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.

B. 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.

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	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	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	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 with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20
4	Line Reported on FR Y-9C	LineReportedOnFRY9C	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) 4. F160 (nonfarm, nonres - owner occupied) 5. F161 (nonfarm, nonres - other) 7. Loans secured by CRE originated by non-domestic offices as	Mandatory	Integer	1

				reported in bhck1410			
5	Committed Balance	CommittedBalance	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 with no non-numeric formatting (no dollar sign, commas or decimal).	Mandatory	Numeric	20
6	Cumulative Charge-offs	CumulativeChargeoffs	Gross cumulative charge-offs associated with this CRE Loan 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 the fair value option.	Mandatory	Numeric	20
7	Participation Flag	ParticipationFlag	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	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	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	Date the commitment to lend becomes a legally binding commitment. If the CRE Loan has been 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 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
11	Location	Location	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	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: (1) land and construction loans not currently generating income or(2) owner occupied CRE loans (bhckF160 on the FR Y-9C), 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 statement, should be deducted from operating income to arrive at the NOI. 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	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply 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: • 0 (zero) is to be used if the NOI is actually 0 • NA is to be used if the loan is (1) Land and construction loans (bhckF158 and bhckF159 on FR Y-9C) not currently generating income or	Mandatory	Alpha Numeric	10

			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. If a participation, prorate based on your share of the credit. For loans that are cross-collateralized at origination, 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, the NOI provided should be the total NOI available at origination, not the subsequently combined NOI from the collateral pool.	(2) owner occupied CRE loans (line F160 on FR Y-9C). • Numeric values are to be used for facilities where the NOI is applicable and available			
13	Value at Origination	ValueatOrigination	The value of the subject property may be either an appraisal or an evaluation depending on legal (12 CFR 34) and bank policy requirements. 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.	Rounded whole dollar amount with no cents, e.g.: 20000000 Do not use non-numeric formatting such as dollar signs, commas or decimals.	Mandatory	Alpha Numeric	12
14	Value Basis	ValueBasis	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/board docs/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	Mandatory	Alpha Numeric	50

				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.			
16	Probability of Default (PD)	PD		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 rate over the economic cycle for the rating grade. (2) to a defaulted obligor, 100 percent.	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 2 parallel starts for the bank.	Mandatory for reporting banks in Base II parallel Optional for other banks	Decimal	6
17	Loss Given Default (LGD)	LGD		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. Loss given default (LGD) means: The greatest of: (1) Zero; (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 (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.	Express as a decimal to 2 decimal places, e.g., 50% is 0.50. Use decimal format; do not use scientific notation. Must be nonblank after Basel 2 parallel starts for the bank.	Mandatory for reporting banks in Base II parallel Optional for other banks	Decimal	4
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. For the on-balance sheet component, EAD means the [bank]'s carrying value (including net accrued but unpaid interest and fees) for the exposure	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply with no non-numeric formatting (no dollar sign,	Mandatory for reporting banks in Base II parallel Optional	Numeric	20

			and; 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 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.	commas or decimal). Must be nonblank after Basel 2 parallel starts for the bank.	for other banks		
19	Maturity Date	MaturityDate	The contractual maturity date of CRE Loan, including extension options that are at the sole discretion of the borrower. If a demand loan, enter 1/1/9999.	Must be in m/d/yyyy format, e.g.: 2/1/2005 12/14/1999	Mandatory	Date	10
20	Amortization	Amortization	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	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	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	Current physical occupancy of rent-paying tenants (including tenants still in concessionary periods) as a % of net rentable square footage. Use NA if owner occupied or residential construction. "Current occupancy" means as close to the submission as of date (e.g. 9-30-09) 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: • 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 - i.e. Residential Construction (FR Y-9C bhckF158), Other	Optional	Alpha Numeric	4

				Construction /Land Dev (FR Y-9C bhckF159), and Owner Occupied (FR Y-9C bhckF160). • Numeric values are to be used for facilities where the Occupancy is applicable and available			
24	Anchor Tenant	AnchorTenant	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	Indicate the purpose of the CRE Loan at the origination date as recorded in Field #10 using an integer from the following list.	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 4. Owner Occupancy 5. Redevelopment / Repositioning (non owner occupied) 6. Acquisition (non owner occupied) 7. Refinance 8. Other	Mandatory	Integer	1
26	Interest Rate Variability	InterestRateVariability	Variability of current interest rates (Fixed, Floating, or Mixed) to maturity.	1. Fixed 2. Floating 3. Mixed	Mandatory	Integer	1

