution leaves **blank** the Pricing Information – Total Origination Charges Field to report not applicable. Comment 107(a)(12)-1. If Field 16: Action Taken is reported as codes "1" (originated) or "2" (approved but not accepted), but the product does not have any origination charges, the financial institution enters "**0**" in the Pricing	**Conditions:** A value is required if Field 16: Action Taken is reported as codes "1" (originated) or "2" (approved but not accepted).

Data point field number and name[2]	Regulation B (12 CFR 1002) references	Description	Filing instructions[3]	Reporting "Not Applicable"[4]	Other reporting notes[5]
				Information – Total Origination Charges Field to report there were no charges.	
(28) Pricing Information – Total Broker Fees	§ 1002.107(a)(12)(iii), Comment 107(a)(12)-1, and Comment 107(a)(12)(iii)-1 and -2	The total amount of broker fees that will be charged at origination. See Comment 107(a)(12)(iii)-1 and -2.	For extensions of credit that were originated or approved but not accepted, enter, in dollars, the total amount of broker fees. *Example:* If the amount was $1,123.91, enter 1123.91.	If Field 16: Action Taken, above, is reported as codes "3" (denied), "4" (withdrawn), or "5" (closed for incompleteness), the financial institution leaves **blank** the Pricing Information – Total Broker Fees Field to report not applicable. Comment 107(a)(12)-1. If Field 16: Action Taken is reported as codes "1" (originated) or "2" (approved but not accepted), but the product does not have any broker fees, the financial institution enters "**0**" in the Pricing Information – Total Broker Fees Field to report no charges.	**Conditions:** A value is required if Field 16: Action Taken, below, is reported as codes "1" (originated) or "2" (approved but not accepted).
(29) Pricing Information – Initial Annual Charges	§ 1002.107(a)(12)(iv), Comment 107(a)(12)-1, and Comments 107(a)(12)(iv)-1 through -6	The total amount of non-interest charges that are scheduled to be imposed during	For extensions of credit that were originated or approved but not accepted, enter, in dollars, the amount of the total non-interest charges scheduled to be imposed over the first annual period (i.e., initial annual charges).	If Field 16: Action Taken, above, the application is reported as codes "3" (denied), "4" (withdrawn), or "5" (closed for incompleteness), the financial institution leaves **blank** the Pricing Information – Initial	**Conditions:** A value is required if Field 16: Action Taken, below, is reported as codes "1" (originated) or "2" (approved but not accepted).

Data point field number and name[2]	Regulation B (12 CFR 1002) references	Description	Filing instructions[3]	Reporting "Not Applicable"[4]	Other reporting notes[5]
		the first annual period. See Comments 107(a)(12)(iv)-1 through -4 and -6.	*Example:* If the amount was $1,123.91, enter 1123.91.	Annual Charges Field to report not applicable. Comment 107(a)(12)-1. If Field 16: Action Taken is reported as codes "1" (originated) or "2" (approved but not accepted), but the product does not have any initial annual charges, the financial institution enters "**0**" in the Pricing Information – Initial Annual Charges Field to report no charges.	**Scheduled Charges of Variable Amounts:** For scheduled charges that may vary (for example if certain conditions are met), the financial institution reports the highest amount that may be imposed. Comment 107(a)(12)(iv)-5.
(30) and (31) Pricing Information – MCA/Sales-Based Financing Costs Flag and Value	§ 1002.107(a)(12)(v), Comment 107(a)(12)-1, and Comment 107(a)(12)(v)-1.	The amount an applicant will be required to pay in order to receive a merchant cash advance or other sales-based financing transaction.	**MCA/SALES-BASED FINANCING COSTS FLAG.** For an extension of credit that was originated or approved, but not accepted, and was a merchant cash advance or other sales-based financing transaction Indicate, indicate whether there are costs for this type of financing by entering one (1) of the specified code numbers: ▪ Code 900—Applicable ▪ Code 999—Not Applicable **MCA/SALES-BASED FINANCING COSTS VALUE FIELD:** If code "**900**" is reported, enter, in dollars, the difference between the amount advanced and the amount to be repaid.	If Field 5: Credit Type – Product Type is not reported as codes "7" (Merchant Cash Advance) or "8" (Other Sales-Based Financing Transaction), the financial institution reports code "**999**" and leaves the MCA/Sales-Based Financing Costs Value Field **blank** to report not applicable. If Field 16: Action Taken is reported as codes "3" (denied), "4" (withdrawn), or "5" (closed for incompleteness), the financial institution enters code "**999**" and	**Conditions:** Code "900" for this data point is only possible for reporting if Field 16: Action Taken is reported as codes "1" (originated) or "2" (approved but not accepted) and Field 5: Credit Type – Product Type is reported as codes "7" (Merchant Cash Advance) or "8" (Other Sales-Based Financing Transaction).

