Type	Field Category	Field Number	Table Field Name V3	Field Name	Description	V3 Example/Conformed Entry	Data Format	Max Field Length
Auto	Baseline	1001	SNAPSHOT_DATE	Tape Cut-off date	The last day of the month corresponding to the month in which the data is relevant. (A quarterly report would contain 3 snapshot dates.)	20140931	Date (YYYYMMDD)	Integer
Auto	Baseline	1002	JOIN_NUMBER	Join Number	CU Unique Join Number Assigned by NCUA. This number does not change over time.	123	Numeric (whole number)	Integer
Auto	Baseline	1003	CONFORM_ASSET_CLASS	Conformed Asset Class	A classification applied to a group of instruments which have similar financial characteristics	1 - Auto 2 - Credit Card 3 - Mortgage 4 - Home Equity 5 - Other Consumer Loan 6 - Student 7 - CRE 8 - Non-CRE Commercial	Numeric - Must be one of the whole number in the conformed entries	Integer
Auto	Baseline	1004	MEMBER_ID	Member ID	Tokenized unique member ID, not actual CU member ID. Remain the same across reporting periods	ABC123456	Text	varchar(150)
Auto	Baseline	1006	LOAN_ID	Account Number	Tokenized unique account number, not actual CU loan ID. Remain the same across reporting periods	ABC123456	Text	varchar(150)
Auto	Member	2002	BORROWER_AGE	Borrower Age	The age (in years) of the borrower in years as of the loan origination date.	12	Numeric (whole number)	Integer
Auto	Member	2003	BORROWER_OCCUP	Borrower Occupation	The job or profession of the person who is the primary borrower at the time of origination	Teacher	Text	varchar(60)
Auto	Member	2004	BORROWER_STATE_CODE	State	The two letter state code representing the state in which the primary borrower resides at the time of loan origination.	NY	Text	Char(2)
Auto	Member	2008	MEMBER_INCOME	Member Income	Member monthly income used in credit union's underwriting of the loan at origination	123.45	Numeric (to two decimal places)	Decimal(19,2)
Auto	General	3004	BUSINESS_ACCOUNT_FLAG	Member Business Account Flag	Flag to indicate if the account belongs to a business customer.	Y	Text (Y or N)	Char(1)
Auto	General	3006	CO_BORROWER_FLAG	Co-borrower/Co-signor Flag	A flag that indicates whether or not any additional borrower(s) name(s) whose income and credit history are used to qualify the loan appear on loan documents	Y	Text (Y or N)	Char(1)
Auto	General	3010	CONFORM_LOAN_PURPOSE	Conformed Loan Purpose	A comment describing the use of loan proceeds	1 - Purchase 2 - Refinance 3 - Title Loan 4 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
Auto	General	3011	CONFORM_LOAN_SOURCE	Conformed Account Source / Channel	Specifies the source or channel where the account originated.	1 - Originated in House 2 - Indirect Origination (Dealer, Broker, etc.) 3 - Purchase from traditional financial entity 4 - Purchase from fintech 5 - Syndication Purchase 6 - Participation 7 - M&A 8 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
Auto	General	3013	CONFORM_PARTICIPATION_AGENT	Conformed Participation Agent	The lead agent entity type during the participation loan underwriting	1 - Bank 2 - Credit Union 3 - Fintech 4 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
Auto	General	3015	CONFORM_SERVICER	Conformed Servicer	The loan servicer is the entity that handles the billing and other services on the loan (e.g. collecting interest, principal and escrow payments from a borrower).	1 - In House 2 - External	Numeric - Must be one of the whole number in the conformed entries	Integer
Auto	General	3016	CONFORM_UNDERWRITING_TYPE	Conformed Automated or Manual approval	Indicates whether or not the loan was approved via a person or an automatic process	1 - Automated 2 - Manual 3 - Hybrid	Numeric - Must be one of the whole number in the conformed entries	Integer
Auto	General	3018	CREDIT_UNION_PRODUCT_TYPE	Credit Union Specific Product Type	The credit union product name. May be used to help differentiate between various tiers of standardized product types or non standard products.	Credit Union Specific depending upon presentation of type code or description	Text	varchar(60)
Auto	General	3021	DTI_BACK_ORIG	Back-End DTI (Original)	Debt to income ratio: monthly debt payments divided by gross monthly income (at origination)	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Auto	General	3022	DTI_FRONT_ORIG	Front-End DTI (Original)	Debt to income ratio: monthly expenses (such as mortgage payments, mortgage insurance, etc.) divided by gross income (at origination)	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Auto	General	3023	ESTIMATE_RESIDUAL_VALUE	Estimated residual value	The estimated residual value at the end of an auto lease or a balloon loan (e.g. ALG base residual value)	123.45	Numeric (to two decimal places)	Decimal(19,2)
Auto	General	3024	HELD_FOR_SALE_FLAG	Held for Sale Flag	Specify if the loan is designated as held for sale	Y	Text (Y or N)	Char(1)
Auto	General	3025	INCOME_VERIFICATION	Income Verification	Specify if member income has been verified at loan origination	Y	Text (Y or N)	Char(1)
Auto	General	3027	LEASE_FLAG	Auto Lease Flag	Flat that indicates whether this is a lease	Y	Text (Y or N)	Char(1)
Auto	General	3029	LOAN_DESC	Loan Description	A comment describing the nature or use of the loan	Refinance existing loan	Text	varchar(60)
Auto	General	3030	LOAN_SOURCE	Loan Source	Specifies the detailed source or channel where the account originated.	Purchased from Bank ABC	Text	varchar(60)
Auto	General	3035	ORIG_CREDIT_GRADE	Original Internal Credit Grade	The original letter grade applied by the Credit Union to describe the borrower's credit health.	C	Text (A, B, C, D etc.)	Char(1)
Auto	General	3036	ORIG_CREDIT_SCORE_MODEL	Credit Score Model at Loan Origination	The credit score model in use at loan origination. Must specify and in the order of : 1. the type of credit model at loan origination 2. model version 3. credit score range	Example 1 - FICO 8 Range 300-850 Example 2 - FICO 8 Auto Range 250-900 Example 3 - FICO 8 Bankcard Range 250-900 Example 4 - Vantage 4.0 Range 300-850 Example 5 - Internal Model 5.2 Range 300-850	Text	varchar(60)
Auto	General	3038	ORIG_FICO	Original FICO Score	Borrower credit score at the origination. Credit union must specify the credit score model in use (FICO, Beacon, etc.) in the field of Orig_Credit_Score_Model. Credit union must convert credit scores that do not conform to FICO scoring to the FICO equivalent. Acceptable value range is 300 - 850.	740	Numeric (whole number)	Integer
Auto	General	3043	PARTICIPATION_RATIO	Participation Ratio	CU Loan participation amount as the percentage of the total loan amount. Leave NULL if the loan is not a participation loan.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Auto	General	3044	PRODUCT_TYPE	Product Type	The type of account or product according to a standard list of product types defined internally by Credit Unions	EV auto	Text	varchar(60)
Auto	General	3046	PTI	Payment to Income	The ratio of the monthly payment of the loan divided by the borrower monthly income	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Auto	General	3047	RECOURSE_FLAG	Recourse Flag	A flag indicating that the lender may seek financial damages if the borrower fails to pay the liability, and if the value of the underlying asset is not enough to cover it (a recourse loan allows the lender to go after the debtor's assets that were not used as loan collateral in case of default)	Y	Text (Y or N)	Char(1)
Auto	General	3049	SERVICER	Servicer	The name of the loan servicer which is the entity that handles the billing and other services on the loan (e.g. collecting interest, principal and escrow payments from a borrower).	ABC company	Text	varchar(60)
Auto	Dates / Term	4001	AMORT_TERM	Amortization Term in Months	Loan Amortization Term in Months	120	Numeric (whole number)	Integer
Auto	Dates / Term	4002	BALLOON_FLAG	Balloon Flag	Flag that indicates if the loan is a Balloon loan (i.e. Amort Term differs from Loan Term)	Y	Text (Y or N)	Char(1)
Auto	Dates / Term	4009	CONFORM_INT_RATE_INDEX	Conformed interest rate Index	The name of the index from which the interest rate resets. If the loan is a fixed rate loan, please leave NULL.	1 - PRIME 2 - LIBOR 3 - TREASURY 4 - 11TH COFI 5 - SOFR 6 - INTERNAL COST OF FUNDS 7 - OTHER INTERNAL PRICING MODEL 8 - CODI 9 - FHLB 10 - OTHER	Numeric - Must be one of the whole number in the conformed entries	Integer
Auto	Dates / Term	4010	CONFORM_INT_RATE_TYPE	Conformed Interest Rate Type	The type of interest rate associated with the loan (e.g. Fixed, Variable, etc.)	1 - FIXED 2 - Variable 3 - Hybrid 4 - Step	Numeric - Must be one of the whole number in the conformed entries	Integer
Auto	Dates / Term	4011	CONFORM_PAYMNT_FREQNCY	Conformed Frequency of Payment	The interval of time (quarterly, monthly, bi-monthly, etc.) indicating how frequently the payment is due	1 - WEEKLY 2 - BI-WEEKLY/Semi-Monthly 3 - MONTHLY 4 - BI-MONTHLY 5 - QUARTERLY 6 - Semi-annually 7 - ANNUALLY 8 - OTHER	Numeric - Must be one of the whole number in the conformed entries	Integer
Auto	Dates / Term	4012	CONTRACT_RES_VALUE	Contract residual value	With regard to an auto lease loan, this is the amount of money for which the auto can be purchased at the end of the lease	19500	Numeric (to two decimal places)	Decimal(19,2)
Auto	Dates / Term	4013	CURR_FICO_DATE	Date of Current FICO Score	Date of updated FICO score	20140931	Date (YYYYMMDD)	Integer
Auto	Dates / Term	4014	CURR_INT_RATE	Current interest rate	The current period's interest rate in percentage	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Auto	Dates / Term	4015	CURRENT_P&I_AMOUNT_OWED	Current P&I Amount Owed	For Auto/CC/EQ (HEIL)/Mort, thesis the current amount owed monthly on the loan based on Principal and Interest. For CC or HELOC, this is the minimum monthly payment due. For commercial loans, this is the monthly payment due in the loan agreement. This entry is for performing loans only and does not include past due amounts.	123.44	Numeric (to two decimal places)	Decimal(19,2)
Auto	Dates / Term	4018	FIRST_PAY_DATE	First Payment Date	The date that the first payment of the account is/was due	20140931	Date (YYYYMMDD)	Integer
Auto	Dates / Term	4022	INT_GROSS_MARGIN	Gross Margin	The fixed rate added to an index value to determine the fully indexed interest rate	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Auto	Dates / Term	4029	MATURITY_DATE	Maturity Date	The final payment date of a loan or other financial instrument, at which point the principal (and all remaining interest) is due to be paid	20140931	Date (YYYYMMDD)	Integer
Auto	Dates / Term	4034	ORIG_DATE	Origination Date	The actual date the account was initiated	20140931	Date (YYYYMMDD)	Integer
Auto	Dates / Term	4035	ORIG_INT_RATE	Original Interest Rate	The loan's interest rate at the time of origination	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Auto	Dates / Term	4036	ORIG_LOAN_TERM	Stated Original Term	Original period in months over which a loan agreement is in force, and before or at the end of which the loan should be repaid. For Balloon loans it is the amortization term. For open end line of credit, leave this as null	10	Numeric in months	Integer
Auto	Dates / Term	4037	PAID_THRU_DATE	Paid Through Date	Indicates the end term date of the last fully paid term	20140931	Date (YYYYMMDD)	Integer
Auto	Dates / Term	4044	RATE_LIFE_CAP	Maximum Rate (Lifetime Cap)	The maximum interest rate to which the account may adjust.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Auto	Dates / Term	4045	RATE_LIFE_FLOOR	Minimum Rate (Lifetime Floor)	The minimum interest rate to which the account may adjust.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Auto	Collateral	5002	COLLATERAL_MAKE	Collateral Make	The make of the auto used for collateral of the loan.	Ford	Text	varchar(60)
Auto	Collateral	5003	COLLATERAL_MODEL	Collateral Model	The model of the auto used for collateralizing the loan.	F150	Text	varchar(60)
Auto	Collateral	5004	COLLATERAL_TYPE	Collateral Type	The detailed collateral information used to secure the loan	In house deposit balance	Text	varchar(60)
Auto	Collateral	5005	COLLATERAL_YEAR	Model Year	The model year of the auto to which the loan applies	2014	Numeric (whole number)	Integer
Auto	Collateral	5006	CONFORM_COLLATERAL_TYPE	Conformed Collateral Type	The type of collateral used to secure the loan	1 - CAR 2 - Truck/SUV 3 - MOTORCYCLE 4 - RV 5 - BOAT 6 - Deficiency Insurance Balance 7 - OTHER	Numeric - Must be one of the whole number in the conformed entries	Integer
Auto	Collateral	5012	EV_FLAG	EV Flag	Flag that indicates if the automobile is an electric vehicle	Y	Text (Y or N)	Char(1)
Auto	Collateral	5013	FLAG_USED	Flag Used Car	For auto loans, a flag that indicates if the auto is used at the time of origination.	Y	Text (Y or N)	Char(1)
Auto	Collateral	5017	ORIG_COLLATERAL_VAL	Original Collateral Value	The sum value of all collateral securing the loan at origination.	30000	Numeric (to two decimal places)	Decimal(19,2)
Auto	Collateral	5018	ORIG_LTV	Original Loan to Value	Used to express the ratio of the loan to the value of the asset purchased	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Auto	Balance	6003	CURR_BAL	Current Principal Balance	Amount due and owing to satisfy the payoff of the underlying obligation, less interest or other charges for the current period	123.45	Numeric (to two decimal places)	Decimal(19,2)
Auto	Balance	6012	ORIG_BAL	Original Principal Balance	Amount due and owing to satisfy the payoff of the underlying obligation, less interest or other charges at the start of the loan	123.45	Numeric (to two decimal places)	Decimal(19,2)
Auto	Performance	7001	ACCRUAL_STATUS_FLAG	Accrual Status Flag	A flag to identify if the loan accrues interest on the outstanding balance.	Y	Text (Y or N)	Char(1)
Auto	Performance	7002	ACT_PNI_PAID	Actual P&I Amount Paid	The actual amount paid toward the principal (the amount borrowed) and the interest (what the lender charges for lending the money) in the current period	123.45	Numeric (to two decimal places)	Decimal(19,2)
Auto	Performance	7003	BKRPT_CHAPTER	Bankruptcy Chapter	The type of bankruptcy used for the loan	13	Numeric (whole number)	Integer
Auto	Performance	7004	BKRPT_FLAG	Bankruptcy Flag	A flag that indicates whether or not the borrower of the loan is bankrupt.	Y	Text (Y or N)	Char(1)
Auto	Performance	7005	CHARGE_OFF_AMT	Monthly Charge Off Amount	The charge off amount incrementally taken in the current month against the loan	123.45	Numeric (to two decimal places)	Decimal(19,2)
Auto	Performance	7008	CONFORM_CURR_LOAN_STATUS	Conformed Current Status	One of the standard values applied to describe the condition of the loan. Some status may not apply to all loan types.	1. Active 2. Inactive 3. Paid-off 4. Frozen 5. Closed 6. Charged-off 7. Foreclosed 8. Repossession/REO 9. Other	Numeric - Must be one of the whole number in the conformed entries	Integer
Auto	Performance	7009	CONFORM_EXIT_TYPE	Conformed Exit Type	Indicates the type of loan exit. Report this status in the last month of the loan's history. Must be one of the numeric values in the example. If the loan is active, please leave NULL.	1 - Paid-off 2 - Sale to Other Institution 3 - Sale into Securitization 4 - Rep/REO/Charged-off	Numeric - Must be one of the whole number in the conformed entries	Integer
Auto	Performance	7011	CONFORM_MOD_TYPE	Conformed Modification Type	Types of any short term loan workout plan and long term modification. Choose one of the conformed entries that best describes the action. 1 - Including payment pause or temporary lower payment, but borrower pays back later 2 - including payment reduction due to lower interest rate and/or term extension 3 - Including reduction of principal, accrued interest, and/or fees 4 - Including change from variable rate to fixed rate, and other loan type changes	1 - Forbearance/Deferment/Extension 2 - Payment Reduction 3 - Principal Reduction 4 - Loan Type Change	Numeric - Must be one of the whole number in the conformed entries	Integer
Auto	Performance	7016	CURR_CREDIT_GRADE	Current Internal Credit Grade	The current grade applied by the Credit Union to describe the borrower's credit health.	B	Text (A, B, C, D etc.)	Char(1)
Auto	Performance	7017	CURR_CREDIT_SCORE_MODEL	Current Credit Score Model	The credit score model in current reporting month. Must specify and in the order of : 1. the type of credit model in current use 2. model version 3. credit score range	Example 1 - FICO 8 Range 300-850 Example 2 - FICO 8 Auto Range 250-900 Example 3 - FICO 8 Bankcard Range 250-900 Example 4 - Vantage 4.0 Range 300-850 Example 5 - Internal Model 5.2 Range 300-850	Text	varchar(60)
Auto	Performance	7018	CURR_FICO	Current FICO Score	Borrower credit score in the current period. Credit union must specify the credit score model in use (FICO, Beacon, etc.) in the field of Curr_Credit_Score_Model. Credit union must convert credit scores that do not conform to FICO scoring to the FICO equivalent. Acceptable value range is 300 - 850.	740	Numeric (whole number)	Integer
Auto	Performance	7021	DPD	Days Past Due	The number of days the loan payment is beyond its due date	12	Numeric (whole number)	Integer
Auto	Performance	7028	MOD_FLAG	Modification Flag	A flag indicating whether the loan has ever been modified	Y	Text (Y or N)	Char(1)
Auto	Performance	7039	TDR_FLAG	TDR Flag	A flag indicating whether a loan is currently undergoing troubled debt restructuring (TDR)	Y	Text (Y or N)	Char(1)
Auto	Performance	7040	TDR_HIST_FLAG	TDR Flag (previously classified as TDR)	An indicator that denotes if the loan has ever been classified as a TDR	Y	Text (Y or N)	Char(1)

Type	Field Category	Field Number	Table Field Name V3	Field Name	Description	V3 Example/Conformed Entry	Data Format	Max Field Length
CC	Baseline	1001	SNAPSHOT_DATE	Tape Cut-off date	The last day of the month corresponding to the month in which the data is relevant. (A quarterly report would contain 3 snapshot dates.)	20140931	Date (YYYYMMDD)	Integer
CC	Baseline	1002	JOIN_NUMBER	Join Number	CU Unique Join Number Assigned by NCUA. This number does not change over time.	123	Numeric (whole number)	Integer
CC	Baseline	1003	CONFORM_ASSET_CLASS	Conformed Asset Class	A classification applied to a group of instruments which have similar financial characteristics	1 - Auto 2 - Credit Card 3 - Mortgage 4 - Home Equity 5 - Other Consumer Loan 6 - Student 7 - CRE 8 - Non-CRE Commercial	Numeric - Must be one of the whole number in the conformed entries	Integer
CC	Baseline	1004	MEMBER_ID	Member ID	Tokenized unique member ID, not actual CU member ID. Remain the same across reporting periods	ABC123456	Text	varchar(150)
CC	Baseline	1006	LOAN_ID	Account Number	Tokenized unique account number, not actual CU loan ID. Remain the same across reporting periods	ABC123456	Text	varchar(150)
CC	Member	2001	ACCT_ACTIVE_DATE	Card Activation Date	The date on which the card was activated. If there is more than one card tied to the account, or the card has been re-issued, please use the first activation date available.	20140931	Date (YYYYMMDD)	Integer
CC	Member	2002	BORROWER_AGE	Borrower Age	The age (in years) of the borrower in years as of the loan origination date.	12	Numeric (whole number)	Integer
CC	Member	2003	BORROWER_OCCUP	Borrower Occupation	The job or profession of the person who is the primary borrower at the time of origination	Teacher	Text	varchar(60)
CC	Member	2004	BORROWER_STATE_CODE	State	The two letter state code representing the state in which the primary borrower resides at the time of loan origination.	NY	Text	Char(2)
CC	Member	2008	MEMBER_INCOME	Member Income	Member monthly income used in credit union's underwriting of the loan at origination	123.45	Numeric (to two decimal places)	Decimal(19,2)
CC	General	3004	BUSINESS_ACCOUNT_FLAG	Member Business Account Flag	Flag to indicate if the account belongs to a business customer.	Y	Text (Y or N)	Char(1)
CC	General	3006	CO_BORROWER_FLAG	Co-borrower/Co-signor Flag	A flag that indicates whether or not any additional borrower(s) name(s) whose income and credit history are used to qualify for the loan appear on loan documents	Y	Text (Y or N)	Char(1)
CC	General	3008	CONFORM_BEHAVIOR_TYPE	Conformed Customer Behavior Type	The type of customer behaviors whether to pay off credit card bills in full every month (Transactors) or carry a balance from month to month regularly or occasionally (Revolvers), or by credit union internal classification	1 - Revolvers 2 - Transactors 3 - Mix	Numeric - Must be one of the whole number in the conformed entries	Integer
CC	General	3010	CONFORM_LOAN_PURPOSE	Conformed Loan Purpose	A comment describing the use of loan proceeds	1 - Purchase 2 - Balance Transfer	Numeric - Must be one of the whole number in the conformed entries	Integer
CC	General	3011	CONFORM_LOAN_SOURCE	Conformed Account Source / Channel	Specifies the source or channel where the account originated.	1 - Originated In House 2 - Indirect Origination (Dealer, Broker, etc.) 3 - Purchase from traditional financial entity 4 - Purchase from fintech 5 - Syndication Purchase 6 - Participation 7 - M&A 8 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
CC	General	3013	CONFORM_PARTICIPATION_AGENT	Conformed Participation Agent	The lead agent entity type during the participation loan underwriting	1 - Bank 2 - Credit Union 3 - Fintech 4 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
