

FR Y-14 Q: Commercial Real Estate Schedule Instructions

A. Loan Population

A Commercial Real Estate Loan (“CRE Loan”) is defined as a legally binding loan commitment or credit facility to an obligor as defined in the Credit Agreement. Provide all CRE Loans that are reported in the FR Y-9C categories outlined in Field 4, as well as any legally committed but undrawn CRE Loans that would be reported in the relevant FR Y-9C category if such CRE Loan were drawn on the last day of the quarter.

- Include all CRE Loans with a committed balance equal to or greater than \$1 million.
- If a CRE loan with an committed balance equal to or greater than \$1 million is cross-collateralized with a CRE loan less than \$1 million, for those loans with commitments less than \$1 million, report fields #1 (Loan Number), #3 (Outstanding Balance), and #5 (Committed Balance). All other fields for those loans are optional.
- Consistent with FR Y-9C instructions, report all loans net of charge-offs, fair value adjustments (including held for sale loans) and ASC 310-30 (originally issued as SOP 03-3) adjustments, but gross of ASC 310-10 (originally issued as FAS 114 Accounting by creditors for impairment of a loan) reserve amounts, if applicable. Charge-offs, ASC 310-10 reserve amounts, ASC 310-30 adjustments, and fair value adjustments (including those for held for sale loans) should be reported separately in the designated fields (6, 45, 46, and 47 respectively). All loans reported in the FR Y-9C categories on the last calendar day of the quarter should be reported.

This will be a “quarter-end” file produced initially for the quarter ending 6/30/2012. The quarterly data submissions are due on the same schedule as the FR Y-9C data submissions. The table on the following pages shows the fields that should be contained in the submission file.

B. Data Format

Data should be provided in a single extensible markup language file (.xml). No quotation mark should be used as text identifiers.

Do not use header or a row count. This file will contain one record per active loan in the contributor’s inventory.

The table on the pages following shows the fields that should be contained in the file.

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Field No.	Field Name	Technical Field Name	MDRM	Description	Allowable Values	Mandatory /Optional	Data Type	Field Length
1	Loan Number	LoanNumber		Bank's unique internal identifier for this loan record that will be the same from quarter to quarter. It must identify the loan for its entire life and must be unique.	Must be unique within a submission and over time. That is, the same loan-level file must not have two facilities with the same Loan Number. Must not contain a vertical bar (, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Mandatory	Alpha Numeric	50
2	Obligor Name	ObligorName	9017	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	Alpha Numeric	250
3	Outstanding Balance	OutstandingBalance	K448	The current outstanding (book) balance on the CRE Loan as reported on FR Y-9C. Outstanding balance is net of ASC 310-30 (originally issued as SOP 03-3), charge-offs and fair value adjustments.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply <u>numeric values</u> with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20
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. Option 7 is a component of a broader FR Y-9C line.	1. F158 (1-4 family res construction) 2. F159 (Other constr, land dev, land, additions or alterations to existing structures) 3. 1460 (multifamily) 5. F161 (nonfarm, nonres -other) 7. Loans secured by CRE originated by non-domestic offices as reported in bhck1410	Mandatory	Integer	1
5	Committed Balance	CommittedBalance	G074	The total legal commitment (net of any charge-offs, ASC 310-30 (originally issued as SOP 03-3) or fair value adjustments) of the reporting bank for the CRE Loan, including both drawn and committed undrawn amounts.	Rounded whole dollar amount, e.g.: 20000000 Supply <u>numeric values</u> with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20
6	Cumulative Charge-offs	CumulativeChargeoffs	G076	Gross cumulative charge-offs associated with this CRE Loan on the reporting entity's books.	Rounded whole dollar amount, e.g.: 20000000 Supply <u>numeric values</u> with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Alpha Numeric	20

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					Should be 0 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.			
7	Participation Flag	ParticipationFlag	6135	Indicate if the CRE Loan is participated or syndicated among other financial institutions.	1. No 2. Yes, Purchased 3. Yes, Sold	Optional	Integer	1
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 predominant property, 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. A "B-Note" is a structurally subordinated position secured by a senior lien on a property.	1. First Lien 2. Subordinate Lien 3. Mixed Liens 5. "B-Note"	Mandatory	Integer	1
9	Property Type	PropertyType	K451	If the CRE Loan is secured by multiple property types and one predominates, indicate the predominant property type. 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., skilled nursing, 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 / Warehouse 3. Hotel / Hospitality/Gaming (including Resorts) 4. Multi-family for Rent (including low income housing) 5. Homebuilders except condo 6. Condo 7. Office 8. Mixed 9. Land and Lot Development 10. Other	Mandatory	Integer	2
10	Origination Date	OriginationDate	K452	Date the commitment to lend becomes a legally binding commitment. If the CRE Loan has been	Must be in yyyy-mm-dd format, e.g.: 2005-02-01 1999-12-14	Mandatory	Date	10

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				renewed, use that date as the Origination Date (except for extension options that were at the sole discretion of the borrower). The date given here should be the same dates used for the data given in fields 12 and 13. The renewal date would include all credit actions that require bank approval and that change the contractual date of the obligation.	Must be before or equal to the quarter end date of the data.			
11	Location	Location	K453	Provide the ZIP Code for where the collateral is located. Use the 2 letter Country Code for foreign properties. If one CRE Loan is secured by multiple properties and one location predominates, specify that location. Otherwise indicate "Mixed."	For US: five-digit ZIP code. If the ZIP code begins with zeroes, leading zeroes must be specified with no punctuation. For other countries, the 2-letter country code (provided at end of this document). For multiple properties without one predominating, use "Mixed".	Mandatory	Alpha Numeric	5
12	Net Operating Income	NetOperatingIncome	K454	Net Operating Income at origination (date given in Field #10). NOI is defined as: "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 CRE loans for land and construction loans not currently generating income populate with 'NA'. The NOI should represent the financial information submitted by the borrower to the bank as part of the underwriting decision at origination or renewal, which may or may not be the same operating information used in the appraisal. The actual vacancy at time of origination or renewal 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	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply numeric values with no 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 (). Guidelines for populating: <ul style="list-style-type: none"> 0 (zero) is to be used if the NOI is actually 0 NA is to be used if the loan is Land and construction loans (bhckF158 and bhckF159 on FR Y-9C) not currently generating income Numeric values are to be used for facilities where the NOI is applicable and available 	Mandatory	Alpha Numeric	10

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			<p>statement, should be deducted from operating income to arrive at the NOI.</p> <p>The NOI should represent the best representation 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 looking in the sense of being based on potential future leasing or sales activity. The NOI for loans originated for the purpose of construction that are currently generating income should be reported as the actual NOI from operating information obtained from the borrower at renewal.</p> <p>If a participation, prorate based on your share of the credit. For loans that are cross-collateralized at origination (date given in Field #10), the NOI provided should represent the total NOI available to service the debt from the underlying collateral pool. For loans that are cross-collateralized after origination (date given in Field #10), the NOI provided should be the total NOI available at origination, not the subsequently combined NOI from the collateral pool.</p>				
13	Value at Origination	Value at Origination	<p>The value of the subject property may be either an appraisal or an evaluation depending on legal (12 CFR 34) and bank policy requirements.</p> <p>Value is prorated based on the bank's ownership interest in a facility. In cases of cross-collateralization, provide the sum of all property</p>	<p>Rounded whole dollar amount with no cents, e.g.: 20000000</p> <p>Do not use non-numeric formatting such as dollar signs, commas or decimals.</p>	Mandatory	Alpha Numeric	12

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				values as adjusted for prorated participations.				
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	Integer	1
15	Internal Rating	InternalRating		Bank internal obligor rating that addresses the probability of default of the loan. Must be a list of values where each value pair is the bank's internal risk rating code followed by the percentage of total exposure that is rated with that risk rating. The format of these pairs will be the rating code followed by a colon followed by the fractional amount of the dollar value of the exposure that has that rating code. Each pair of rating code-fractional amount would be separated by a semicolon and there should be as many codes as there are different split ratings in the credit.	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	Alpha Numeric	50
16	Probability of Default (PD)	PD	G082	Basel II Advanced IRB parameter estimate: PD. This is only required for banks that have already entered parallel run. It is optional for all others. Probability of default (PD) means: (1) to a non-defaulted obligor, the [bank]'s empirically based best estimate of the long-run average one-year default rate for the rating grade assigned by the [bank] to the obligor, capturing the average default experience for obligors in the rating grade over a mix of economic conditions (including economic downturn conditions) sufficient to provide a reasonable estimate of the average one-year default	Express as a fraction to 4 decimal places, e.g., 0.05% is 0.0005. Use decimal format; do not use scientific notation. Must be nonblank after Basel II parallel starts for the bank.	Mandatory for reporting banks in Basel II parallel Optional for other banks	Decimal	6

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				rate over the economic cycle for the rating grade. (2) to a defaulted obligor, 100 percent.				
17	Loss Given Default (LGD)	LGD	G086	<p>Basel II Advanced IRB parameter estimate: LGD. This is only required for banks that have already entered parallel run. It is optional for all others.</p> <p>Loss given default (LGD) means: The greatest of:</p> <p>(1) Zero;</p> <p>(2) The [bank]'s empirically based best estimate of the long-run default-weighted average economic loss, per dollar of EAD, the [bank] would expect to incur if the obligor (or a typical obligor in the loss severity grade assigned by the [bank] to the exposure) were to default within a one-year horizon over a mix of economic conditions, including economic downturn conditions; or</p> <p>(3) The [bank]'s empirically based best estimate of the economic loss, per dollar of EAD, the [bank] would expect to incur if the obligor (or a typical obligor in the loss severity grade assigned by the [bank] to the exposure) were to default within a one-year horizon during economic downturn conditions.</p>	<p>Express as a decimal to 2 decimal places, e.g., 50% is 0.50. Use decimal format; do not use scientific notation.</p> <p>Must be nonblank after Basel II parallel starts for the bank.</p>	<p>Mandatory for reporting banks in Basel II parallel</p> <p>Optional for other banks</p>	Decimal	4
18	Exposure At Default (EAD)	EAD	G083	<p>Basel II Advanced IRB parameter estimate: EAD. This is only required for banks that have already entered parallel run. It is optional for all others.</p> <p>For the on-balance sheet component, EAD means the [bank]'s carrying value (including net accrued but unpaid interest and fees) for the exposure and;</p> <p>For the off-balance sheet component of a loan commitment or line of credit, EAD means the [bank]'s best estimate of net additions to the outstanding amount owed the bank, including estimated future additional draws of principal and accrued but</p>	<p>Rounded whole dollar amount with no cents, e.g.: 20000000</p> <p>Supply <u>numeric values</u> with no non-numeric formatting (no dollar sign, commas or decimal).</p> <p>Must be nonblank after Basel II parallel starts for the bank.</p>	<p>Mandatory for reporting banks in Basel II parallel</p> <p>Optional for other banks</p>	Numeric	20