Data point field number and name[2]	Regulation B (12 CFR 1002) references	Description	Filing instructions[3]	Reporting "Not Applicable"[4]	Other reporting notes[5]
			Example: If the amount was $10,123.91, enter 10123.91. The field is **left blank** if code "900" is not reported for the Pricing Information: MCA/Sales-Based Financing Costs Flag field.	leaves the MCA/Sales-Based Financing Costs Value Field **blank** to report not applicable. Comment 107(a)(12)-1. If Field 5: Credit Type – Product Type is reported as codes "7" (Merchant Cash Advance) or "8" (Other Sales-Based Financing Transaction) and Field 16: Action Taken is reported as codes "1" (originated) or "2" (approved but not accepted), but the product does not have any additional costs, the financial institution enters code "**900**" in the MCA/Sales-Based Financing Costs Flag Field and reports "**0**" in the MCA/Sales-Based Financing Costs Value Field to report no costs.	
(32) Pricing Information – Prepayment Penalty Availability	§ 1002.107(a)(12)(vi)(A), Comment 107(a)(12)-1, and Comments 107(a)(12)(vi)-1 and -2	Whether a financial institution *may include* a prepayment penalty on any transaction	For an extension of credit that was originated or approved but not accepted, indicate whether the financial institution could impose a prepayment penalty under current policies and procedures by entering one (1) of the specified code numbers: ▪ Code 1—Yes	If Field 16: Action Taken is reported as codes "3" (denied), "4" (withdrawn), or "5" (closed for incompleteness), the financial institution enters code "**999**" in the Pricing Information – Prepayment Penalty Availability Field to report	**Conditions:** Codes "1" or "2" for this data point are only possible for reporting if Field 16: Action Taken is reported as codes "1" (originated) or "2" (approved but not accepted).

Data point field number and name[2]	Regulation B (12 CFR 1002) references	Description	Filing instructions[3]	Reporting "Not Applicable"[4]	Other reporting notes[5]
		originated under its policies and procedures at the time the application is received for this transaction. See Comment 107(a)(12)(vi)-1.	▪ Code 2—No ▪ Code 999—Not Applicable	not applicable. Comment 107(a)(12)-1.	
(33) Pricing Information – Prepayment Penalty Included	§ 1002.107(a)(12)(vi)(B), Comment 107(a)(12)-1 and Comments 107(a)(12)(vi)-1 and -2	Whether the terms of the contract *include* a prepayment penalty.	For an extension of credit that was originated or approved but not accepted, indicate whether the terms of the transaction include a prepayment penalty by entering one (1) of the specified code numbers: ▪ Code 1—Yes ▪ Code 2—No ▪ Code 999—Not Applicable	If Field 16: Action Taken is reported as codes "3" (denied), "4" (withdrawn), or "5" (closed for incompleteness), the financial institution enters code "**999**" in the Pricing Information – Prepayment Penalty Included Field to report not applicable. Comment 107(a)(12)-1.	**Conditions:** Codes "1" or "2" for this data point are only possible for reporting if Field 16: Action Taken is reported as codes "1" (originated) or "2" (approved but not accepted).
(34) Census Tract – Address Type	§ 1002.107(a)(13); Comment 107(a)(13)-1 through -4.	The address type used to determine the census tract.	Indicate the address or location type used to determine the census tract provided in Field 35 by entering one (1) of the specified code numbers: ▪ Code 1—Address or location where the loan proceeds will principally be applied ▪ Code 2—Address or location of borrower's main office or headquarters	If a financial institution does not receive a response to all or a portion of the financial institution's inquiry about the address or location information for an application, the financial institution enters code "**988**" in the Census	**Determining the Address Type:** The address used to report Census Tract: Address Type in Field 34 is the address used to determine the Census Tract: Tract Number in Field 35. Comments 107(a)(13)-1.i through -1.iii.