CC	General	3015	CONFORM_SERVICER	Conformed Servicer	The loan servicer is the entity that handles the billing and other services on the loan (e.g. collecting interest, principal and escrow payments from a borrower).	1 - In House 2 - External	Numeric - Must be one of the whole number in the conformed entries	Integer
CC	General	3016	CONFORM_UNDERWRITING_TYPE	Conformed Automated or Manual approval	Indicates whether or not the loan was approved via a person or an automatic process	1 - Automated 2 - Manual 3 - Hybrid	Numeric - Must be one of the whole number in the conformed entries	Integer
CC	General	3018	CREDIT_UNION_PRODUCT_TYPE	Credit Union Specific Product Type	The credit union product name. May be used to help differentiate between various tiers of standardized product types or non standard products.	Credit Union Specific depending upon presentation of type code or description	Text	varchar(60)
CC	General	3021	DTI_BACK_ORIG	Back-End DTI (Original)	Debt to Income ratio: monthly debt payments divided by gross monthly income (at origination)	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
CC	General	3022	DTI_FRONT_ORIG	Front-End DTI (Original)	Debt to Income ratio: monthly expenses (such as mortgage payments, mortgage insurance, etc.) divided by gross income (at origination)	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
CC	General	3024	HELD_FOR_SALE_FLAG	Held for Sale Flag	Specify if the loan is designated as held for sale	Y	Text (Y or N)	Char(1)
CC	General	3025	INCOME_VERIFICATION	Income Verification	Specify if member income has been verified at loan origination	Y	Text (Y or N)	Char(1)
CC	General	3029	LOAN_DESC	Loan Description	A comment describing the nature or use of the loan	Secured by deposit balance	Text	varchar(60)
CC	General	3030	LOAN_SOURCE	Loan Source	Specifies the detailed source or channel where the account originated.	Purchased from Bank ABC	Text	varchar(60)
CC	General	3034	ORIG_CRED_LIMIT	Original Credit Limit	The original amount that represents the most a borrower can incur on a revolving loan, such as a credit card. This is for revolving lines of credit. If the loan is a closed-end loan, leave NULL.	123.45	Numeric (to two decimal places)	Decimal(19,2)
CC	General	3035	ORIG_CREDIT_GRADE	Original Internal Credit Grade	The original letter grade applied by the Credit Union to describe the borrower's credit health.	C	Text (A, B, C, D etc.)	Char(1)
CC	General	3036	ORIG_CREDIT_SCORE_MODEL	Credit Score Model at Loan Origination	The credit score model in use at loan origination. Must specify and in the order of : 1. the type of credit model at loan origination 2. model version 3. credit score range	Example 1 - FICO 8 Range 300-850 Example 2 - FICO 8 Auto Range 250-900 Example 3 - FICO 8 Bankcard Range 250-900 Example 4 - Vantage 4.0 Range 300-850 Example 5 - Internal Model 5.2 Range 300-850	Text	varchar(60)
CC	General	3038	ORIG_FICO	Original FICO Score	Borrower credit score at the origination. Credit union must specify the credit score model in use (FICO, Beacon, etc.) in the field of Orig_Credit_Score_Model. Credit union must convert credit scores that do not conform to FICO scoring to the FICO equivalent. Acceptable value range is 300 - 850.	740	Numeric (whole number)	Integer
CC	General	3043	PARTICIPATION_RATIO	Participation Ratio	CU Loan participation amount as the percentage of the total loan amount. Leave NULL if the loan is not a participation loan.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
CC	General	3044	PRODUCT_TYPE	Product Type	The type of account or product according to a standard list of product types defined internally by Credit Unions	Fixed rate card	Text	varchar(60)
CC	General	3047	RECOURSE_FLAG	Recourse Flag	A flag indicating that the lender may seek financial damages if the borrower fails to pay the liability, and if the value of the underlying asset is not enough to cover it (a recourse loan allows the lender to go after the debtor's assets that were not used as loan collateral in case of default)	Y	Text (Y or N)	Char(1)
CC	General	3049	SERVICER	Servicer	The name of the loan servicer which is the entity that handles the billing and other services on the loan (e.g. collecting interest, principal and escrow payments from a borrower).	ABC company	Text	varchar(60)
CC	Dates / Term	4009	CONFORM_INT_RATE_INDEX	Conformed interest rate Index	The name of the index from which the interest rate resets. If the loan is a fixed rate loan, please leave NULL.	1 - PRIME 2 - LIBOR 3 - TREASURY 4 - 11TH COFI 5 - SOFR 6 - INTERNAL COST OF FUNDS 7 - OTHER INTERNAL PRICING MODEL 8 - CODI 9 - FHLB 10 - OTHER	Numeric - Must be one of the whole number in the conformed entries	Integer
CC	Dates / Term	4010	CONFORM_INT_RATE_TYPE	Conformed Interest Rate Type	The type of interest rate associated with the loan (e.g. Fixed, Variable, etc.)	1 - FIXED 2 - Variable 3 - Hybrid 4 - Step	Numeric - Must be one of the whole number in the conformed entries	Integer
CC	Dates / Term	4011	CONFORM_PAYMNT_FREQNCY	Conformed Frequency of Payment	The interval of time (quarterly, monthly, bi-monthly, etc.) indicating how frequently the payment is due	1 - WEEKLY 2 - BI-WEEKLY/Semi-Monthly 3 - MONTHLY 4 - BI-MONTHLY 5 - QUARTERLY 6 - Semi-annually 7 - ANNUALLY 8 - OTHER	Numeric - Must be one of the whole number in the conformed entries	Integer
CC	Dates / Term	4013	CURR_FICO_DATE	Date of Current FICO Score	Date of updated FICO score	20140931	Date (YYYYMMDD)	Integer
CC	Dates / Term	4014	CURR_INT_RATE	Current interest Rate	The current period's interest rate in percentage	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
CC	Dates / Term	4015	CURRENT_P&I_AMOUNT_OWED	Current P&I Amount Owed	For Auto/CC/EQ (HEL)Mort, thesis the current amount owed monthly on the loan based on Principal and Interest. For CC or HELOC, this is the minimum monthly payment due. For commercial loans, this is the monthly payment due in the loan agreement. This entry is for performing loans only and does not include past due amounts.	123.44	Numeric (to two decimal places)	Decimal(19,2)
CC	Dates / Term	4016	DATE_LINE_CLOSED	Date line of credit is closed	The date on which the line of credit was closed, if it is applicable	20140931	Date (YYYYMMDD)	Integer
CC	Dates / Term	4018	FIRST_PAY_DATE	First Payment Date	The date that the first payment of the account is/was due	20140931	Date (YYYYMMDD)	Integer
CC	Dates / Term	4022	INT_GROSS_MARGIN	Gross Margin	The fixed rate added to an index value to determine the fully indexed interest rate	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
CC	Dates / Term	4026	LAST_LIMIT_CHANGE_DATE	Date of last credit limit change	The date on which the credit limit was last changed	20140931	Date (YYYYMMDD)	Integer
CC	Dates / Term	4034	ORIG_DATE	Origination Date	The actual date the account was initiated. For credit cards, this is the date the account was opened, not the date the card was activated.	20140931	Date (YYYYMMDD)	Integer
CC	Dates / Term	4035	ORIG_INT_RATE	Original Interest Rate	The loan's interest rate at the time of origination	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
CC	Dates / Term	4037	PAID_THRU_DATE	Paid Through Date	Indicates the end term date of the last fully paid term	20140931	Date (YYYYMMDD)	Integer
CC	Dates / Term	4044	RATE_LIFE_CAP	Maximum Rate (Lifetime Cap)	The maximum interest rate to which the account may adjust.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
CC	Dates / Term	4045	RATE_LIFE_FLOOR	Minimum Rate (Lifetime Floor)	The minimum interest rate to which the account may adjust.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
CC	Collateral	5004	COLLATERAL_TYPE	Collateral Type	The detailed collateral information used to secure the loan	In house deposit balance	Text	varchar(60)
CC	Collateral	5027	SECURED_FLAG	Secured or Unsecured	A flag indicating whether a loan is secured with collateral	Y	Text (Y or N)	Char(1)
CC	Balance	6002	CASH_ADVANCE_AMT	Cash Advance Amount	Cash advanced amount cycle end	123.45	Numeric (to two decimal places)	Decimal(19,2)
CC	Balance	6003	CURR_BAL	Current Principal Balance	Amount due and owing to satisfy the payoff of the underlying obligation, less interest or other charges for the current period. For Credit Card, this is the balance as of the month end.	123.45	Numeric (to two decimal places)	Decimal(19,2)
CC	Balance	6004	CURR_CRED_LIMIT	Current Credit Limit	The current amount that represents the most a borrower can incur on a revolving loan. This is for revolving lines of credit.	123.45	Numeric (to two decimal places)	Decimal(19,2)
CC	Balance	6007	CYCLE_ENDING_BAL	Cycle Ending Balance	Most recent billing cycle ending balance	123.45	Numeric (to two decimal places)	Decimal(19,2)
CC	Performance	7001	ACCRUAL_STATUS_FLAG	Accrual Status Flag	A flag to identify if the loan accrues interest on the outstanding balance.	Y	Text (Y or N)	Char(1)
CC	Performance	7002	ACT_PNI_PAID	Actual P&I Amount Paid	The actual amount paid toward the principal (the amount borrowed) and the interest (what the lender charges for lending the money) in the current period	123.45	Numeric (to two decimal places)	Decimal(19,2)
CC	Performance	7004	BKRPT_FLAG	Bankruptcy Flag	A flag that indicates whether or not the borrower of the loan is bankrupt.	Y	Text (Y or N)	Char(1)
CC	Performance	7005	CHARGE_OFF_AMT	Monthly Charge Off Amount	The charge off amount incrementally taken in the current month against the loan	123.45	Numeric (to two decimal places)	Decimal(19,2)
CC	Performance	7007	CONFORM_CREDIT_LIMIT_CHANGE_ACTION	Conformed Action of last credit limit change	The action taken (increase, decrease or freeze) the last time the credit limit was changed. If there is no change, leave it blank	1 - Increase 2 - Decrease 3 - Freeze	Numeric - Must be one of the whole number in the conformed entries	Integer
CC	Performance	7008	CONFORM_CURR_LOAN_STATUS	Conformed Current Status	One of the standard values applied to describe the condition of the loan. Some status may not apply to all loan types.	1. Active 2. Inactive 3. Paid-off 4. Frozen 5. Closed 6. Charged-off 7. Foreclosed 8. Repossession/REO 9. Other	Numeric - Must be one of the whole number in the conformed entries	Integer
CC	Performance	7009	CONFORM_EXIT_TYPE	Conformed Exit Type	Indicates the type of loan exit. Report this status in the last month of the loan's history. Must be one of the numeric values in the example. If the loan is active, please leave NULL.	1 - Paid-off 2 - Sale to Other Institution 3 - Sale into Securitization 4 - Rep/REO/Charged-off	Numeric - Must be one of the whole number in the conformed entries	Integer
CC	Performance	7011	CONFORM_MOD_TYPE	Conformed Modification Type	Types of any short term loan workout plan and long term modification. Choose one of the conformed entries that best describes the action. 1 - Including payment pause or temporary lower payment, but borrower pays back later 2 - including payment reduction due to lower interest rate and/or term extension 3 - Including reduction of principal, accrued interest, and/or fees 4 - Including change from variable to fixed rate, and other loan type changes	1 - Forbearance/Deferment/Extension 2 - Payment Reduction 3 - Principal Reduction 4 - Loan Type Change	Numeric - Must be one of the whole number in the conformed entries	Integer
CC	Performance	7012	CREDIT_CLOSED_FLAG	Credit Line Closed Flag	A flag that indicates no further draws are allowed because the draw period has expired.	Y	Text (Y or N)	Char(1)
CC	Performance	7013	CREDIT_FROZEN_FLAG	Credit Line Frozen Flag	A flag that indicates the bank has frozen the line of credit against further draws while still in the draw period (e.g. b/c borrower missed a payment)	Y	Text (Y or N)	Char(1)
CC	Performance	7016	CURR_CREDIT_GRADE	Current Internal Credit Grade	The current grade applied by the Credit Union to describe the borrower's credit health.	B	Text (A, B, C, D etc.)	Char(1)
CC	Performance	7017	CURR_CREDIT_SCORE_MODEL	Current Credit Score Model	The credit score model in current reporting month. Must specify and in the order of : 1. the type of credit model in current use 2. model version 3. credit score range	Example 1 - FICO 8 Range 300-850 Example 2 - FICO 8 Auto Range 250-900 Example 3 - FICO 8 Bankcard Range 250-900 Example 4 - Vantage 4.0 Range 300-850 Example 5 - Internal Model 5.2 Range 300-850	Text	varchar(60)
CC	Performance	7018	CURR_FICO	Current FICO Score	Borrower credit score in the current period. Credit union must specify the credit score model in use (FICO, Beacon, etc.) in the field of Cur_Credit_Score_Model. Credit union must convert credit scores that do not conform to FICO scoring to the FICO equivalent. Acceptable value range is 300 - 850.	740	Numeric (whole number)	Integer
CC	Performance	7021	DPD	Days Past Due	The number of days the loan payment is beyond its due date	12	Numeric (whole number)	Integer
CC	Performance	7028	MOD_FLAG	Modification Flag	A flag indicating whether the loan has ever been modified	Y	Text (Y or N)	Char(1)
CC	Performance	7039	TDR_FLAG	TDR Flag	A flag indicating whether a loan is currently undergoing troubled debt restructuring (TDR)	Y	Text (Y or N)	Char(1)
CC	Performance	7040	TDR_HIST_FLAG	TDR Flag (previously classified as TDR)	An indicator that denotes if the loan has ever been classified as a TDR	Y	Text (Y or N)	Char(1)

Type	Field Category	Field Number	Table Field Name V3	Field Name	Description	V3 Example/Conformed Entry	Data Format	Max Field Length
EQ	Baseline	1001	SNAPSHOT_DATE	Tape Cut-off date	The last day of the month corresponding to the month in which the data is relevant. (A quarterly report would contain 3 snapshot dates.)	20140931	Date (YYYYMMDD)	Integer
EQ	Baseline	1002	JOIN_NUMBER	Join Number	CU Unique Join Number Assigned by NCUA. This number does not change over time.	123	Numeric (whole number)	Integer
EQ	Baseline	1003	CONFORM_ASSET_CLASS	Conformed Asset Class	A classification applied to a group of instruments which have similar financial characteristics	1 - Auto / 2 - Credit Card / 3 - Mortgage / 4 - Home Equity / 5 - Other Consumer Loan / 6 - Student / 7 - CRE / 8 - Non-CRE Commercial	Numeric - Must be one of the entries in the conformed entries	Integer
EQ	Baseline	1004	MEMBER_ID	Member ID	Tokenized unique member ID, not actual CU member ID. Remain the same across reporting periods	ABC123456	Text	varchar(150)
EQ	Baseline	1006	LOAN_ID	Account Number	Tokenized unique account number, not actual CU loan ID. Remain the same across reporting periods	ABC123456	Text	varchar(150)
EQ	Member	2001	BORROWER_OCCUP	Primary Borrower Occupation	The job or profession of the person who is the primary borrower at the time of origination	Teacher	Text	varchar(60)
EQ	Member	2004	BORROWER_STATE_CODE	State	The two letter state code representing the state in which the primary borrower resides at the time of loan origination.	NY	Text	Char(2)
EQ	Member	2008	MEMBER_INCOME	Member Income	Member monthly income used in credit union's underwriting of the loan at origination	123.45	Numeric (to two decimal places)	Decimal(19,2)
EQ	General	3004	BUSINESS_ACCOUNT_FLAG	Member Business Account Flag	Flag to indicate if the account belongs to a business customer.	Y	Text (Y or N)	Char(1)
EQ	General	3006	CO_BORROWER_FLAG	Co-borrower/Co-signor Flag	A flag that indicates whether or not any additional borrower(s) name(s) whose income and credit history are used to qualify for the loan appear on loan documents	Y	Text (Y or N)	Char(1)
EQ	General	3009	CONFORM_DOC_TYPE	Conformed Documentation Type	Type of verification information used to receive the loan (e.g. Full, No Documentation)	1 - Full Documentation / 2 - Low Documentation / 3 - No Documentation	Numeric - Must be one of the whole number in the conformed entries	Integer
EQ	General	3010	CONFORM_LOAN_PURPOSE	Conformed Loan Purpose	A comment describing the use of loan proceeds	1 - House Related Purchase / 2 - Refinance / 3 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
EQ	General	3011	CONFORM_LOAN_SOURCE	Conformed Account Source / Channel	Specifies the source or channel where the account originated.	1 - Originated in House / 2 - Indirect Origination (Dealer, Broker, etc.) / 3 - Purchase from traditional financial entity / 4 - Purchase from Fintech / 5 - Syndication Purchase / 6 - Participation / 7 - M&A / 8 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
EQ	General	3012	CONFORM_OCC_TYPE	Conformed Occupancy Type	The property's occupancy status by the borrower (such as, primary, second home, investment, etc. ...)	1 - Primary Residence / 2 - Second Home / 3 - Investment / 4 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
EQ	General	3013	CONFORM_PARTICIPATION_AGENT	Conformed Participation Agent	The lead agent entity type during the participation loan underwriting	1 - Bank / 2 - Credit Union / 3 - Fintech / 4 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
EQ	General	3014	CONFORM_PRODUCT_TYPE	Conformed Product Type	The type of account or product according to a standard list of product types.	1 - HEL / 2 - HELOC / 3 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
EQ	General	3015	CONFORM_SERVICER	Conformed Servicer	The loan servicer is the entity that handles the billing and other services on the loan (e.g. collecting interest, principal and escrow payments from a borrower).	1 - In House / 2 - External	Numeric - Must be one of the whole number in the conformed entries	Integer
EQ	General	3016	CONFORM_UNDERWRITING_TYPE	Conformed Automated or Manual approval	Indicates whether or not the loan was approved via a person or an automatic process	1 - Automated / 2 - Manual / 3 - Hybrid	Numeric - Must be one of the whole number in the conformed entries	Integer
EQ	General	3018	CREDIT_UNION_PRODUCT_TYPE	Credit Union Specific Product Type	The credit union product name. May be used to help differentiate between various tiers of standardized product types or non standard products.	Credit Union Specific depending upon presentation of type code or description	Text	varchar(60)
EQ	General	3021	DTI_BACK_ORIG	Back-End DTI (Original)	Debt to income ratio: monthly debt payments divided by gross monthly income (at origination)	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
EQ	General	3022	DTI_FRONT_ORIG	Front-End DTI (Original)	Debt to income ratio: monthly housing expenses (such as mortgage payments, mortgage insurance, etc.) divided by gross income (at origination)	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
EQ	General	3024	HELD_FOR_SALE_FLAG	Held for Sale Flag	Specify if the loan is designated as held for sale	Y	Text (Y or N)	Char(1)
EQ	General	3025	INCOME_VERIFICATION	Income Verification	Specify if member income has been verified at loan origination	Y	Text (Y or N)	Char(1)
EQ	General	3034	ORIG_CRED_LIMIT	Original Credit Limit	The original amount that represents the most a borrower can incur on a revolving loan, such as a credit card. This is for revolving lines of credit. If the loan is a closed-end loan, leave NULL.	123.45	Numeric (to two decimal places)	Decimal(19,2)
EQ	General	3035	ORIG_CREDIT_GRADE	Original Internal Credit Grade	The original letter grade applied by the Credit Union to describe the borrower's credit health.	C	Text (A, B, C, D etc.)	Char(1)
EQ	General	3036	ORIG_CREDIT_SCORE_MODEL	Credit Score Model at Loan Origination	The credit score model in use at loan origination. Must specify and in the order of: 1. the type of credit model at loan origination 2. model version 3. credit score range	Example 1 - FICO 8 Range 300-850 / Example 2 - FICO 8 Auto Range 250-900 / Example 3 - FICO 8 Bankcard Range 250-900 / Example 4 - Vantage 4.0 Range 300-850 / Example 5 - Internal Model 5.2 Range 300-850	Text	varchar(60)
EQ	General	3038	ORIG_FICO	Original FICO Score	Borrower credit score at the origination. Credit union must specify the credit score model in use (FICO, Beacon, etc.) in the field of Orig_Credit_Score_Model. Credit union must convert credit scores that do not conform to FICO scoring to the FICO equivalent. Acceptable value range is 300 - 850.	740	Numeric (whole number)	Integer
EQ	General	3042	PARTICIPATION_RATIO	Participation Ratio	CU Loan participation amount as the percentage of the total loan amount. Leave NULL if the loan is not a participation loan.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
EQ	General	3044	PRODUCT_TYPE	Product Type	The type of account or product according to a standard list of product types defined internally by Credit Unions	Second home equity	Text	varchar(60)
EQ	Dates / Term	4001	AMORT_TERM	Amortization Term in Months	Loan Amortization Term in Months	120	Numeric (whole number)	Integer
EQ	Dates / Term	4002	BALLOON_FLAG	Balloon Flag	A flag that indicates if the loan is a Balloon loan (i.e. Amort Term differs from Loan Term)	Y	Text (Y or N)	Char(1)
EQ	Dates / Term	4009	CONFORM_INT_RATE_INDEX	Conformed interest rate index	The name of the index from which the interest rate resets. If the loan is a fixed rate loan, please leave NULL.	1 - PRIME / 2 - LIBOR / 3 - TREASURY / 4 - 11TH COFI / 5 - SOFR / 6 - INTERNAL COST OF FUNDS / 7 - OTHER INTERNAL PRICING MODEL / 8 - CODI / 9 - FHLB / 10 - OTHER	Numeric - Must be one of the whole number in the conformed entries	Integer