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				unpaid interest and fees, that are likely to occur over a one-year horizon assuming the exposure was to go into default. This estimate of net additions must reflect what would be expected during economic downturn conditions.				
19	Maturity Date	MaturityDate	9914	The contractual maturity date of CRE Loan, including extension options that are at the sole discretion of the borrower. If a demand loan, enter <u>9999-01-01</u> .	<u>Must be in yyyy-mm-dd format, e.g.: 2005-02-01 1999-12-14</u>	Mandatory	Date	10
20	Amortization	Amortization	K457	The original amortization term of the loan in months from the date given in Field #10, regardless whether the loan amortizes on a straight line basis or mortgage style. For example, if a loan amortizes in a straight line fashion over ten years, enter 120 (months). For Interest only loans enter zero.	Must be in whole months, e.g., 10 years would 120.	Mandatory	Numeric	5
21	Recourse	Recourse	G106	Indicate whether the bank relied on a sponsor or guarantor as a source of repayment when considering the credit for approval.	1. Recourse Relied Upon 2. No Recourse Relied Upon	Mandatory	Integer	1
22	Line of Business	LineOfBusiness	K458	Indicate the internal line of business that originated the CRE Loan using the institutions own department descriptions.	Free text describing the Line of Business. For example: Retail, Private Banking, Corporate Banking, etc.	Optional	Alpha Numeric	100
23	Current Occupancy	CurrentOccupancy	K459	Current physical occupancy of rent-paying tenants (including tenants still in concessionary periods) as a % of net rentable square footage. Use NA if Residential Construction (FR Y-9C bhckF158) or Other Construction/Land Dev (FR Y-9C bhckF159) does not have a currently valid certificate of occupancy. "Current occupancy" means as close to the submission as of date (e.g. <u>2009-09-30</u>) as possible (e.g. the occupancy level last reported by the borrower).	Provide as a fraction (2 decimal places), e.g.: "0.80" for 80%. Guidelines for populating: <ul style="list-style-type: none"> 0 (zero) is to be used if the Occupancy is actually 0 NA is to be used for facilities where the data element is not applicable or the property does not have a currently valid certificate of occupancy - i.e. Residential Construction (FR Y-9C bhckF158) and Other Construction/Land Dev (FR Y-9C bhckF159). Numeric values are 	Mandatory	Alpha Numeric	4

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					to be used for facilities where the Occupancy is applicable and available			
24	Anchor Tenant	AnchorTenant	K460	Name of anchor tenant (s), if applicable. Anchor tenant is defined as any tenant named in a co-tenancy clause.	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	Alpha Numeric	300
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.	<ol style="list-style-type: none"> 1. Construction Build to Suit / credit tenant lease (meaning 100% occupancy to an investment grade tenant on long-term triple net lease, and NOT a large tenant with good credit). 2. Land Acquisition & Development 3. Construction Other 5. Redevelopment / Repositioning (non owner occupied) 6. Acquisition (non owner occupied) 7. Refinance 8. Other 	Mandatory	Integer	1
26	Interest Rate Variability	InterestRateVariability	K461	Variability of current interest rates (Fixed, Floating, or Mixed) to maturity. <u>For fully undrawn commitments, enter 0 (zero).</u>	<ol style="list-style-type: none"> 0. <u>Fully undrawn commitments</u> 1. Fixed 2. Floating 3. Mixed 	Mandatory	Integer	1
27	Interest Rate	InterestRate	7889	Current interest rate charged on the CRE Loan. If the facility includes multiple draws with different interest rates, enter a rate that approximates the overall rate on the facility	Provide as a decimal, e.g.: 0.0575 for 5.75% <u>For fully undrawn commitments, enter 0.</u>	Mandatory	Decimal	12
28	Interest Rate Index	InterestRateIndex	K462	For floating rate CRE Loans list base interest rate using integer code. If borrower has an option, select the index actually in use. If the CRE loan is fixed (as designated in Field #26) choose the integer for "Not applicable (Fixed)". For loan commitments where the base interest rate is mixed, choose the integer for "Mixed." <u>For fully undrawn commitments, enter 0</u>	<ol style="list-style-type: none"> 0. <u>Fully undrawn commitments</u> 1. LIBOR 2. PRIME or Base 3. Treasury Index 4. Other 5. Not applicable (Fixed) 6. Mixed 	Mandatory	Integer	1

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29	Interest Rate Spread	InterestRateSpread	K463	<p><u>(zero)</u>.</p> <p>For floating rate CRE Loans, list spread from base rate in basis points (this can be either positive or negative). If the CRE loan is fixed (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.</p>	<p>Provide as a decimal, e.g.: 0.0575 for 5.75% Enter 'NA' if the loan is fixed Negative numbers can be submitted. For negative values use a negative sign '-' not parenthesis (). For fully undrawn commitments, enter 0.</p>	Mandatory	Alpha Numeric	12
30	Interest Rate Ceiling	InterestRateCeiling	K464	<p>For floating rate CRE Loans, list rate ceiling if one is contained in the credit agreement. If there is no ceiling, populate with 'NONE'. If the CRE loan is fixed (as designated in Field#26) populate 'NA'. For loan commitments with multiple interest rate ceilings, provide the maximum interest rate ceiling.</p>	<p>Provide as a decimal, e.g.: 0.0575 for 5.75% Enter 'NA' if the loan is fixed Enter 'NONE' if no ceiling. For fully undrawn commitments, enter 0.</p>	Mandatory	Alpha Numeric	12
31	Interest Rate Floor	InterestRateFloor	K465	<p>For floating rate CRE Loans, list rate floor if one is contained in the credit agreement. If there is no floor, populate with 'NONE'. If the CRE loan is fixed (as designated in Field #26) populate 'NA'. For loan commitments with multiple interest rate floors, provide the minimum interest rate floor.</p>	<p>Provide as a decimal, e.g.: 0.0575 for 5.75% Enter 'NA' if the loan is fixed Enter 'NONE' if no floor. For fully undrawn commitments, enter 0.</p>	Mandatory	Alpha Numeric	8
32	Frequency of Rate Reset	FrequencyofRateReset	K466	<p>For floating rate CRE Loans, list the frequency of interest rate reset in months. For frequencies less than (1) month, report as (1) month.</p>	<p>Provide in whole months. Enter 'NA' if the loan is fixed For fully undrawn commitments, enter 0.</p>	Mandatory	Alpha Numeric	4
33	Interest Reserves	InterestReserves	K467	<p>Provide the dollar amount of remaining Interest rate 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'</p>	<p>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 the interest reserve is not funded.</p>	Mandatory	Alpha Numeric	9

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				(zero).	<ul style="list-style-type: none"> Numeric values are to be used for facilities where the interest reserve is applicable and available 			
34	Origination Amount	OriginationAmount	K468	<p>Provide the bank's total commitment as of the origination date given in Field #10.</p> <p>The origination amount should not represent the first draw on a commitment.</p>	Round to the whole dollar. Do not include punctuation or dollar sign.	Mandatory	Numeric	11
35	Original / Previous Loan Number	OrigLoanNumber		<p>Bank's original unique identifier or previously reported identifier for this loan record in the event the loan was converted to a new system through migration or acquisition.</p> <p>If the loan number has not changed from the prior quarter, use the current loan number (Field #1 above).</p>	Must be unique within a submission.	Mandatory	Alpha Numeric	50
36	Acquired Loan	AcqLoan	K469	<p>Indicate if the loan was acquired as a whole loan via a bank, portfolio or individual loan purchase.</p> <p>Syndicated loans acquired through this channel are reported in this field as "1" (Yes) and also indicated in the Participation Flag (data field #7). Loans originated and underwritten by the reporting bank are reported as "2" (No).</p> <p>Acquired loans will include data retrievable from loan accounting systems of record reported on a go-forward basis.</p>	<p>1. Yes</p> <p>2. No</p>	Mandatory	Integer	1
37	# Days Principal or Interest Past Due	PastDue	G077	<p>Report the longest number of days principal and/or interest payments are past due, if such payments are past due 30 days or more. If payments are not past due 30 days or more, enter zero.</p>	<p>Numbers only.</p> <p>For fully undrawn commitments, enter 0.</p>	Mandatory	Numeric	4
38	Non-Accrual Date	NonAccrualDate	G078	<p>The date the credit facility was placed on non-accrual, if applicable. If there is no non-accrual date, enter 9999-12-31.</p>	<p>Must be in yyyy-mm-dd format, e.g.: 2005-02-01 1999-12-14</p>	Mandatory	Date	10

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39	Property Size	PropertySize	K471	<p>Report the current property size for the Property Type entered in Field #9 as follows:</p> <p>Retail: Square Feet</p> <p>Industrial/Warehouse: Square Feet</p> <p>Hotel/Hospitality/Gaming: Rooms</p> <p>Multi-family for rent: Units</p> <p>Homebuilders except condo: Lots</p> <p>Condo: Units</p> <p>Office: Square Feet</p> <p>Mixed: Square Feet or 'NA' (Not Applicable)</p> <p>Land and Lot Development: Acreage</p> <p>Other: Square Feet or 'NA' (Not Applicable)</p>	<p>Values must be consistent with the property type definitions in Field #9</p> <p>Whole number (no commas or decimals)</p> <p>*Mixed is a category that has been defined in the Property Type description as the value to use if the CRE loan is secured by multiple property types and no single one predominates. If the mixed property consists primarily of office, retail or industrial space, then the value should be in square feet. To the extent that square feet is not the predominant measure, then populate the field with 'NA'.</p> <p>*Other is a category that has been defined in the Property Type description as the value to use if the CRE loan is secured by a property type which is not included in the list. If that property is primarily office, retail or industrial space, then the value should be in square feet. To the extent that square feet is not the appropriate value, then the field should be populated with 'NA'.</p>	Mandatory	Alpha/ Numeric	12
40	Net Operating Income (NOI) Current	CurrentNetOperatingInc	K472	<p>Report the most recent annualized NOI that serves as the identified primary source of repayment.</p> <p>NOI period may be prior fiscal year, trailing twelve months, or annualized interim period if appropriate.</p> <p>NOI should not be forward looking in the sense of being based on potential future leasing or sales activity.</p> <p>Replacement reserves, if allocated by the borrower on the operating statement, should be deducted from operating income to arrive at the NOI.</p>	<p>Rounded whole dollar amount with no cents, e.g.: 20000000</p> <p>Supply <u>numeric values</u> with no non-numeric formatting such as dollar signs, commas or decimals but negative numbers can be submitted. For negative values use a negative sign '-' not parenthesis ().</p> <p>Guidelines for populating:</p> <ul style="list-style-type: none"> 0 (zero) is to be used if the NOI is actually 0 NA is to be used if the loan is Land and construction loans (bhckF158 and bhckF159 on FR Y-9C) not currently generating income. Numeric values are 	Mandatory	Alpha Numeric	10

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				<p>NOI is prorated based on the bank's ownership interest in a facility and/or NOI is a shared repayment source among other debt obligations as identified in the credit agreement.</p> <p>For cross-collateralized loans, the NOI provided should represent the total NOI available from the underlying collateral pool.</p> <p>The NOI for loans originated for the purpose of construction that are currently generating income should be reported as the actual NOI from <u>the most recent</u> operating information obtained from the borrower.</p>	to be used for facilities where the NOI is applicable and available			
41	Last NOI Date	LastNOIDate	K473	<p>The date for the value provided in CurrentNetOperatingInc (Field #40).</p>	<p><u>Must be in yyyy-mm-dd format, e.g.: 2005-02-01 1999-12-14</u></p> <p>▼</p> <p>Must be before or equal to the quarter end date of the data.</p> <p>This date may be Null if the Net Operating Income (NOI) Current (Field #40) is 'NA'.</p>	Mandatory	Date	10
42	Current Value	CurrentValue		<p>The value of the subject property may be either an appraisal or an evaluation depending on legal (12 CFR 34) and bank policy requirements.</p> <p>Value is prorated based on the bank's ownership interest in a facility. In cases of cross-collateralization, provide the sum of all property values as adjusted for prorated participations.</p>	<p>Rounded whole dollar amount with no cents, e.g.: 20000000</p> <p>Supply <u>numeric values</u> with no non-numeric formatting such as dollar signs, commas or decimals.</p>	Mandatory	Alpha Numeric	12
43	Last Valuation Date	LastValuationDate	K475	<p>The date of the most recent valuation provided in Current Value (Field #42).</p>	<p><u>Must be in yyyy-mm-dd format, e.g.: 2005-02-01 1999-12-14</u></p> <p>▼</p> <p>Must be before or equal to the quarter end date of</p>	Mandatory	Date	10