Data point field number and name[2]	Regulation B (12 CFR 1002) references	Description	Filing instructions[3]	Reporting "Not Applicable"[4]	Other reporting notes[5]
			▪ Code 3—Another address or location associated with the applicant ▪ Code 988—Not provided by applicant and otherwise undetermined The regulation specifies which address the financial institution will use when it has more than one address. See Comment 107(a)(13)-1 and -3 for discussion of when each code may apply.	Tract – Address Type Field. Comment 107(a)(13)-3.	
(35) Census Tract – Tract Number	§ 1002.107(a)(13), Comments 107(a)(13)-1 through -4	The census tract number derived from the applicant's address.	Enter the 11-digit census tract number as defined by the U.S. Census Bureau for the property identified in Field 34. Do not use decimals. *Example:* Enter 06037264000 for a census tract within Los Angeles County, CA.	If Field 34: Census Tract – Address Type is reported as code "**988**" because the financial institution does not receive a response to all or a portion of the financial institution's inquiry about the address or property location for an application, the financial institution leaves the Census Tract – Tract Number Field **blank** to report not applicable. Comment 107(a)(13)-3.	**Safe Harbor:** See § 1002.112(c)(2) and Comment 107(a)(13)-4 for discussion of when a financial institution may receive safe harbor for an error in the census tract reported. **Impact of Previous Collection:** A financial institution may reuse previously collected data if the data were collected within the preceding 36 months from the current covered application. § 1002.107(d); Comment 107(d)-5.
(36) and (37) Gross Annual Revenue	§ 1002.107(a)(14), Comments 107(a)(14) -1 through -4	The gross annual revenue for the applicant	**GROSS ANNUAL REVENUE FLAG.** Indicate whether gross annual revenue is reported by entering one (1) of the specified code numbers:	If a financial institution does not receive a response to all or a portion of the financial institution's	**Affiliate Revenue:** A financial institution is permitted, but not

Data point field number and name[2]	Regulation B (12 CFR 1002) references	Description	Filing instructions[3]	Reporting "Not Applicable"[4]	Other reporting notes[5]
Flag and Value		in its preceding fiscal year.	• Code 900—Reported • Code 988—Not provided by applicant and otherwise undetermined **GROSS ANNUAL REVENUE VALUE FIELD.** If code "**900**" is reported, report, in dollars, the applicant's gross annual revenue for its preceding full fiscal year. If a business has no gross annual revenue to report, the financial institution reports "**0**" as the amount. Comment 107(a)(14)-4. The field is **left blank** if code "900" is not reported for the Gross Annual Revenue Flag Field.	inquiry about an applicant's gross annual revenue, the financial institution enters code "**988**" in the Gross Annual Revenue Flag Field and the Gross Annual Revenue Value Field is left **blank**. Comment 107(a)(14)-2.	required, to include the revenue of affiliates. Comment 107(a)(14)-3. **Impact of Previous Collection:** A financial institution may reuse previously collected data collected within the calendar year of the application. § 1002.107(d); Comment 107(d)-7.
(38) and (39) North American Industry Classification System (NAICS) flag and code	§ 1002.107(a)(15), Comments 107(a)(15) -1 through -3	The industry type for the applicant's business.	**NAICS CODE FLAG.** Indicate whether NAICS code is reported by entering one (1) of the specified code numbers: • Code 900—Reported • Code 988—Not provided by applicant and otherwise undetermined **NAICS CODE VALUE FIELD.** If code "**900**" is reported, enter a 3-digit subsector code for the NAICS code applicable to the applicant and in effect on January 1 of the calendar year applicable to the SBLAR. *Example:* Enter 311 for a business engaged in the Food Processing Sector.	If a financial institution does not receive a response to all or a portion of the financial institution's inquiry about the NAICS code for an applicant, the financial institution enters code "**988**" for the NAICS Code Flag Field and leaves **blank** the NAICS Code Value Field. Comment 107(a)(15)-2.	**Multiple NAICS Codes:** If multiple NAICS codes may be applicable to the applicant, the financial institution must only report the 3-digit subsector code for one (1) of the applicable NAICS codes. The financial institution may choose which code to report. *Multiple NAICS codes must <u>not</u> be reported for a single application.* **Safe Harbor:** See § 1002.112(c)(3) and Comment 107(a)(15)-3 for discussion of when a financial institution may receive safe harbor