EQ	Dates / Term	4010	CONFORM_INT_RATE_TYPE	Conformed Interest Rate Type	The type of interest rate associated with the loan (e.g. Fixed, Variable, etc.)	1 - FIXED / 2 - Variable / 3 - Hybrid / 4 - Step	Numeric - Must be one of the whole number in the conformed entries	Integer
EQ	Dates / Term	4011	CONFORM_PAYMNT_FREQNCY	Conformed Frequency of Payment	The interval of time (quarterly, monthly, bi-monthly, etc.) indicating how frequently the payment is due	1 - WEEKLY / 2 - BI-WEEKLY/Semi-Monthly / 3 - MONTHLY / 4 - BI-MONTHLY / 5 - QUARTERLY / 6 - Semi-annually / 7 - ANNUALLY / 8 - OTHER	Numeric - Must be one of the whole number in the conformed entries	Integer
EQ	Dates / Term	4013	CURR_FICO_DATE	Date of Current FICO Score	Date of updated FICO score	20140931	Date (YYYYMMDD)	Integer
EQ	Dates / Term	4014	CURR_INT_RATE	Current interest Rate	The current person's interest rate in percentage	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
EQ	Dates / Term	4015	CURRENT_P&I_AMOUNT_OWED	Current P&I Amount Owed	For Auto/CC/EQ (HEL)/Mort, thesis the current amount owed monthly on the loan based on Principal and Interest. For CC or HELOC, this is the minimum monthly payment due. For commercial loans, this is the monthly payment due in the loan agreement. This entry is for performing loans only and does not include past due amounts.	123.44	Numeric (to two decimal places)	Decimal(19,2)
EQ	Dates / Term	4016	DATE_LINE_CLOSED	Date line of credit is closed	The date on which the line of credit was closed, if it is applicable	20140931	Date (YYYYMMDD)	Integer
EQ	Dates / Term	4017	DRAW_PERIOD	HELOC Draw Period	For HELOCs, the amount of time (in months) that the loan's funds are available for withdrawal	10	Numeric in months	Integer
EQ	Dates / Term	4018	FIRST_PAY_DATE	First Payment Date	The date that the first payment of the account is/was due	20140931	Date (YYYYMMDD)	Integer
EQ	Dates / Term	4019	FIRST_RATE_ADJ_DATE	First Rate Adjustment Date	The initial date in which the account's interest rate will adjust.	20140931	Date (YYYYMMDD)	Integer
EQ	Dates / Term	4020	FIRST_RESET_FREQ	First Rate Reset Frequency	The amount of time until the interest rate changes for the first time (in months)	10	Numeric in months	Integer
EQ	Dates / Term	4022	INT_GROSS_MARGIN	Gross Margin	The fixed rate added to an index value to determine the fully indexed interest rate	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
EQ	Dates / Term	4024	IO_FLAG	Interest Only Flag	A flag indicating whether or not the borrower pays only the interest on the principal balance for a set period of time, with the principal balance unchanged	Y	Text (Y or N)	Char(1)
EQ	Dates / Term	4025	IO_TERM	Interest Only Term at Origination	The length of time (in months) during which the borrower pays only the interest on the principal balance	36	Numeric in months	Integer
EQ	Dates / Term	4026	LAST_LIMIT_CHANGE_DATE	Date of last credit limit change	The date on which the credit limit was last changed	20140931	Date (YYYYMMDD)	Integer
EQ	Dates / Term	4029	MATURITY_DATE	Maturity Date	The final payment date of a loan or other financial instrument, at which point the principal (and all remaining interest) is due to be paid	20140931	Date (YYYYMMDD)	Integer
EQ	Dates / Term	4033	NEXT_RATE_ADJ_DATE	Next Rate Adjustment Date	The next future date in which the account's interest rate will adjust.	20140931	Date (YYYYMMDD)	Integer
EQ	Dates / Term	4034	ORIG_DATE	Origination Date	The actual date the account was initiated	20140931	Date (YYYYMMDD)	Integer
EQ	Dates / Term	4035	ORIG_INT_RATE	Original Interest Rate	The loan's interest rate at the time of origination	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
EQ	Dates / Term	4036	ORIG_LOAN_TERM	Stated Original Term	Original period in months over which a loan agreement is in force, and before or at the end of which the loan should be repaid. For Balloon loans it is the amortization term. For open end line of credit, leave this as null	10	Numeric in months	Integer
EQ	Dates / Term	4037	PAID_THRU_DATE	Paid Through Date	Indicates the end term date of the last fully paid form	20140931	Date (YYYYMMDD)	Integer
EQ	Dates / Term	4042	RATE_FIRST_CAP	First Periodic Rate Cap	Cap on the amount the interest rate can increase the first time it resets after the fixed-rate period expires	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
EQ	Dates / Term	4043	RATE_FIRST_FLOOR	First Periodic Rate Floor	The lowest rate the account can have the first time it resets after the fixed-rate period expires	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
EQ	Dates / Term	4044	RATE_LIFE_CAP	Maximum Rate (Lifetime Cap)	The maximum interest rate to which the account may adjust.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
EQ	Dates / Term	4045	RATE_LIFE_FLOOR	Minimum Rate (Lifetime Floor)	The minimum interest rate to which the account may adjust.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
EQ	Dates / Term	4046	RATE_SUBSEQ_CAP	Subsequent Periodic Rate Cap	Cap on the amount the interest rate can increase in the adjustment periods after the first reset	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
EQ	Dates / Term	4047	RATE_SUBSEQ_FLOOR	Subsequent Periodic Rate Floor	The lowest rate the account can have in any adjustment period after the first reset	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
EQ	Dates / Term	4048	REPAY_PERIOD	HELOC Repayment Period	For HELOCs, the length of the repayment period in months after the end of the draw period	10	Numeric in months	Integer
EQ	Dates / Term	4051	SUBSEQ_RESET_FREQ	Subsequent Rate Reset Frequency	The number of months between interest rate changes after the first interest rate reset	12	Numeric (whole number)	Integer
EQ	Collateral	5001	CLTV_ORIG	Combined Original LTV	The loan-to-value ratio of all liens on the property at loan origination.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
EQ	Collateral	5007	CONFORM_ORIG_APPR_TYPE	Original Appraisal Method	The method used to establish the value of real property securing the loan at origination.	1 - Full Appraisal / 2 - BPO / 3 - AVM / 4 - Limit Appraisal	Numeric - Must be one of the whole number in the conformed entries	Integer
EQ	Collateral	5008	CONFORM_PROPERTY_TYPE	Conformed Property Type	Description of the type of property securing the loan (such as, single, multi, condo, co-op, etc....)	1 - Single Family / 2 - Townhouse / 3 - Condo / 4 - Co-op / 5 - Multi Family / 6 - Manufactured/Mobile / 7 - Land / 8 - Farm / 9 - Commercial / 10 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
EQ	Collateral	5009	CONFORM_REFRESH_APPR_TYPE	Refreshed Appraisal Method	The method used to establish the updated value of real property securing the loan.	1 - Full Appraisal / 2 - BPO / 3 - AVM / 4 - Limit Appraisal	Numeric - Must be one of the whole number in the conformed entries	Integer
EQ	Collateral	5010	CURR_CLTV	Combined Current LTV	The loan-to-value ratio of all liens on the property in the current reporting period.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
EQ	Collateral	5011	CURR_LTV	Current LTV	The loan-to-value ratio of the first lien on the property in the current reporting period	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
EQ	Collateral	5014	LIEN_TYPE	Lien Type	The priority position associated with the lien as it relates to the collateral (1, 2, etc.)	1	Numeric (whole number)	Integer
EQ	Collateral	5015	ORIG_APPR_DATE	Original Appraisal Date	The date that the original appraisal value was assessed	20140931	Date (YYYYMMDD)	Integer
EQ	Collateral	5016	ORIG_APPR_VALUE	Original Appraisal Amount	Appraised property value at the time of loan origination	123.45	Numeric (to two decimal places)	Decimal(19,2)
EQ	Collateral	5019	ORIG_LTV_FIRST	Original LTV of First Lien	Used to represent the ratio of the first mortgage lien as a percentage of the total appraised value of real property at the origination of the loan	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
EQ	Collateral	5022	PROP_STATE	Property State	The two-letter state code that represents the state in which the property exists	NY	Text	Char(2)
EQ	Collateral	5023	PROP_ZIP_CODE	Property Zip Code	30-digit zip code of the property	01234-1234	Text	varchar(10)
EQ	Collateral	5024	REFRESH_APPR_DATE	Refreshed Appraisal Date	The date in which the updated opinion of value is assessed	20140931	Date (YYYYMMDD)	Integer
EQ	Collateral	5025	REFRESH_APPR_VALUE	Refreshed Appraisal Value	The value of the asset securing the loan as assessed in the subsequent opinion of value	123.45	Numeric (to two decimal places)	Decimal(19,2)
EQ	Collateral	5026	SALES_PRICE	Sales/Purchase Price	The amount of money used to acquire the real property securing the loan.	123.45	Numeric (to two decimal places)	Decimal(19,2)
EQ	Balance	6003	CURR_BAL	Current Principal Balance	Amount due and owing to satisfy the payoff of the underlying obligation, less interest or other charges for the current period	123.45	Numeric (to two decimal places)	Decimal(19,2)
EQ	Balance	6004	CURR_CRED_LIMIT	Current Credit Limit	The current amount that represents the most a borrower can incur on a revolving loan. This is for revolving lines of credit.	123.45	Numeric (to two decimal places)	Decimal(19,2)
EQ	Balance	6005	CURR_SEN_BAL	Current Senior Balance	Amount of balance senior to subordinated debt in the current period	123.45	Numeric (to two decimal places)	Decimal(19,2)
EQ	Balance	6012	ORIG_BAL	Original Principal Balance	Amount due and owing to satisfy the payoff of the underlying obligation, less interest or other charges at the start of the loan	123.45	Numeric (to two decimal places)	Decimal(19,2)
EQ	Balance	6014	ORIG_SEN_BAL	Original Senior Balance	Amount of balance senior to subordinated debt at the beginning of the loan	123.45	Numeric (to two decimal places)	Decimal(19,2)
EQ	Performance	7001	ACCRUAL_STATUS_FLAG	Accrual Status Flag	A flag to identify if the loan accrues interest on the outstanding balance.	Y	Text (Y or N)	Char(1)
EQ	Performance	7002	ACT_PNI_PAID	Actual P&I Amount Paid	The actual amount paid toward the principal (the amount borrowed) and the interest (what the lender charges for lending the money) in the current period	123.45	Numeric (to two decimal places)	Decimal(19,2)
EQ	Performance	7003	BKRPT_CHAPTER	Bankruptcy Chapter	The type of bankruptcy used for the loan	13	Numeric (whole number)	Integer
EQ	Performance	7004	BKRPT_FLAG	Bankruptcy Flag	A flag that indicates whether or not the borrower of the loan is bankrupt.	Y	Text (Y or N)	Char(1)
EQ	Performance	7005	CHARGE_OFF_AMT	Monthly Charge Off Amount	The charge of amount incrementally taken in the current month against the loan	123.45	Numeric (to two decimal places)	Decimal(19,2)
EQ	Performance	7007	CONFORM_CREDIT_LIMIT_CHANGE_L_ACTION	Conformed Action of last credit limit change	The action taken (increase, decrease or freeze) the last time the credit limit was changed. If there is no change, leave it blank	1 - Increase / 2 - Decrease / 3 - Freeze	Numeric - Must be one of the whole number in the conformed entries	Integer
EQ	Performance	7008	CONFORM_CURR_LOAN_STATUS	Conformed Current Status	One of the standard values applied to describe the condition of the loan. Some status may not apply to all loan types.	1. Active / 2. Inactive / 3. Paid-off / 4. Frozen / 5. Closed / 6. Charged-off / 7. Foreclosed / 8. Repossession/REO / 9. Other	Numeric - Must be one of the whole number in the conformed entries	Integer
EQ	Performance	7009	CONFORM_EXIT_TYPE	Conformed Exit Type	Indicates the type of loan exit. Report this status in the last month of the loan's history. Must be one of the numeric values in the example. If the loan is active, please leave NULL.	1 - Paid-off / 2 - Sale to Other Institution / 3 - Sale into Securitization / 4 - Rep/REO/Charged-off	Numeric - Must be one of the whole number in the conformed entries	Integer
EQ	Performance	7011	CONFORM_MOD_TYPE	Conformed Modification Type	Types of any short term loan workout plan and long term modification. Choose one of the conformed entries that best describes the action. 1 - Including payment pause or temporary lower payment, but borrower pays back later 2 - Including payment reduction due to lower interest rate and term extension 3 - Including reduction of principal, accrued interest, and/or fees 4 - Including change from variable rate to fixed rate, and other loan type changes	1 - Forbearance/Deferment/Extension / 2 - Payment Reduction / 3 - Principal Reduction / 4 - Loan Type Change	Numeric - Must be one of the whole number in the conformed entries	Integer
EQ	Performance	7012	CREDIT_CLOSED_FLAG	Credit Line Closed Flag	A flag that indicates no further draws are allowed because the draw period has expired.	Y	Text (Y or N)	Char(1)
EQ	Performance	7013	CREDIT_FROZEN_FLAG	Credit Line Frozen Flag	A flag that indicates the bank has frozen the line of credit against further draws while still in the draw period (e.g. b/c borrower missed a payment)	Y	Text (Y or N)	Char(1)
EQ	Performance	7016	CURR_CREDIT_GRADE	Current Internal Credit Grade	The current grade applied by the Credit Union to describe the borrower's credit health.	B	Text (A, B, C, D etc.)	Char(1)
EQ	Performance	7017	CURR_CREDIT_SCORE_MODEL	Current Credit Score Model	The credit score model in current reporting month. Must specify and in the order of: 1. the type of credit model in current use 2. model version 3. credit score range	Example 1 - FICO 8 Range 300-850 / Example 2 - FICO 8 Auto Range 250-900 / Example 3 - FICO 8 Bankcard Range 250-900 / Example 4 - Vantage 4.0 Range 300-850 / Example 5 - Internal Model 5.2 Range 300-850	Text	varchar(60)
EQ	Performance	7018	CURR_FICO	Current FICO Score	Borrower credit score in the current period. Credit union must specify the credit score model in use (FICO, Beacon, etc.) in the field of Curr_Credit_Score_Model. Credit union must convert credit scores that do not conform to FICO scoring to the FICO equivalent. Acceptable value range is 300 - 850.	740	Numeric (whole number)	Integer
EQ	Performance	7021	DPD	Days Past Due	The number of days that loan payment is beyond its due date	12	Numeric (whole number)	Integer
EQ	Performance	7027	LATEST_MOD_DATE	Date of Last Modification	The date of the most recent loan restructuring	20140931	Date (YYYYMMDD)	Integer
EQ	Performance	7028	MOD_FLAG	Modification Flag	A flag indicating whether the loan has ever been modified	Y	Text (Y or N)	Char(1)
EQ	Performance	7035	NBR_TIMES_MOD	Number of times modified the life of the loan	The total number of times the loan went through a restructuring process throughout its life	4	Numeric (whole number)	Integer
EQ	Performance	7039	TDR_FLAG	TDR Flag	A flag indicating whether a loan is currently undergoing troubled debt restructuring (TDR)	Y	Text (Y or N)	Char(1)
EQ	Performance	7040	TDR_HIST_FLAG	TDR Flag (previously classified as TDR)	An indicator that denotes if the loan has ever been classified as a TDR	Y	Text (Y or N)	Char(1)

Type	Field Category	Field Number	Table Field Name V3	Field Name	Description	V3 Example/Conformed Entry	Data Format	Max Field Length
MORT	Baseline	1001	SNAPSHOT_DATE	Tape Cut-off date	The last day of the month corresponding to the month in which the data is relevant. (A quarterly report would contain 3 snapshot dates.)	20140931	Date (YYYYMMDD)	Integer
MORT	Baseline	1002	JOIN_NUMBER	Join Number	CU Unique Join Number Assigned by NCUA. This number does not change over time.	123	Numeric (whole number)	Integer
MORT	Baseline	1003	CONFORM_ASSET_CLASS	Conformed Asset Class	A classification applied to a group of instruments which have similar financial characteristics	1 - Auto 2 - Credit Card 3 - Mortgage 4 - Home Equity 5 - Other Consumer Loan 6 - Student 7 - CRE 8 - Non-CRE Commercial	Numeric - Must be one of the whole number in the conformed entries	Integer
MORT	Baseline	1004	MEMBER_ID	Member ID	Tokenized unique member ID, not actual CU member ID. Remain the same across reporting periods	ABC123456	Text	varchar(150)
MORT	Baseline	1006	LOAN_ID	Account Number	Tokenized unique account number, not actual CU loan ID. Remain the same across reporting periods	ABC123456	Text	varchar(150)
MORT	Member	2001	BORROWER_OCCUP	Primary Borrower Occupation	The job or profession of the person who is the primary borrower at the time of origination	Teacher	Text	varchar(60)
MORT	Member	2003	BORROWER_STATE_CODE	State	The two letter state code representing the state in which the primary borrower resides at the time of loan origination.	NY	Text	Char(2)
MORT	Member	2008	MEMBER_INCOME	Member Income	Member monthly income used in credit union's underwriting of the loan at origination	123.45	Numeric (to two decimal places)	Decimal(19,2)
MORT	General	3004	BUSINESS_ACCOUNT_FLAG	Member Business Account Flag	Flag to indicate if the account belongs to a business customer.	Y	Text (Y or N)	Char(1)
MORT	General	3006	CO_BORROWER_FLAG	Co-borrower/Co-signor Flag	A flag that indicates whether or not any additional borrower(s) name(s) whose income and credit history are used to qualify for the loan appear on loan documents	Y	Text (Y or N)	Char(1)
MORT	General	3009	CONFORM_DOC_TYPE	Conformed Documentation Type	Type of verification information used to receive the loan (e.g. Full, No Documentation)	1 - Full Documentation 2 - Low Documentation 3 - No Documentation	Numeric - Must be one of the whole number in the conformed entries	Integer
MORT	General	3010	CONFORM_LOAN_PURPOSE	Conformed Loan Purpose	A comment describing the use of loan proceeds	1 - Purchase 2 - Refi - No Cashout 3 - Refi with Cashout 4 - Refi (Cashout Unknown)	Numeric - Must be one of the whole number in the conformed entries	Integer
MORT	General	3011	CONFORM_LOAN_SOURCE	Conformed Account Source / Channel	Specifies the source or channel where the account originated.	1 - Originated In House 2 - Indirect Origination (Dealer, Broker, etc.) 3 - Purchase from traditional financial entity 4 - Purchase from fintech 5 - Syndication Purchase 6 - Participation 7 - M&A 8 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
MORT	General	3012	CONFORM_OCC_TYPE	Conformed Occupancy Type	The property's occupancy status by the borrower (such as, primary, second home, investment, etc...)	1 - Primary Residence 2 - Second Home 3 - Investment 4 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
MORT	General	3013	CONFORM_PARTICIPATION_AGENT	Conformed Participation Agent	The lead agent entity type during the participation loan underwriting	1 - Bank 2 - Credit Union 3 - Fintech 4 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
MORT	General	3014	CONFORM_PRODUCT_TYPE	Conformed Product Type	The type of account or product according to a standard list of product types.	1 - Conventional 2 - FHA 3 - VA 4 - Military 5 - Commercial 6 - Construction 7 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
MORT	General	3015	CONFORM_SERVICER	Conformed Servicer	The loan servicer is the entity that handles the billing and other services on the loan (e.g. collecting interest, principal and escrow payments from a borrower).	1 - In House 2 - External	Numeric - Must be one of the whole number in the conformed entries	Integer
MORT	General	3016	CONFORM_UNDERWRITING_METHOD	Conformed Automated or Manual approval	Indicates whether or not the loan was approved via a person or an automatic process	1 - Automated 2 - Manual 3 - Hybrid	Numeric - Must be one of the whole number in the conformed entries	Integer
MORT	General	3018	CREDIT_UNION_PRODUCT_TYPE	Credit Union Specific Product Type	The credit union product name. May be used to help differentiate between various tiers of standardized product types or non standard products.	Credit Union Specific depending upon presentation of type code or description	Text	varchar(60)
MORT	General	3021	DTI_BACK_ORIG	Back-End DTI (Original)	Debt to income ratio: monthly debt payments divided by gross monthly income (at origination)	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
MORT	General	3022	DTI_FRONT_ORIG	Front-End DTI (Original)	Debt to income ratio: monthly housing expenses (such as mortgage payments, mortgage insurance, etc.) divided by gross income (at origination)	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
MORT	General	3024	HELD_FOR_SALE_FLAG	Held for Sale Flag	Specify if the loan is designated as held for sale	Y	Text (Y or N)	Char(1)
MORT	General	3025	INCOME_VERIFICATION	Income Verification	Specify if member income has been verified at loan origination	Y	Text (Y or N)	Char(1)
MORT	General	3033	OPTION_ARM_FLAG	Option Arm Flag	A flag that indicates whether the loan is an Option Arm loan (loan where the borrower has several options as to which type of payment to make)	Y	Text (Y or N)	Char(1)
MORT	General	3035	ORIG_CREDIT_GRADE	Original Internal Credit Grade	The original letter grade applied by the Credit Union to describe the borrower's credit health.	C	Text (A, B, C, D etc.)	Char(1)
MORT	General	3036	ORIG_CREDIT_SCORE_MODEL	Credit Score Model at Loan Origination:	The credit score model in use at loan origination. Must specify and in the order of : 1. the type of credit model at loan origination 2. model version 3. credit score range	Example 1 - FICO 8 Range 300-850 Example 2 - FICO 9 Auto Range 250-900 Example 3 - FICO 8 Bankcard Range 250-900 Example 4 - Vantage 4.0 Range 300-850 Example 5 - Internal Model 5.2 Range 300-850	Text	varchar(60)