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					the data.			
44	Cross Collateralized Loan Numbers	CrossCollateralizedLoans		Enter the LoanNumbers (Field #1) for all the loans which are cross-collateralized with loan reported in Field 1. This includes loans that have less than \$1 million committed.	Provide the LoanNumber separated by a , (comma). For example, if loans 123 and XYZ are cross-collateralized then enter 123, XYZ. The provided loan numbers must have a corresponding entry in the CRE collection. Cross-collateralized loans that are not CRE Loans should be excluded.	Mandatory	Alpha Numeric	1000
45	Additional Collateral	AdditionalCollateral		Provide 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 with no non-numeric formatting such as dollar signs, commas or decimals.	Optional	Numeric	12
46	ASC 310-10	ASC31010		Reserve applied to the loan per ASC 310-10 (formerly FASB 114 Accounting by Creditors for impairment of a loan)	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply numeric values with no non-numeric formatting such as dollar signs, commas or decimals. Should be 0 if there is no ASC 310-10 Reserve for the loan For fully undrawn commitments, enter 0.	Mandatory	Numeric	12
47	ASC 310-30	ASC31030		Adjustment per ASC 310-30 for certain loans or Debt securities acquired in a transfer. Provide if available at the loan level.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply numeric values with no non-numeric formatting such as dollar signs, commas or decimals. Should be 0 if there is no ASC 310-30 Reserve for the loan For fully undrawn commitments, enter 0.	Mandatory	Numeric	12
48	Fair Value Adjustment	FairValueAdjustment		For held for sale loans and loans accounted for under the fair value option, include the dollar amount adjustment (positive or negative) from the par balance.	Rounded whole dollar amount with no cents, e.g.: 20000000. Supply numeric values with no non-numeric formatting such as dollar signs, commas or decimals. For negative values use a	Mandatory	Alpha Numeric	20

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					<p>negative sign “-”, not parentheses.</p> <p>Should be 0 for loans valued at par.</p> <p>Should be ‘NA’ for loans not held for sale or accounted for under the fair value option.</p> <p><u>For fully undrawn commitments, enter 0.</u></p>			
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Appendix: Additional Instructions for Completing the Commercial Real Estate Data Collection

Field 11: Below is the list of ISO standard country codes. Provide the relevant 2 letter code in the Field. See also in:

http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm

AMERICAN SAMOA	AS	CAMBODIA	KH	ETHIOPIA	ET
ANDORRA	AD	CAMEROON	CM	FALKLAND ISLANDS	FK
ANGOLA	AO	CANADA	CA	FAROE ISLANDS	FO
ANGUILLA	AI	CAPE VERDE	CV	FIJI	FJ
ANTARCTICA	AQ	CAYMAN ISLANDS	KY	FINLAND	FI
ANTIGUA AND BARBUDA	AG	CENTRAL AFRICAN REPUBLIC	CF	FRANCE	FR
ARGENTINA	AR	CHAD	TD	FRENCH GUIANA	GF
ARMENIA	AM	CHILE	CL	FRENCH POLYNESIA	PF
ARUBA	AW	CHINA	CN	FRENCH SOUTHERN TERRITORIES	TF
AUSTRALIA	AU	CHRISTMAS ISLAND	CX	GABON	GA
AUSTRIA	AT	COCOS (KEELING) ISLANDS	CC	GAMBIA	GM
AZERBAIJAN	AZ	COLOMBIA	CO	GEORGIA	GE
BAHAMAS	BS	COMOROS	KM	GERMANY	DE
BAHRAIN	BH	CONGO	CG	GHANA	GH
BANGLADESH	BD	CONGO, THE DEMOCRATIC REPUBLIC OF THE	CD	GIBRALTAR	GI
BARBADOS	BB	COOK ISLANDS	CK	GREECE	GR
BELARUS	BY	COSTA RICA	CR	GREENLAND	GL
BELGIUM	BE	CÔTE D'IVOIRE	CI	GRENADA	GD
BELIZE	BZ	CROATIA	HR	GUADELOUPE	GP
BENIN	BJ	CUBA	CU	GUAM	GU
BERMUDA	BM	CURAÇAO	CW	GUATEMALA	GT
BHUTAN	BT	CYPRUS	CY	GUERNSEY	GG
BOLIVIA	BO	CZECH REPUBLIC	CZ	GUINEA	GN
BONAIRE, SINT EUSTATIUS AND SABA	BQ	DENMARK	DK	GUINEA-BISSAU	GW
BOSNIA AND HERZEGOVINA	BA	DJIBOUTI	DJ	GUYANA	GY
BOTSWANA	BW	DOMINICA	DM	HAITI	HT
BOUVET ISLAND	BV	DOMINICAN REPUBLIC	DO	HEARD ISLAND AND MCDONALD ISLANDS	HM
BRAZIL	BR	ECUADOR	EC	HOLY SEE (VATICAN CITY STATE)	VA
BRITISH INDIAN OCEAN TERRITORY	IO	EGYPT	DG	HONDURAS	HN
BRUNEI DARUSSALAM	BN	EL SALVADOR	SV	HONG KONG	HK
BULGARIA	BG	EQUATORIAL GUINEA	GQ	HUNGARY	HU
BURKINA FASO	BF	ERITREA	ER	ICELAND	IS
BURUNDI	BI	ESTONIA	EE	INDIA	IN

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INDONESIA	ID	MALDIVES	MV	PAKISTAN	PK
IRAN, ISLAMIC REPUBLIC OF	IR	MALI	ML	PALAU	PW
IRAQ	IQ	MALTA	MT	PALESTINIAN TERRITORY, OCCUPIED	PS
IRELAND	IE	MARSHALL ISLANDS	MH	PANAMA	PA
ISLE OF MAN	IM	MARTINIQUE	MQ	PAPUA NEW GUINEA	PG
ISRAEL	IL	MAURITANIA	MR	PARAGUAY	PY
ITALY	IT	MAURITIUS	MU	PERU	PE
JAMAICA	JM	MAYOTTE	YT	PHILIPPINES	PH
JAPAN	JP	MEXICO	MX	PITCAIRN	PN
JERSEY	JE	MICRONESIA, FEDERATED STATES OF	FM	POLAND	PL
JORDAN	JO	MOLDOVA, REPUBLIC OF	MD	PORTUGAL	PT
KAZAKHSTAN	KZ	MONACO	MC	PUERTO RICO	PR
KENYA	KE	MONGOLIA	MN	QATAR	QA
KIRIBATI	KI	MONTENEGRO	ME	RÉUNION	RE
KOREA, DEMOCRATIC PEOPLE'S REPUBLIC OF	KP	MONTSERRAT	MS	ROMANIA	RO
KOREA, REPUBLIC OF	KR	MOROCCO	MA	RUSSIAN FEDERATION	RU
KUWAIT	KW	MOZAMBIQUE	MZ	RWANDA	RW
KYRGYZSTAN	KG	MYANMAR	NM	SAINT BARTHÉLEMY	BL
LAO PEOPLE'S DEMOCRATIC REPUBLIC	LA	NAMIBIA	NA	SAINT HELENA	SH
LATVIA	LV	NAURU	NR	SAINT KITTS AND NEVIS	KN
LEBANON	LB	NEPAL	NP	SAINT LUCIA	LC
LESOTHO	LS	NETHERLANDS	NL	SAINT MARTIN (FRENCH PART)	MF
LIBERIA	LR	NEW CALEDONIA	NC	SAINT PIERRE AND MIQUELON	PM
LIBYAN ARAB JAMAHIRIYA	LY	NEW ZEALAND	NZ	SAINT VINCENT AND THE GRENADINES	VC
LIECHTENSTEIN	LI	NICARAGUA	NI	SAMOA	WS
LITHUANIA	LT	NIGER	NE	SAN MARINO	SM
LUXEMBOURG	LU	NIGERIA	NG	SÃO TOME AND PRINCIPE	ST
MACAO	MO	NIUE	NU	SAUDI ARABIA	SA
MACEDONIA	MK	NORFOLK ISLAND	NF	SENEGAL	SN
MADAGASCAR	MG	NORTHERN MARIANA ISLANDS	MP	SERBIA	RS
MALAWI	MW	NORWAY	NO	SEYCHELLES	SC
MALAYSIA	MY	OMAN	OM	SIERRA LEONE	SL
SINGAPORE	SG	UGANDA	UG		

SINT MAARTEN (DUTCH PART)	SX	UKRAINE	UA		
SLOVAKIA	SK	UNITED ARAB EMIRATES	AE		
SLOVENIA	SI	UNITED KINGDOM	GB		
SOLOMON ISLANDS	SB	UNITED STATES	US		
SOMALIA	SO	UNITED STATES MINOR OUTLYING ISLANDS	UM		
SOUTH AFRICA	ZA	URUGUAY	UY		
SOUTH GEORGIA	GS	UZBEKISTAN	UZ		
SOUTH SUDAN	SS	VANUATU	VU		
SPAIN	ES	VENEZUELA, BOLIVARIAN REPUBLIC OF	VE		
SRI LANKA	LK	VIET NAM	VN		
SUDAN	SD	VIRGIN ISLANDS, BRITISH	VG		
SURINAME	SR	VIRGIN ISLANDS, U.S.	VI		
SVALBARD AND JAN MAYEN	SJ	WALLIS AND FUTUNA	WF		
SWAZILAND	SZ	WESTERN SAHARA	EH		
SWEDEN	SE	YEMEN	YE		
SWITZERLAND	CH	ZAMBIA	ZM		
SYRIAN ARAB REPUBLIC	SY	ZIMBABWE	ZW		
TAIWAN, PROVINCE OF CHINA	TW				
TAJKISTAN	TJ				
TANZANIA, UNITED REPUBLIC OF	TZ				
THAILAND	TH				
TIMOR-LESTE	TL				
TOGO	TG				
TOKELAU	TK				
TONGA	TO				
TRINIDAD AND TOBAGO	TT				
TUNISIA	TN				
TURKEY	TR				
TURKMENISTAN	TM				
TURKS AND CAICOS ISLANDS	TC				
TUVALU	TV				

FR Y-14 Q: Corporate Loan Data Schedule Instructions

FR Y-14 Q: Corporate Loan Data Schedule Instructions

A. Loan Population

Show all data as of the most recent quarter end prior to the submission

Report only loans “graded” or “rated” using the reporting entity’s commercial credit rating system, as it is defined in the reporting entity’s normal course of business. Include all corporate loans with a committed balance equal to or greater than \$1 million.

Do not report "scored" or "delinquency managed" small business loans on this schedule. The reporting entity should use its business as usual definition of small business loans. These loans do not have a commercial internal risk rating and should be treated as retail loans. Exclude loan level detail for all unplanned overdrafts (as used in the FR Y-9C) included in Other Loans (BHCKJ451). Exclude business and corporate credit card or charge card loans included in the Y-14Q credit card collection.

Include all corporate loans that are at the consolidated Bank Holding Company (BHC) level and not just those of the banking subsidiaries, as well as any unused but legally binding commitments that would be reported in the relevant FR Y-9C category (as outlined Additional Instructions for Field 26) if such loans were drawn. For clarity, exclude informal “advised lines” (i.e., a revocable commitment by the bank to lend funds for up to a specified period of time, usually one year, sometimes referred to as a guidance line) from commitments.