					for an error in the NAICS code reported.
					Impact of Previous Collection: A financial institution may reuse previously collected data if the data were collected within the preceding 36 months from the current covered application. § 1002.107(d); Comment 107(d)-5.
(40) Number of Workers	§ 1002.107(a)(16), Comments 107(a)(16) -1 through -3	The range of non-owner workers working for the applicant.	Indicate the range of the number of workers by entering one (1) of the specified code numbers: ▪ Code 1—Firms with no workers ▪ Code 2—Firms with 1 to 4 workers ▪ Code 3—Firms with 5 to 9 workers ▪ Code 4—Firms with 10 to 19 workers ▪ Code 5—Firms with 20 to 49 workers ▪ Code 6—Firms with 50 to 99 workers ▪ Code 7—Firms with 100 to 249 workers ▪ Code 8—Firms with 250 to 499 workers ▪ Code 9—Firms with 500 workers or more ▪ Code 988—Not provided by applicant and otherwise undetermined	If a financial institution does not receive a response to all or a portion of the financial institution's inquiry about the number of workers, the financial institution enters code "**988**" in the Number of Workers Field. Comment 107(a)(16)-3.	**Included:** The number of workers includes full-time, part-time, and seasonal workers as well as contractors working primarily for the applicant. Comment 107(a)(16)-2. **Conditionals:** Workers for affiliates of the applicant are only included if the financial institution also includes the affiliates' gross annual revenue, as discussed in Field 37: Gross Annual Revenue Amount, above. Comment 107(a)(16)-2.

Data point field number and name[2]	Regulation B (12 CFR 1002) references	Description	Filing instructions[3]	Reporting "Not Applicable"[4]	Other reporting notes[5]
					Not Included: The number of principal owners and volunteers. Comment 107(a)(16)-2. **Impact of Previous Collection:** A financial institution may reuse previously collected data if the data were collected within the preceding 36 months from the current covered application. § 1002.107(d); Comment 107(d)-5.
(41) and (42) Time in Business Type and Value	§ 1002.107(a)(17), Comments 107(a)(17) -1 through -3	The range or specified number of years of the applicant's time in the business. See Comment 107(a)(17)-2 for determining "time in business" as a measure.	**TIME IN BUSINESS TYPE.** Indicate the applicant's time in business by entering one (1) of the specified code numbers: ▪ Code 1—The number of years the applicant has been in business is collected or obtained by the financial institution (specify in the Time In Business Value Field) ▪ Code 2—Applicant has been in business less than two years ▪ Code 3—Applicant has been in business two or more years ▪ Code 988—Not provided by applicant and otherwise undetermined	If a financial institution does not receive a response to all or a portion of the financial institution's inquiry about the applicant's time in business, the financial institution enters code "**988**" in the Time in Business Field and leaves **blank** the Time in Business Value Field. Comment 107(a)(17)-3.	**Impact of Previous Collection:** A financial institution may reuse previously collected data if the data were collected within the preceding 36 months from the current covered application, provided that the financial institution updates the data to reflect the passage of time. § 1002.107(d); Comments 107(d)-5 and -8.

| | | | See Comment 107(a)(17)-1 for a discussion of when each code may apply.

TIME IN BUSINESS VALUE FIELD. If code "**1**" is reported, the financial institution must specify the number of years the applicant has been in business, rounded down to the nearest whole number of years, in the value field. Comment 107(a)(17)-1.i. The field is **left blank** if code "1" is not used. | | |
| (43) Business Ownership Statuses | §§ 1002.107(a)(18), 1002.102(m), 1002.102(s), 1002.102(*l*), and Comments 107(a)(18) -1 through -9. See also Appendix E. | Whether the applicant is a minority-owned business (see § 1002.102(m) for a definition), a women-owned business (see § 1002.102(s) for a definition), or a LGBTQI+-owned business (see § 1002.102(*l*) for a definition). | Indicate whether the applicant identified the business as Minority-Owned, Women-Owned, and/or LGBTQI+-owned by entering up to four (4) of the specified code numbers:
▪ Code 1—Minority-owned business
▪ Code 2—Women-owned business
▪ Code 3—LGBTQI+-owned business
▪ Code 955—None of these apply
▪ Code 966—The applicant responded that they did not wish to provide this information
▪ Code 988—Not provided by applicant | If a financial institution does not receive a response to the financial institution's inquiry about the applicant's business status identifications, the financial institution enters code "**988**" in the Business Ownership Statuses Field. Comment 107(a)(18)-6.
  NOTE: This code is not used if the applicant responded and indicated they do not wish to provide that information (see code "**966**"). Comment 107(a)(18)-7. | **Multiple Types:** If there is more than one applicable substantive business status response identified, multiple codes may be entered in any order, separated by a semicolon. *Maximum of **four (4)** business ownership statuses.* For example, if an applicant provides responses that would qualify as code "1", "2", and/or "3" and code "955", the financial institution reports all provided substantive responses. Comment 107(a)(18)-1 If the substantive business status responses (i.e., responses that would qualify as codes "1", "2", and/or "3" and code "955") and the procedural business status |

Data point field number and name[2]	Regulation B (12 CFR 1002) references	Description	Filing instructions[3]	Reporting "Not Applicable"[4]	Other reporting notes[5]
					responses are identified (i.e., responses that would qualify as codes "966" and/or "988"), the financial institution does not report the procedural business status responses.