MORT	General	3038	ORIG_FICO	Original FICO Score	Borrower credit score at the origination. Credit union must specify the credit score model in use (FICO, Beacon, etc.) in the field of Orig_Credit_Score_Model. Credit union must convert credit scores that do not conform to FICO scoring to the FICO equivalent. Acceptable value range is 300 - 850.	740	Numeric (whole number)	Integer
MORT	General	3043	PARTICIPATION_RATIO	Participation Ratio	CU Loan participation amount as the percentage of the total loan amount. Leave NULL if the loan is not a participation loan.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
MORT	General	3044	PRODUCT_TYPE	Product Type	The type of account or product according to a standard list of product types defined internally by Credit Unions	First time program	Text	varchar(60)
MORT	Dates / Term	4001	AMORT_TERM	Amortization Term in Months	Loan Amortization Term in Months	120	Numeric (whole number)	Integer
MORT	Dates / Term	4002	BALLOON_FLAG	Balloon Flag	A flag that indicates if the loan is a Balloon loan (i.e. Amort Term differs from Loan Term)	Y	Text (Y or N)	Char(1)
MORT	Dates / Term	4009	CONFORM_INT_RATE_INDEX	Conformed interest rate Index	The name of the index from which the interest rate resets. If the loan is a fixed rate loan, please leave NULL.	1 - PRIME 2 - LIBOR 3 - TREASURY 4 - 11TH COFI 5 - SOFR 6 - INTERNAL COST OF FUNDS 7 - OTHER INTERNAL PRICING MODEL 8 - CODI 9 - FHLB 10 - OTHER	Numeric - Must be one of the whole number in the conformed entries	Integer
MORT	Dates / Term	4010	CONFORM_INT_RATE_TYPE	Conformed Interest Rate Type	The type of interest rate associated with the loan (e.g. Fixed, Variable, etc.)	1 - FIXED 2 - Variable 3 - Hybrid 4 - Step	Numeric - Must be one of the whole number in the conformed entries	Integer
MORT	Dates / Term	4011	CONFORM_PAYMNT_FREQNCY	Conformed Frequency of Payment	The interval of time (quarterly, monthly, bi-monthly, etc.) indicating how frequently the payment is due	1 - WEEKLY 2 - BI-WEEKLY/Semi-Monthly 3 - MONTHLY 4 - BI-MONTHLY 5 - QUARTERLY 6 - Semi-annually 7 - ANNUALLY 8 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
MORT	Dates / Term	4013	CURR_FICO_DATE	Date of Current FICO Score	Date of updated FICO score		Date (YYYYMMDD)	Integer
MORT	Dates / Term	4014	CURR_INT_RATE	Current Interest Rate	The current period's interest rate in percentage	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
MORT	Dates / Term	4015	CURRENT_P&I_AMOUNT_OWED	Current P&I Amount Owed	For Auto/CC/ECJ (HEL)/Mort, thess the current amount owed monthly on the loan based on Principal and Interest. For CC or HELOC, this is the minimum monthly payment due. For commercial loans, this is the monthly payment due in the loan agreement. This entry is for performing loans only and does not include past due amounts.	123.44	Numeric (to two decimal places)	Decimal(19,2)
MORT	Dates / Term	4018	FIRST_PAY_DATE	First Payment Date	The date that the first payment of the account is/was due	20140931	Date (YYYYMMDD)	Integer
MORT	Dates / Term	4019	FIRST_RATE_ADJ_DATE	First Rate Adjustment Date	The initial date in which the account's interest rate will adjust.	20140931	Date (YYYYMMDD)	Integer
MORT	Dates / Term	4020	FIRST_RESET_FREQ	First Rate Reset Frequency	The amount of time until the interest rate changes for the first time (in months)	10	Numeric in months	Integer
MORT	Dates / Term	4022	INT_GROSS_MARGIN	Gross Margin	The fixed rate added to an index value to determine the fully indexed interest rate	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
MORT	Dates / Term	4024	IO_FLAG	Interest Only Flag	A flag indicating whether or not the borrower pays only the interest on the principal balance for a set period of time, with the principal balance unchanged	Y	Text (Y or N)	Char(1)
MORT	Dates / Term	4025	IO_TERM	Interest Only Term at Origination	The length of time (in months) during which the borrower pays only interest on the principal balance	10	Numeric in months	Integer
MORT	Dates / Term	4029	MATURITY_DATE	Maturity Date	The final payment date of a loan or other financial instrument, at which point the principal (and all remaining interest) is due to be paid	20140931	Date (YYYYMMDD)	Integer
MORT	Dates / Term	4032	NEG_AM_FLAG	Negative Amortization Potential Flag	A flag that indicates whether the principal balance of a loan increases due to payments that fail to cover the interest due	Y	Text (Y or N)	Char(1)
MORT	Dates / Term	4033	NEXT_RATE_ADJ_DATE	Next Rate Adjustment Date	The next future date in which the account's interest rate will adjust.	20140931	Date (YYYYMMDD)	Integer
MORT	Dates / Term	4034	ORIG_DATE	Origination Date	The actual date the account was initiated	20140931	Date (YYYYMMDD)	Integer
MORT	Dates / Term	4035	ORIG_INT_RATE	Original Interest Rate	The loan's interest rate at the time of origination	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
MORT	Dates / Term	4036	ORIG_LOAN_TERM	Stated Original Term	Original period in months over which a loan agreement is in force, and before or at the end of which the loan should be repaid. For Balloon loans it is the amortization term. For open end line of credit, leave this as null	10	Numeric in months	Integer
MORT	Dates / Term	4037	PAID_THRU_DATE	Paid Through Date	Indicates the end date of the last fully paid term	20140931	Date (YYYYMMDD)	Integer
MORT	Dates / Term	4039	PPAY_PNLTY_FLAG	Has Prepayment Penalties Flag	A flag indicating whether or not the loan has penalties if the mortgage is prepaid within a certain time period	Y	Text (Y or N)	Char(1)
MORT	Dates / Term	4040	PPAY_PNLTY_TERM	Term for Prepayment Penalty	The duration in months for which the loan is subject to a Prepayment Penalty	10	Numeric in months	Integer
MORT	Dates / Term	4042	RATE_FIRST_CAP	First Periodic Rate Cap	Cap on the amount the interest rate can increase the first time it resets after the fixed-rate period expires	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
MORT	Dates / Term	4043	RATE_FIRST_FLOOR	First Periodic Rate Floor	The lowest rate the account can have the first time it resets after the fixed-rate period expires	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
MORT	Dates / Term	4044	RATE_LIFE_CAP	Maximum Rate (Lifetime Cap)	The maximum interest rate to which the account may adjust.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
MORT	Dates / Term	4045	RATE_LIFE_FLOOR	Minimum Rate (Lifetime Floor)	The minimum interest rate to which the account may adjust.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
MORT	Dates / Term	4046	RATE_SUBSEQ_CAP	Subsequent Periodic Rate Cap	Cap on the amount the interest rate can increase in the adjustment periods after the first reset	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
MORT	Dates / Term	4047	RATE_SUBSEQ_FLOOR	Subsequent Periodic Rate Floor	The lowest rate the account can have in any adjustment period after the first reset	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
MORT	Dates / Term	4051	SUBSEQ_RESET_FREQ	Subsequent Rate Reset Frequency	The number of months between interest rate changes after the first interest rate reset	12	Numeric in Percentage (to four decimal places)	Decimal(8,4)
MORT	Collateral	5001	CLTV_ORIG	Combined Original LTV	The loan-to-value ratio of all liens on the property at loan origination.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
MORT	Collateral	5007	CONFORM_ORIG_APPR_TYPE	Original Appraisal Method	The method used to establish the value of real property securing the loan at origination.	1 - Full Appraisal 2 - BPO 3 - AVM 4 - Limit Appraisal	Numeric - Must be one of the whole number in the conformed entries	Integer
MORT	Collateral	5008	CONFORM_PROPERTY_TYPE	Conformed Property Type	Description of the type of property securing the loan (such as, single, mult, condo, co-op, etc...)	1 - Single Family 2 - Townhouse 3 - Condo 4 - Co-op 5 - Multi Family 6 - Manufactured/Mobile 7 - Land 8 - Farm 9 - Commercial 10 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
MORT	Collateral	5009	CONFORM_REFRESH_APPR_TYPE	Refreshed Appraisal Method	The method used to establish the updated value of real property securing the loan.	1 - Full Appraisal 2 - BPO 3 - AVM 4 - Limit Appraisal	Numeric - Must be one of the whole number in the conformed entries	Integer
MORT	Collateral	5010	CURR_CLTV	Combined Current LTV	The loan-to-value ratio of all liens on the property in the current reporting period.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
MORT	Collateral	5011	CURR_LTV	Current LTV	The loan-to-value ratio of the first lien on the property in the current reporting period	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
MORT	Collateral	5014	LIEN_TYPE	Lien Type	The priority position associated with the lien as it relates to the collateral (1, 2, etc.)		Numeric (whole number)	Integer
MORT	Collateral	5015	ORIG_APPR_DATE	Original Appraisal Date	The date that the original appraisal value was assessed	20140931	Date (YYYYMMDD)	Integer
MORT	Collateral	5018	ORIG_APPR_VALUE	Original Appraisal Amount	Appraised property value at the time of loan origination	123.45	Numeric (to two decimal places)	Decimal(19,2)
MORT	Collateral	5019	ORIG_LTV_FIRST	Original LTV of First Lien	Used to represent the ratio of the first mortgage lien as a percentage of the total appraised value of real property at the origination of the loan	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
MORT	Collateral	5020	ORIG_MI_COVERAGE	MI Coverage Percentage (Original)	The percentage of the loan's principle balanced covered by mortgage insurance at origination.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
MORT	Collateral	5022	PROP_STATE	Property State	The two-letter state code that represents the state in which the property exists	NY	Text	Char(2)
MORT	Collateral	5023	PROP_ZIP_CODE	Property Zip Code	10 digit zip code of the property	01234-1234	Text	varchar(10)
MORT	Collateral	5024	REFRESH_APPR_DATE	Refreshed Appraisal Date	The date in which the updated opinion of value is assessed	20140931	Date (YYYYMMDD)	Integer
MORT	Collateral	5025	REFRESH_APPR_VALUE	Refreshed Appraisal Value	The value of the asset securing the loan as assessed in the subsequent opinion of value	123.45	Numeric (to two decimal places)	Decimal(19,2)
MORT	Collateral	5026	SALES_PRICE	Sales/Purchase Price	The amount of money used to acquire the real property securing the loan.	123.45	Numeric (to two decimal places)	Decimal(19,2)
MORT	Balance	6003	CURR_BAL	Current Principal Balance	Amount due and owing to satisfy the payoff of the underlying obligation, less interest or other charges for the current period	123.45	Numeric (to two decimal places)	Decimal(19,2)
MORT	Balance	6005	CURR_JUN_BAL	Current Junior Balance	Amount of balance subordinated to senior debt in the current period	123.45	Numeric (to two decimal places)	Decimal(19,2)
MORT	Balance	6012	ORIG_BAL	Original Principal Balance	Amount due and owing to satisfy the payoff of the underlying obligation, less interest or other charges at the start of the loan	123.45	Numeric (to two decimal places)	Decimal(19,2)
MORT	Balance	6013	ORIG_JUN_BAL	Original Junior Balance	Amount of balance subordinated to senior debt at the beginning of the loan	123.45	Numeric (to two decimal places)	Decimal(19,2)
MORT	Performance	7001	ACCRUAL_STATUS_FLAG	Accrual Status Flag	A flag to identify if the loan accrues interest on the outstanding balance.	Y	Text (Y or N)	Char(1)
MORT	Performance	7002	ACT_PNL_PAID	Actual P&I Amount Paid	The actual amount paid toward the principal (the amount borrowed) and the interest (what the lender charges for lending the money) in the current period	123.45	Numeric (to two decimal places)	Decimal(19,2)
MORT	Performance	7003	BKRPT_CHAPTER	Bankruptcy Chapter	The type of bankruptcy used for the loan	13	Numeric (whole number)	Integer
MORT	Performance	7004	BKRPT_FLAG	Bankruptcy Flag	A flag that indicates whether or not the borrower of the loan is bankrupt.	Y	Text (Y or N)	Char(1)
MORT	Performance	7005	CHARGE_OFF_AMT	Monthly Charge Off Amount	The charge off amount incrementally taken in the current month against the loan	123.45	Numeric (to two decimal places)	Decimal(19,2)
MORT	Performance	7008	CONFORM_CURR_LOAN_STATUS	Conformed Current Status	One of the standard values applied to describe the condition of the loan. Some status may not apply to all loan types.	1. Active 2. Inactive 3. Paid-off 4. Frozen 5. Closed 6. Charged-off 7. Foreclosed 8. Repossession/REO 9. Other	Numeric - Must be one of the whole number in the conformed entries	Integer
MORT	Performance	7009	CONFORM_EXIT_TYPE	Conformed Exit Type	Indicates the type of loan exit. Report this status in the last month of the loan's history. Must be one of the numeric values in the example. If the loan is active, please leave NULL.	1 - Paid-off 2 - Sale to Other Institution 3 - Sale Into Securitization 4 - Rep/REO/Charged-off	Numeric - Must be one of the whole number in the conformed entries	Integer
MORT	Performance	7011	CONFORM_MOD_TYPE	Conformed Modification Type	Types of any short term loan workout plan and long term modification. Choose one of the conformed entries that best describes the action. 1 - including payment pause or temporary lower payment, but borrower pays back later 2 - including payment reduction due to lower interest rate and/or term extension 3 - including reduction of principal, accrued interest, and/or fees 4 - including change from variable rate to fixed rate, and other loan type changes	1 - Forbearance/Deferment/Extension 2 - Payment Reduction 3 - Principal Reduction 4 - Loan Type Change	Numeric - Must be one of the whole number in the conformed entries	Integer
MORT	Performance	7016	CURR_CREDIT_GRADE	Current Internal Credit Grade	The current grade applied by the Credit Union to describe the borrower's credit health.	B	Text (A, B, C, D etc.)	Char(1)
MORT	Performance	7017	CURR_CREDIT_SCORE_MODEL	Current Credit Score Model	The credit score model in current reporting month. Must specify and in the order of : 1. the type of credit model in current use 2. model version 3. credit score range	Example 1 - FICO 8 Range 300-850 Example 2 - FICO 9 Auto Range 250-900 Example 3 - FICO 8 Bankcard Range 250-900 Example 4 - Vantage 4.0 Range 300-850 Example 5 - Internal Model 5.2 Range 300-850	Text	varchar(60)
MORT	Performance	7018	CURR_FICO	Current FICO Score	Borrower credit score in the current period. Credit union must specify the credit score model in use (FICO, Beacon, etc.) in the field of Curr_Credit_Score_Model. Credit union must convert credit scores that do not conform to FICO scoring to the FICO equivalent. Acceptable value range is 300 - 850.	740	Numeric (whole number)	Integer
MORT	Performance	7021	DPD	Days Past Due	The number of days the loan payment is beyond the due date	12	Numeric (whole number)	Integer
MORT	Performance	7027	LATEST_MOD_DATE	Date of Last Modification	The date of the most recent loan restructuring	20140931	Date (YYYYMMDD)	Integer
MORT	Performance	7028	MOD_FLAG	Modification Flag	A flag indicating whether the loan has ever been modified	Y	Text (Y or N)	Char(1)
MORT	Performance	7035	NBR_TIMES_MOD	Number of times modified in life of loan	The total number of times the loan went through a restructuring process throughout its life	4	Numeric (whole number)	Integer
MORT	Performance	7039	TDR_FLAG	TDR Flag	A flag indicating whether a loan is currently undergoing troubled debt restructuring (TDR)	Y	Text (Y or N)	Char(1)
MORT	Performance	7040	TDR_HIST_FLAG	TDR Flag (previously classified as TDR)	An indicator that denotes if the loan has ever been classified as a TDR	Y	Text (Y or N)	Char(1)

Type	Field Category	Field Number	Table Field Name V3	Field Name	Description	V3 Example/Conformed Entry	Data Format	Max Field Length
Other	Baseline	1001	SNAPSHOT_DATE	Tape Cut-off date	The last day of the month corresponding to the month in which the data is relevant. (A quarterly report would contain 3 snapshot dates.)	20140931	Date (YYYYMMDD)	Integer
Other	Baseline	1002	JOIN_NUMBER	Join Number	CU Unique Join Number Assigned by NCUA. This number does not change over time.	123	Numeric (whole number)	Integer
Other	Baseline	1003	CONFORM_ASSET_CLASS	Conformed Asset Class	A classification applied to a group of instruments which have similar financial characteristics	1 - Auto 2 - Credit Card 3 - Mortgage 4 - Home Equity 5 - Other Consumer Loan 6 - Student 7 - CRE 8 - Non-CRE Commercial	Numeric - Must be one of the whole number in the conformed entries	Integer
Other	Baseline	1004	MEMBER_ID	Member ID	Tokenized unique member ID, not actual CU member ID. Remain the same across reporting periods	ABC123456	Text	varchar(150)
Other	Baseline	1006	LOAN_ID	Account Number	Tokenized unique account number, not actual CU loan ID. Remain the same across reporting periods	ABC123456	Text	varchar(150)
Other	Member	2002	BORROWER_AGE	Borrower Age	The age (in years) of the borrower in years as of the loan origination date.	12	Numeric (whole number)	Integer
Other	Member	2003	BORROWER_OCCUP	Borrower Occupation	The job or profession of the person who is the primary borrower at the time of origination	Teacher	Text	varchar(60)
Other	Member	2004	BORROWER_STATE_CODE	State	The two letter state code representing the state in which the primary borrower resides at the time of loan origination.	NY	Text	Char(2)
Other	Member	2008	MEMBER_INCOME	Member Income	Member monthly income used in credit union's underwriting of the loan at origination	123.45	Numeric (two decimal places)	Decimal(19,2)
Other	General	3004	BUSINESS_ACCOUNT_FLAG	Member Business Account Flag	Flag to indicate if the account belongs to a business customer.	Y	Text (Y or N)	Char(1)
Other	General	3006	CO_BORROWER_FLAG	Co-borrower/Co-signor Flag	A flag that indicates whether or not any additional borrower(s) name(s) whose income and credit history are used to qualify for the loan appear on loan documents	Y	Text (Y or N)	Char(1)
Other	General	3010	CONFORM_LOAN_PURPOSE	Conformed Loan Purpose	A comment describing the use of loan proceeds	1 - Purchase 2 - Debt Consolidation	Numeric - Must be one of the whole number in the conformed entries	Integer
Other	General	3011	CONFORM_LOAN_SOURCE	Conformed Account Source / Channel	Specifies the source or channel where the account originated.	1 - Originated In House 2 - Indirect Origination (Dealer, Broker, etc.) 3 - Purchase from traditional financial entity 4 - Purchase from fintech 5 - Syndication Purchase 6 - Participation 7 - M&A 8 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
Other	General	3013	CONFORM_PARTICIPATION_AGENT	Conformed Participation Agent	The lead agent entity type during the participation loan underwriting	1 - Bank 2 - Credit Union 3 - Fintech 4 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
Other	General	3014	CONFORM_PRODUCT_TYPE	Conformed Product Type	The type of account or product according to a standard list of product types.	1 - Closed End Loan 2 - Line of Credit 3 - Hybrid	Numeric - Must be one of the whole number in the conformed entries	Integer
Other	General	3015	CONFORM_SERVICER	Conformed Servicer	The loan servicer is the entity that handles the billing and other services on the loan (e.g. collecting interest, principal and escrow payments from a borrower).	1 - In House 2 - External	Numeric - Must be one of the whole number in the conformed entries	Integer
Other	General	3016	CONFORM_UNDERWRITING_TYPE	Conformed Automated or Manual approval	Indicates whether or not the loan was approved via a person or an automatic process	1 - Automated 2 - Manual 3 - Hybrid	Numeric - Must be one of the whole number in the conformed entries	Integer
Other	General	3018	CREDIT_UNION_PRODUCT_TYPE	Credit Union Specific Product Type	The credit union product name. May be used to help differentiate between various tiers of standardized product types or non standard products.	Credit Union Specific depending upon presentation of type code or description	Text	varchar(60)
Other	General	3021	DTI_BACK_ORIG	Back-End DTI (Original)	Debt to Income ratio: monthly debt payments divided by gross monthly income (at origination)	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Other	General	3022	DTI_FRONT_ORIG	Front-End DTI (Original)	Debt to Income ratio: monthly expenses (such as mortgage payments, mortgage insurance, etc.) divided by gross income (at origination)	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Other	General	3024	HELD_FOR_SALE_FLAG	Held for Sale Flag	Specify if the loan is designated as held for sale	Y	Text (Y or N)	Char(1)
Other	General	3025	INCOME_VERIFICATION	Income Verification	Specify if member income has been verified at loan origination	Y	Text (Y or N)	Char(1)
Other	General	3029	LOAN_DESC	Loan Description	A comment describing the nature or use of the loan	Line of credit to pay off other debt	Text	varchar(60)
Other	General	3030	LOAN_SOURCE	Loan Source	Specifies the detailed source or channel where the account originated.	Purchased from Bank ABC	Text	varchar(60)
Other	General	3034	ORIG_CRED_LIMIT	Original Credit Limit	The original amount that represents the most a borrower can incur on a revolving loan, such as a credit card. This is for revolving lines of credit. If the loan is a closed-end loan, leave NULL.	123.45	Numeric (two decimal places)	Decimal(19,2)