The population of corporate loans includes loans that are held for sale or valued under a fair value option, but not trading book assets (refer to FR Y-9C instructions, pages HC-5 and HC-6). Consistent with FR Y-9C instructions, report all loans net of charge-offs, fair value adjustments (FVA) and ASC 310-30 (originally issued as SOP 03-3) adjustments, if applicable, but gross of ASC 310-10 (originally issued as FAS 114 Accounting by creditors for impairment of a loan) reserve amounts. Charge-offs, FVA, ASC 310-10 reserve amounts, and ASC 310-30 adjustments should be reported separately in the designated fields (28, 29, 30, and 31 respectively).

The population of loans should be reported at the credit facility level. For purposes of this collection, a credit facility is defined as any legally binding credit extension to a legal entity under a specific credit agreement. A credit facility may be secured or unsecured, term or revolving, drawn or undrawn (excluding informal advised lines). The credit facility may also allow for multiple extensions of credit (or draws) with unique borrowing terms such as interest rate or repayment date; however, ultimately the aggregation of such extensions of credit are governed under one common credit agreement. Corporate borrowers may have multiple facilities from the same bank. Each facility should be reported separately, but multiple draws within a facility should be consolidated at the facility level. Descriptions of typical credit facility types are outlined in Additional Instructions for Field 20.

Reporting Specifications

This will be a “quarter-end” file produced initially for the quarter ending 6/30/2012. The quarterly data submissions are due on the same schedule as the FR Y-9C submissions. The table on the following pages shows the fields that should be contained in the submission file.

Refer to the Additional Instructions when noted for certain field variables and descriptions.

All dollar amounts in Fields 1 through 48 should represent only the BHC’s pro-rata portion of any syndicated or participated loan. Where applicable, the MDRM (Micro Data Reference Manual) numbers are provided to map the collected data items to other data items reported by the institution.

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FR Y-14 Q: Corporate Loan Data Schedule Instructions

Fields 49 through 79 (Obligor Financial Data Section), should be reported on all loans as described in Loan Population on the last calendar day of the quarter, excluding loans with:

- (i) An obligor domiciled outside of the US (Field 6),
- (ii) An obligor with a NAICS code beginning with 52 (Finance and Insurance), or 5312 (Real Estate Agents and Brokers);
- (iii) An obligor that is a nonprofit organization or federal, state, or local government or related agencies; and
- (iv) An obligor that is a Natural Person.

Deleted: Fields 51 49 through 79 (Obligor Financial Data Section), should be reported on all loans as described in Loan Population on the last calendar day of the quarter which meet the following criteria: ¶
<#>Committed Global Exposure (Field 25) greater than or equal to [XXXXXX];¶
<#>An obligor domiciled in the US (Field 6).¶

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Data in Fields 51 through 79 should be reported or calculated in accordance with GAAP standards. Note descriptions in the Obligor Financial Data Section provide guidance on what should be reported in each field based on commonly-used definitions; unless otherwise instructed, a reporting bank should report the Fields as defined by its financial spreading systems (i.e., software programs on which the BHC spreads and analyzes the financial statements of its customers) in accordance with its credit policy.

Fields 51 through 57 should be reported for the most recently available twelve month period (TTM), with the ending date indicated in Field 49. If an obligor lacks trailing twelve months of financial information sufficient for Fields 51 through 57, provide the underwritten annual information for Fields 51 through 57, with the ending date indicated in Field 49.

Data Format

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

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FR Y-14 Q: Corporate Loan Data Schedule Instructions

Loan and Obligor Description Section								
Field No.	Field Name	Technical Field Name	MDRM Mnemonic	Description	Allowable Values	Mandatory/Optional	Data Type	Field Length
1	Customer ID	Customer ID		The unique internal identifier for the customer relationship under which the obligor's exposure is aggregated in the reporting entity's credit systems. For stand-alone or ultimate parent obligors, this may be the same as the unique internal identifier for the obligor provided in Field #2.	Must not contain a carriage return, line feed, comma or any unprintable character.	Mandatory	Alpha Numeric	50
2	Internal ID	InternalObligorID	G063	The reporting entity's unique internal identifier for the obligor.	Must not contain a carriage return, line feed, comma or any unprintable character.	Mandatory	Alpha Numeric	50
3	Original Internal ID	OriginalInternalObligorID	G064	The internal identification code assigned to the obligor in the previous submission. If there is no change from the prior submission, or if this is the first submission, the Internal ID reported in Field #2 should be used as the Original Internal ID.	Must not contain a carriage return, line feed, comma or any unprintable character.	Mandatory	Alpha Numeric	50
4	Obligor Name	ObligorName	9017	The obligor name on the credit facility. Full legal corporate name is desirable. If the borrowing entity is an individual (s) (Natural Person (s)), do not report the name; instead substitute with the text: "Individual."	Must not contain a carriage return, line feed, comma or any unprintable character.	Mandatory	Alpha Numeric	250
5	City	City	9130	The name of the city in which the obligor is headquartered.	Free text indicating the City where the Obligor is physically headquartered.	Mandatory	Alpha Numeric	73

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6	Country	Country	9031	The Country in which the obligor is headquartered. See Additional Instructions for ISO standard codes.	Use the 2 letter Country Code for foreign properties as found in Additional Instructions.	Mandatory	Alpha Numeric	2
7	Zip Code	ZipCodeForeignMailingCode	9220	The zip code or foreign mailing code of the physical location of the obligor's headquarters.	For US: five-digit ZIP code. If the ZIP code begins with zeroes, leading zeroes must be specified with no punctuation. For International: use country specific postal code.	Mandatory	Numeric	20
8	Industry Code	IndustryCode		The numeric code that describes the primary business activity of the obligor according to the North American Industry Classification System (NAICS). If the NAICS code is not available, provide either the Standard Industrial Classification (SIC), or Global Industry Classification Standard (GICS).	Report <u>4 to 6</u> digit number. If this code is not available, then provide a SIC or GICS industry code as shown next.	Either NAICS, GIC, or SIC is Mandatory	Alpha Numeric	10
9	Industry Code Type	IndustryCodeType		Select the type of industry code identification scheme used in field #8.	1. NAICS 2. SIC 3. GICS	Mandatory	Integer	1
10	Obligor Internal Risk Rating	InternalRating	G080	Report the obligor rating grade from the reporting entity's internal risk rating system. This is the reporting entity's probability of default (PD) rating. If the reporting entity uses a one-dimensional risk rating system, record that rating here.	Free text indicating the obligor rating grade.	Mandatory	Alpha Numeric	20

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11	TIN	TIN	6191	The Taxpayer Identification Number (TIN) assigned to the obligor by the U.S. Internal Revenue Service (IRS) in the administration of tax laws. If the borrowing entity is an individual (s) (Natural Person (s)), do not report Social Security Number; instead enter 'NA'. If, the borrowing entity does not have a TIN, enter 'NA'.	The 9 digit assigned by the Internal Revenue Service for the obligor identified in field #2. Allowable forms are either ##-##### or #####, or 'NA'.	Mandatory	Alpha Numeric	10
12	Stock Exchange	StockExchange		Name of the Stock Exchange on which the primary stock of the obligor, or its parent, trades. If the borrowing entity is not publicly traded, enter 'NA'.	Free text	Mandatory	Alpha Numeric	100
13	Ticker Symbol	TKR	4539	Stock Symbol for stocks listed and traded on the regulated exchange provided in Field #12. For subsidiaries of public companies, use parent ticker symbol from its primary Stock Exchange. If the borrowing entity is not publicly traded, enter 'NA'.	Free text	Mandatory	Alpha Numeric	10
14	CUSIP	CUSIP	9161	CUSIPs are identifiers created and delivered by the CSB (CUSIP Service Bureau). Report the first six characters which are known as the base (or CUSIP-6) and uniquely identify the issuer. If a CUSIP does not apply, enter 'NA'.	Must be valid 6 digit CUSIP number issued by the CUSIP Service Bureau.	Mandatory	Alpha Numeric	6

FR Y-14 Q: Corporate Loan Data Schedule Instructions

15	Internal Credit Facility ID	InternalCreditFacilityID		<p>The reporting entity's unique internal identifier for this credit facility record. It must identify the credit facility for its entire life and must be unique.</p> <p>In the event the internal facility ID changes (i.e., loan was converted to a new system through migration or acquisition), also provide Original Internal credit facility ID in line 16.</p>	<p>Must be unique within a submission and over time. That is, the same submission file must not have two facilities with the same Credit Facility ID.</p> <p>May not contain a carriage return, line feed, comma or any unprintable character.</p>	Mandatory	Alpha Numeric	50
16	Original Internal Credit Facility ID	OriginalInternalCreditFacilityID		<p>The Internal identification code assigned to the credit facility record in the previous submission. If there is no change from the prior submission, or if this is the first submission, then the Internal credit facility ID reported in Field #15 should be used as the Original Internal credit facility ID.</p>	<p>May not contain a carriage return, line feed, comma or any unprintable character.</p>	Mandatory	Alpha Numeric	50
17	Credit Facility Internal Risk Rating	CreditFacilityRating		<p>Report the credit facility's assigned loss severity rating grade (also known as the loss given default (LGD) rating) from the reporting entity's internal risk rating system.</p> <p>If no credit facility rating is assigned, enter 'NA.'</p>	<p>Free text indicating the LGD rating or 'NA.'</p>	Mandatory	Alpha Numeric	20

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FR Y-14 Q: Corporate Loan Data Schedule Instructions

18	Origination Date	OriginationDate	K452	The date a credit facility becomes a legally binding agreement. If the credit facility has been renewed, use the renewal date as the Origination Date (except for extension options that were at the sole discretion of the obligor). The renewal date would include all credit actions that require bank approval and that change the contractual date of the obligation.	Must be in yyyy-mm-dd format, e.g.: 2005-02-01 1999-12-14	Mandatory	Date	10
					Must be before or equal to the quarter end date of the data.			
19	Maturity Date	MaturityDate	9914	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. For demand loan, enter 9999-01-01.	Must be in yyyy-mm-dd format, e.g.: 2005-02-01 1999-12-14	Mandatory	Date	10
20	Credit Facility Type	FacilityType	G072	See Additional Instructions for credit facility type descriptions. Only use designated descriptions; if it is Other, provide description in Field #21.	Enter number code of the description.	Mandatory	Numeric	2
21	Other Credit Facility Type Description	OtherFacilityType	G107	To be supplied only in cases where the credit facility is listed as "Other" in Field #20 (leave blank if Field #20 is not zero).	Free Text	Mandatory	Alpha	50
22	Credit Facility Purpose	CreditFacilityPurpose	G073	See Additional Instructions for credit facility purpose descriptions. Only use designated descriptions; if it is Other, provide description in Field #23.	Enter number code of the description	Mandatory	Numeric	2

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23	Other Credit Facility Purpose Description	OtherFacilityPurpose	G108	To be supplied only in cases where the credit facility purpose is listed as "Other" in Field #22 (leave blank if Field #22 is not zero).	Free Text	Mandatory	Alpha	50
24	Committed Exposure Global	CommittedExposure	G074	<p>The current dollar amount the obligor is legally allowed to borrow according to the credit agreement identified in Field 15, <u>net of any charge-offs, ASC 310-30 (originally issued as SOP 03-3) or fair value adjustments taken by the Reporting BHC. For clarity, Committed Exposure Global includes both drawn and undrawn committed amounts.</u></p> <p>For facilities with multiple lenders, only provide the reporting entity's pro-rata commitment, <u>net of the above noted adjustments.</u></p>	<p>Rounded whole dollar amount, e.g.: 20000000</p> <p>Supply <u>numeric values</u> with no non-numeric formatting (no dollar sign, commas or decimal).</p>	Mandatory	Numeric	20
25	Utilized Exposure Global	UtilizedExposure	G075	<p>The current dollar amount the obligor has drawn which has not been repaid, <u>net of any charge-offs, ASC 310-30 (originally issued as SOP 03-3) or fair value adjustments taken by the Reporting BHC.</u></p> <p>For facilities with multiple lenders, only provide the reporting entity's pro-rata utilized exposure, <u>net of the above noted adjustments.</u></p> <p><u>For fully undrawn commitments, enter 0 (zero).</u></p>	<p>Rounded whole dollar amount with no cents, e.g.: 20000000</p> <p>Supply <u>numeric values</u> with no non-numeric formatting (no dollar sign, commas or decimal).</p>	Mandatory	Numeric	20