Conflicting Responses: If an applicant provides substantive business status responses that would qualify as code "1", "2", "3" and/or "955" but also provides a procedural business status response that would qualify as codes "966" or "988", the financial institution reports the code "**1**", "**2**", "**3**" and/or "**955**" response, as applicable. Comment 107(a)(18)-8.

Firewall. This data point is subject to the firewall. § 1002.108(b).

Recordkeeping: A financial institution must maintain the record of an applicant's response to the financial institution's inquiries regarding demographic information (e.g., business ownership statuses) |

Data point field number and name[2]	Regulation B (12 CFR 1002) references	Description	Filing instructions[3]	Reporting "Not Applicable"[4]	Other reporting notes[5]
					separate from the application and accompanying information. Comment 107(a)(18)-5.

Impact of Previous Collection: A financial institution may reuse previously collected data if the data were collected within the preceding 36 months from the current covered application, provided that the data were previously collected pursuant to the rule. § 1002.107(d); Comments 107(d)-5 and -9. |
| (44) and (45) Number of Principal Owners Flag and Value | §§ 1002.107(a)(20), 1002.102(o), and Comments 107(a)(20) -1 through -3 | The total number of owners that have at least a 25% direct ownership interest. | **NUMBER OF PRINCIPAL OWNERS FLAG.** Indicate whether the number of principal owners is reported by entering one (1) of the specified code numbers:
▪ Code 900—Reported
▪ Code 988—Not provided by applicant and otherwise undetermined

NUMBER OF PRINCIPAL OWNERS VALUE FIELD. If code "**900**" is reported, report in numerical form the number of principal owners. The field is **left blank** if code "900" is not | If the applicant reports that there are no individuals with at least 25% direct ownership interest (i.e., no principal owners), the financial institution reports code "**900**" for Number of Principal Owners Flag Field and enters "**0**" in the Number of Principal Owners Value Field.

If a financial institution does not receive a response to all or a portion of the financial institution's inquiry about the number of | **Impact of Previous Collection:** A financial institution may reuse previously collected data if the data were collected within the preceding 36 months from the current covered application. § 1002.107(d); Comment 107(d)-5. |

Data point field number and name[2]	Regulation B (12 CFR 1002) references	Description	Filing instructions[3]	Reporting "Not Applicable"[4]	Other reporting notes[5]
			reported for the Number of Principal Owners Flag Field.	principal owners, the financial institution enters code "**988**" in the Number of Principal Owners Flag Field and leaves **blank** the Number of Principal Owners Value Field. Comment 107(a)(20)-3.	

(46), (47), (55), (56), (64), (65), (73), and (74) Ethnicity of Principal Owners 1, 2, 3, and 4	§ 1002.107(a)(19), Comments 107(a)(19) - 1 through -13, and -16. See also Appendix E.	Principal owner(s)' ethnicity.	**ETHNICITY OF PRINCIPAL OWNER(S) CATEGORY(S) FIELD.** Indicate the aggregate and disaggregate categorical ethnicity of each principal owner provided by the applicant by entering the specified code(s) below that match:
			▪ Code 1—Hispanic or Latino
			   ○ Code 11— Mexican
			   ○ Code 12— Puerto Rican
			   ○ Code 13— Cuban
			   ○ Code 14—Other Hispanic or Latino Ethnicity
			NOTE: If the applicant did not select Code 14 but provided additional information as to an Other Hispanic or Latino Ethnicity(ies) in the **Ethnicity Free-Form Text Field**, the financial institution is *permitted, but not required*, to report Code 14 Ethnicity of Principal Owner(s) Category Field. See below for
				If the applicant reports that there are no owners with at least 25% ownership interest (i.e., no principal owners), the financial institution leaves the Ethnicity of Principal Owner(s) Categories and Free-Form Text Fields **blank** to report as not applicable.
				
