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Instructions for the
Capital Assessments and Stress Testing information collection
(Reporting Form FR Y-14Q)

This Report is required by law: section 165 of the Dodd-Frank Act (12 U.S.C. § 5365) and section 5 of the Bank Holding Company Act (12 U.S.C. § 1844). Public reporting burden for this information collection is estimated to vary from 9 to 1,926 hours per response, with an average of 243 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0341), Washington, DC 20503.

Schedule H—Wholesale Risk

H.1 - Corporate Loan Data Schedule

The Corporate Loan Data Schedule collects loan level detail on corporate loans and leases. The data collection has two sections: (1) Loan and Obligor Description section (Fields 1 through 51, and Fields 83 through ~~94~~102), which collects information related to the obligor and the loan itself; and (2) Obligor Financial Data section (Fields 52 through 82~~ and Field 95~~), which collects data related to the financial health of the obligor or the entity that is the primary source of repayment for the loan. Both sections are completed at a loan level detail.

A. Loan Population

The loan population includes corporate loans and leases that are held for investment (HFI) (as defined in the FR Y-9C, Schedule HC-C General Instructions) and held for sale (HFS) as of the report date (i.e. quarter end). credExclude all loans and leases classified as trading (reportable on the FR Y-9C, Schedule HC, item 5).

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 are reported on Schedule HC-L that would be reported in the relevant FR Y-9C category (as outlined below) if such loans were drawn (including all ~~legally binding~~ undrawn commitments extended to non-consolidated variable interest entities as defined in the FR Y-9C). 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.

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

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

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

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

1) Loans to U.S. banks and other U.S. depository institutions (FR Y-9C, Schedule HC-C, item 2.a);
2) Loans to foreign banks (FR Y-9C, Schedule HC-C, item 2.b);

3) Loans to finance agricultural production and other loans to farmers (FR Y-9C, Schedule HC-C, item 3);
4) Commercial and industrial loans to U.S. addresses (FR Y-9C, Schedule HC-C, item 4.a);
5) Commercial and industrial loans to non-U.S. addresses (FR Y-9C, Schedule HC-C, item 4.b);
6) Loans to foreign governments and official institutions (including foreign central banks) (FR Y-9C, Schedule HC-C, item 7);
7) Loans to nondepository financial institutions (FR Y-9C, Schedule HC-C, item 9.a);
8) All other loans, excluding consumer loans (FR Y-9C, Schedule HC-C, item 9.b(2));
9) All other leases, excluding consumer leases (FR Y-9C, Schedule HC-C, item 10.b);
10) Loans secured by owner-occupied nonfarm nonresidential properties originated in domestic offices (FR Y-9C, Schedule HC-C, item 1.e(1)); and
11) Loans secured by owner-occupied nonfarm nonresidential properties originated in non-domestic offices (reported within FR Y-9C, Schedule HC-C, item 1).

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

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

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

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

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

reported in the FR Y-14Q Corporate Loan schedule.

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

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

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

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

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

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

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

B. Reporting Specifications

Consistent with the FR Y-9C, 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, 30, 31, 84, and 85 respectively).

Once a credit facility is closed and settled (Option '4' in Field 99), ~~A~~all dollar amounts in the Loan and Obligor Description section ~~Fields 1 through 48~~ should represent only the consolidated holding company's pro-rata portion of any syndicated or participated loan.

All amounts should be reported in US dollars.

C. Obligor Financial Data Section Instructions

Fields 52 through 82 ~~and Field 95~~ (Obligor Financial Data section), must be reported for all corporate loans and leases as of the report date, excluding loans with:

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

For loans that meet the exclusions above, Fields 52 through 82 ~~and Field 95~~ should be left blank. The exclusions outlined above for the Obligor Financial Data section are at the obligor or primary source of repayment entity level.