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26	Line Reported on FR Y-9C	LineReportedOnFRY9C	K449	Report the integer code (See Additional Instructions for descriptions). Only enter designated descriptions corresponding to the line number on the FR Y-9C, HC-C, in which the outstanding balance is recorded or, in the case of an unused commitment, the line number in which the credit facility would be recorded if it were drawn.	Enter number code of the description	Mandatory	Integer	2
27	Line of business	LineOfBusiness	K458	Indicate the internal line of business that originated the credit facility using the institutions own department descriptions.	Free text describing the Line of Business. For example: Private Banking, Corporate Banking, Asset-Based Lending, etc.	Mandatory	Alpha Numeric	100
28	Cumulative Charge-offs	CumulativeChargeoffs	G076	The cumulative charge-offs associated with the credit facility on the reporting entity's books.	Rounded whole dollar amount, e.g.: 20000000 <u>Supply numeric values with no non-numeric formatting (no dollar sign, commas or decimal).</u> Should be 0 if there is no charge-off for the facility. Should be 'NA' for loans held for sale or accounted for under a fair value option. <u>For fully undrawn commitments, enter 0.</u>	Mandatory	Alpha Numeric	20

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29	FVA	FairValueAdjustment		For held for sale loans and loans accounted for under a fair value option, include the dollar amount adjustment (positive or negative) from the par balance.	<p>Rounded whole dollar amount, e.g.: 20000000</p> <p><u>Supply numeric values with no non-numeric formatting (no dollar sign, commas or decimal).</u></p> <p>Should be 0 for loans valued at par</p> <p>Should be 'NA' for loans not held for sale or accounted for under a fair value option.</p> <p>For negative values use a negative sign '-', not parenthesis ().</p> <p><u>For fully undrawn commitments, enter 'NA'.</u></p>	Mandatory	Alpha Numeric	20
30	ASC 310-10	ASC31010		Reserve applied to the credit facility per ASC 310-10 (formerly FASB 114 Accounting by Creditors for impairment of a loan).	<p>Rounded whole dollar amount, e.g.: 20000000</p> <p><u>Supply numeric values with no non-numeric formatting (no dollar sign, commas or decimal).</u></p> <p>Should be 0 if there is no ASC 310-10 Reserve for the credit facility.</p> <p><u>For fully undrawn commitments, enter 0.</u></p>	Mandatory	Numeric	20
31	ASC310-30	ASC31030		Adjustment per ASC 310-30 (formerly Statement of Position 03-3 Accounting for Certain Loans or Debt Securities Acquired in a Transfer). Provide if available at a credit facility level.	<p>Rounded whole dollar amount, e.g.: 20000000</p> <p><u>Supply numeric values with no non-numeric formatting (no dollar sign, commas or decimal).</u></p> <p>Should be 0 if there is no loan level ASC 310-30 adjustment.</p> <p><u>For fully undrawn commitments, enter 0.</u></p>	Mandatory	Numeric	20

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FR Y-14 Q: Corporate Loan Data Schedule Instructions

32	# 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. If payments are not past due 30 days or more, enter zero.	Numbers only. For fully undrawn commitments, enter 0.	Mandatory	Numeric	4
33	Non-Accrual Date	NonAccrualDate	G078	The date the credit facility was placed on non-accrual, if applicable. If there is no non-accrual date, enter 9999-12-31 .	Must be in yyyy-mm-dd format, e.g.: 2005-02-01 1999-12-14 For fully undrawn commitments, enter 9999-12-31.	Mandatory	Date	10
34	Participation Flag	ParticipationFlag	6135	Indicate if the credit facility is participated or syndicated among other financial institutions.	1. No 2. Yes, purchased by reporting BHC 3. Yes, sold by reporting BHC	Mandatory	Integer	1
35	Lien Position	LienPosition	K450	Indicate using integer code if the credit facility is First Lien Senior, Second Lien, Senior Unsecured, or Subordinated.	1. First Lien Senior 2. Second Lien 3. Senior Unsecured 4. Subordinated	Mandatory	Integer	1
36	Security Type	SecurityType		If security is provided by collateral other than or in addition to Real Estate, indicate the predominant type. Report the integer code (See Additional Instructions for descriptions)	Enter number code of the description	Mandatory	Integer	2
37	Interest Rate Variability	InterestRateVariability	K461	Variability of current interest rates (Fixed, Floating, or Mixed) to maturity. For fully undrawn commitments, enter 0 (zero).	0. Fully undrawn commitments 1. Fixed 2. Floating 3. Mixed	Mandatory	Integer	12
38	Interest Rate	InterestRate	7889	Current interest rate charged on the credit facility. If the facility includes multiple draws with different interest rates, enter a rate that approximates the overall rate on the facility.	Provide as a decimal, e.g.: 0.0575 for 5.75% For fully undrawn commitments, enter 0.	Mandatory	Decimal	12

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39	Interest Rate Index	InterestRateIndex	K462	<p>For floating rate credit facilities list base interest rate using integer code. If obligor has an option, select the index actually in use.</p> <p>If the credit facility is fixed (as designated in Field #37) choose the integer for "Not applicable (Fixed)".</p> <p>For credit facilities where the base interest rate is mixed, choose the integer for "Mixed."</p> <p>For fully undrawn commitments, enter 0 (zero).</p>	<p>0. Fully undrawn commitments</p> <ol style="list-style-type: none"> 1. LIBOR 2. PRIME or Base 3. Treasury Index 4. Other 5. Not applicable (Fixed) 6. Mixed 	Mandatory	Integer	8
40	Interest Rate Spread	InterestRateSpread	K463	<p>For floating rate credit facilities, list spread over base rate in basis points.</p> <p>If the credit facility is fixed (as designated in Field #37) populate 'NA'.</p> <p>If the facility includes multiple draws with different spreads, provide the spread that approximates the overall spread on the facility.</p>	<p>Provide as a decimal, e.g.: 0.0575 for 5.75%</p> <p>Enter 'NA' if the credit facility is fixed</p> <p>Negative numbers can be submitted. For negative values use a negative sign '-' not parenthesis ().</p> <p>For fully undrawn commitments, enter 0.</p>	Mandatory	Alpha Numeric	12
41	Interest Rate Ceiling	InterestRateCeiling	K464	<p>For floating rate credit facilities, list rate ceiling if one is contained in the credit agreement.</p> <p>If there is no ceiling, populate with 'NONE'.</p> <p>If the credit facility is fixed (as designated in Field #37) populate 'NA'.</p> <p>For facilities with multiple interest rate ceilings, provide the maximum interest rate ceiling.</p>	<p>Provide as a decimal, e.g.: 0.0575 for 5.75%</p> <p>Enter 'NA' if the credit facility is fixed</p> <p>Enter 'NONE' if no ceiling.</p> <p>For fully undrawn commitments, enter 0.</p>	Mandatory	Alpha Numeric	12

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42	Interest Rate Floor	InterestRateFloor	K465	For floating rate credit facilities, list rate floor if one is contained in the credit agreement. If there is no floor, populate with 'NONE'. If the credit facility is fixed (as designated in Field #37) populate 'NA'. For facilities with multiple interest rate floors, provide the minimum interest rate floor.	Provide as a decimal, e.g.: 0.0575 for 5.75% Enter 'NA' if the credit facility is fixed Enter 'NONE' if no floor. <u>For fully undrawn commitments, enter 0.</u>	Mandatory	Alpha Numeric	12
43	Interest Income Tax Status	TaxStatus		Tax Status of interest income for Federal or State Income Tax purposes	1. Taxable 2. Tax Exempt If federal or state tax exempt, choose '2'.	Mandatory	Integer	8
44	Guarantor Flag	GuarantorFlag		Indicate if the credit facility is guaranteed.	1. Full guarantee 2. Partial guarantee 3. U.S. Government Agency guarantee 4. No guarantee	Mandatory	Integer	1
45	Guarantor Internal ID	GuarantorInternalID		The unique guarantor identifier.	Must not contain a carriage return, line feed, comma or any unprintable character. If the credit facility is not guaranteed, enter 'NA'.	Mandatory	Alpha Numeric	50
46	Guarantor Name	GuarantorName		The guarantor name on the credit facility. Full legal corporate name is desirable. If the guarantor is an individual (s) (Natural Person (s)), do not report the name; instead substitute with the text: "Individual."	Must not contain a carriage return, line feed, comma or any unprintable character. If the credit facility is not guaranteed, enter 'NA'	Mandatory	Alpha Numeric	250

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47	Guarantor TIN	GuarantorTIN		The Taxpayer Identification Number (TIN) assigned to the guarantor by the U.S. Internal Revenue Service (IRS) in the administration of tax laws. If the guarantor is an individual (s) (Natural Person (s)), do not report Social Security Number; instead enter 'NA'. If, the guarantor does not have a TIN, enter 'NA'.	The 9 digit assigned by the Internal Revenue Service for the guarantor identified in Field #45. Allowable forms are either ###-#####, #####, or 'NA'. If the credit facility is not guaranteed, enter 'NA'	Mandatory	Alphanumeric	50
48	Guarantor Internal Risk Rating	GuarantorInternalRiskRating		Report the guarantor rating grade from the reporting entity's internal risk rating system. This is the reporting entity's probability of default (PD) rating. If the reporting entity uses a one-dimensional risk rating system, record that rating here.	Free text indicating the obligor rating grade. If the credit facility is not guaranteed or if the guarantor does not have a rating, enter 'NA'	Mandatory	Alpha Numeric	20
Obligor Financial Data Section								
Field No.	Field Name	Technical Field Name	MDRM Mnemonic	Description	Allowable Values	Mandatory/Optional	Data Type	Field Length
49	Date of Financials	DateFinancials		Indicate date of the financial information reported in this submission.	<u>Must be in yyyy-mm-dd format, e.g.: 2005-02-01 1999-12-14</u>	Mandatory	Date	10
50	Date of Last Audit	DateLastAudit		Enter the date of the Borrower's last audited financial statements. If there is no audit date, enter <u>9999-12-31</u> .	<u>Must be in yyyy-mm-dd format, e.g.: 2005-02-01 1999-12-14</u>	Mandatory	Date	10

