

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.

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). Include only loans greater than or equal to \$1 million in committed exposure for the following FR Y-9C categories outlined in the Additional Instructions for Field #27:

- Loans to Depository Institutions (U.S. Banks) (BHCK1292)
- Loans to Depository Institutions (Foreign Banks) (BHCK1296)
- Loans to Finance Agricultural Production (BHCK1590)
- Loans to Foreign Governments (BHCK2081)
- Loans to Non-Depository Financial Institutions (BHCKJ454)
- All Other Commercial Loans (BHCKJ451)
- Other Commercial Leases (BHCKF163)

Include all corporate loans that are at the 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 if such loans were drawn. For clarity, exclude informal “advised lines” from commitments.

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 21.

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 (#29, #30, #31, and #32 respectively). Report all loans reported in the FR Y-9C categories (outlined in the Additional Instructions for field # 27) on the last calendar day of the quarter.

Reporting Specifications

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The table on the pages following 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 data reported should represent only the BHC's pro-rata portion of any syndicated loan. Where applicable, the MDRM (Micro Data Reference Manual) numbers are provided to tie the collected data items to other data items reported by the institution. Fields #21 through #24 are mandatory for a SNC Expanded Reporter and optional for all other BHCs.

Data Format

Provide data in a single extensible markup language file (.xml). An XSD document will be made available to bank holding companies.

Do not use quotation marks as text identifiers.

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

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Field No.	Field Name	Technical Field Name	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 vertical bar (, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Mandatory	Alpha Numeric	50
2	Internal ID	InternalObligorID	The reporting entity's unique internal identifier for the obligor.	Must not contain a vertical bar (, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Mandatory	Alpha Numeric	50
3	Original Internal ID	OriginalInternalObligorID	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 vertical bar (, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Mandatory	Alpha Numeric	50
4	Obligor Name	ObligorName	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 vertical bar (, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Mandatory	Alpha Numeric	250
5	City	City	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
6	Country	Country	The Country in which the obligor is headquartered. See Additional Instructions for ISO	Use the 2 letter Country Code for foreign properties as found in Additional	Mandatory	Alpha Numeric	2

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			standard codes.	Instructions.			
7	Zip Code	ZipCodeForeignMailingCode	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 5 or 6 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	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
11	TIN	TIN	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 'NA'.	Mandatory	Alpha Numeric	10
12	Stock Exchange	StockExchange	Name of the Stock Exchange on which the primary stock of	Free text	Optional	Alpha Numeric	100

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			the obligor, or its parent, trades.				
13	Ticker Symbol	TKR	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.	Free text	Optional	Alpha Numeric	10
14	CUSIP	CUSIP	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 available.	Must be valid 6 digit CUSIP number issued by the CUSIP Service Bureau.	Optional	Alpha Numeric	6
15	Internal Credit Facility ID	InternalCreditFacilityID	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. 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.	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. May not contain a vertical bar (, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Mandatory	Alpha Numeric	50
16	Original Internal Credit Facility ID	OriginalInternalCreditFacilityID	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.	May not contain a vertical bar (, ASCII 7C), carriage return, line feed, comma or any unprintable character.	Mandatory	Alpha Numeric	50
17	Credit Facility Internal Risk Rating	CreditFacilityRating	Report the credit facility's assigned loss severity rating grade (also known as the loss given default (LGD) rating) from the reporting entity's	Free text indicating the LGD rating or 'NA.'	Mandatory	Alpha Numeric	20

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			internal risk rating system. If no credit facility rating is assigned, enter 'NA.'				
18	Exposure At Default (EAD)	EAD	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.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply with no non-numeric formatting (no dollar sign, commas or decimal). Must be nonblank after Basel 2 parallel starts for the bank.	Mandatory for reporting banks in Basel II parallel Optional for other banks	Numeric	20
19	Origination Date	OriginationDate	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 m/d/yyyy format, e.g.: 2/1/2005 12/14/1999 Must be before or equal to the quarter end date of the data.	Mandatory	Date	10
20	Maturity Date	MaturityDate	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 1/1/9999.	Must be in m/d/yyyy format, e.g.: 2/1/2005 12/14/1999	Mandatory	Date	10
21	Credit Facility Type	FacilityType	See Additional Instructions for credit facility type descriptions. Only use designated descriptions; if it is Other, provide description in Field #22.	Enter number code of the description.	Mandatory if the BHC is an Expanded SNC reporter. Optional for all others.	Numeric	2
22	Other Credit Facility Type Description	OtherFacilityType	To be supplied only in cases where the credit facility is listed as "Other" in Field	Free Text	Mandatory if the BHC is an Expanded	Alpha	50

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			#21(leave blank if Field #21 is not zero).		SNC reporter. Optional for all others.		
23	Credit Facility Purpose	CreditFacilityPurpose	See Additional Instructions for credit facility purpose descriptions. Only use designated descriptions; if it is Other, provide description in Field #24.	Enter number code of the description	Mandatory if the BHC is an Expanded SNC reporter. Optional for all others.	Numeric	2
24	Other Credit Facility Purpose Description	OtherFacilityPurpose	To be supplied only in cases where the credit facility purpose is listed as "Other" in Field #23 (leave blank if Field #23 is not zero).	Free Text	Mandatory if the BHC is an Expanded SNC reporter. Optional for all others.	Alpha	50
25	Committed Exposure Global	CommittedExposure	The current dollar amount the obligor is legally allowed to borrow according to the credit agreement identified in Field 15. For syndicated facilities, only provide the reporting entity's pro-rata commitment.	Rounded whole dollar amount, e.g.: 20000000 Supply with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20
26	Utilized Exposure Global	UtilizedExposure	The current dollar amount the obligor has drawn which has not been repaid. If the credit facility has not been borrowed against, the outstanding balance would be zero. For syndicated facilities, only provide the reporting entity's pro-rata exposure.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20
27	Line Reported on FR Y-9C	LineReportedOnFRY9C	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
28	Line of	LineOfBusiness	Indicate the internal	Free text describing	Mandatory	Alpha	100