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

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

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

Data in Fields 54 through 82 should be reported or calculated in accordance with GAAP standards. Note descriptions in the Obligor Financial Data Section provide guidance on what should be reported in each field based on commonly-used definitions; unless otherwise instructed, a reporting bank should report the Fields as defined by its financial spreading systems (i.e., software programs on which the BHC spreads and analyzes the financial statements of its customers) in accordance with its credit policy. The financial statement data fields should be populated with the most recent financial statement data available as of the report date (i.e. the most recent financial data found in the consolidated holding company's financial spreading system as of the report date) and should not be bound by financial statement data that was used in the consolidated holding company's most recent formal rating review.

Fields 54, 56, 57, 58, 59, and 82 should be reported for the most recently available trailing

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

Data Format

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

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

D. Corporate Loan Data Fields

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

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
18	Origination Date (*OriginationDate*)	CLCO9912	Report the origination date. The origination date is the date the commitment to lend becomes a legally binding commitment. If there has been a major modification to the loan such that the obligor executes a new or amended and restated credit agreement, use the revised contractual date of the credit agreement as the origination date. The following independent examples would generally not result in a change in the contractual date of the loan, and thus would not be considered major modifications: (1) extension options at the sole discretion of the borrower; (2) covenants; (3) waivers; (4) change in the maturity date; (5) re-pricing; or (6) periodic credit reviews. Additionally, exclude all renewals which meet the definition in the 'Renewal Date' Field 91. For corporate loans and leases in the syndicated pipeline, report the date on which the BHC has extended terms to the borrower in the signed ~~a~~ commitment letter~~ and has extended terms to the borrower~~. Once the deal is reported as closed and settled (option 4~~)~~ in F~~f~~ield 99) report the updated origination date per the definition above.	Must be in yyyy- mm-dd format, e.g.: 2005-02-01 1999-12-14 Must be before or equal to the quarter end date of the data.
19	Maturity Date (*MaturityDate*)	CLCO9914	Report the maturity date. The maturity date is the last date upon which the funds must be repaid, inclusive of extension options that are solely at the borrower's discretion, and according to the most recent terms of the credit agreement. For demand loan, enter 9999-01-01. For corporate loans in the syndicated pipeline, once the syndicated loan is reported as closed and settled in field 99, report the estimated maturity date based on the ~~committed~~ tenor stated in the commitment letter.	Must be in yyyy- mm-dd format, e.g.: 2005-02-01 1999-12-14

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
20	Credit Facility Type ~~Y14~~ (*FacilityType*)	CLCOG072	Report the credit facility type. Use the following credit facility type descriptions, only. Note that these descriptions and codes mirror the requirements for Shared National Credit reporting and therefore not all will be relevant for Corporate Loan reporting. If the Credit facility type is "Other," provide description in Field 21. 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 18 FRONTING LOAN ~~17~~19 SWINGLINE	Enter number code of the description.

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
22	Credit Facility Purpose ~~Y14~~ (*CreditFacilityPurpose*)	CLCOG073	Report the credit facility purpose. Use the following credit purpose descriptions, only. Note that these descriptions and codes mirror the requirements for Shared National Credit reporting and therefore not all will be relevant for Corporate Loan reporting. . If the credit facility purpose is "Other," provide description in Field 23. 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 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 - COMML & 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 26 DEALER FLOORPLAN 27 EQUIPMENT LEASING 28 NON-PURPOSE MARGIN LENDING COLLATERALIZED BY SECURITIES 29 OTHER NON-PURPOSE LENDING COLLATERALIZED BY SECURITIES 30 BRIDGE FINANCING	Enter number code of the description