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51	Net Sales Current	NetSalesCurrent		Gross sales reduced by cash discounts, trade discounts, and returned sales and allowances for which credit is given to customers less returns and allowances, freight out, and cash discounts allowed for the designated period. Report data on a trailing twelve month (TTM) basis from date reported in Field #49.	Rounded whole dollar amount, e.g.: 20000000 Supply <u>numeric values</u> with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20
52	Net Sales Prior Year	NetSalesPriorYear		Gross sales reduced by cash discounts, trade discounts, and returned sales and allowances for which credit is given to customers less returns and allowances, freight out, and cash discounts allowed for the designated period. Report data on a trailing twelve month (TTM) basis from date reported in Field #49.	Rounded whole dollar amount, e.g.: 20000000 Supply <u>numeric values</u> with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20
53	EBITDA	EBITDA		Earnings before interest, taxes, depreciation and amortization. Report data on a trailing twelve month (TTM) basis from date reported in Field #49.	Rounded whole dollar amount, e.g.: 20000000 Supply <u>numeric values</u> with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20
54	Adjusted EBITDA	AdjustedEBITDA		Earnings before interest, taxes, depreciation and amortization adjusted to exclude non-recurring revenue, gains, expenses, or losses. Report data on a trailing twelve month (TTM) basis from date reported in Field #49.	Rounded whole dollar amount, e.g.: 20000000 Supply <u>numeric values</u> with no non-numeric formatting (no dollar sign, commas or decimal).	Optional	Numeric	20

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55	Interest Expense	InterestExpense		The periodic expense to the company of securing short and long-term debt. Report data on a trailing twelve month (TTM) basis from date reported in Field #49.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20
56	Net Income Current	NetIncomeCurrent		The income (or loss) reported by a company after expenses and losses have been subtracted from all revenues and gains for the fiscal period including extraordinary items and discontinued operations. Report data on a trailing twelve month (TTM) basis from date reported in Field #49.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20
57	Net Income Prior Year	NetIncomePriorYear		The income (or loss) reported by a company after expenses and losses have been subtracted from all revenues and gains for the fiscal period including extraordinary items and discontinued operations. Report data on a trailing twelve month (TTM) basis from date reported in Field #49.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20
58	Cash & Marketable Securities	CashMarketableSecurities		Cash, depository accounts and marketable securities that can be easily sold and readily converted into cash.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20
59	Accounts Receivable (A/R) Current	AccountsReivableCurrent		Money owned by customers at the end of the designated period to a business for merchandise or services or services sold on open account.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20

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60	Accounts Receivable (A/R) Prior Year	AccountsReceivablePriorYear		Money owed to a business for merchandise or services or services sold on open account Money owned by customers at the end of the designated period. Report data one year prior from date reported in Field # <u>49</u> .	Rounded whole dollar amount, e.g.: 20000000 Supply <u>numeric values</u> with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20
61	Inventory Current	InventoryCurrent		Value of a firm's raw materials, work in process, supplies used in operations, and finished goods Sum of merchandise bought for resale and materials and supplies purchased for use in production of revenue.	Rounded whole dollar amount, e.g.: 20000000 Supply <u>numeric values</u> with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20
62	Inventory Prior Year	InventoryPriorYear		Value of a firm's raw materials, work in process, supplies used in operations, and finished goods Sum of merchandise bought for resale and materials and supplies purchased for use in production of revenue. Report data one year prior from date reported in Field # <u>49</u> .	Rounded whole dollar amount, e.g.: 20000000 Supply <u>numeric values</u> with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20
63	Current Assets Current	CurrentAssetsCurrent		Cash, accounts receivable, inventory, and other assets that are likely to be converted into cash, sold, exchanged, or expensed in the normal course of business, usually within one year and other assets expected to be converted to cash within a year. Examples include accounts receivable, prepaid expenses, and many negotiable securities as of the end of the designated period.	Rounded whole dollar amount, e.g.: 20000000 Supply <u>numeric values</u> with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20

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64	Current Assets Prior Year	CurrentAssetsPriorYear		<p>Cash, accounts receivable, inventory, and other assets that are likely to be converted into cash, sold, exchanged, or expensed in the normal course of business, usually within one year. Cash and other assets expected to be converted to cash within a year. Examples include accounts receivable, prepaid expenses, and many negotiable securities as of the end of the designated period.</p> <p>Report data one year prior from date reported in Field # 49.</p>	<p>Rounded whole dollar amount, e.g.: 20000000</p> <p>Supply numeric values with no non-numeric formatting (no dollar sign, commas or decimal).</p>	Mandatory	Numeric	20
65	Tangible Assets	TangibleAssets		<p>Assets having a physical existence, such as cash, equipment, and real estate; accounts receivable are also usually considered tangible assets for accounting purposes. Real property or personal property, such as buildings, machinery, and real property. Tangible assets are distinguished from intangible assets such as trademarks, copyrights, and goodwill, and natural resources (timberlands, oil reserves, and coal deposits). Also include accounts receivable of a concern.</p>	<p>Rounded whole dollar amount, e.g.: 20000000</p> <p>Supply numeric values with no non-numeric formatting (no dollar sign, commas or decimal).</p>	Mandatory	Numeric	20
66	Fixed Assets	FixedAssets		<p>Tangible property used in the business and not for resale; would include buildings, furniture, fixtures, equipment, and land.</p>	<p>Rounded whole dollar amount, e.g.: 20000000</p> <p>Supply numeric values with no non-numeric formatting (no dollar sign, commas or decimal).</p>	Mandatory	Numeric	20

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67	Total Assets (TA) Current	TotalAssetsCurrent		Sum of current assets plus net property, plant, and equipment plus other non-current assets (including intangible assets, deferred items, and investments and advances) at the end of the designated period.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20
68	Total Assets (TA) Prior Year	TotalAssetsPriorYear		Sum of current assets plus net property, plant, and equipment plus other non-current assets (including intangible assets, deferred items, and investments and advances) at the end of the designated period. Report data one year prior from date reported in Field # 49 .	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20
69	Accounts Payable (A/P) Current	AccountsPayableCurrent		Amounts owed on open account to creditors for goods and services.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20
70	Accounts Payable(A/P) Prior Year	AccountsPayablePriorYear		Amounts owed on open account to creditors for goods and services Obligations owed to suppliers arising from the firm's ongoing operations, including the purchase of goods, materials, supplies, and services at the end of the designated period. Report data one year prior from date reported in Field # 49 .	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20

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71	Short Term Debt	ShortTermDebt		All debt obligations with a term of less than one year.	Rounded whole dollar amount, e.g.: 20000000 Supply <u>numeric values</u> with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20
72	Current Maturities of Long Term Debt	CurrentMaturitiesLongTermDebt		Portion of long-term debt due within one year.	Rounded whole dollar amount, e.g.: 20000000 Supply <u>numeric values</u> with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20
73	Current Liabilities Current	CurrentLiabilitiesCurrent		Short-term debt, accounts payable and other current liabilities that are due within one year.	Rounded whole dollar amount, e.g.: 20000000 Supply <u>numeric values</u> with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20
74	Current Liabilities Prior Year	CurrentLiabilitiesPriorYear		Short-term debt, accounts payable and other current liabilities that are due within one year. Report data one year prior from date reported in Field # <u>49</u> .	Rounded whole dollar amount, e.g.: 20000000 Supply <u>numeric values</u> with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20
75	Long Term Debt	LongTermDebt		Liabilities due in one year or more.	Rounded whole dollar amount, e.g.: 20000000 Supply <u>numeric values</u> with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20

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76	Minority Interest	MinorityInterest		Interest of shareholders who, in the aggregate, own less than half the shares in a corporation. On the consolidated balance sheets of companies whose subsidiaries are not wholly owned, the minority interest is shown as a separate equity account or as a liability of indefinite term. Enter 'NA' if not applicable.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values with no non-numeric formatting (no dollar sign, commas or decimal). Enter 'NA' if not applicable.	Mandatory	Alpha Numeric	20
77	Total Liabilities	TotalLiabilities		Sum of current liabilities plus long-term debt plus other non-current liabilities (including deferred taxes, investment tax credit, and minority interest)	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20
78	Retained Earnings	RetainedEarnings		Cumulative earnings of the company less total dividend distributions to shareholders. Typically, it is the prior year's retained earnings plus net income less distributions.net profits kept to accumulate in a business after dividends are paid	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20
79	Capital Expenditures	CapitalExpenditures		Funds used to acquire a long-term asset resulting in depreciation deductions over the life of the acquired asset	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20

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ADDITIONAL INSTRUCTIONS FOR COMPLETING THE CORPORATE LOAN DATA COLLECTION

Field 6: Below is the list of ISO standard country codes. Provide the relevant 2 letter code in the Field. See also in: http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm

AMERICAN SAMOA	AS	CAMBODIA	KH	ETHIOPIA	ET
ANDORRA	AD	CAMEROON	CM	FALKLAND ISLANDS	FK
ANGOLA	AO	CANADA	CA	FAROE ISLANDS	FO
ANGUILLA	AI	CAPE VERDE	CV	FIJI	FJ
ANTARCTICA	AQ	CAYMAN ISLANDS	KY	FINLAND	FI
ANTIGUA AND BARBUDA	AG	CENTRAL AFRICAN REPUBLIC	CF	FRANCE	FR
ARGENTINA	AR	CHAD	TD	FRENCH GUIANA	GF
ARMENIA	AM	CHILE	CL	FRENCH POLYNESIA	PF
ARUBA	AW	CHINA	CN	FRENCH SOUTHERN TERRITORIES	TF
AUSTRALIA	AU	CHRISTMAS ISLAND	CX	GABON	GA
AUSTRIA	AT	COCOS (KEELING) ISLANDS	CC	GAMBIA	GM
AZERBAIJAN	AZ	COLOMBIA	CO	GEORGIA	GE
BAHAMAS	BS	COMOROS	KM	GERMANY	DE
BAHRAIN	BH	CONGO	CG	GHANA	GH
BANGLADESH	BD	CONGO, THE DEMOCRATIC REPUBLIC OF THE	CD	GIBRALTAR	GI
BARBADOS	BB	COOK ISLANDS	CK	GREECE	GR
BELARUS	BY	COSTA RICA	CR	GREENLAND	GL
BELGIUM	BE	CÔTE D'IVOIRE	CI	GRENADA	GD
BELIZE	BZ	CROATIA	HR	GUADELOUPE	GP
BENIN	BJ	CUBA	CU	GUAM	GU
BERMUDA	BM	CURAÇAO	CW	GUATEMALA	GT
BHUTAN	BT	CYPRUS	CY	GUERNSEY	GG
BOLIVIA	BO	CZECH REPUBLIC	CZ	GUINEA	GN
BONAIRE, SINT EUSTATIUS AND SABA	BQ	DENMARK	DK	GUINEA-BISSAU	GW
BOSNIA AND HERZEGOVINA	BA	DJIBOUTI	DJ	GUYANA	GY
BOTSWANA	BW	DOMINICA	DM	HAITI	HT
BOUVET ISLAND	BV	DOMINICAN REPUBLIC	DO	HEARD ISLAND AND MCDONALD ISLANDS	HM
BRAZIL	BR	ECUADOR	EC	HOLY SEE (VATICAN CITY STATE)	VA
BRITISH INDIAN OCEAN TERRITORY	IO	EGYPT	DG	HONDURAS	HN
BRUNEI DARUSSALAM	BN	EL SALVADOR	SV	HONG KONG	HK
BULGARIA	BG	EQUATORIAL GUINEA	GQ	HUNGARY	HU
BURKINA FASO	BF	ERITREA	ER	ICELAND	IS
BURUNDI	BI	ESTONIA	EE	INDIA	IN
INDONESIA	ID	MALDIVES	MV	PAKISTAN	PK
IRAN, ISLAMIC REPUBLIC OF	IR	MALI	ML	PALAU	PW
IRAQ	IQ	MALTA	MT	PALESTINIAN TERRITORY, OCCUPIED	PS
IRELAND	IE	MARSHALL ISLANDS	MH	PANAMA	PA
ISLE OF MAN	IM	MARTINIQUE	MQ	PAPUA NEW GUINEA	PG
ISRAEL	IL	MAURITANIA	MR	PARAGUAY	PY
ITALY	IT	MAURITIUS	MU	PERU	PE
JAMAICA	JM	MAYOTTE	YT	PHILIPPINES	PH
JAPAN	JP	MEXICO	MX	PITCAIRN	PN
JERSEY	JE	MICRONESIA, FEDERATED STATES OF	FM	POLAND	PL
JORDAN	JO	MOLDOVA, REPUBLIC OF	MD	PORTUGAL	PT
KAZAKHSTAN	KZ	MONACO	MC	PUERTO RICO	PR
KENYA	KE	MONGOLIA	MN	QATAR	QA
KIRIBATI	KI	MONTENEGRO	ME	RÉUNION	RE
KOREA, DEMOCRATIC PEOPLE'S REPUBLIC OF	KP	MONTSERRAT	MS	ROMANIA	RO
KOREA, REPUBLIC OF	KR	MOROCCO	MA	RUSSIAN FEDERATION	RU
KUWAIT	KW	MOZAMBIQUE	MZ	RWANDA	RW
KYRGYZSTAN	KG	MYANMAR	NM	SAINT BARTHÉLEMY	BL
LAO PEOPLE'S DEMOCRATIC REPUBLIC	LA	NAMIBIA	NA	SAINT HELENA	SH
LATVIA	LV	NAURU	NR	SAINT KITTS AND NEVIS	KN
LEBANON	LB	NEPAL	NP	SAINT LUCIA	LC
LESOTHO	LS	NETHERLANDS	NL	SAINT MARTIN (FRENCH PART)	MF
LIBERIA	LR	NEW CALEDONIA	NC	SAINT PIERRE AND MIQUELON	PM
LIBYAN ARAB JAMAHIRIYA	LY	NEW ZEALAND	NZ	SAINT VINCENT AND THE GRENADINES	VC
LIECHTENSTEIN	LI	NICARAGUA	NI	SAMOA	WS
LITHUANIA	LT	NIGER	NE	SAN MARINO	SM
LUXEMBOURG	LU	NIGERIA	NG	SAO TOME AND PRINCIPE	ST
MACAO	MO	NIUE	NU	SAUDI ARABIA	SA
MACEDONIA	MK	NORFOLK ISLAND	NF	SENEGAL	SN
MADAGASCAR	MG	NORTHERN MARIANA ISLANDS	MP	SERBIA	RS
MALAWI	MW	NORWAY	NO	SEYCHELLES	SC
MALAYSIA	MY	OMAN	OM	SIERRA LEONE	SL
SINGAPORE	SG	UGANDA	UG		