				If the applicant does not provide any Ethnicity of Principal Owner(s) Category responses and does not fill out the Ethnicity Free-Form Text Field for a principal owner, enter code "**988**" for Ethnicity of Principal Owner(s) Category Field and leave the Ethnicity of Principal Owner(s) Free-Form Text Field **blank** to report as not applicable for that
					Multiple Ethnicities: If there is more than one aggregate ethnicity and/or disaggregated ethnicity subcategory provided, multiple category codes may be entered in any order, separated by a semicolon in the Ethnicity of Principal Owner(s) Category Field for that principal owner. *There is no maximum.* Comment 107(a)(19)-13.iii.
					
					Multiple Principal Owners: If there is more than one principal owner, the financial institution provides the applicable Ethnicity of Principal Owner(s) Category and Free-Form Text data in the respective fields for each owner (i.e., Ethnicity of Principal Owner 1, Ethnicity of Principal Owner 2, Ethnicity of

| | | | information about the **Ethnicity Free-form Text Field.**

▪ Code 2—Not Hispanic or Latino
▪ Code 966—Applicant responded they did not wish to provide this information
　NOTE: See Comment 107(a)(19)-7 for discussion of application of this code**.**
▪ Code 977—Applicant responded in the Free-Form Text Field (specify in the associated Free-Form Text Field)
▪ Code 988—Not provided by applicant
　NOTE: See Comment 107(a)(19)-6 for discussion of application of this code**.**

ETHNICITY FREE-FORM TEXT FIELD. Enter in the Ethnicity Free-Form Text Field the additional information the applicant provided for each principal owner as a specific other Hispanic or Latino ethnicity. Code "**977**" must also be selected in the Ethnicity of Principal Owner(s) Categories Field for that principal owner if the applicant provided this information. If nothing was provided by the applicant, leave this field **blank** for each principal owner the information was not provided. The maximum number of characters for this field is 300 characters, including spaces. | principal owner. Comment 107(a)(19)-6.

If an applicant has fewer than four principal owners, the financial institution reports the ethnicity information for the number of principal owners that the applicant has identified and leaves Ethnicity of Principal Owner(s) Category and Free-Form Text Field for additional principal owners **blank** to report as not applicable. Comment 107(a)(19)-10.

If the applicant did not provide any free-form text as to the ethnicity of a principal owner, the financial institution leaves the Ethnicity of Principal Owner(s) Free-Form Text Field for that principal owner **blank** to report as not applicable. | Principal Owner 3, or Ethnicity of Principal Owner 4). *There is a maximum of **four (4)** principal owners.* Comment 107(a)(19)-10, see also § 1002.102(o).

Conflicting Responses: If an applicant provides a substantive response as to the principal owner's ethnicity but also provides a response that would qualify as code "966," the financial institution reports the substantive response. Comment 107(a)(19)-8.

Firewall. This data point is subject to the firewall. § 1002.108(b).

Recordkeeping: A financial institution must maintain the record of an applicant's response to the financial institution's inquiries about ethnicity separate from the application and accompanying information. Comment 107(a)(19)-5. |

Data point field number and name[2]	Regulation B (12 CFR 1002) references	Description	Filing instructions[3]	Reporting "Not Applicable"[4]	Other reporting notes[5]
					Impact of Previous Collection: A financial institution may reuse previously collected data if the data were collected within the preceding 36 months from the current covered application, provided that the data were previously collected pursuant to the rule. If a financial institution reports one or more principal owners' ethnicity information based on previously collected data for the rule, the financial institution does not need to collect any additional ethnicity information for other principal owners (if any) and may leave those fields blank to report as not applicable. Comments 107(a)(19)-11, 107(d)-5 and -9.
(48), (49), (50), (51), (52), (57), (58), (59), (60), (61), (66), (67), (68), (69), (70), (75), (76), (77),	§ 1002.107(a)(19), Comments 107(a)(19) - 1 through 12, -14, and -16. See also Appendix E.	Principal owner(s)' race.	**RACE OF PRINCIPAL OWNER(S) CATEGORY(S) FIELD.** Indicate the aggregate and/or disaggregate categorical race of each principal owner provided by the applicant by entering the specified code(s) below that match: ▪ Code 1—American Indian or Alaska Native **NOTE**: If the applicant did not select Code 1 but provided the principal	If the applicant reports that there are no individuals with at least 25% direct ownership interest (i.e., no principal owners), the financial institution leaves the Race of Principal Owner(s) Category and Free-Form Text Fields **blank** to report as not applicable.	**Multiple Races:** If there is more than one race category reported, multiple category codes may be entered in any order, separated by a semicolon in the Race of Principal Owner(s) Category Field for that principal owner. *There is no*

Data point field number and name[2]	Regulation B (12 CFR 1002) references	Description	Filing instructions[3]	Reporting "Not Applicable"[4]	Other reporting notes[5]

(78), and (79) Race of Principal Owners 1, 2, 3, and 4			owner's American Indian or Alaska Native Enrolled or Principal Tribe(s) in the corresponding **Race Free-Form Text Field** your institution is *permitted, but not required*, to report Code 1 for that principal owner. Comment 107(a)(19)-14.ii.E. See below for information about the **Race Free-Form Text**.
			