Other	General	3035	ORIG_CREDIT_GRADE	Original Internal Credit Grade	The original letter grade applied by the Credit Union to describe the borrower's credit health.	C	Text (A, B, C, D etc.)	Char(1)
Other	General	3036	ORIG_CREDIT_SCORE_MODEL	Credit Score Model at Loan Origination	The credit score model in use at loan origination. Must specify and in the order of : 1. the type of credit model at loan origination 2. model version 3. credit score range	Example 1 - FICO 8 Range 300-850 Example 2 - FICO 8 Auto Range 250-900 Example 3 - FICO 8 Bankcard Range 250-900 Example 4 - Vantage 4.0 Range 300-850 Example 5 - Internal Model 5.2 Range 300-850	Text	varchar(60)
Other	General	3038	ORIG_FICO	Original FICO Score	Borrower credit score at the origination. Credit union must specify credit score model in use (FICO, Beacon, etc.) in the field of Orig_Credit_Score_Model. Credit union must convert credit scores that do not conform to FICO scoring to the FICO equivalent. Acceptable value range is 300 - 850.	740	Numeric (whole number)	Integer
Other	General	3043	PARTICIPATION_RATIO	Participation Ratio	CU Loan participation amount as the percentage of the total loan amount. Leave NULL if the loan is not a participation loan.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Other	General	3044	PRODUCT_TYPE	Product Type	The type of account or product according to a standard list of product types defined internally by Credit Unions	Solar backed by federal tax credit	Text	varchar(60)
Other	General	3047	RECOURSE_FLAG	Recourse Flag	A flag indicating that the lender may seek financial damages if the borrower fails to pay the liability, and if the value of the underlying asset is not enough to cover it (a recourse loan allows the lender to go after the debtor's assets that were not used as loan collateral in case of default)	Y	Text (Y or N)	Char(1)
Other	General	3049	SERVICER	Servicer	The name of the loan servicer which is the entity that handles the billing and other services on the loan (e.g. collecting interest, principal and escrow payments from a borrower).	ABC company	Text	varchar(60)
Other	Dates / Term	4009	CONFORM_INT_RATE_INDEX	Conformed interest rate index	The name of the index from which the interest rate resets. If the loan is a fixed rate loan, please leave NULL.	1 - PRIME 2 - LIBOR 3 - TREASURY 4 - 11TH COFI 5 - SOFR 6 - INTERNAL COST OF FUNDS 7 - OTHER INTERNAL PRICING MODEL 8 - CODI 9 - FNLB 10 - OTHER	Numeric - Must be one of the whole number in the conformed entries	Integer
Other	Dates / Term	4010	CONFORM_INT_RATE_TYPE	Conformed Interest Rate Type	The type of interest rate associated with the loan (e.g. Fixed, Variable, etc.)	1 - FIXED 2 - Variable 3 - Hybrid 4 - Step	Numeric - Must be one of the whole number in the conformed entries	Integer
Other	Dates / Term	4011	CONFORM_PAYMNT_FREQNCY	Conformed Frequency of Payment	The interval of time (quarterly, monthly, bi-monthly, etc.) indicating how frequently the payment is due	1 - WEEKLY 2 - BI-WEEKLY/Semi-Monthly 3 - MONTHLY 4 - BI-MONTHLY 5 - QUARTERLY 6 - Semi-annually 7 - ANNUALLY 8 - OTHER	Numeric - Must be one of the whole number in the conformed entries	Integer
Other	Dates / Term	4013	CURR_FICO_DATE	Date of Current FICO Score	Date of updated FICO score	20140931	Date (YYYYMMDD)	Integer
Other	Dates / Term	4014	CURR_INT_RATE	Current interest rate	The current period's interest rate in percentage	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Other	Dates / Term	4015	CURRENT_P&I_AMOUNT_OWED	Current P&I Amount Owed	For Auto/CC/EQ (HELL)/Mort, thesis the current amount owed monthly on the loan based on Principal and Interest. For CC or HELOC, this is the minimum monthly payment due. For commercial loans, this is the monthly payment due in the loan agreement. This entry is for performing loans only and does not include past due amounts.	123.44	Numeric (to two decimal places)	Decimal(19,2)
Other	Dates / Term	4016	DATE_LINE_CLOSED	Date line of credit is closed	The date on which the line of credit was closed, if it is applicable	20140931	Date (YYYYMMDD)	Integer
Other	Dates / Term	4018	FIRST_PAY_DATE	First Payment Date	The date that the first payment of the account is/was due	20140931	Date (YYYYMMDD)	Integer
Other	Dates / Term	4022	INT_GROSS_MARGIN	Gross Margin	The fixed rate added to an index value to determine the fully indexed interest rate	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Other	Dates / Term	4026	LAST_LIMIT_CHANGE_DATE	Date of last credit limit change	The date on which the credit limit was last changed	20140931	Date (YYYYMMDD)	Integer
Other	Dates / Term	4029	MATURITY_DATE	Maturity Date	The final payment date of a loan or other financial instrument, at which point the principal (and all remaining interest) is due to be paid	20140931	Date (YYYYMMDD)	Integer
Other	Dates / Term	4034	ORIG_DATE	Origination Date	The actual date the account was initiated	20140931	Date (YYYYMMDD)	Integer
Other	Dates / Term	4035	ORIG_INT_RATE	Original Interest Rate	The loan's interest rate at the time of origination	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Other	Dates / Term	4036	ORIG_LOAN_TERM	Stated Original Term	Original period in months over which a loan agreement is in force, and before or at the end of which the loan should be repaid. For Balloon loans it is the amortization term. For open end line of credit, leave this as null	10	Numeric in months	Integer
Other	Dates / Term	4037	PAID_THRU_DATE	Paid Through Date	Indicates the end term date of the last fully paid term	20140931	Date (YYYYMMDD)	Integer
Other	Dates / Term	4044	RATE_LIFE_CAP	Maximum Rate (Lifetime Cap)	The maximum interest rate to which the account may adjust.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Other	Dates / Term	4045	RATE_LIFE_FLOOR	Minimum Rate (Lifetime Floor)	The minimum interest rate to which the account may adjust.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Other	Collateral	5004	COLLATERAL_TYPE	Collateral Type	The detailed collateral information used to secure the loan	In house deposit balance	Text	varchar(60)
Other	Collateral	5006	CONFORM_COLLATERAL_TYPE	Conformed Collateral Type	The type of collateral used to secure the loan	1 - CAR 2 - Truck/SUV 3 - MOTORCYCLE 4 - RV 5 - BOAT 6 - Real Estate 7 - Deposits 8 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
Other	Collateral	5018	ORIG_LTV	Original Loan to Value	Used to express the ratio of the loan to the value of the asset purchased	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Other	Collateral	5027	SECURED_FLAG	Secured or Unsecured	A flag indicating whether a loan is secured with collateral	Y	Text (Y or N)	Char(1)
Other	Balance	6003	CURR_BAL	Current Principal Balance	Amount due and owing to satisfy the payoff of the underlying obligation, less interest or other charges for the current period	123.45	Numeric (two decimal places)	Decimal(19,2)
Other	Balance	6004	CURR_CRED_LIMIT	Current Credit Limit	The current amount that represents the most a borrower can incur on a revolving loan. This is for revolving lines of credit.	123.45	Numeric (two decimal places)	Decimal(19,2)
Other	Balance	6012	ORIG_BAL	Original Principal Balance	Amount due and owing to satisfy the payoff of the underlying obligation, less interest or other charges at the start of the loan	123.45	Numeric (two decimal places)	Decimal(19,2)
Other	Performance	7001	ACCRUAL_STATUS_FLAG	Accrual Status Flag	A flag to identify if the loan accrues interest on the outstanding balance.	Y	Text (Y or N)	Char(1)
Other	Performance	7002	ACT_PNI_PAID	Actual P&I Amount Paid	The actual amount paid toward the principal (the amount borrowed) and the interest (what the lender charges for lending the money) in the current period	123.45	Numeric (to two decimal places)	Decimal(19,2)
Other	Performance	7003	BKRPT_CHAPTER	Bankruptcy Chapter	The type of bankruptcy used for the loan	13	Numeric (whole number)	Integer
Other	Performance	7004	BKRPT_FLAG	Bankruptcy Flag	A flag that indicates whether or not the borrower of the loan is bankrupt.	Y	Text (Y or N)	Char(1)
Other	Performance	7005	CHARGE_OFF_AMT	Monthly Charge Off Amount	The charge off amount incrementally taken in the current month against the loan	123.45	Numeric (to two decimal places)	Decimal(19,2)
Other	Performance	7007	CONFORM_CREDIT_LIMIT_CHANGE_ACTION	Conformed Action of last credit limit change	The action taken (increase, decrease or freeze) the last time the credit limit was changed. If there is no change, leave it blank	1 - Increase 2 - Decrease 3 - Freeze	Numeric - Must be one of the whole number in the conformed entries	Integer
Other	Performance	7008	CONFORM_CURR_LOAN_STATUS	Conformed Current Status	One of the standard values applied to describe the condition of the loan. Some status may not apply to all loan types.	1. Active 2. Inactive 3. Paid-off 4. Frozen 5. Closed 6. Charged-off 7. Foreclosed 8. Repossession/REO 9. Other	Numeric - Must be one of the whole number in the conformed entries	Integer
Other	Performance	7009	CONFORM_EXIT_TYPE	Conformed Exit Type	Indicates the type of loan exit. Report this status in the last month of the loan's history. Must be one of the numeric values in the example. If the loan is active, please leave NULL.	1 - Paid-off 2 - Sale to Other Institution 3 - Sale into Securitization 4 - Rep/REO/Charged-off	Numeric - Must be one of the whole number in the conformed entries	Integer
Other	Performance	7011	CONFORM_MOD_TYPE	Conformed Modification Type	Types of any short term loan workout plan and long term loan modification. Choose one of the conformed entries that best describes the action. 1 - Including payment pause or temporary payment, but borrower pays back later 2 - Including payment reduction to lower interest rate and/or term extension 3 - Including reduction of principal, accrued interest, and/or fees 4 - Including change from variable rate to fixed rate, and other loan type changes	1 - Forbearance/Deferment/Extension 2 - Payment Reduction 3 - Principal Reduction 4 - Loan Type Change	Numeric - Must be one of the whole number in the conformed entries	Integer
Other	Performance	7016	CURR_CREDIT_GRADE	Current Internal Credit Grade	The current grade applied by the Credit Union to describe the borrower's credit health.	B	Text (A, B, C, D etc.)	Char(1)
Other	Performance	7017	CURR_CREDIT_SCORE_MODEL	Current Credit Score Model	The credit score model in current reporting month. Must specify and in the order of : 1. the type of credit model in current use 2. model version 3. credit score range	Example 1 - FICO 8 Range 300-850 Example 2 - FICO 8 Auto Range 250-900 Example 3 - FICO 8 Bankcard Range 250-900 Example 4 - Vantage 4.0 Range 300-850 Example 5 - Internal Model 5.2 Range 300-850	Text	varchar(60)
Other	Performance	7018	CURR_FICO	Current FICO Score	Borrower credit score in the current period. Credit union must specify the credit score model in use (FICO, Beacon, etc.) in the field of Curr_Credit_Score_Model. Credit union must convert credit scores that do not conform to FICO scoring to the FICO equivalent. Acceptable value range is 300 - 850.	740	Numeric (whole number)	Integer
Other	Performance	7021	DPD	Days Past Due	The number of days the loan payment is beyond its due date	12	Numeric (whole number)	Integer
Other	Performance	7028	MOD_FLAG	Modification Flag	A flag indicating whether the loan has ever been modified	Y	Text (Y or N)	Char(1)
Other	Performance	7039	TDR_FLAG	TDR Flag	A flag indicating whether a loan is currently undergoing troubled debt restructuring (TDR)	Y	Text (Y or N)	Char(1)
Other	Performance	7040	TDR_HIST_FLAG	TDR Flag (previously classified as TDR)	An indicator that denotes if the loan has ever been classified as a TDR	Y	Text (Y or N)	Char(1)

Type	Field Category	Field Number	Table Field Name V3	Field Name	Description	V3 Example/Conformed Entry	Data Format	Max Field Length
Student	Baseline	1001	SNAPSHOT_DATE	Tape Cut-off date	The last day of the month corresponding to the month in which the data is relevant. (A quarterly report would contain 3 snapshot dates.)	20140931	Date (YYYYMMDD)	Integer
Student	Baseline	1002	JOIN_NUMBER	Join Number	CU Unique Join Number Assigned by NCUA. This number does not change over time.	123	Numeric (whole number)	Integer
Student	Baseline	1003	CONFORM_ASSET_CLASS	Conformed Asset Class	A classification applied to a group of instruments which have similar financial characteristics	1 - Auto 2 - Credit Card 3 - Mortgage 4 - Home Equity 5 - Other Consumer Loan 6 - Student 7 - CRE 8 - Non-CRE Commercial	Numeric - Must be one of the whole number in the conformed entries	Integer
Student	Baseline	1004	MEMBER_ID	Member ID	Tokenized unique member ID, not actual CU member ID. Remain the same across reporting periods	ABC123456	Text	varchar(150)
Student	Baseline	1006	LOAN_ID	Account Number	Tokenized unique account number, not actual CU loan ID. Remain the same across reporting periods	ABC123456	Text	varchar(150)
Student	Member	2002	BORROWER_AGE	Borrower Age	The age (in years) of the borrower in years as of the loan origination date.	12	Numeric (whole number)	Integer
Student	Member	2003	BORROWER_OCCUP	Borrower Occupation	The job or profession of the person who is the primary borrower at the time of origination	Teacher	Text	varchar(60)
Student	Member	2004	BORROWER_STATE_CODE	State	The two letter state code representing the state in which the primary borrower resides at the time of loan origination.	NY	Text	Char(2)
Student	Member	2008	MEMBER_INCOME	Member Income	Member monthly income used in credit union's underwriting of the loan at origination	123.45	Numeric (to two decimal places)	Decimal(19,2)
Student	General	3006	CO_BORROWER_FLAG	Co-borrower/Co-signor Flag	A flag that indicates whether or not any additional borrower(s) name(s) whose income and credit history are used to qualify for the loan appear on loan documents	Y	Text (Y or N)	Char(1)
Student	General	3010	CONFORM_LOAN_PURPOSE	Conformed Loan Purpose	A comment describing the use of loan proceeds	1 - New Loan 2 - Refinance	Numeric - Must be one of the whole number in the conformed entries	Integer
Student	General	3011	CONFORM_LOAN_SOURCE	Conformed Account Source / Channel	Specifies the source or channel where the account originated.	1 - Originated In House 2 - Indirect Origination (Dealer, Broker, etc.) 3 - Purchase from traditional financial entity 4 - Purchase from fintech 5 - Syndication Purchase 6 - Participation 7 - M&A 8 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
Student	General	3013	CONFORM_PARTICIPATION_AGENT	Conformed Participation Agent	The lead agent entity type during the participation loan underwriting	1 - Bank 2 - Credit Union 3 - Fintech 4 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
Student	General	3014	CONFORM_PRODUCT_TYPE	Conformed Property Type	The type of account or product according to a standard list of product types.	1 - Federal Loan 2 - Private Loan 3 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
Student	General	3015	CONFORM_SERVICER	Conformed Servicer	The loan servicer is the entity that handles the billing and other services on the loan (e.g. collecting interest, principal and escrow payments from a borrower).	1 - In House 2 - External	Numeric - Must be one of the whole number in the conformed entries	Integer
Student	General	3016	CONFORM_UNDERWRITING_TYPE	Conformed Automated or Manual approval	Indicates whether or not the loan was approved via a person or an automatic process	1 - Automated 2 - Manual 3 - Hybrid	Numeric - Must be one of the whole number in the conformed entries	Integer
Student	General	3018	CREDIT_UNION_PRODUCT_TYPE	Credit Union Specific Product Type	The credit union product name. May be used to help differentiate between various tiers of standardized product types or non standard products.	Credit Union Specific depending upon presentation of type code or description	Text	varchar(60)
Student	General	3019	DIRECT_CONS_FLAG	Direct To Consumer Flag	For student loans, a flag that indicates whether the funds are transferred directly to the borrower and not the school	Y	Text (Y or N)	Char(1)
Student	General	3021	DTI_BACK_ORIG	Back-End DTI (Original)	Debt to Income ratio: monthly debt payments divided by gross monthly income (at origination)	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Student	General	3022	DTI_FRONT_ORIG	Front-End DTI (Original)	Debt to Income ratio: monthly expenses (such as mortgage payments, mortgage insurance, etc.) divided by gross income (at origination)	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Student	General	3024	HELD_FOR_SALE_FLAG	Held For Sale Flag	Specify if the loan is designated as held for sale	Y	Text (Y or N)	Char(1)
Student	General	3025	INCOME_VERIFICATION	Income Verification	Specify if member income has been verified at loan origination	Y	Text (Y or N)	Char(1)
Student	General	3029	LOAN_DESC	Loan Description	A comment describing the nature or use of the loan	New loan for graduate school	Text	varchar(60)
Student	General	3030	LOAN_SOURCE	Loan Source	Specifies the detailed source or channel where the account originated.	Purchased from Bank ABC	Text	varchar(60)
Student	General	3035	ORIG_CREDIT_GRADE	Original Internal Credit Grade	The original letter grade applied by the Credit Union to describe the borrower's credit health.	C	Text (A, B, C, D etc.)	Char(1)
Student	General	3036	ORIG_CREDIT_SCORE_MODEL	Credit Score Model at Loan Origination	The credit score model in use at loan origination. Must specify in the order of : 1. the type of credit model at loan origination 2. model version 3. credit score range	Example 1 - FICO 8 Range 300-850 Example 2 - FICO 8 Auto Range 250-900 Example 3 - FICO 8 Bankcard Range 250-900 Example 4 - Vantage 4.0 Range 300-850 Example 5 - Internal Model 5.2 Range 300-850	Text	varchar(60)
Student	General	3038	ORIG_FICO	Original FICO Score	Borrower credit score at the origination. Credit union must specify the credit score model in use (FICO, Beacon, etc.) in the field of Orig_Credit_Score_Model. Credit union must convert credit scores that do not conform to FICO scoring to the FICO equivalent. Acceptable value range is 300 - 850.	740	Numeric (whole number)	Integer
Student	General	3043	PARTICIPATION_RATIO	Participation Ratio	CU Loan participation amount as the percentage of the total loan amount. Leave NULL if the loan is not a participation loan.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Student	General	3044	PRODUCT_TYPE	Product Type	The type of account or product according to a standard list of product types defined internally by Credit Unions	Government backed student loan	Text	varchar(60)
Student	General	3049	SERVICER	Servicer	The name of the loan servicer which is the entity that handles the billing and other services on the loan (e.g. collecting interest, principal and escrow payments from a borrower).	ABC company	Text	varchar(60)
Student	Dates / Term	4009	CONFORM_INT_RATE_INDEX	Conformed interest rate index	The name of the index from which the interest rate resets. If the loan is a fixed rate loan, please leave NULL.	1 - PRIME 2 - LIBOR 3 - TREASURY 4 - 11TH COFI 5 - SOFR 6 - INTERNAL COST OF FUNDS 7 - OTHER INTERNAL PRICING MODEL 8 - CODI 9 - FHLB 10 - OTHER	Numeric - Must be one of the whole number in the conformed entries	Integer
Student	Dates / Term	4010	CONFORM_INT_RATE_TYPE	Conformed Interest Rate Type	The type of interest rate associated with the loan (e.g. Fixed, Variable, etc.)	1 - FIXED 2 - Variable 3 - Hybrid 4 - Step	Numeric - Must be one of the whole number in the conformed entries	Integer
Student	Dates / Term	4011	CONFORM_PAYMNT_FREQNCY	Conformed Frequency of Payment	The interval of time (quarterly, monthly, bi-monthly, etc.) indicating how frequently the payment is due	1 - WEEKLY 2 - BI-WEEKLY/Semi-Monthly 3 - MONTHLY 4 - BI-MONTHLY 5 - QUARTERLY 6 - Semi-annually 7 - ANNUALLY 8 - OTHER	Numeric - Must be one of the whole number in the conformed entries	Integer
Student	Dates / Term	4013	CURR_FICO_DATE	Date of Current FICO Score	Date of updated FICO score	20140931	Date (YYYYMMDD)	Integer
Student	Dates / Term	4014	CURR_INT_RATE	Current interest Rate	The current period's interest rate in percentage	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Student	Dates / Term	4015	CURRENT_P&I_AMOUNT_OWED	Current P&I Amount Owed	For Auto/CC/EQ (HELI)/Mort. thesis the current amount owed monthly on the loan based on Principal and Interest. For CC or HELOC, this is the minimum monthly payment due. For commercial loans, this is the monthly payment due in the loan agreement. This entry is for performing loans only and does not include past due amounts.	123.44	Numeric (to two decimal places)	Decimal(19,2)
Student	Dates / Term	4018	FIRST_PAY_DATE	First Payment Date	The date that the first payment of the account is/was due	20140931	Date (YYYYMMDD)	Integer
Student	Dates / Term	4022	INT_GROSS_MARGIN	Gross Margin	The fixed rate added to an index value to determine the fully indexed interest rate	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Student	Dates / Term	4029	MATURITY_DATE	Maturity Date	The final payment date of a loan or other financial instrument, at which point the principal (and all remaining interest) is due to be paid	20140931	Date (YYYYMMDD)	Integer