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SINT MAARTEN (DUTCH PART)	SX	UKRAINE	UA
SLOVAKIA	SK	UNITED ARAB EMIRATES	AE
SLOVENIA	SI	UNITED KINGDOM	GB
SOLOMON ISLANDS	SB	UNITED STATES	US
SOMALIA	SO	UNITED STATES MINOR OUTLYING ISLANDS	UM
SOUTH AFRICA	ZA	URUGUAY	UY
SOUTH GEORGIA	GS	UZBEKISTAN	UZ
SOUTH SUDAN	SS	VANUATU	VU
SPAIN	ES	VENEZUELA, BOLIVARIAN REPUBLIC OF	VE
SRI LANKA	LK	VIET NAM	VN
SUDAN	SD	VIRGIN ISLANDS, BRITISH	VG
SURINAME	SR	VIRGIN ISLANDS, U.S.	VI
SVALBARD AND JAN MAYEN	SJ	WALLIS AND FUTUNA	WF
SWAZILAND	SZ	WESTERN SAHARA	EH
SWEDEN	SE	YEMEN	YE
SWITZERLAND	CH	ZAMBIA	ZM
SYRIAN ARAB REPUBLIC	SY	ZIMBABWE	ZW
TAIWAN, PROVINCE OF CHINA	TW		
TAJIKISTAN	TJ		
TANZANIA, UNITED REPUBLIC OF	TZ		
THAILAND	TH		
TIMOR-LESTE	TL		
TOGO	TG		
TOKELAU	TK		
TONGA	TO		
TRINIDAD AND TOBAGO	TT		
TUNISIA	TN		
TURKEY	TR		
TURKMENISTAN	TM		
TURKS AND CAICOS ISLANDS	TC		
TUVALU	TV		

Field 14: CUSIP. CUSIPs are identifiers created and delivered by the CSB (CUSIP Service Bureau). The CSB is managed on behalf of the American Bankers Association by Standard & Poor's. The first six characters are known as the base (or CUSIP-6), and uniquely identify the issuer. Issuer codes are assigned alphabetically from a series that includes deliberate built-in "gaps" for future expansion. CUSIP of obligor if available.

Field 20: Use the following credit facility type descriptions, only. Enter number code of the description. Note that these descriptions and codes mirror the requirements for Shared National Credit reporting and therefore not all will be relevant for Corporate Loan reporting.

- 0 OTHER
- 1 REVOLVING CREDIT
- 2 REVOLVING CREDIT CONVERTING TO TERM LOAN
- 3 REVOLVING CREDIT - ASSET BASED
- 4 REVOLVING CREDIT - DIP
- 5 NON-REVOLVING LINE OF CREDIT
- 6 NON-REVOLVING LINE OF CREDIT CONVERTING TO TERM LOAN
- 7 TERM LOAN
- 8 TERM LOAN - A
- 9 TERM LOAN - B
- 10 TERM LOAN - C
- 11 TERM LOAN - BRIDGE
- 12 TERM LOAN - ASSET BASED
- 13 TERM LOAN - DIP
- 14 CAPITALIZED LEASE OBLIGATION
- 15 STANDBY LETTER OF CREDIT
- 16 OTHER REAL ESTATE OWNED
- 17 OTHER ASSET

Field 22: Use the following credit purpose descriptions, ONLY. Enter number next to description. Note that these descriptions and codes mirror the requirements for Shared National Credit reporting and therefore not all will be relevant for Corporate Loan reporting.

- 0 OTHER
- 1 ACQUISITION AND/OR MERGER FINANCING
- 2 ASSET SECURITIZATION FINANCING
- 3 CAPITAL EXPENDITURES EXCLUDING REAL ESTATE
- 4 COMMERCIAL PAPER BACK-UP
- 5 INDUSTRIAL REVENUE BOND BACK-UP

FR Y-14 Q: Corporate Loan Data Schedule Instructions

- 6 MORTGAGE WAREHOUSING
- 7 TRADE FINANCING
- 8 PERFORMANCE GUARANTEE
- 9 WORKING CAPITAL - SHORT TERM/SEASONAL
- 10 WORKING CAPITAL - PERMANENT
- 11 GENERAL CORPORATE PURPOSES
- 12 DEBT REFINANCE/CONSOLIDATION
- 13 ESOP FINANCING
- 14 AGRICULTURE AND/OR LIVESTOCK PRODUCTION
- 15 AGRICULTURE AND/OR RANCHING REAL ESTATE
- 16 STOCK BUYBACK
- 17 PORTFOLIO ACQUISITION INCLUDING NOTE PURCHASE AGREEMENTS
- 18 REAL ESTATE ACQUISITION/DEVELOPMENT/CONSTRUCTION - LAND
- 19 REAL ESTATE ACQUISITION/DEVELOPMENT/CONSTRUCTION - RESIDENTIAL
- 20 REAL ESTATE ACQUISITION/DEVELOPMENT/CONSTRUCTION - COMM & INDL
- 21 REAL ESTATE INVESTMENT/PERMANENT FINANCING - RESIDENTIAL
- 22 REAL ESTATE INVESTMENT/PERMANENT FINANCING - COMMERCIAL AND INDUSTRIAL
- 23 BUSINESS RECAPITALIZATION/DIVIDENDS
- 24 NEW PRODUCT DEVELOPMENT
- 25 PROJECT FINANCING

Field 26: Line Reported on FR Y-9C. Only use designated descriptions corresponding to the line number on the FR Y-9C, HC-C, in which the outstanding balance is recorded.

- 1. bhck1292 (U.S. Banks and other U.S. Depository Institutions)
- 2. bhck1296 (Foreign Banks)
- 3. bhck1590 (loans to finance agricultural production and other loans to farmers)
- 4. bhck1763 (Commercial and Industrial loans to U.S. addressees. Exclude loans that are scored but not graded)
- 5. bhck1764 (Commercial and Industrial loans to non-U.S. addressees. Exclude loans that are scored but not graded)
- 6. bhck2081 (Loans to foreign governments and official institutions)
- 7. bhckJ454 (Loans to nondepository financial institutions)
- 8. bhckJ451 (All other loans, excludes consumer loans)
- 9. bhckF163 (All other leases, excludes consumer leases)
- 10. bhckF160 (nonfarm, nonres, owner occupied)

Field 36: Use the following security type descriptions:

- 0. Real Estate only
- 1. Cash and Marketable Securities
- 2. Accounts Receivable and Inventory
- 3. Fixed Assets excluding Real Estate
- 4. Blanket Lien
- 5. Other
- 6. Unsecured

Internal Business Line

Internal Business Line Code	Internal Business Line Name	Internal Business Line Description
1		
2		
3		
4		
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Unit of Measure (UOM)

UOM Code	UOM Name	UOM Description
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DRAFT

**Quarterly Operational Loss Data Collection Schedule
Reporting Instructions**

Please complete the attached Operational Loss Data Collection Schedule on a quarterly basis in accordance with the following reporting instructions.

1. The institution should report all operational loss events at and above the collection threshold established by the institution which meet the criteria specified in (a) and (b) below. An operational loss event is defined as an event that results in loss and is associated with any of the seven operational loss event type categories (Level 1) identified in Appendix A.
 - a) Operational loss events captured in the institution's loss database during the *current reporting quarter*.
 - b) Operational loss events that were reported during a *prior reporting quarter*, but were amended during the current reporting quarter. The following instructions *must* be applied to these loss events:
 - Use same Reference Number (Column A in the attached Schedule) that was used when the loss event was previously reported.
 - Include *updated* information for *all* of the "descriptive elements" identified in reporting instruction #5. The record provided for the respective loss event must reflect updated financial loss information, not just the net change in the financial loss information. For example, if the Gross Loss Amount (GLA) for a loss event captured and reported in an earlier reporting quarter increased from \$30,000 to \$55,000 (an additional financial impact of \$25,000), the institution's quarterly submission for the current reporting quarter should reflect \$55,000 as the GLA, *not* \$25,000 which represents the change in the increased amount. Current information for all other descriptive elements identified in reporting instruction #5 must also be provided for amended loss event.
 - Distinguish these "amended" loss events from new loss events captured during the current reporting quarter by selecting "Yes" in "Column Q" of the attached Schedule.
2. Each loss event should be reported in the Schedule as a single entry with an *aggregated* Gross Loss Amount (and an *aggregated* Recovery Amount, if applicable). Do not provide multiple entries for the same loss event. If the same loss event impacts multiple business lines or functions, and/or has related losses recorded over multiple accounting dates, these "multiple entries" must be aggregated into a single entry using the following methodology.
 - If a single loss event impacted multiple business lines or functions, report the event as a single entry and apply the *aggregated* GLA to the business line/function that was assigned the highest loss amount. Descriptive elements associated with the highest GLA should be reported for that aggregated event.
 - If the loss amount of a single loss event was allocated evenly across multiple business lines, report aggregated data for the business line/function that was the primary driver of the loss event. Descriptive elements associated with the respective business line should be reported for that aggregated event.
 - If the loss event has multiple entries that impact the same business line/function and the GLA is identical for each entry, use the earliest accounting date.