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
24	Committed Exposure Global (*CommittedExposure*)	CLCOG074	Report the current dollar amount the obligor is legally allowed to borrow according to the credit agreement or commitment letter identified in Field 15,net of any charge- offs, ASC 310-30 (originally issued as SOP 03-03) adjustments, or fair value adjustments taken by the Reporting BHC, but gross of ASC 310-10 reserve amounts. Include both drawn and undrawn committed amounts. Report the total commitment amount and not the constrained commitment amount. For example, if the borrower has a contract for $1.1 million total commitment, but is constrained by borrowing base to $900 thousand, report the total commitment amount of $1.1 million. For facilities with multiple lenders, only provide the reporting entity's pro-rata commitment, net of the above noted adjustments. For corporate loans and leases in the syndicated pipeline, reported as options 1 (single-signed), 2 (dual-signed) or 3 (closed but not settled) in F~~f~~ield 99, report the total commitment amount approved and stated~~indicated~~ i~~o~~n the commitment letter.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal).
28	Cumulative Charge-offs (*CumulativeChargeoffs*)	CLCOG076	Report the cumulative net charge-offs associated with the credit facility on the reporting entity's books. If cumulative charge-offs are greater than the current commitment balance but less than the original commitment, report the total cumulative charge-off amount even though it exceeds the current commitment. For disposed credit facilities, report the cumulative charge-offs as of the date of disposition.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal). Should be 0 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.

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
32	# Days Principal or Interest Past Due (*PastDue*)	CLCOG077	Report the longest number of days principal and/or interest payments are past due, if such payments are past due 30 days or more. Report the number of days past due as of the last day of the reporting quarter or disposition date. If payments are not past due 30 days or more, enter zero.	Numbers only. For fully undrawn commitments, enter 0.
34	Participation Flag (*ParticipationFlag*)	CLCO6135	Indicate if the credit facility is participated or syndicated among other financial institutions and if it is part of the Shared National Credit Program.	1. No 2. Yes, syndicate/participant in syndication but does not meet the definition of a ~~purchased by reporting BHC~~Shared National Credit 3. Yes, agent in syndication but does not meet the definition of a ~~sold by reporting BHCin~~ Shared National Credit 4. Yes, syndicate/participant ~~interest~~ in Shared National Credit ~~Programparticipant~~ 5. Yes, agent ~~interest~~ in Shared National Credit ~~Programagent~~
87	SNC Internal Credit ID (*SNCInternalCreditID*)		If the credit facility is reported in the Shared National Credit (SNC) collection and~~for which~~ the reporting BHC is the lead bank/agent (option 5 in Field 34), indicate the reporting ~~entity's~~ BHC's Internal Credit ID as reported in the SNC collection for this credit facility as of the most recent filing date. If the credit facility is not reported in the SNC collection or the reporting BHC is a participant in the SNC credit facility~~collection~~, report 'NA'.	May not contain a carriage return, line feed, comma or any unprintable character. Report 'NA' if the credit facility is not reported in the SNC collection or if the reporting BHC is not the agent.

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
93	Collateral Market Value (*CollateralMarketValue*)		For facilities which require ongoing or periodic valuation of the collateral, report the market value of the collateral as of the reporting date. If the market value of collateral is not updated in the reporting entity's internal risk management systems as of the reporting date, report NA.	Rounded whole dollar amount, e.g.: 20000000 Supply numeric values without any non- numeric formatting (no dollar sign, commas or decimal). Report 'NA' if the market value of collateral is not updated in the reporting entity's internal risk management systems as of the reporting date.

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
96	Credit Rating Agency Equivalent Rating *(CreditRatingAgencyEquivalentRating)*		Report the comparable external Nationally Recognized Statistical Rating Organization (NRSRO) credit rating agency rating for the BHC's internal rating reported in Field 10. Include a plus (+) or minus (-) sign to the external rating if applicable. For example, AAA, BB+, Baa3. Must be a list of values where each value pair is the credit rating agency equivalent rating followed by the percentage of total exposure with that rating. The format of these pairs will be the credit agency equivalent 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 X:Percentage of total 0.0;Rating code Y;Percentage of total 0.0;… For example, suppose the equivalent credit agency ratings are AAA, AA, A, BBB, BB, B, C, D. If the credit agency equivalent rating is AAA for the full amount of exposure, the BHC would report: AAA:1 Suppose half the credit exposure has a credit agency equivalent rating of BBB and the other half has BB, the BHC would report: BBB:0.5;BB:0.5 All decimal amounts must sum to 1.
97	Credit Rating Agency *(CreditRatingAgency)*		Provide the name of the Nationally Recognized Statistical Rating Organization (NRSRO) for the credit rating agency rating grade provided in Field 96.	Free text