Student	Dates / Term	4034	ORIG_DATE	Origination Date	The actual date the loan was initiated	20140931	Date (YYYYMMDD)	Integer
Student	Dates / Term	4035	ORIG_INT_RATE	Original Interest Rate	The loan's interest rate at the time of origination	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Student	Dates / Term	4036	ORIG_LOAN_TERM	Stated Original Term	Original period in months over which a loan agreement is in force, and before or at the end of which the loan should be repaid. For Balloon loans it is the amortization term. For open end line of credit, leave this as null	10	Numeric in months	Integer
Student	Dates / Term	4037	PAID_THRU_DATE	Paid Through Date	Indicates the end term date of the last fully paid term	20140931	Date (YYYYMMDD)	Integer
Student	Dates / Term	4044	RATE_LIFE_CAP	Maximum Rate (Lifetime Cap)	The maximum interest rate to which the loan may adjust.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Student	Dates / Term	4045	RATE_LIFE_FLOOR	Minimum Rate (Lifetime Floor)	The minimum interest rate to which the loan may adjust.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Student	Dates / Term	4060	TIME_IN_REPAYMENT	Time In Repayment	Applies to Student Loans - the number of months the loan has been in repayment period	4	Numeric (whole number)	Integer
Student	Dates / Term	4061	TIME_TO_REPAYMENT	Time To Repayment	Applies to Student Loans - the amount of time, in months, until inception of repayment period	4	Numeric (whole number)	Integer
Student	Collateral	5004	COLLATERAL_TYPE	Collateral Type	The detailed collateral information used to secure the loan	In house deposit balance	Text	varchar(60)
Student	Balance	6003	CURR_BAL	Current Principal Balance	Amount due and owing to satisfy the payoff of the underlying obligation, less interest or other charges for the current period	123.45	Numeric (to two decimal places)	Decimal(19,2)
Student	Balance	6012	ORIG_BAL	Original Principal Balance	Amount due and owing to satisfy the payoff of the underlying obligation, less interest or other charges at the start of the loan	123.45	Numeric (to two decimal places)	Decimal(19,2)
Student	Performance	7001	ACCRUAL_STATUS_FLAG	Accrual Status Flag	A flag to identify if the loan accrues interest on the outstanding balance.	Y	Text (Y or N)	Char(1)
Student	Performance	7002	ACT_PNI_PAID	Actual P&I Amount Paid	The actual amount paid toward the principal (the amount borrowed) and the interest (what the lender charges for lending the money) in the current period	123.45	Numeric (to two decimal places)	Decimal(19,2)
Student	Performance	7004	BKRPT_FLAG	Bankruptcy Flag	A flag that indicates whether or not the borrower of the loan is bankrupt.	Y	Text (Y or N)	Char(1)
Student	Performance	7005	CHARGE_OFF_AMT	Monthly Charge Off Amount	The charge off amount incrementally taken in the current month against the loan	123.45	Numeric (to two decimal places)	Decimal(19,2)
Student	Performance	7008	CONFORM_CURR_LOAN_STATUS	Conformed Current Status	One of the standard values applied to describe the condition of the loan. Some status may not apply to all loan types.	1. Active 2. Inactive 3. Paid-off 4. Frozen 5. Closed 6. Charged-off 7. Foreclosed 8. Repossession/REO 9. Other	Numeric - Must be one of the whole number in the conformed entries	Integer
Student	Performance	7009	CONFORM_EXIT_TYPE	Conformed Exit Type	Indicates the type of loan exit. Report this status in the last month of the loan's history. Must be one of the numeric values in the example. If the loan is active, please leave NULL.	1 - Paid-off 2 - Sale to Other Institution 3 - Sale into Securitization 4 - Rep/REO/Charged-off	Numeric - Must be one of the whole number in the conformed entries	Integer
Student	Performance	7011	CONFORM_MOD_TYPE	Conformed Modification Type	Types of any short term loan workout plan and long term modification. Choose one of the conformed entries that best describes the action. 1 - Including payment pause or temporary lower payment, but borrower pays back later 2 - including payment reduction due to lower interest rate and/or term extension 3 - including reduction of principal, accrued interest, and/or fees 4 - including change from variable rate to fixed rate, and other loan type changes	1 - Forbearance/Deferment/Extension 2 - Payment Reduction 3 - Principal Reduction 4 - Loan Type Change	Numeric - Must be one of the whole number in the conformed entries	Integer
Student	Performance	7016	CURR_CREDIT_GRADE	Current Internal Credit Grade	The current grade applied by the Credit Union to describe the borrower's credit health.	B	Text (A, B, C, D etc.)	Char(1)
Student	Performance	7017	CURR_CREDIT_SCORE_MODEL	Current Credit Score Model	The credit score model in current reporting month. Must specify and in the order of : 1. the type of credit model in current use 2. model version 3. credit score range	Example 1 - FICO 8 Range 300-850 Example 2 - FICO 8 Auto Range 250-900 Example 3 - FICO 8 Bankcard Range 250-900 Example 4 - Vantage 4.0 Range 300-850 Example 5 - Internal Model 5.2 Range 300-850	Text	varchar(60)
Student	Performance	7018	CURR_FICO	Current FICO Score	Borrower credit score in the current period. Credit union must specify the credit score model in use (FICO, Beacon, etc.). Credit union must convert credit scores that do not conform to FICO scoring to the FICO equivalent. Acceptable value range is 300 - 850.	740	Numeric (whole number)	Integer
Student	Performance	7021	DPD	Days Past Due	The number of days the loan payment is beyond its due date	12	Numeric (whole number)	Integer
Student	Performance	7022	IN_DEFERMENT_FLAG	In Deferment Flag	For student loans, a flag that indicates whether or not the loan is currently in a status where principal and interest of the loan is temporarily delayed	Y	Text (Y or N)	Char(1)
Student	Performance	7023	IN_GRACE_FLAG	In Grace Flag	For student loans, a flag that indicates whether or not the loan is currently in the grace period where no payments are due	Y	Text (Y or N)	Char(1)
Student	Performance	7024	IN_SCHOOL_FLAG	In School Flag	For student loans, a flag that indicates whether or not the borrower is currently in school	Y	Text (Y or N)	Char(1)
Student	Performance	7028	MOD_FLAG	Modification Flag	A flag indicating whether the loan has ever been modified	Y	Text (Y or N)	Char(1)
Student	Performance	7039	TDR_FLAG	TDR Flag	A flag indicating whether a loan is currently undergoing troubled debt restructuring (TDR)	Y	Text (Y or N)	Char(1)
Student	Performance	7040	TDR_HIST_FLAG	TDR Flag (previously classified as TDR)	An indicator that denotes if the loan has ever been classified as a TDR	Y	Text (Y or N)	Char(1)

Type	Field Category	Field Number	Table Field Name V3	Field Name	Description	V3 Example/Conformed Entry	Data Format	Max Field Length
CRE	Baseline	1001	SNAPSHOT_DATE	Snapshot Date	The last day of the month corresponding to the month in which the data is relevant.	20140931	Date (YYYYMMDD)	Integer
CRE	Baseline	1002	JOIN_NUMBER	Join Number	CU Unique Join Number Assigned by NCUA. This number does not change over time.	123	Numeric (whole number)	Integer
CRE	Baseline	1003	CONFORM_ASSET_CLASS	Conformed Asset Class	A classification applied to a group of instruments which have similar financial characteristics	1 - Auto 2 - Credit Card 3 - Mortgage 4 - Home Equity 5 - Other Consumer Loan 6 - Student 7 - CRE 8 - Non-CRE Commercial	Numeric - Must be one of the whole number in the conformed entries	Integer
CRE	Baseline	1004	MEMBER_ID	Member ID	Tokenized unique member ID, not actual CU member ID. Remain the same across reporting periods	ABC123456	Text	varchar(150)
CRE	Baseline	1006	LOAN_ID	Account Number	Tokenized unique account number, not actual CU Loan ID. Remain the same across reporting periods	ABC123456	Text	varchar(150)
CRE	General	3003	BORROWER_INFO_FLAG	Borrower and principal holder information used for underwriting	A flag to identify if information available for Borrower and principal: Certified/Audited operating statements, synopsis of principals' current real estate holdings, credit reports, records searches such as judgments and liens, etc.	N	Text (Y or N)	Char(1)
CRE	General	3011	CONFORM_LOAN_SOURCE	Conformed Account Source / Channel	Specifies the source or channel where the account originated.	1 - Originated In House 2 - Indirect Origination (Dealer, Broker, etc.) 3 - Purchase from traditional financial entity 4 - Purchase from fintech 5 - Syndication Purchase 6 - Participation 7 - M&A 8 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
CRE	General	3012	CONFORM_OCC_TYPE	Conformed Occupancy Type	The property's occupancy status by the borrower (the borrower occupies the collateral property or lease/rent out the property to others with no borrower presence)	1 - Borrower Occupied (fully or partially) 2 - Borrower Not Occupied	Numeric - Must be one of the whole number in the conformed entries	Integer
CRE	General	3013	CONFORM_PARTICIPATION_AGENT	Conformed Participation Agent	The lead agent entity type during the participation loan underwriting	1 - Bank 2 - Credit Union 3 - Fintech 4 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
CRE	General	3014	CONFORM_PRODUCT_TYPE	Conformed Product Type	The type of account or product according to a standard list of product types.	1 - Closed End Loan 2 - Line of Credit	Numeric - Must be one of the whole number in the conformed entries	Integer
CRE	General	3015	CONFORM_SERVICER	Conformed Servicer	The loan servicer is the entity that handles the billing and other services on the loan (e.g. collecting interest, principal and escrow payments from a borrower).	1 - In House 2 - External	Numeric - Must be one of the whole number in the conformed entries	Integer
CRE	General	3016	CONFORM_UNDERWRITING_TYPE	Underwriting types	Identify the underwriting approach	1 - Full Underwriting 2 - Pro Forma	Numeric - Must be one of the whole number in the conformed entries	Integer
CRE	General	3017	CONSTR_LOAN_FLAG	Construction CRE loan (Y/N)	Flag indicating if this is a construction CRE loan	Y	Text (Y or N)	Char(1)
CRE	General	3018	CREDIT_UNION_PRODUCT_TYPE	Credit Union Specific Product Type	The credit union product name. May be used to help differentiate between various tiers of standardized product types or non standard products.	Credit Union Specific depending upon presentation of type code or description	Text	varchar(60)
CRE	General	3024	HELD_FOR_SALE_FLAG	Held for Sale Flag	Specify if the loan is designated as held for sale	Y	Text (Y or N)	Char(1)
CRE	General	3031	LTC	Loan to cost ratio	Original Loan to Cost ratio of the construction loan	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
CRE	General	3035	ORIG_CREDIT_GRADE	Original Internal Credit Grade	The original letter grade applied by the Credit Union to describe the borrower's credit health.	C	Text (A, B, C, D etc.)	Char(1)
CRE	General	3036	ORIG_CREDIT_SCORE_MODEL	Credit Score Model at Loan Origination	The credit score model in use at loan origination. Must specify and in the order of : 1. the type of credit model at loan origination 2. model version 3. credit score range	Example 1 - FICO 8 Range 300-850 Example 2 - FICO 8 Auto Range 250-900 Example 3 - FICO 8 Bankcard Range 250-900 Example 4 - Vantage 4.0 Range 300-850 Example 5 - Internal Model 5.2 Range 300-850	Text	varchar(60)
CRE	General	3037	ORIG_DSCR	DSCR at origination	The Debt Service Coverage Ratio (DSCR) is calculated by dividing the NOI by the required Debt Service payments.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
CRE	General	3038	ORIG_FICO	Original FICO Score	Borrower credit score at the origination. Credit union must specify the credit score model in use (FICO, Beacon, etc.) in the field of Orig_Credit_Score_Model. Credit union must convert credit scores that do not conform to FICO scoring to the FICO equivalent. Acceptable value range is 300 - 850.	740	Numeric (whole number)	Integer
CRE	General	3039	ORIG_FINAN_INFO_DATE	Contribution Financials As Of Date	The date of the underwritten operating statements for the property. If available, use most recent ending financial date provided, else should equal transaction closing date. If multiple properties and all the same, print the date. If missing any, leave empty.	20140931	Date (YYYYMMDD)	Integer
CRE	General	3040	ORIG_FINAN_INFO_FLAG	Property financial information used for underwriting	Availability of property financial information used for underwriting including: Certified/Audited operating statements, annual occupancy and rate statements, summary of delinquency and credit loss, summary of capital expenditures, property tax bills etc.	Y	Text (Y or N)	Char(1)
CRE	General	3041	ORIG_NOI	NOI at origination	Net Operating Income (Annual) used for underwriting the loan	100000	Numeric (to two decimal places)	Decimal(19,2)
CRE	General	3043	PARTICIPATION_RATIO	Percentage of total loan amount	CU Loan participation amount as the percentage of the total loan amount. Leave NULL if the loan is not a participation loan.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
CRE	General	3045	PROFIT_RATIO	Construction profit ratio	Initial expected return on construction costs	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
CRE	Dates / Term	4001	AMORT_TERM	Amortization Term in Months	Loan Amortization Term in Months	120	Numeric (whole number)	Integer
CRE	Dates / Term	4002	BALLOON_FLAG	Balloon (Y/N)	Indicator = Y if loan documents require a lump-sum payment of principal at maturity. If not required = N. If data not yet available, then leave NULL	N	Text (Y or N)	Char(1)
CRE	Dates / Term	4009	CONFORM_INT_RATE_INDEX	Conformed interest rate Index	The name of the index from which the interest rate resets. If the loan is a fixed rate loan, please leave NULL.	1 - PRIME 2 - LIBOR 3 - TREASURY 4 - 11TH COFI 5 - SOFR 6 - INTERNAL COST OF FUNDS 7 - OTHER INTERNAL PRICING MODEL 8 - CODI 9 - FHLB 10 - OTHER	Numeric - Must be one of the whole number in the conformed entries	Integer
CRE	Dates / Term	4010	CONFORM_INT_RATE_TYPE	Conformed Interest Rate Type	The type of interest rate associated with the loan (e.g. Fixed, Variable, etc.)	1 - FIXED 2 - Variable 3 - Hybrid 4 - Step	Numeric - Must be one of the whole number in the conformed entries	Integer
CRE	Dates / Term	4013	CURR_FICO_DATE	Date of Current FICO Score	Date of updated FICO score	20140931	Date (YYYYMMDD)	Integer
CRE	Dates / Term	4014	CURR_INT_RATE	Current Interest Rate	The current period's interest rate in percentage	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
CRE	Dates / Term	4015	CURRENT_P&I_AMOUNT_OWED	Current P&I Amount Owed	For Auto/CC/EQ (HEIL)/Mort, thesis the current amount owed monthly on the loan based on Principal and Interest. For CC or HELOC, this is the minimum monthly payment due. For commercial loans, this is the monthly payment due in the loan agreement. This entry is for performing loans only and does not include past due amounts.	Numeric (to two decimal places)	Decimal(19,2)
CRE	Dates / Term	4018	FIRST_PAY_DATE	First Payment Date	The date that the first payment of the account is/was due	20140931	Date (YYYYMMDD)	Integer
CRE	Dates / Term	4019	FIRST_RATE_ADJ_DATE	First Rate Adjustment Date	The initial date in which the account's interest rate will adjust.	20140931	Date (YYYYMMDD)	Integer
CRE	Dates / Term	4020	FIRST_RESET_FREQ	First Rate Reset Frequency	The amount of time until the interest rate changes for the first time (in months)	12	Numeric (whole number)	Integer
CRE	Dates / Term	4022	INT_GROSS_MARGIN	Gross Margin	The fixed rate added to an index value to determine the fully indexed interest rate	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
CRE	Dates / Term	4024	IO_FLAG	Interest Only (Y/N)	Flag indicating if this is a loan for which scheduled interest only is payable, whether for a temporary basis or until the full loan balance is due.	Y	Text (Y or N)	Char(1)
CRE	Dates / Term	4025	IO_TERM	Original Interest Only Term in Months	The length of time (in months) during which the borrower pays only the interest on the principal balance	120	Numeric (whole number)	Integer
CRE	Dates / Term	4027	LEASE_INFO_FLAG	Tenant/lease information used for underwriting	A flag to identify if information available for detailed rent roll, all major leases, etc.	Y	Text (Y or N)	Char(1)
CRE	Dates / Term	4029	MATURITY_DATE	Maturity Date	The final payment date of a loan or other financial instrument, at which point the principal (and all remaining interest) is due to be paid	20140931	Date (YYYYMMDD)	Integer
CRE	Dates / Term	4030	MOD_INT_RATE	Modified interest rate	The interest rate after loan modification. If the loan is not modified, leave NULL.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
CRE	Dates / Term	4031	MOST_RECENT_FINAN_DATE	Most recent financial statement as of end date	Most recent financial statement as of snapshot date	20140931	Date (YYYYMMDD)	Integer
CRE	Dates / Term	4034	ORIG_DATE	Origination Date	The actual date the account was initiated	20140931	Date (YYYYMMDD)	Integer
CRE	Dates / Term	4035	ORIG_INT_RATE	Original Interest Rate	The loan's interest rate at the time of origination	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
CRE	Dates / Term	4036	ORIG_LOAN_TERM	Stated Original Term	Original period in months over which a loan agreement is in force, and before or at the end of which the loan should be repaid. For Balloon loans it is the amortization term. For open end line of credit, leave this as null	240	Numeric (whole number)	Integer
CRE	Dates / Term	4037	PAID_THRU_DATE	Paid Through Date	Indicates the end term date of the last fully paid term	20140931	Date (YYYYMMDD)	Integer
CRE	Dates / Term	4038	POST_MOD_MAT_DATE	Post modification maturity date	New maturity date after loan modification. If the loan is not modified, leave NULL.	20140931	Date (YYYYMMDD)	Integer
CRE	Dates / Term	4041	PREPAY_LOCKOUT_END_DATE	Prepayment Lock-out End Date	Prepayment Lock-out end date	20140931	Date (YYYYMMDD)	Integer
CRE	Dates / Term	4044	RATE_LIFE_CAP	Maximum Rate (Lifetime Cap)	The maximum interest rate to which the account may adjust.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
CRE	Dates / Term	4045	RATE_LIFE_FLOOR	Minimum Rate (Lifetime Floor)	The minimum interest rate to which the account may adjust.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
CRE	Dates / Term	4062	WATCHLIST_DATE	Date added to servicer watchlist	The most recent determination date that a loan was placed on the Servicer Watchlist. If a loan is not on the Servicer Watchlist or comes off the Servicer Watchlist, the field should be empty. If a loan subsequently comes back on the Servicer Watchlist, input the new determination date.	20140931	Date (YYYYMMDD)	Integer
CRE	Dates / Term	4063	YIELD_MAINT_END_DATE	Yield Maintenance End Date	The date after which yield maintenance prepayment penalties are no longer effective.	20140931	Date (YYYYMMDD)	Integer
CRE	Collateral	5007	CONFORM_ORIG_APPR_TYPE	Original Appraisal Method	The method used to establish the value of real property securing the loan at origination.	1 - Broker's Price Opinion 2 - Certified MAI Appraisal 3 - Non-Certified MAI Appraisal 4 - Servicer Estimate 5 - AVM 6 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
CRE	Collateral	5008	CONFORM_PROPERTY_TYPE	Property Type	Specify the property type	1 - Multifamily 2 - Office 3 - Retail 4 - Hotel 5 - Industrial 6 - Warehouse and Storage 7 - Mixed use 8 - Health Care 9 - Single family 10 - Restaurant 11 - Religious 12 - Other	Numeric	Integer
CRE	Collateral	5009	CONFORM_REFRESH_APPR_TYPE	Refreshed Appraisal Method	The method used to establish the value of real property securing the loan during ongoing loan appraisal/review.	1 - Broker's Price Opinion 2 - Certified MAI Appraisal 3 - Non-Certified MAI Appraisal 4 - Servicer Estimate 5 - AVM 6 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
CRE	Collateral	5011	CURR_LTV	Current loan to value	Current loan to value ratio	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
CRE	Collateral	5015	ORIG_APPR_DATE	Original Appraisal Date	The date that the original appraisal value was assessed	20140931	Date (YYYYMMDD)	Integer
CRE	Collateral	5016	ORIG_APPR_VALUE	Appraisal Valuation Amount at origination	Appraised property value at the time of loan origination	1000000	Numeric (to two decimal places)	Decimal(19,2)
CRE	Collateral	5018	ORIG_LTV	Original loan to value	Used to represent the ratio of the mortgage lien as a percentage of the total appraised value of real property at the origination of the loan	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
CRE	Collateral	5021	PROP_CITY	Property City	The textual description (i.e. name) of the city in which the property exists	Seattle	Text	varchar(60)
CRE	Collateral	5022	PROP_STATE	Property State	The two-letter state code that represents the state in which the property exists	WA	Text	Char(2)
CRE	Collateral	5023	PROP_ZIP_CODE	Property Zip Code	10 digit zip code of the property	01234-1234	Text	varchar(10)
CRE	Collateral	5024	REFRESH_APPR_DATE	Refreshed Appraisal Date	The date in which the updated opinion of value is assessed	20140931	Date (YYYYMMDD)	Integer
CRE	Collateral	5025	REFRESH_APPR_VALUE	Most recent appraisal value	Most recent appraisal value	10000000	Numeric (to two decimal places)	Decimal(19,2)