27	Interest Rate	InterestRate	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%	Mandatory	Decimal	8
28	Interest Rate Index	InterestRateIndex	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."	1. LIBOR 2. PRIME or Base 3. Treasury Index 4. Other 5. Not applicable (Fixed) 6. Mixed	Mandatory	Integer	1
29	Interest Rate Spread	InterestRateSpread	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.	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 ().	Mandatory	Alpha Numeric	8
30	Interest Rate Ceiling	InterestRateCeiling	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.	Provide as a decimal, e.g.: 0.0575 for 5.75% Enter 'NA' if the loan is fixed Enter 'NONE' if no ceiling.	Mandatory	Alpha Numeric	8
31	Interest Rate Floor	InterestRateFloor	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.	Provide as a decimal, e.g.: 0.0575 for 5.75% Enter 'NA' if the loan is fixed Enter 'NONE' if no floor.	Mandatory	Alpha Numeric	8
32	Frequency of Rate Reset	FrequencyofRateReset	For floating rate CRE Loans, list the frequency of interest rate reset in months. For frequencies less than (1) month, report as (1) month.	Provide in whole months. Enter 'NA' if the loan is fixed	Mandatory	Alpha Numeric	4
33	Interest Reserves	InterestReserves	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 'NA'.	Rounded to whole dollar amount with no cents, punctuation or dollar signs. Guidelines for populating: • 0 (zero) is to be used if there had been an	Mandatory	Alpha Numeric	9

				interest reserve and it is now exhausted.			
				• NA is to be used for facilities where an interest reserve was never part of the transaction (e.g. non-construction loans).			
				• Numeric values are to be used for facilities where the interest reserve is applicable and available			
34	Origination Amount	OriginationAmount	Provide the bank's total commitment as of the origination date given in Field #10. The origination amount should not represent the first draw on a commitment.	Round to the whole dollar. Do not include punctuation or dollar sign.	Mandatory	Numeric	11
35	Original / Previous Loan Number	OrigLoanNumber	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. If the loan number has not changed from the prior quarter, use the current loan number (Field #1 above).	Must be unique within a submission.	Mandatory	Alpha Numeric	50
36	Acquired Loan	AcqLoan	Indicate if the loan was acquired as a whole loan via a bank, portfolio or individual loan purchase. 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). Acquired loans will include data retrievable from loan accounting systems of record reported on a go-forward basis.	1. Yes 2. No	Mandatory	Integer	1
37	Loan Status	LoanStatus	Report an asset as non-performing if: (a) It is maintained on a cash basis because of deterioration in the financial condition of the borrower, (b) Payment in full of principal or interest is not expected, or (c) Principal or interest has been in default for a period of 90 days or more	1. Performing 2. Non-performing	Mandatory	Integer	1

			unless the asset is both well secured and in the process of collection.				
38	Property Size	PropertySize	Report the current property size for the Property Type entered in Field #9 as follows: Retail: Square Feet Industrial/Warehouse: Square Feet Hotel/Hospitality/Gaming: Rooms Multi-family for rent: Units Homebuilders except condo: Lots Condo: Units Office: Square Feet Mixed: Square Feet or 'NA' (Not Applicable) Land and Lot Development: Acreage Other: Square Feet or 'NA' (Not Applicable)	Values must be consistent with the property type definitions in Field #9 Whole number (no commas or decimals) ***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 '. *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 '.	Mandatory	Alpha/ Numeric	12
39	Net Operating Income	CurrentNetOperatingInc	Report the most recent annualized NOI that serves as the identified primary	Rounded whole dollar amount with no cents,	Mandatory	Alpha Numeric	10

	(NOI) Current		source of repayment. NOI period may be prior fiscal year, trailing twelve months, or annualized interim period if appropriate. NOI should not be forward looking in the sense of being based on potential future leasing or sales activity. Replacement reserves, if allocated by the borrower on the operating statement, should be deducted from operating income to arrive at the NOI. 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. For cross-collateralized loans, the NOI provided should represent the total NOI available from the underlying collateral pool. 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.	e.g.: 20000000 Supply 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: • 0 (zero) is to be used if the NOI is actually 0 • NA is to be used if the loan is (1) Land and construction loans (bhckF158 and bhckF159 on FR Y-9C) not currently generating income or (2) owner occupied CRE loans (bhckF160 on FR Y-9C). • Numeric values are to be used for facilities where the NOI is applicable and available			
40	Last NOI Date	LastNOIDate	The date for the value provided in CurrentNetOperatingInc (Field #39).	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. This date may be Null if the Net Operating Income (NOI) Current (Field #39) is 'NA'.	Mandatory	Date	10

41	Current Value	CurrentValue	The value of the subject property may be either an appraisal or an evaluation depending on legal (12 CFR 34) and bank policy requirements. 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.	Rounded whole dollar amount with no cents, e.g.: 20000000 Supply with no non-numeric formatting such as dollar signs, commas or decimals.	Mandatory	Alpha Numeric	12
42	Last Valuation Date	LastValuationDate	The date of the most recent valuation provided in Current Value (Field #41).	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
43	Cross Collateralize d Loan Numbers	CrossCollaterlizedLoans	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
44	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 with no non-numeric formatting such as dollar signs, commas or decimals.	Optional	Numeric	12
45	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 Should be 0 if there is no ASC 310-10 Reserve for the loan	Mandatory	Numeric	12
46	ASC 310-30	ASC31030	Adjustment per ASC 310-30 for certain loans or Debt securities acquired in a	Rounded whole	Mandatory	Numeric	12

			transfer. Provide if available at the loan level.	dollar amount with no cents, e.g.: 20000000 Should be 0 if there is no ASC 310-30 Reserve for the loan			
47	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. For negative values use a negative sign "-", not parentheses. Should be 0 for loans valued at par. Should be 'NA' for loans not held for sale or accounted for under the fair value option.	Mandatory	Alpha Numeric	20

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

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		

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			