3. Do *not* report separate, distinct operational loss events on an *aggregated* basis. For example, a bank may have a process to aggregate separate loss events under a certain threshold into one loss event record. Separate loss events aggregated into one record should *not* be reported.
4. Foreign banking institutions should report operational losses that impact the institution's U.S. operations in accordance with these reporting instructions.
5. For each operational loss event reported, provide the following descriptive elements in accordance with the corresponding instructions:
 - A. Reference Number (Column A): The unique institution-established identifier assigned to each loss event. The reference number should not include any white spaces, tabs, or special characters.
 - B. Capture Date (Column B): The date that the institution captured/recorded the loss event in its internal operational loss database. The Capture Date must be submitted in the following format: MM/DD/YYYY. For example, "January 5, 2011, should be "01/05/2011".
 - C. Occurrence Date (Column C): The date that the operational loss event occurred or began. The Occurrence must be submitted in the following format: MM/DD/YYYY. For example, "January 5, 2011, should be "01/05/2011".
 - D. Discovery Date (Column D): The date that the operational loss event was first discovered by the institution, or in the case of litigation, the date a legal action was filed or a complaint was received. The loss event's discovery date should not be earlier than its occurrence date. The Discovery Date must be submitted in the following format: MM/DD/YYYY. For example, "January 5, 2011, should be "01/05/2011".
 - E. Accounting Date (Column E): The date that the financial impact of the operational loss event was recorded on the institution's financial statements. The loss event's accounting date should not be earlier than its occurrence date. The Accounting Date must be submitted in the following format: MM/DD/YYYY. For example, "January 5, 2011, should be "01/05/2011".
 - F. Applicable Loss Data Collection Threshold (Column F): The institution-established loss data collection threshold that was applicable to the respective business line/function and in effect at the time the loss event was captured.
 - G. Gross Loss Amount (Column G): The total financial impact of the operational loss event before any recoveries and **excluding** insurance and/or tax effects. The GLA should include all expenses associated with an operational loss event except for opportunity costs, forgone revenue, and costs related to risk management and control enhancements implemented to prevent future operational losses. Also, the following types of events should **not** be included in the gross loss amount or the institution's completed Schedule:
 - *Near Misses*: An operational risk event that did not result in an actual financial loss or gain to the institution.
 - *Timing Events*: An operational risk event that causes a temporary distortion of the institution's financial statements in a particular financial reporting period but that can

be fully corrected when later discovered (e.g., revenue overstatement, accounting and mark-to-market errors).

- *Forgone Revenues/Opportunity Costs*: Inability to collect potential future revenues due to operational risk related failures.
- *Gains*: Situations where an operational risk related failure results in a financial gain for the institution.

In addition, Gross Loss Amounts should:

- Be reported in units of one (not thousands), rounded to the nearest unit (for example, a one million dollar loss would be reported as 1,000,000).
 - Be reported in \$US dollars. Losses amounts recorded in foreign currency amounts should be converted to \$US dollars using a foreign exchange rate as of the accounting data associated with the respective loss.
 - **not** be reported as \$0.00 or as a negative value
- H. Recovery Amount (Column H): An independent occurrence, related to the original loss event, separate in time, in which funds or outflows of economic benefits are received from a third party, excluding funds received from insurance providers. Recovery Amounts:
- Should **not** be included in the Gross Loss Amount Column or netted into the gross loss amount.
 - Should be reported in units of one (not thousands), rounded to the nearest unit (for example, a one million dollar loss would be reported as 1,000,000).
 - Should be reported in \$US dollars. Recoveries recorded in foreign currency amounts should be converted to \$US dollars using a foreign exchange rate as of the accounting data associated with the respective recovery.
- I. Level 1 Event-Type Category (Column I): All loss events reported by the institution must be mapped to one of the seven “Level 1 Event Types” in Appendix A. This field must contain the respective Level 1 Event-Type code contained in Appendix A (i.e., ET1, ET2, ET3...ET7). The exact code provided must be used (e.g., “ET1”) with no additional characters or spaces added.
- J. Level 2 Event-Type Category (Column J): If the institution categorizes loss events to the “Level 2 Event-Types” in Appendix A, use the Level 2 Event-Type codes contained in Appendix B (i.e., ET11 – ET76). If the institution does not map loss events to those Level 2 Event-Types, or cannot map a particular loss event to one of the Level 2 Event-Types contained in Appendix A, then the institution should insert “ET00”. The exact code provided must be used (e.g., “ET41”) with no additional characters or spaces added.
- K. Business Line: Level 1 (Column K): All loss events reported by the institution must be mapped to one of the nine “Level 1 Business Lines” in Appendix B. This field must contain the specific Level 1 Business Line code identified in Appendix B (i.e., BL1, BL2, BL3...BL9) which corresponds to the Level 1 Business Line
- L. Business Line: Level 2 (Column L): If the institution categorizes loss events to the “Level 2 Business Lines” (Column L) in Appendix B, please use the Level 2 Business Line codes contained in Appendix B (i.e., BL11 – BL81). If the institution does not map loss events to those Level 2 Business Lines, then insert BL00 in the respective field(s) in this column.

- M. Internal Business Line (Column M): The institution-specific business line (e.g., Equities) or corporate function (e.g., HR, Finance or Compliance) to which the operational loss event has been assigned. This field should contain a numeric code (i.e., 1, 2, 3...) with each unique internal business line mapped to a unique digit representing that business line/corporate function. The institution should provide this mapping using the schedule provided in **Tab 2** of the attachment.
- N. Acquired or Merged Entity (Column N): If the loss event being reported originated from an acquired or merged entity, please include the name of the respective acquired or merged entity in this field. If not, then insert "NA" (not applicable).
- O. Is Loss Event Included in Operational Risk Quantification Model? (Column O): Enter "Yes" or "No" depending on whether or not the respective loss event is included in the institution's operational risk quantification model. If the institution does not calculate operational risk using a statistical model, enter "N/A" for this field.
- P. Unit of Measure (Column P): The Unit-of-Measure (UOM), established by the institution, to which the scenario has been assigned for regulatory and/or economic capital calculation purposes. It is the level at which the BHC's quantification model generates a separate distribution for estimating potential operational losses (for example, organizational unit, operational loss event type, risk category, etc.). Some institutions estimate a unique loss distribution for each business line/event type combination while others may estimate scenario loss distributions that span multiple business lines or events types (for example, "Retail Banking/External Fraud"). The UOM field should contain a numeric code (i.e., 1, 2, 3....) that is mapped to a unique UOM. The institution should provide this mapping using the schedule provided in **Tab 3** of the attachment.
- Q. Was Loss Event Reported in a Prior Reporting Quarter but Changed/Amended in Current Reporting Quarter? "Yes or No" (Column Q): The purpose of this reporting field is to distinguish loss events that were reported in previous reporting quarters (but contain amendments made during the current reporting quarter) from "new" loss events reported during the current reporting quarter. Do not leave any fields in this column blank. Indicate either "Yes or No".
- R. Detailed Description of Loss Event (required for events \geq \$100k) (Column R): For all operational loss events with gross loss amounts greater than \$100k, include a detailed description of the loss event. Generally, the "short-form" descriptions captured in an institutions' internal loss database should suffice.
6. Completed schedule must be submitted to the Federal Reserve via a secure Intralinks site by **[insert date]**. Information regarding this site will be provided separately to your institution.

Appendix A

Level 1 and Level 2 Event-Types

Level 1 Event-Type Categories		Level 2 Event-Type Categories	
Code	Name	Code	Name
ET1	Internal Fraud	ET11	Unauthorised Activity
		ET12	Theft and Fraud
ET2	External Fraud	ET21	Theft and Fraud
		ET22	Systems Security
ET3	Employment Practices and Workplace Safety	ET31	Employee Relations
		ET32	Safe Environment
		ET33	Diversity & Discrimination
ET4	Clients, Products & Business Practices	ET41	Suitability, Disclosure & Fiduciary
		ET42	Improper Business or Market Practices
		ET43	Product Flaws
		ET44	Selection, Sponsorship & Exposure
		ET45	Advisory Activities
ET5	Damage to Physical Assets	ET51	Disasters and other events
ET6	Business disruption and system failures	ET61	Systems
		ET71	Transaction, Capture, Execution and Maintenance
		ET72	Monitoring and Reporting
		ET73	Customer Intake and Documentation
		ET74	Customer/Client Account Management
		ET75	Trade Counterparties
		ET76	Vendors & Suppliers
		ET00	Not Applicable

Level 1 Event-Type Categories	Definition
<i>Internal Fraud</i>	<i>Losses due to acts of a type intended to defraud, misappropriate property or circumvent regulations, the law or company policy, excluding diversity/discrimination events, which involves at least one internal party.</i>
<i>External Fraud</i>	<i>Losses due to acts of a type intended to defraud, misappropriate property or circumvent the law, by a third party.</i>
<i>Employment Practices and Workplace Safety</i>	<i>Losses arising from acts inconsistent with employment, health or safety laws or agreements, from payment of personal injury claims, or from diversity/discrimination events.</i>
<i>Clients, Products & Business Practices</i>	<i>Losses arising from an unintentional or negligent failure to meet a professional obligation to specific clients (including fiduciary and suitability requirements), or from the nature or design of a product.</i>
<i>Damage to Physical Assets</i>	<i>Losses arising from loss or damage to physical assets from a natural disaster or other events.</i>
<i>Business disruption and system failures</i>	<i>Losses arising from disruption of business or system failures.</i>
<i>Execution, Delivery and Process Management</i>	<i>Losses from failed transaction processing or process management, from relations with trade counterparties and vendors.</i>

Appendix B

Level 1 and Level 2 Business Lines

Level 1 Business Lines		Level 2 Business Lines		Activity Groups
Code	Name	Code	Name	
BL1	Corporate Finance	BL11	Corporate Finance	<i>Mergers and acquisitions, underwriting, privatisations, securitization, research, debt (government, high yield), equity, syndications, IPO, secondary private placements</i>
		BL12	Municipal/Government Finance	
		BL13	Merchant Banking	
		BL14	Advisory Services	
BL2	Trading & Sales	BL21	Sales	<i>Fixed income, equity, foreign exchanges, commodities, credit, funding, own position securities, lending and repos, brokerage, debt, prime brokerage</i>
		BL22	Market Making	
		BL23	Proprietary Positions	
		BL24	Treasury	
BL3	Retail Banking	BL31	Retail Banking	<i>Retail lending and deposits, banking services, trust and estates</i>
		BL32	Private Banking	<i>Private lending and deposits, banking services, trust and estates, investment advice</i>
		BL33	Card Services	<i>Merchant/commercial/corporate cards, private labels and retail</i>
BL4	Commercial Banking	BL41	Commercial Banking	<i>Project finance, real estate, export finance, trade finance, factoring, leasing, lending, guarantees, bills of exchange</i>
BL5	Payment and Settlement	BL51	External Clients	<i>Payments and collections, funds transfer, clearing and settlement</i>
BL6	Agency Services	BL61	Custody	<i>Escrow, depository receipts, securities lending (customers) corporate actions</i>
		BL62	Corporate Agency	<i>Issuer and paying agents</i>
		BL63	Corporate Trust	
BL7	Asset Management	BL71	Discretionary Fund Management	<i>Pooled, segregated, retail, institutional, closed, open, private equity</i>
		BL72	Non-Discretionary Fund Management	<i>Pooled, segregated, retail, institutional, closed, open</i>
BL8	Retail Brokerage	BL81	Retail Brokerage	<i>Execution and full service</i>
		BL00	Not Applicable	
BL9	Corporate Level – Non-Business Line Specific	<i>Losses originating from a corporate/firm-wide function that cannot be linked to a specific business line.</i>		