CRE	Balance	6003	CURR_BAL	Actual Balance	Outstanding actual balance of the loan as of the snapshot date. This figure represents the actual remaining outstanding principal balance related to the borrower's mortgage note.	123.45	Numeric (to two decimal places)	Decimal(19,2)
CRE	Balance	6012	ORIG_BAL	Original Note Amount	Amount due and owing to satisfy the payoff of the underlying obligation, less interest or other charges at the start of the loan	123.45	Numeric (to two decimal places)	Decimal(19,2)
CRE	Performance	7001	ACCRUAL_STATUS_FLAG	Accrual Status Flag	A flag to identify if the loan accrues interest on the outstanding balance.	Y	Text (Y or N)	Char(1)
CRE	Performance	7002	ACT_PNI_PAID	Actual P&I Amount Paid	The actual amount paid toward the principal (the amount borrowed) and the interest (what the lender charges for lending the money) in the current period	123.45	Numeric (to two decimal places)	Decimal(19,2)
CRE	Performance	7004	BKRPT_FLAG	In Bankruptcy (Y/N)	A flag that indicates whether or not the borrower of the loan is bankrupt or has filed for bankruptcy.	N	Text (Y or N)	Char(1)
CRE	Performance	7005	CHARGE_OFF_AMT	Monthly Charge Off Amount	The charge off amount incrementally taken in the current month against the loan	123.45	Numeric (to two decimal places)	Decimal(19,2)
CRE	Performance	7008	CONFORM_CURR_LOAN_STATUS	Conformed Current Status	One of the standard values applied to describe the condition of the loan. Some status may not apply to all loan types.	1. Active 2. Inactive 3. Paid-off 4. Frozen 5. Closed 6. Charged-off 7. Foreclosed 8. Repossession/REO 9. Other	Numeric - Must be one of the whole number in the conformed entries	Integer
CRE	Performance	7009	CONFORM_EXIT_TYPE	Liquidation/Prepayment Code	Indicates the type of loan exit. Report this status in the last month of the loan's history. Must be one or the numeric values in the example. If the loan is active, please leave NULL.	1 - Paid-off 2 - Sale to Other Institution 3 - Sale into Securitization 4 - Rep/REO/Charged-off	Numeric - Must be one of the whole number in the conformed entries	Integer
CRE	Performance	7010	CONFORM_LOAN_CLASSIFICATION	Current loan classification	Standardized credit union internal risk grade	1 - Pass 2 - Special Mention 3 - Substandard 4 - Doubtful 5 - Loss	Numeric - Must be one of the whole number in the conformed entries	Integer
CRE	Performance	7011	CONFORM_MOD_TYPE	Conformed Modification Type	Types of any short term loan workout plan and long term modification. Choose one of the conformed entries that best describes the action. 1 - including payment pause or temporary lower payment, but borrower pays back later 2 - including payment reduction due to lower interest rate and/or term extension 3 - including reduction of principal, accrued interest, and/or fees 4 - including change from variable rate to fixed rate, and other loan type changes	1 - Forbearance/Deferment/Extension 2 - Payment Reduction 3 - Principal Reduction 4 - Loan Type Change	Numeric - Must be one of the whole number in the conformed entries	Integer
CRE	Performance	7016	CURR_CREDIT_GRADE	Current Internal Credit Grade	The current grade applied by the Credit Union to describe the borrower's credit health.	B	Text (A, B, C, D etc.)	Char(1)
CRE	Performance	7017	CURR_CREDIT_SCORE_MODEL	Current Credit Score Model	The credit score model in current reporting month. Must specify and in the order of : 1. the type of credit model in current use 2. model version 3. credit score range	Example 1 - FICO 8 Range 300-850 Example 2 - FICO 8 Auto Range 250-900 Example 3 - FICO 8 Bankcard Range 250-900 Example 4 - Vantage 4.0 Range 300-850 Example 5 - Internal Model 5.2 Range 300-850	Text	varchar(60)
CRE	Performance	7018	CURR_FICO	Current FICO Score	Borrower credit score in the current period. Credit union must specify the credit score model in use (FICO, Beacon, etc.) in the field of Curr_Credit_Score_Model. Credit union must convert credit scores that do not conform to FICO scoring to the FICO equivalent. Acceptable value range is 300 - 850.	740	Numeric (whole number)	Integer
CRE	Performance	7021	DPD	Days Past Due	The number of days the loan payment is beyond its due date	0	Numeric (whole number)	Integer
CRE	Performance	7027	LATEST_MOD_DATE	Date of Last Modification	The date of the most recent loan restructuring	20140931	Date (YYYYMMDD)	Integer
CRE	Performance	7028	MOD_FLAG	Modification Indicator	If the loan has been modified or subject to a forbearance, this field should have a Y, otherwise an N should be populated.	N	Text (Y or N)	Char(1)
CRE	Performance	7032	MOST_RECENT_NOI	Most recent reported NOI	Net Operating Income (Annual)	100000	Numeric (to two decimal places)	Decimal(19,2)
CRE	Performance	7033	MOST_RECENT_DSCR	Most recent reported DSCR	Debt Service Coverage Ratio	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
CRE	Performance	7034	MOST_RECENT_OCCUPANCY	Most recent reported occupancy rate	Most recent reported occupancy rate	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
CRE	Performance	7035	NBR_TIMES_MOD	Number of times modified life of loan	The total number of times the loan went through a restructuring process throughout its life	4	Numeric (whole number)	Integer
CRE	Performance	7039	TDR_FLAG	TDR flag (TDR)	A flag indicating whether a loan has undergone troubled debt restructuring	N	Text (Y or N)	Char(1)
CRE	Performance	7040	TDR_HIST_FLAG	TDR flag (previously classified as TDR)	An indicator that denotes if the loan has ever been classified as a TDR	N	Text (Y or N)	Char(1)

Type	Field Category	Field Number	Table Field Name V3	Field Name	Description	V3 Example/Conformed Entry	Data Format	Max Field Length
Non-CRE Commercial	Baseline	1001	SNAPSHOT_DATE	Snapshot Date	The last day of the month corresponding to the month in which the data is relevant.	20140931	Date (YYYYMMDD)	Integer
Non-CRE Commercial	Baseline	1002	JOIN_NUMBER	Join Number	CU Unique Join Number Assigned by NCUA. This number does not change over time.	123	Numeric (whole number)	Integer
Non-CRE Commercial	Baseline	1003	CONFORM_ASSET_CLASS	Conformed Asset Class	A classification applied to a group of instruments which have similar financial characteristics	1 - Auto 2 - Credit Card 3 - Mortgage 4 - Home Equity 5 - Other Consumer Loan 6 - Student 7 - CRE 8 - Non-CRE Commercial	Numeric - Must be one of the whole number in the conformed entries	Integer
Non-CRE Commercial	Baseline	1004	MEMBER_ID	Member ID	Tokenized unique member ID, not actual CU member ID. Remain the same across reporting periods	ABC123456	Text	varchar(150)
Non-CRE Commercial	Baseline	1006	LOAN_ID	Account Number	Tokenized unique account number, not actual CU loan ID. Remain the same across reporting periods	ABC123456	Text	varchar(150)
Non-CRE Commercial	General	3003	BORROWER_INFO_FLAG	Borrower and principal holder information used for underwriting	A flag to identify if information available for Borrower and principal: Certified/Audited operating statements, synopsis of principals' current real estate holdings, credit reports, records searches such as judgments and liens, etc.	N	Text (Y or N)	Char(1)
Non-CRE Commercial	General	3005	BUSINESS_ZIP_CODE	Operating business Zip Code	Operating business Zip Code	01234-1234	Text	varchar(10)
Non-CRE Commercial	General	3011	CONFORM_LOAN_SOURCE	Conformed Account Source / Channel	Specifies the source or channel where the account originated.	1 - Originated In House 2 - Indirect Origination (Dealer, Broker, etc.) 3 - Purchase from traditional financial entity 4 - Purchase from fintech 5 - Syndication Purchase 6 - Participation 7 - M&A 8 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
Non-CRE Commercial	General	3013	CONFORM_PARTICIPATION_AGENT	Conformed Participation Agent	The lead agent entity type during the participation loan underwriting	1 - Bank 2 - Credit Union 3 - Fintech 4 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
Non-CRE Commercial	General	3014	CONFORM_PRODUCT_TYPE	Conformed Product Type	The type of account or product according to a standard list of product types.	1 - Loans to finance agricultural production and other loans to farmers 2 - Commercial and Industrial Loans 3 - Unsecured Commercial Loans 4 - Unsecured Revolving Lines of Credit for Commercial Purposes 5 - Business auto 6 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
Non-CRE Commercial	General	3015	CONFORM_SERVICER	Conformed Servicer	The loan servicer is the entity that handles the billing and other services on the loan (e.g. collecting interest, principal and escrow payments from a borrower).	1 - In House 2 - External	Numeric - Must be one of the whole number in the conformed entries	Integer
Non-CRE Commercial	General	3016	CONFORM_UNDERWRITING_TYPE	Underwriting types	Identify the underwriting approach	1 - Full Underwriting 2 - Pro Forma 3 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
Non-CRE Commercial	General	3018	CREDIT_UNION_PRODUCT_TYPE	Credit Union Specific Product Type	The credit union product name. May be used to help differentiate between various tiers of standardized product types or non standard products.	Credit Union Specific depending upon presentation of type code or description	Text	varchar(60)
Non-CRE Commercial	General	3024	HELD_FOR_SALE_FLAG	Held for Sale Flag	Specify only when the loan has changed held for investment designation to held for sale	Y	Text (Y or N)	Char(1)
Non-CRE Commercial	General	3034	ORIG_CRED_LIMIT	Original credit limit	The original amount that represents the most a borrower can incur on a revolving loan, such as a credit card. This is for revolving lines of credit. If the loan is a closed-end loan, leave NULL.	123.45	Numeric (to two decimal places)	Decimal(19,2)
Non-CRE Commercial	General	3035	ORIG_CREDIT_GRADE	Original Internal Credit Grade	The original letter grade applied by the Credit Union to describe the borrower's credit health.	C	Text (A, B, C, D etc.)	Char(1)
Non-CRE Commercial	General	3036	ORIG_CREDIT_SCORE_MODEL	Credit Score Model at Loan Origination	The credit score model in use at loan origination. Must specify at in the order of : 1. the type of credit model at loan origination 2. model version 3. credit score range	Example 1 - FICO 8 Range 300-850 Example 2 - FICO 8 Auto Range 250-900 Example 3 - FICO 8 Bankcard Range 250-900 Example 4 - Vantage 4.0 Range 300-850 Example 5 - Internal Model S.2 Range 300-850	Text	varchar(60)
Non-CRE Commercial	General	3037	ORIG_DSCR	DSCR at origination	The Debt Service Coverage Ratio (DSCR) is calculated by dividing the NOI by the required Debt Service payments.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Non-CRE Commercial	General	3038	ORIG_FICO	Original FICO Score	Borrower credit score at the origination. Credit union must specify the credit score model in use (FICO, Beacon, etc.) in the field of Orig_Credit_Score_Model. Credit union must convert credit scores that do not conform to FICO scoring to the FICO equivalent. Acceptable value range is 300 - 850.	740	Numeric (whole number)	Integer
Non-CRE Commercial	General	3039	ORIG_FINAN_INFO_DATE	Contribution Financials As Of Date	The date of the underwritten operating statements for the property. If available, use most recent ending financial date provided, else should equal transaction closing date. If multiple properties and all the same, print the date. If missing any, leave empty.	20140931	Date (YYYYMMDD)	Integer
Non-CRE Commercial	General	3040	ORIG_FINAN_INFO_FLAG	Financial information used for underwriting	A flag to identify if information available of financial information used for underwriting including: Certified/Audited operating statements, balance sheet, summary of delinquency and credit loss, summary of capital expenditures, property tax bills etc.	Y	Text (Y or N)	Char(1)
Non-CRE Commercial	General	3041	ORIG_NOI	NOI at origination	Net Operating Income (Annual) used for underwriting the loan	100000	Numeric (to two decimal places)	Decimal(19,2)
Non-CRE Commercial	General	3043	PARTICIPATION_RATIO	Percentage of total loan amount	CU Loan participation amount as the percentage of the total loan amount. Leave NULL if the loan is not a participation loan.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Non-CRE Commercial	General	3047	RECOURSE_FLAG	Recourse Flag	A flag indicating that the lender may seek financial damages if the borrower fails to pay the liability, and if the value of the underlying asset is not enough to cover it (a recourse loan allows the lender to go after the debtor's assets that were not used as loan collateral in case of default)	N	Text (Y or N)	Char(1)
Non-CRE Commercial	General	3048	SBA_GUARANTEE_FLAG	SBA Guarantee	A flag indicating whether a loan is guaranteed by SBA. Guaranteed = Y, Not Guaranteed = N. If unknown, leave NULL.	Y	Text (Y or N)	Char(1)
Non-CRE Commercial	Dates / Term	4001	AMORT_TERM	Amortization Term in Months	Loan Amortization Term in Months	120	Numeric (whole number)	Integer
Non-CRE Commercial	Dates / Term	4009	CONFORM_INT_RATE_INDEX	Conformed interest rate index	The name of the index from which the interest rate resets. If the loan is a fixed rate loan, please leave NULL.	1 - PRIME 2 - LIBOR 3 - TREASURY 4 - 11TH COFI 5 - SOFR 6 - INTERNAL COST OF FUNDS 7 - OTHER INTERNAL PRICING MODEL 8 - CODI 9 - FHLB 10 - OTHER	Numeric - Must be one of the whole number in the conformed entries	Integer
Non-CRE Commercial	Dates / Term	4010	CONFORM_INT_RATE_TYPE	Conformed Interest Rate Type	The type of interest rate associated with the loan (e.g. Fixed, Variable, etc.)	1 - FIXED 2 - Variable 3 - Hybrid 4 - Step	Numeric - Must be one of the whole number in the conformed entries	Integer
Non-CRE Commercial	Dates / Term	4013	CURR_FICO_DATE	Date of Current FICO Score	Date of updated FICO score	20140931	Date (YYYYMMDD)	Integer
Non-CRE Commercial	Dates / Term	4014	CURR_INT_RATE	Current Interest Rate	The current period's interest rate in percentage	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Non-CRE Commercial	Dates / Term	4015	CURRENT_P&I_AMOUNT_OWED	Current P&I Amount Owed	For Auto/CC/EQ (HEIL)/Mort, thesis the current amount owed monthly on the loan based on Principal and Interest. For CC or HELOC, this is the minimum monthly payment due. For commercial loans, this is the monthly payment due in the loan agreement. This entry is for performing loans only and does not include past due amounts.	123.44	Numeric (to two decimal places)	Decimal(19,2)
Non-CRE Commercial	Dates / Term	4016	DATE_LINE_CLOSED	Date line of credit is closed	The date on which the line of credit was closed, if it is applicable	20140931	Date (YYYYMMDD)	Integer
Non-CRE Commercial	Dates / Term	4018	FIRST_PAY_DATE	First Payment Date	The date that the first payment of the account is/was due	20140931	Date (YYYYMMDD)	Integer
Non-CRE Commercial	Dates / Term	4019	FIRST_RATE_ADJ_DATE	First Rate Adjustment Date	The initial date in which the account's interest rate will adjust.	20140931	Date (YYYYMMDD)	Integer
Non-CRE Commercial	Dates / Term	4022	INT_GROSS_MARGIN	Gross Margin	The fixed rate added to an index value to determine the fully indexed interest rate	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Non-CRE Commercial	Dates / Term	4026	LAST_LIMIT_CHANGE_DATE	Date of last credit limit change	The date on which the credit limit was last changed	20140931	Date (YYYYMMDD)	Integer
Non-CRE Commercial	Dates / Term	4029	MATURITY_DATE	Maturity Date	The final payment date of a loan or other financial instrument, at which point the principal (and all remaining interest) is due to be paid	20140931	Date (YYYYMMDD)	Integer
Non-CRE Commercial	Dates / Term	4031	MOST_RECENT_FINAN_DATE	Most Recent Financial Statement As of End Date	Most recent financial statement as of snapshot date	20140931	Date (YYYYMMDD)	Integer
Non-CRE Commercial	Dates / Term	4034	ORIG_DATE	Origination Date	If loan or line of credit has been renewed, do not report the most recent renewal date.	20140931	Date (YYYYMMDD)	Integer
Non-CRE Commercial	Dates / Term	4035	ORIG_INT_RATE	Original Interest Rate	The loan's interest rate at the time of origination	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Non-CRE Commercial	Dates / Term	4036	ORIG_LOAN_TERM	Stated Original Term	Original period in months over which a loan agreement is in force, and before or at the end of which the loan should be repaid. For Balloon loans it is the amortization term. For open end line of credit, leave this as null	240	Numeric (whole number)	Integer
Non-CRE Commercial	Dates / Term	4037	PAID_THRU_DATE	Paid Through Date	Indicates the end term date of the last fully paid term	20140931	Date (YYYYMMDD)	Integer
Non-CRE Commercial	Dates / Term	4044	RATE_LIFE_CAP	Maximum Rate (Lifetime Cap)	The maximum interest rate to which the account may adjust.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Non-CRE Commercial	Dates / Term	4045	RATE_LIFE_FLOOR	Minimum Rate (Lifetime Floor)	The minimum interest rate to which the account may adjust.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Non-CRE Commercial	Dates / Term	4062	WATCHLIST_DATE	Date added to servicer watchlist	The most recent determination date that a loan was placed on the Servicer Watchlist. If a loan is not on the Servicer Watchlist or comes off the Servicer Watchlist, the field should be empty. If a loan subsequently comes back on the Servicer Watchlist, input the new determination date.	20140931	Date (YYYYMMDD)	Integer
Non-CRE Commercial	Collateral	5006	CONFORM_COLLATERAL_TYPE	Conformed Collateral Type	Specify the underlying collateral type	1 - Real Estate/Land 2 - Other Physical Assets 3 - Financial Assets 4 - Intangible Assets/Royalty/Copyright 5 - Mix of above	Numeric - Must be one of the whole number in the conformed entries	Integer
Non-CRE Commercial	Collateral	5011	CURR_LTV	Current loan to value	Current loan to value ratio	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Non-CRE Commercial	Collateral	5018	ORIG_LTV	Original loan to value	if Secured	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Non-CRE Commercial	Collateral	5027	SECURED_FLAG	Secured or Unsecured	A flag indicating whether a loan is secured with collateral. Secured = Y Unsecured = N. If unknown, leave NULL.	N	Text (Y or N)	Char(1)
Non-CRE Commercial	Balance	6003	CURR_BAL	Actual Balance	Outstanding actual balance of the loan as of the determination date. This figure represents the legal remaining outstanding principal balance related to the borrower's loan note.	123.45	Numeric (to two decimal places)	Decimal(19,2)
Non-CRE Commercial	Balance	6004	CURR_CRED_LIMIT	Current Credit Limit	The current amount that represents the most a borrower can incur on a revolving loan. This is for revolving lines of credit.	123.45	Numeric (to two decimal places)	Decimal(19,2)
Non-CRE Commercial	Balance	6012	ORIG_BAL	Original Note Amount	Amount due and owing to satisfy the payoff of the underlying obligation, less interest or other charges at the start of the loan	123.45	Numeric (to two decimal places)	Decimal(19,2)
Non-CRE Commercial	Performance	7001	ACCRUAL_STATUS_FLAG	Accrual Status Flag	A flag to identify if the loan accrues interest on the outstanding balance.	Y	Text (Y or N)	Char(1)
Non-CRE Commercial	Performance	7002	ACT_PNI_PAID	Actual P&I Amount Paid	The actual amount paid toward the principal (the amount borrowed) and the interest (what the lender charges for lending the money) in the current period	123.45	Numeric (to two decimal places)	Decimal(19,2)
Non-CRE Commercial	Performance	7004	BKRPT_FLAG	In Bankruptcy (Y/N)	A flag that indicates whether or not the borrower of the loan is bankrupt or has filed for bankruptcy.	N	Text (Y or N)	Char(1)
Non-CRE Commercial	Performance	7005	CHARGE_OFF_AMT	Monthly Charge Off Amount	The charge off amount incrementally taken in the current month against the loan	123.45	Numeric (to two decimal places)	Decimal(19,2)
Non-CRE Commercial	Performance	7007	CONFORM_CREDIT_LIMIT_CHANGE_ACTION	Conformed Action of last credit limit change	The action taken (increase, decrease or freeze) the last time the credit limit was changed. If there is no change, leave it blank	1 - Increase 2 - Decrease 3 - Freeze	Numeric - Must be one of the whole number in the conformed entries	Integer
Non-CRE Commercial	Performance	7008	CONFORM_CURR_LOAN_STATUS	Status of Loan	One of the standard values applied to describe the condition of the loan. Some status may not apply to all loan types.	1. Active 2. Inactive 3. Paid-off 4. Frozen 5. Closed 6. Charged-off 7. Foreclosed 8. Repossession/REO 9. Other	Numeric - Must be one of the whole number in the conformed entries	Integer
Non-CRE Commercial	Performance	7009	CONFORM_EXIT_TYPE	Liquidation/Prepayment Code	Indicates the type of loan exit. Report this status in the last month of the loan's history. Must be one of the numeric values in the example. If the loan is active, please leave NULL.	1 - Paid-off 2 - Sale to Other Institution 3 - Sale into Securitization 4 - Rep/REO/Charged-off	Numeric - Must be one of the whole number in the conformed entries	Integer
Non-CRE Commercial	Performance	7010	CONFORM_LOAN_CLASSIFICATION	Current loan classification	Standardized credit union internal risk grade	1 - Pass 2 - Special Mention 3 - Substandard 4 - Doubtful 5 - Loss	Numeric - Must be one of the whole number in the conformed entries	Integer
