



BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM

WASHINGTON, D.C. 20551

DIVISION OF BANKING
SUPERVISION AND REGULATION

SR 13-5

March 22, 2013

**TO THE OFFICER IN CHARGE OF SUPERVISION
AT EACH FEDERAL RESERVE BANK AND TO STATE MEMBER BANKS**

SUBJECT: Revisions to the Required Data Fields for the Interagency Loan Data Request

Applicability to Community Banking Organizations: This guidance applies to all state member banks that voluntarily participate in the Interagency Loan Data Request, including those with \$10 billion or less in consolidated assets.

The Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, and the Office of the Comptroller of the Currency (collectively, the agencies) and the Conference of State Bank Supervisors (CSBS) have increased the number of required loan data fields in the Interagency Loan Data Request (ILDR). In 2002, the agencies and the CSBS implemented a voluntary standardized request for 82 data fields of electronic loan information to be used in safety-and-soundness examinations.¹ For those institutions voluntarily participating in ILDR, the agencies are now increasing the number of required loan data fields from 5 to 30 to facilitate greater consistency in the data submission process.

The attachment provides a listing of the 82 data fields and highlights the required fields. Other than the change in the number of required fields, the ILDR format and layout remain unchanged.² Financial institutions using the ILDR should provide the new required loan data fields for examinations starting after September 30, 2013. The electronic collection of this loan level data reduces the time that examiners spend compiling the information, giving them more time to analyze the data. In turn, banks benefit from a more efficient examination process.

¹ Refer to the March 11, 2002, interagency press release, "Interagency Loan Data Request to Improve the Bank Examination Process," at <http://www.federalreserve.gov/boarddocs/press/general/2002/20020311/default.htm>

² State member banks should continue to submit their electronic loan data for the Automated Loan Examination Review Tool (ALERT) via a secure website. A state member bank should contact its Federal Reserve Bank with any questions regarding the submission of loan data and the use of this secure website.

Federal Reserve Banks should distribute this letter to the state member banks in their districts and to appropriate supervisory staff. Questions regarding this guidance may be directed to Richard C. Watkins, Assistant Director, at (202) 452-3421. In addition, questions may be sent via the Board's public website.³

Michael S. Gibson
Director

Attachment:

- [Table of Data Fields for Interagency Loan Data Request \(IDLR\)](#)

³ See <http://www.federalreserve.gov/apps/contactus/feedback.aspx>.