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	business		line of business that originated the credit facility using the institutions own department descriptions.	the Line of Business. For example: Private Banking, Corporate Banking, Asset-Based Lending, etc.		Numeric	
29	Cumulative Charge-offs	CumulativeChargeoffs	The cumulative charge-offs associated with the credit facility on the reporting entity's books.	Rounded whole dollar amount, e.g.: 20000000 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.	Mandatory	Numeric	20
30	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.	Rounded whole dollar amount, e.g.: 20000000 Should be 0 for loans valued at par Should be 'NA' for loans not held for sale or accounted for under a fair value option. For negative values use a negative sign '-', not parenthesis ().	Mandatory	Alpha Numeric	20
31	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).	Rounded whole dollar amount, e.g.: 20000000 Should be 0 if there is no ASC 310-10 Reserve for the credit facility.	Mandatory	Numeric	20
32	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.	Rounded whole dollar amount, e.g.: 20000000 Should be 0 if there is no loan level ASC 310-30 adjustment.	Mandatory	Numeric	20
33	# Days Principal or Interest Past Due	PastDue	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.	Mandatory	Numeric	4

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34	Non-Accrual Date	NonAccrualDate	The date the credit facility was placed on non-accrual, if applicable. If there is no non-accrual date, enter 12/31/9999.	Must be in m/d/yyyy format, e.g.: 2/1/2005, 12/14/1999	Mandatory	Date	10
35	Participation Flag	ParticipationFlag	Indicate if the credit facility is participated or syndicated among other financial institutions.	1. No 2. Yes, Purchased 3. Yes, Sold	Optional	Integer	1
36	Security	Security	Indicate using integer code if the credit facility is secured or unsecured.	1. Secured 2. Unsecured	Mandatory	Integer	1
37	Lien Position	LienPosition	Indicate using integer code if the credit facility is senior, subordinate, or unsecured.	1. Senior 2. Subordinated 3. Unsecured	Mandatory	Integer	1
38	Interest Rate Variability	InterestRateVariability	Variability of current interest rates (Fixed, Floating, or Mixed) to maturity.	1. Fixed 2. Floating 3. Mixed	Mandatory	Integer	1
39	Interest Rate	InterestRate	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%	Mandatory	Decimal	8
40	Interest Rate Index	InterestRateIndex	For floating rate credit facilities list base interest rate using integer code. If obligor has an option, select the index actually in use. If the credit facility is fixed (as designated in Field #38) choose the integer for "Not applicable (Fixed)". For credit facilities where the base interest rate is mixed, choose the integer for "Mixed."	1. LIBOR 2. PRIME or Base 3. Treasury Index 4. Other 5. Not applicable (Fixed) 6. Mixed	Mandatory	Integer	1
41	Interest Rate Spread	InterestRateSpread	For floating rate credit facilities, list spread over base rate in basis points. If the credit facility is fixed (as designated in Field #38) populate 'NA'. If the facility includes multiple draws with different spreads, provide the spread that approximates	Provide as a decimal, e.g.: 0.0575 for 5.75% Enter 'NA' if the credit facility is fixed Negative numbers can be submitted. For negative values use a negative sign '-' not parenthesis ().	Mandatory	Alpha Numeric	8

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			the overall spread on the facility.				
42	Interest Rate Ceiling	InterestRateCeiling	For floating rate credit facilities, list rate ceiling if one is contained in the credit agreement. If there is no ceiling, populate with 'NONE'. If the credit facility is fixed (as designated in Field #38) populate 'NA'. For facilities with multiple interest rate ceilings, provide the maximum interest rate ceiling.	Provide as a decimal, e.g.: 0.0575 for 5.75% Enter 'NA' if the credit facility is fixed Enter 'NONE' if no ceiling.	Mandatory	Alpha Numeric	8
43	Interest Rate Floor	InterestRateFloor	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 #38) 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.	Mandatory	Alpha Numeric	8
44	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	1

Appendix: Additional Instructions for Completing the Corporate Loan Schedule

Field 6: Below is the list of ISO standard country codes. Provide the relevant two 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

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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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SINTMAARTEN (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.

Field 18: Exposure at Default (EAD). Basel II Advanced IRB parameter estimate as defined in the Final Rule for Advanced Capital Adequacy Framework Basel II. This is only required for banks that have already entered parallel run. It is optional for all others.

- (1) 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
- (2) For the off-balance sheet component of a credit facility 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 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.

Field 21: 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 |

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- 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 23: 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
- 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

Field 27: 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. For items 1, 2, 3, 6, 7, 8, 9 report loan level detail for loans greater than or equal to \$1 million in committed exposure.

- 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)

FR Y-14Q: Corporate Loan Data Schedule Instructions

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. addresses. 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)