			▪ Code 2—Asian
			    o Code 21—Asian Indian
			    o Code 22—Chinese
			    o Code 23—Filipino
			    o Code 24—Japanese
			    o Code 25—Korean
			    o Code 26—Vietnamese
			    o Code 27—Other Asian Race
			      NOTE: If the applicant did not select Code 27 but provided principal owner's other Asian race(s) in the corresponding **Race Free-Form Text Field**, your institution is *permitted, but not required*, to report Code 27 for that principal owner. See below for information about the **Race Free-Form Text Field.**
			▪ Code 3—Black or African American
			    o Code 31—African American
			    o Code 32—Ethiopian
				If the applicant does not provide any Race of Principal Owner(s) Category responses and does not fill out the Race Free-Form Text Field for a principal owner, enter code "**988**" for Race of Principal Owner(s) Category Field and leave the Race of Principal Owner(s) Free-Form Text Field **blank** to report as not applicable for that principal owner. Comment 107(a)(19)-6.
				
				 If an applicant has fewer than four principal owners, the financial institution reports the race information for the number of principal owners that the applicant has identified and leaves Race of Principal Owner(s) Category and Free-Form Text Fields for additional principal owners **blank** to report as not applicable. Comments 107(a)(19)-10.
				
				 If the applicant did not provide any free-form text for a principal owner, the financial institution leaves the
					maximum. Comment 107(a)(19)-14.iii.
					
					 Multiple Principal Owners: If there is more than one principal owner, the financial institution provides the applicable Race of Principal Owner(s) Category and Free-Form Text data in the respective fields for each owner (i.e., Race of Principal Owner 1, Race of Principal Owner 2, Race of Principal Owner 3, or Race of Principal Owner 4). *There is a maximum of* **four (4)** *principal owners.* Comment 107(a)(19)-10, see also § 1002.102(o).
					
					 Conflicting Responses: If an applicant provides a substantive response as to the principal owner's race but also provides a response that would qualify as code "966," the financial institution reports the substantive response. Comment 107(a)(19)-8.

| | | | o Code 33—Haitian
o Code 34—Jamaican
o Code 35—Nigerian
o Code 36—Somali
o Code 37—Other Black or African American Race
NOTE: If the applicant did not select Code 37 but provided principal owner's other Black or African American race(s) in the corresponding **Race Free-Form Text Field**, your institution is *permitted, but not required*, to report Code 37 for that principal owner. See below for information about the **Race Free-Form Text Field.**
▪ Code 4—Native Hawaiian or Other Pacific Islander
o Code 41—Native Hawaiian
o Code 42—Guamanian or Chamorro
o Code 43—Samoan
o Code 44—Other Pacific Islander Race
NOTE: If the applicant did not select Code 44 but provided the principal owner's other Pacific Islander race(s) in the corresponding **Race Free-Form Text Field**, your | Race Free-Form Text Field for that principal owner **blank** to report as not applicable. | **Firewall**. This data point is subject to the firewall. § 1002.108(b).

Recordkeeping: A financial institution must maintain the record of an applicant's response to the financial institution's inquiries about race separate from the application and accompanying information. Comment 107(a)(19)-5.

Impact of Previous Collection: A financial institution may reuse previously collected data if the data were collected within the preceding 36 months from the current covered application, provided that the data were previously collected pursuant to the rule. If a financial institution reports one or more principal owners' race information based on previously collected data for the rule, the financial institution does not need to collect any additional race information for other principal owners (if any) and may leave those fields blank to report as not |

| | | | institution is *permitted, but not required*, to report Code 44 for that principal owner. See below for information about the **Race Free-Form Text Field**.
▪ Code 5—White
▪ Code 966—The applicant responded that they did not wish to provide this information
  NOTE: See Comment 107(a)(19)-7 for discussion of application of this code.
▪ Code 971—The applicant responded in the free-form text field for American Indian or Alaska Native Enrolled or Principal Tribe (specify in the associated free-form text field)
▪ Code 972—The applicant responded in the free-form text field for Other Asian race(specify in the associated free-form text field)
▪ Code 973—The applicant responded in the free-form text field for Other Black or African race (specify in the associated free-form text field)
▪ Code 974—The applicant responded in the free-form text field for Other Pacific Islander race (specify in the associated free-form text field)
▪ Code 988—Not provided by applicant | | applicable. Comments 107(a)(19)-11, 107(d)-5 and -9. |