Field No.	Field Name; (*Technical Field Name*)	MDRM	Description	Allowable Values
98	Disposition Flag *(DispositionFlag)*		Report the ~~liquidation~~disposition method for any credit facility that was ~~liquidated~~disposed during the reporting quarter. If ~~a corporate credit facility~~ the BHC is still pursuing ~~awaiting~~ payment of principal, interest and fees, report as option "0". • ~~Not Paid In Full~~Active – ~~Coded~~report for all ~~active~~ credit facilities required to be reported in this data collection and do not meet the definitions of options 1 through 5.~~or lines of credit~~as of the reporting date. • ~~Voluntary~~ Payoff – ~~Code~~report all instances where the credit facility has been paid in full by the borrower~~ either through refinance, sale of the property or principal payment in full~~. • Involuntary Payoff – report all instances where the credit facility has been paid in full???~~but~~ after the occurrence of default per the terms of the credit agreement. • ~~•~~ Involuntary Liquidation – ~~Code~~report all instances where the credit facility has been liquidated either through foreclosure proceedings or another settlement option resulting in incomplete repayment of principal. Include short-sales, charge-offs, as well as REO. This includes loans active in the quarter prior to the reporting quarter that were sold at a foreclosure sale and taken into REO in the reporting quarter. Also include all instances where credit has been resolved (i.e. no longer pursuing collection) but not through foreclosures, servicing transfers, or payments made by the obligor. • ~~• Servicing Transfer – Code all instances where the servicing of the loan has been transferred or sold to another institution during the reporting quarter.~~ • Sold or participated – report all instances where the loan has been sold or participated to another institution during the reporting quarter. • Syndicated – report all instances of closed and settled syndications as indicated in option 4 of ~~f~~Field 99	0. ~~Not Paid in Full~~Active 1. ~~Voluntary~~ Payoff 2. Involuntary Payoff 3. Involuntary L~~l~~iquidation 4. ~~Servicing Transfer~~Sold or participated 5. Syndicated

99	Syndicated Loan Flag *(SyndicatedLoanFlag)*		Report whether the syndicated loan commitment is single signed by the BHC, counter signed by the borrower (dual signed), ~~or~~ closed but not yet settled, or closed and settled. For loans that are not syndicated, indicate option 0 (NA).	0. NA 1. Single-signed 2. Dual-signed 3. Closed but not settled 4. Closed and settled
100	Target Hold *(TargetHold)*		For loans in the syndicated loan pipeline (Options 1, 2 or 3 in Field 99), report the percentage of the total commitment the BHC intends to hold. If the credit facility is reported as option 0 (NA) or option 4 (closed and settled) in Field 99, report NA.	Express as a decimal to 4 decimal places, e.g., 0.05% is 0.0005. Use decimal format; do not use scientific notation. Report NA if the credit facility is reported as option 0 or 4 in Field 99.
101	Participation Interest *(ParticipationInterest)*		For participated or syndicated credit facilities that have closed and settled ~~(Option 4 in Field 99)~~, report the percentage of the total loan commitment held by the BHC. If the credit facility is not participated or syndicated, report 1. If the credit facility is syndicated and reported as options 1, 2, or 3 in Field 99, report NA.	Express as a decimal to 4 decimal places, e.g., 0.05% is 0.0005. Use decimal format; do not use scientific notation. Report NA if the credit facility is reported as options 1, 2, or 3 in Field 99.
102	Leveraged Loan Flag *(LeveragedLoanFlag)*		Indicate '2' (Yes) if the credit facility is defined as a leveraged loan per criteria in the reporting entity's internal risk management framework developed pursuant to SR 13-3 (Interagency Guidance on Leveraged Lending).	1.No 2. Yes