Non-CRE Commercial	Performance	7011	CONFORM_MOD_TYPE	Conformed Modification Type	Types of any short term loan workout plan and long term modification. Choose one of the conformed entries that best describes the action. 1 - Including payment pause or temporary lower payment, but borrower pays back later 2 - including payment reduction due to lower interest rate and/or term extension 3 - Including reduction of principal, accrued interest, and/or fees 4 - Including change from variable rate to fixed rate, and other loan type changes	1 - Forbearance/Deferment/Extension 2 - Payment Reduction 3 - Principal Reduction 4 - Loan Type Change	Numeric - Must be one of the whole number in the conformed entries	Integer
Non-CRE Commercial	Performance	7016	CURR_CREDIT_GRADE	Current Internal Credit Grade	The current grade applied by the Credit Union to describe the borrower's credit health.	B	Text (A, B, C, D etc.)	Char(1)
Non-CRE Commercial	Performance	7017	CURR_CREDIT_SCORE_MODEL	Current Credit Score Model	The credit score model in current reporting month. Must specify and in the order of : 1. the type of credit model in current use 2. model version 3. credit score range	Example 1 - FICO 8 Range 300-850 Example 2 - FICO 8 Auto Range 250-900 Example 3 - FICO 8 Bankcard Range 250-900 Example 4 - Vantage 4.0 Range 300-850 Example 5 - Internal Model S.2 Range 300-850	Text	varchar(60)
Non-CRE Commercial	Performance	7018	CURR_FICO	Current FICO Score	Borrower credit score in the current period. Credit union must specify the credit score model in use (FICO, Beacon, etc.) in the field of Curr_Credit_Score_Model. Credit union must convert credit scores that do not conform to FICO scoring to the FICO equivalent. Acceptable value range is 300 - 850.	740	Numeric (whole number)	Integer
Non-CRE Commercial	Performance	7021	DPD	Days Past Due	The number of days the loan payment is beyond its due date	60	Numeric (whole number)	Integer
Non-CRE Commercial	Performance	7028	MOD_FLAG	Modification Indicator	If the loan has been modified or subject to a forbearance, this field should have a Y, otherwise an N should be populated.	N	Text (Y or N)	Char(1)
Non-CRE Commercial	Performance	7032	MOST_RECENT_NOI	Most recent reported NOI	Net Operating Income (Annual)	100000	Numeric (to two decimal places)	Decimal(19,2)
Non-CRE Commercial	Performance	7033	MOST_RECENT_DSCR	Most recent reported DSCR	Debt Service Coverage Ratio	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Non-CRE Commercial	Performance	7039	TDR_FLAG	Trouble debt flag	A flag indicating whether a loan has undergone troubled debt restructuring (TDR)	N	Text (Y or N)	Char(1)
Non-CRE Commercial	Performance	7040	TDR_HIST_FLAG	TDR flag (previously classified as TDR)	An indicator that denotes if the loan has ever been classified as a TDR	N	Text (Y or N)	Char(1)

Type	Field Category	Field Number	Table Field Name V3	Field Name	Description	V3 Example/Conformed Entry	Data Format	Max Field Length
Deposit	Baseline	1001	SNAPSHOT_DATE	Tape Cut-off date	The last day of the month corresponding to the month in which the data is relevant. (A quarterly report would contain 3 snapshot dates.)	20140931	Date (YYYYMMDD)	Integer
Deposit	Baseline	1002	JOIN_NUMBER	Join Number	CU Unique Join Number Assigned by NCUA. This number does not change over time.	123	Numeric (whole number)	Integer
Deposit	Baseline	1004	MEMBER_ID	Member ID	Tokenized unique member ID, not actual CU member ID. Remain the same across reporting periods	ABC123456	Text	varchar(150)
Deposit	Baseline	1005	ACCOUNT_ID	Account Number	Tokenized unique account number, not actual CU loan ID. Remain the same across reporting periods	ABC123456	Text	varchar(150)
Deposit	Member	2006	CUSTOMER_AGE	Customer Age	The age (in years) of the customer in years as of the account open date	35	Numeric in years	Integer
Deposit	Member	2011	NON_MEMBER_FLAG	Non Member Flag	Flag to indicate if the account belongs to a non member	Y	Text (Y or N)	Char(1)
Deposit	Member	2012	RELATION_HISTORY	Relationship History	Number of years of membership	10	Numeric (whole number)	Integer
Deposit	Member	2013	STATE	Customer Home Address State	Customer Home Address State	AL	Text	Char(2)
Deposit	Member	2014	ZIP	Member Zip Code	10 digit zip code of the member	01234-1234	Text	varchar(10)
Deposit	General	3001	ACCOUNT_TYPE	Deposit Product Type	Specifies deposit types (Checking, Savings, CD, MM, etc.)	1. Checking 2. Savings 3. Money Market 4. CD 5. IRA 6. Brokered CD 7. Other	Numeric - Must be one of the whole number in the conformed entries	Integer
Deposit	General	3002	BILL_PAY_FLAG	Bill Pay or Online Banking Flag	Flag to indicate if the account is used for online bill payment or other online banking functions.	Y	Text (Y or N)	Char(1)
Deposit	General	3004	BUSINESS_ACCOUNT_FLAG	Member Business Account Flag	Flag to indicate if the account belongs to a business customer.	Y	Text (Y or N)	Char(1)
Deposit	General	3007	COLLATERAL_ACCT_FLAG	Collateral Account Flag	Flag to indicate if shares used as collateral	Y	Text (Y or N)	Char(1)
Deposit	General	3018	CREDIT_UNION_PRODUCT_TYPE	Credit Union Specific Product Type	The credit union product name. May be used to help differentiate between various tiers of standardized product types or non standard products.	Credit Union Specific depending upon presentation of type code or description	Text	varchar(60)
Deposit	General	3020	DIRECT_DEPOSIT_FLAG	Direct Deposit Flag	Flag to indicate if the account has funds directly deposited from payroll or other sources on a regular basis	Y	Text (Y or N)	Char(1)
Deposit	General	3026	JOINT_ACCT_FLAG	Joint Account Flag	Flag to indicate if this is a Joint Account	Y	Text (Y or N)	Char(1)
Deposit	General	3028	LENDING_RELATION_FLAG	Lending Relationship Flag	Flag to indicate if this customer has lending relationship within CU	Y	Text (Y or N)	Char(1)
Deposit	General	3032	MONTH_SERVICE_FEE_FLAG	Monthly Service Fee Flag	Flag to indicate if Service fee is charged when conditions not met	Y	Text (Y or N)	Char(1)
Deposit	General	3042	OVERDRAFT_FLAG	Overdraft Flag	Flag to indicate if the account provides overdraft protection (regardless the borrower opts in or not)	Y	Text (Y or N)	Char(1)
Deposit	General	3044	PRODUCT_TYPE	Overall Product Type	The type of account or product according to a standard list of product types defined across Credit Unions (Term or Non-maturity)	1. Non-maturity 2. Term	Numeric - Must be one of the whole number in the conformed entries	Integer
Deposit	General	3050	TRUST_ACCT_FLAG	Trust Account Flag	Flag to indicate if this is a trust account	Y	Text (Y or N)	Char(1)
Deposit	General	3051	TRUST_ACCT_TYPE	Trust Account Type	Specifies Trust account type (revocable or irrevocable)	1. Revocable Trust 2. Irrevocable Trust	Numeric - Must be one of the whole number in the conformed entries	Integer
Deposit	Dates / Term	4003	CD_AUTO_RENEW_FLAG	CD Automatic Renewal Flag	Flag to indicate if CD will be automatically reviewed at maturity	Y	Text (Y or N)	Char(1)
Deposit	Dates / Term	4004	CD_CALLABLE_FLAG	CD Callable Flag	Flag to indicate if CD has callable feature	Y	Text (Y or N)	Char(1)
Deposit	Dates / Term	4005	CD_DRAW_FLAG	CD Early Withdrawal Flag	Flag to indicate if the account is subject to a penalty if funds are withdrawn before a specified term.	Y	Text (Y or N)	Char(1)
Deposit	Dates / Term	4006	CD_DRAW_PENALTY	CD Early Withdrawal Penalty	Indicate the penalty incurred by the customer if funds are withdrawn before a specified term.	Minimum $25, 3 months interest	Text	varchar(60)
Deposit	Dates / Term	4007	CD_RENEW_DATE	CD Renewal Date	CD Last Renewal Date	20140931	Date (YYYYMMDD)	Integer
Deposit	Dates / Term	4008	CD_TERM	CD Term	Length of time required for deposits in months	12	Numeric in months	Integer
Deposit	Dates / Term	4009	CONFORM_INT_RATE_INDEX	Conformed interest rate Index	The name of the index from which the interest rate resets. If the loan is a fixed rate loan, please leave NULL.	1 - PRIME 2 - LIBOR 3 - TREASURY 4 - 11TH COFI 5 - SOFR 6 - INTERNAL COST OF FUNDS 7 - OTHER INTERNAL PRICING MODEL 8 - CODI 9 - FHLB 10 - OTHER	Numeric - Must be one of the whole number in the conformed entries	Integer
Deposit	Dates / Term	4014	CURR_INT_RATE	Current interest Rate	The current period's interest rate in percentage	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Deposit	Dates / Term	4021	INT_COMP_FREQ	Interest Compounding Frequency	How often interests compound, monthly, quarterly, etc.	1. Daily 2. Weekly 3. Bi-weekly 4. Monthly 5. Semi-annually 6. Annually 7. Other	Numeric - Must be one of the whole number in the conformed entries	Integer
Deposit	Dates / Term	4022	INT_GROSS_MARGIN	Gross Margin	The fixed rate added to an index value to determine the fully indexed interest rate	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Deposit	Dates / Term	4023	INT_TIER_FLAG	Tiered Rate Flag	Flag to indicate if interest rates are tiered based on balances	Y	Text (Y or N)	Char(1)
Deposit	Dates / Term	4029	MATURITY_DATE	Maturity Date	Maturity date of term deposit. For non-maturity deposit account, use null	20140931	Date (YYYYMMDD)	Integer
Deposit	Dates / Term	4033	NEXT_RATE_ADJ_DATE	Next Rate Adjustment Date	The next future date in which the account's interest rate will adjust.	20140931	Date (YYYYMMDD)	Integer
Deposit	Dates / Term	4034	ORIG_DATE	Origination Date	The actual date the account was initiated	20140931	Date (YYYYMMDD)	Integer
Deposit	Dates / Term	4044	RATE_LIFE_CAP	Maximum Rate (Lifetime Cap)	The maximum interest rate to which the account may adjust.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Deposit	Dates / Term	4045	RATE_LIFE_FLOOR	Minimum Rate (Lifetime Floor)	The minimum interest rate to which the account may adjust.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Deposit	Dates / Term	4049	STEP_UP_DATE	Step UP CD Date	The date when the share certificate product has a term that allows the customer to "step-up" or "bump-up" the interest rate.	20140931	Date (YYYYMMDD)	Integer
Deposit	Dates / Term	4050	STEP_UP_RATE	Step UP CD Rate	The rate index or rate step up rule	Prevailing 12M CD rate	Text	varchar(60)
Deposit	Dates / Term	4052	TIER_1_BAL	Tier 1 Balance	Minimum Account Balance Required for This Tier Rate	100.00	Numeric (to two decimal places)	Decimal(19,2)
Deposit	Dates / Term	4053	TIER_1_RATE	Tier 1 Rate	Interest Rate Paid for This Tier	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Deposit	Dates / Term	4054	TIER_2_BAL	Tier 2 Balance	Minimum Account Balance Required for This Tier Rate	500.00	Numeric (to two decimal places)	Decimal(19,2)
Deposit	Dates / Term	4055	TIER_2_RATE	Tier 2 Rate	Interest Rate Paid for This Tier	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Deposit	Dates / Term	4056	TIER_3_BAL	Tier 3 Balance	Minimum Account Balance Required for This Tier Rate	1000.00	Numeric (to two decimal places)	Decimal(19,2)
Deposit	Dates / Term	4057	TIER_3_RATE	Tier 3 Rate	Interest Rate Paid for This Tier	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Deposit	Dates / Term	4058	TIER_4_BAL	Tier 4 Balance	Minimum Account Balance Required for This Tier Rate	1000.00	Numeric (to two decimal places)	Decimal(19,2)
Deposit	Dates / Term	4059	TIER_4_RATE	Tier 4 Rate	Interest Rate Paid for This Tier	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(8,4)
Deposit	Balance	6003	CURR_BAL	Current Account Balance	Current period resulting balance	10000	Numeric (to two decimal places)	Decimal(19,2)
Deposit	Balance	6008	MAX_BAL_REQ	Maximum Balance Requirement	The maximum balance allowed for this product	10000	Numeric (to two decimal places)	Decimal(19,2)
Deposit	Balance	6009	MIN_BAL_REQ_FEE_WAIVE	Minimum Balance Requirement Fee Waiver	The minimum balance required to waive monthly service fee	100	Numeric (to two decimal places)	Decimal(19,2)
Deposit	Balance	6010	MIN_BAL_REQ_OPEN	Minimum Account Open Balance Requirement	The minimum balance required to open account	100	Numeric (to two decimal places)	Decimal(19,2)
Deposit	Balance	6011	OPEN_BAL	Account Open Balance	Balance at Account Opening	100	Numeric (to two decimal places)	Decimal(19,2)
Deposit	Performance	7018	CURR_FICO	Current FICO Score	Borrower credit score in the current period. Credit union must specify the credit score model in use (FICO, Beacon, etc.) in the field of Curr_Credit_Score_Model. Credit union must convert credit scores that do not conform to FICO scoring to the FICO equivalent. Acceptable value range is 300 - 850.	740	Numeric (whole number)	Integer
Deposit	Performance	7019	CURR_STATUS	Current Status	One of four standard values to best describe the condition of the account. Inactive is defined as no depositor initiated activities for 3 months or more, excluding interest or fees	1. Active 2. Inactive 3. Closed 4. Frozen 5. Other	Numeric - Must be one of the whole number in the conformed entries	Integer
Deposit	Performance	7025	LAST_ACT_CODE	Last Activity Code	The most recent depositor initiated activity on the account (Deposit, Withdrawal, Transfer In, Transfer Out)	1. Deposit 2. Withdrawal 3. Transfer In 4. Transfer Out 5. Interest Earned 6. New Account 7. Dormant/Inactive 8. Other	Numeric - Must be one of the whole number in the conformed entries	Integer
Deposit	Performance	7026	LAST_ACT_DATE	Last Activity Date	Date of the most recent depositor initiated activity.	20140931	Date (YYYYMMDD)	Integer
Deposit	Performance	7029	MONTHLY_CHECK_CLEAR	Monthly Checks Cleared	Number of Checks Cleared in the Month	8	Numeric (whole number)	Integer
Deposit	Performance	7030	MONTHLY_DEBIT_CARD_USAGE	Monthly Debit Card Transaction	Number of Debit Card Transactions in the Month	20	Numeric (whole number)	Integer
Deposit	Performance	7031	MONTHLY_TRANSACTION_COUNT	Monthly Total Transaction Count	Number of Total Transactions in the month, including all depositor initiated transactions and excluding interest paid or fees charged	10	Numeric (whole number)	Integer
Deposit	Performance	7036	OVERDRAFT_FREQ	Overdraft Frequency	The number of overdraft occurrence during the current month	100	Numeric (whole number)	Integer
Deposit	Performance	7038	SHARE_AMOUNT_FROZEN	Share Amount Frozen	Dollar amount of the account the customer cannot access	100	Numeric (to two decimal places)	Decimal(19,2)
Deposit	Performance	7041	TOTAL_DEBIT_AMOUNT	Total Debit Amount	The total debit dollar amount in this account in current month, including all debit types (checks, ACH, etc.), but do not include fees charged by credit union	100	Numeric (to two decimal places)	Decimal(19,2)
Deposit	Performance	7042	TOTAL_DEPOSIT_AMOUNT	Total Deposit Amount	The total deposit dollar amount for this account in current month, including all deposits types (checks, ACH, etc.), but do not include interest	100	Numeric (to two decimal places)	Decimal(19,2)
Deposit	Performance	7043	TOTAL_FEE_AMOUNT	Total Fee Amount	The total fees (overdraft, cash deposit, etc.) that CU charges in this account current month	100	Numeric (to two decimal places)	Decimal(19,2)

Type	Field Category	Field Number	Table Field Name V3	Field Name	Description	V3 Example/Conformed Entry	Data Format	Max Field Length
Member	Baseline	1001	SNAPSHOT_DATE	Snapshot Date	The last day of the month corresponding to the month in which the data is relevant.	20140931	Date (YYYYMMDD)	Integer
Member	Baseline	1002	JOIN_NUMBER	Join Number	CU Unique Join Number Assigned by NCUA. This number does not change over time.	123	Numeric (whole number)	Integer
Member	Baseline	1004	MEMBER_ID	Member ID	Tokenized unique member ID, not actual CU member ID. Remain the same across reporting periods	ABC123456	Text	varchar(150)
Member	Member	2007	MEMBER_AGE	Member Age	The age at which the membership started.	35	Numeric (whole number)	Integer
Member	Member	2009	MEMBER_START_DATE	Membership Start Date	The date when the membership started	20140931	Date (YYYYMMDD)	Integer
Member	Member	2010	MEMBER_ZIP_CODE	Member Zip Code	10 digit zip code of the member	01234-1234	Text	varchar(10)
Member	Member	2020	ACTIVE_MEMBER_FLAG	Active Member Flag	Flag that indicates if the customer is an active member during any part of the reporting period. A "N" response indicates nonmember customers.	Y	Text (Y or N)	Char(1)

Type	Field Category	Field Number	Table Field Name V3	Field Name	Description	V3 Example/Conformed Entry	Data Format	Max Field Length
Loss	Baseline	1001	SNAPSHOT_DATE	Snapshot Date	The last day of the month corresponding to the month in which the data is relevant. (A quarterly report would contain 3 snapshot dates.)	20130531	Date (YYYYMMDD)	Integer
Loss	Baseline	1002	JOIN_NUMBER	Join Number	CU Unique Join Number Assigned by NCUA. This number does not change over time.	123	Numeric (whole number)	Integer
Loss	Baseline	1003	CONFORM_ASSET_CLASS	Asset Class	A classification applied to a group of instruments which have similar financial characteristics.	1 - Auto 2 - Credit Card 3 - Mortgage 4 - Home Equity 5 - Other Consumer Loan 6 - Student 7 - CRE 8 - Non-CRE Commercial	Numeric - Must be one of the whole number in the conformed entries	Integer
Loss	Baseline	1004	MEMBER_ID	Member ID	Tokenized unique member ID, not actual CU member ID. Remain the same across reporting periods	ABC123456	Text	varchar(150)
Loss	Baseline	1006	LOAN_ID	Account Number	Tokenized unique account number, not actual CU loan ID. Remain the same across reporting periods	ABC123456	Text	varchar(150)
Loss	Dates / Term	4028	LIQ_DATE	Liquidation Date	Date on which the collateral was liquidated	20150331	Date (YYYYMMDD)	Integer
Loss	Balance	6001	BALANCE_AT_DEFAULT	Balance at Default	Unpaid loan balance at time of default	10000	Numeric (to two decimal places)	Decimal(19,2)
Loss	Performance	7006	CLOSE_BOOK_FLAG	Close Book Flag	A flag to identify that CU expects no further charge-off or recovery.	Y	Text (Y or N)	Char(1)
Loss	Performance	7014	CUMUL_CHARGE_OFF_AMT	Cumulative Charge off Amount	The cumulative amount recognized as loss prior to recovery.	50000	Numeric (to two decimal places)	Decimal(19,2)
Loss	Performance	7015	CUMUL_COLLECTION_CHARGE	Cumulative Collection Charge	Cumulative Collection Related Charge as of reporting month	10000	Numeric (to two decimal places)	Decimal(19,2)
Loss	Performance	7037	CUMUL_RECOVERY_AMT	Cumulative Recovery Amount	Cumulative amount of balance recovered (cured) for loan as of reporting month; applies only to charged-off loans, less any expenses	10000	Numeric (to two decimal places)	Decimal(19,2)
Loss	Performance	7080	DEFAULT_DATE	Default Date	The date when the loan defaults, is charged-off, or becomes repossessed/REO	20150331	Date (YYYYMMDD)	Integer

Type	Field Number	Table Field Name	Field Description	Example	Data Format	Conforming Entry
Derivatives	1001	SNAPSHOT_DATE	The last day of Report month	20171231	Date YYYYMMDD	
Derivatives	1002	JOIN_NUMBER	CU Unique Join Number Assigned by NCUA	123	Numeric (whole number)	
Derivatives	4029	TRADE_ID	Unique Trade Number	ABC123	Text	
Derivatives	8003	TRADE_TYPE	Derivative Trade Type	Pay Fixed Swap	Text	Pay Fixed Swap, Rec Fixed Swap, Cap, Floor, Other
Derivatives	8004	NOTIONAL_BAL_AMORT_FLAG	Notional Balance Amortization Flag	Y	Y/N	
Derivatives	8005	ORIGINAL_NOTIONAL_AMT	Original Notional Amount	5000000	Numeric in dollars (up to 2 decimal)	
Derivatives	8006	CURRENT_NOTIONAL _AMT	Current Notional Amount	5000000	Numeric in dollars (up to 2 decimal)	
Derivatives	8007	FIXED_RATE_COUPON	Fixed Rate Coupon Rate	3.5	In percentage, 3.5% for 0.035	
Derivatives	8008	FLOATING_RATE_INDEX	Floating Rate Index	3M LIBOR	Text	
Derivatives	8009	FLOATING_INDEX_SPREAD	Spread over Floating Rate Index	3.5	In percentage, 3.5% for 0.035	
Derivatives	8010	RESET_FREQUENCY	Floating Rate Index Reset Frequency (in months)	3	Whole Number	
Derivatives	8011	EFFECTIVE_DATE	Effective Start Date	20181225	Date YYYYMMDD	
Derivatives	8012	MATURITY_DATE	Trade Termination/Maturity Date	20181225	Date YYYYMMDD	
Derivatives	8014	REC_LEG	Swap Receiving Leg	FLOAT	Text	FLOAT, FIXED, Other
Derivatives	8015	PAY_LEG	Swap Paying Leg	FIXED	Text	FLOAT, FIXED, Other
Derivatives	8016	REC_COUP_FREQ	Swap Receiving Frequency	Quarterly	Text	Monthly, Quarterly, Semi-annually, Annually, Other
Derivatives	8017	PAY_COUP_FREQ	Swap Paying Frequency	Quarterly	Text	Monthly, Quarterly, Semi-annually, Annually, Other
Derivatives	8018	OPTION_FLAG	Option Flag	N	Y/N	
Derivatives	8019	PMT_CAL	Holiday/Weekend Payment Calculation	NY Only		
Derivatives	8020	DATE_CONV_PAY	Paying Leg Day Count Convention	30/360		30/360, 30/365, ACT/360, ACT/365, ACT/ACT, 30/ACT, Other
Derivatives	8021	DATE_CONV_RCV	Receiving Leg Day Count Convection	ACT/360		30/360, 30/365, ACT/360, ACT/365, ACT/ACT, 30/ACT, Other
Derivatives	8022	PMT_ADJ_METHOD	Payment Adjustment Method on Holiday/Weekend	Mod Following		
Derivatives	8023	COUNTERPARTY	Counterparty Name	JPM	Text	
Derivatives	8024	PURCHASE_PREMIUM	Option Purchase Premium	15000	Numeric in dollars (up to 2 decimal)	
Derivatives	8025	STRIKE_RATE	Option Strike Rate	3.5	In percentage, 3.5% for 0.035	
Derivatives	8026	PAYMENT_DELAY	Payment Delay Period (in months)	3	Whole Number	
Derivatives	8027	LOOKBACK_ADJUSTMENT	Reset Date Lookback Adjustment	0		
Derivatives	8028	RESET_CALENDAR	Reset Date Adjustment	London		
Derivatives	8029	OPTION_POSITION	Option Trade Position	Long	Text	Long, Short