| | | | **RACE FREE-FORM TEXT FIELDS.** Enter in the Race Free-Form Text Fields the text the applicant provided for each principal owner as a specific other race. The corresponding codes for the free-form text field (i.e., "**971**", "**972**", "**973**", or "**974**") must also be selected in the Race of Principal Owner(s) Categories Field for that principal owner if the applicant provided this information. If nothing was provided by the applicant, leave this field **blank** for each principal owner the information was not provided. The maximum number of characters for this field is 300 characters, including spaces. | | |
| (53), (54), (62), (63), (71), (72), (80), and (81) Sex/Gender of Principal Owners 1, 2, 3, and 4 | § 1002.107(a)(19), Comments 107(a)(19) -1 through -12, and -15. See also Appendix E. | Principal owner(s)' sex/gender. | **SEX/GENDER OF PRINCIPAL OWNER(S) FLAG**. Indicate whether the applicant provided the sex/gender of each principal owner by entering:
▪ Code 1—The applicant responded in the free-form text field (specify in the associated free-form text field)
▪ Code 966—The applicant responded that they did not wish to provide this information
  NOTE: See Comment 107(a)(19)-7 for discussion of application of this code**.**
▪ Code 988—Not provided by applicant | If the applicant reports that there are no individuals with at least 25% direct ownership interest (i.e., no principal owners), the financial institution leaves the Sex/Gender of Principal Owner(s) Flag and Free-Form Text Fields **blank** to report as not applicable.

If the applicant does not provide any Sex/Gender of Principal Owner(s) Flag responses and does | **Multiple Principal Owners:** If there is more than one principal owner, the financial institution provides the applicable Sex/Gender Flag and Free-Form Text data in the respective fields for each owner (i.e., Sex/Gender of Principal Owner 1, Sex/Gender of Principal Owner 2, Sex/Gender of Principal Owner 3, or Sex/Gender of Principal Owner 4). *There is a maximum of **four (4)*** |

| | | | **SEX/GENDER FREE-FORM TEXT FIELDS.** Enter in the Sex/Gender Free-Form Text Field the text the applicant provided for each principal owner's sex/gender. Code "**1**" must also be selected in the Sex/Gender of Principal Owner(s) Flag Field for that principal owner. If nothing was provided by the applicant, leave this field **blank** for each principal owner for which the information was not provided. The maximum number of characters for this field is 300 characters, including spaces. | not fill out the Sex/Gender Free-Form Text Field for a principal owner, enter code "**988**" for Sex/Gender of Principal Owner(s) Flag Field and leave the Sex/Gender Free-Form Text Field **blank** to report as not applicable for that principal owner. Comment 107(a)(19)-6.

If an applicant has fewer than four principal owners, the financial institution reports the sex/gender information for the number of principal owners that the applicant has identified and leaves the Sex/Gender of Principal Owner(s) Flag and Free-Form Text Fields for additional principal owners **blank** to report as not applicable. Comments 107(a)(19)-10.

If the applicant did not provide any free-form text for a principal owner, the financial institution leaves the Sex/Gender Free-Form Text Field | *principal owners*. Comments 107(a)(19)-10.

Conflicting Responses: If an applicant provides a substantive response but also provides a response that would qualify as code "966," the financial institution reports the substantive response. Comment 107(a)(19)-8.

Firewall. This data point is subject to the firewall. § 1002.108(b).

Recordkeeping: A financial institution must maintain the record of an applicant's response to the financial institution's inquiries about sex/gender separate from the application and accompanying information. Comment 107(a)(19)-5.

Impact of Previous Collection: A financial institution may reuse previously collected data if the data were collected within the preceding 36 months from the current covered |

Data point field number and name[2]	Regulation B (12 CFR 1002) references	Description	Filing instructions[3]	Reporting "Not Applicable"[4]	Other reporting notes[5]
				for that principal owner **blank** to report as not applicable.	application, provided that the data were previously collected pursuant to the rule. If a financial institution reports one or more principal owners' sex/gender information based on previously collected data for the rule, the financial institution does not need to collect any additional sex/gender information for other principal owners (if any) and may leave those fields blank to report not applicable. Comments 107(a)(19)-11, 107(d)-5 and -9.