

Type	Field Category	Field Number	Table Field Name V3	Field Name	Description	V3 Example/Conformed Entry	Data Format	Max Field Length
Auto	Baseline	1001	INAPSHDT_DATE	Type Cut-off date	The last day of the month corresponding to the month in which the data is received. If quarterly report would contain data, this is the reporting date.	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 - Lease 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	Tabled unique member ID, not actual CU member ID. Remains the same across reporting periods.	ABC123456	Text	varchar(150)
Auto	Baseline	1006	LOAN_ID	Account Number	Tabled unique account number, not actual CU loan ID. Remains the same across reporting periods.	ABC123456	Text	varchar(150)
Auto	Member	2001	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	2002	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	General	3008	MEMBER_INCOME	Member Income	Member's 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-signer Flag	A flag that indicates whether or not any additional borrower(s) (names) whose income and credit history are used to qualify for 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 - CRE 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 finish 5 - Participation Purchase 6 - Participation 7 - S&LA 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 automated 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	DTL_BACK_ORIG	Back-End DTI (Original)	Back-End DTI (at origination)	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(4)
Auto	General	3022	DTL_FRONT_ORIG	Front-End DTI (Original)	Front-End DTI (at origination)	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(4)
Auto	General	3023	ESTIMATE_RESIDUAL_VALUE	Estimated residual value	The estimated residual value at the end of an auto lease or a balloon term (i.e. flat fee 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	Flag 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	OBIG_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	OBIG_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	OBIG_FICO	Original FICO Score	Borrower credit score at the origination. Credit unions must specify the credit score model in use (FICO, Beacon, etc.) in the field of OBIG_CREDIT_GRADE. Credit unions must specify the credit score model in use (FICO, Beacon, etc.) in the field of OBIG_CREDIT_SCORE_MODEL. Credit unions must specify 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(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(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 on the 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 - BBBAE 2 - LIBOR 3 - TREASURY 4 - 11TH COFI 5 - SOFR 6 - OTHER 7 - INTERNAL COST OF FUNDS 8 - CDO 9 - CRE 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_PAYMENT_FREQUENCY	Conformed Frequency of Payment	The interval of time (quarterly, monthly, bi-monthly, etc.) indicating how frequently the payment is due	1 - WEEKLY 2 - BIWEEKLY/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_VAL	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	1900	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(4)
Auto	Dates / Term	4015	CURRENT_PAI_AMOUNT_OWED	Current PAI Amount Owed	For auto/CRE (HELOCs), this is the current amount owed monthly on the loan based on principal and interest. For CDO or HELOC, 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 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(4)
Auto	Dates / Term	4029	MATURITY_DATE	Maturity Date	The maturity 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	OBIG_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(4)
Auto	Dates / Term	4036	OBIG_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	30	Numeric in months	Integer
Auto	Dates / Term	4037	PAID_THRU_DATE	PAID Thru Date	Indicates the end time 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(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(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 - BOAT 5 - REAL ESTATE 6 - Cash/Equity 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 as the time of origination.	Y	Text (Y or N)	Char(1)
Auto	Collateral	5017	OBIG_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	OBIG_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(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 at the start of the loan	123.45	Numeric (to two decimal places)	Decimal(19,2)
Auto	Balance	6011	OBIG_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	ACCORAL_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_PAI_PAID	Actual PAI 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	BBKPT_CHAPTER	Bankruptcy Chapter	The type of bankruptcy used for the loan	13	Numeric (whole number)	Integer
Auto	Performance	7004	BBKPT_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 values may not apply to all loan types.	1 - Active 2 - Inactive 3 - Paid off 4 - Inflow 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_EXT_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. 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/or other loan type changes	1 - Paid off 2 - Sale to Other Institution 3 - Loan Securitization 4 - Buy/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	The current grade applied by the Credit Union to describe the borrower's credit health.	1 - Forbearance/Deferral/Extension 2 - Payment Reduction 3 - Interest Accrual/Restructure 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 unions must specify the credit score model in use (FICO, Beacon, etc.) in the field of CURR_CREDIT_GRADE. Credit unions must specify 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	TDI_FLAG	TDI Flag	A flag indicating whether a loan is currently undergoing troubled debt restructuring (TDI)	Y	Text (Y or N)	Char(1)
Auto	Performance	7040	TDI_HIST_FLAG	TDI Flag (previously classified as TDI)	An indicator that denotes if the loan has ever been classified as a TDI	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	Type Cut-off date	The last day of the month corresponding to the month in which the data is reviewed. (i.e. quarterly report would contain 3 snapshots dates)	20140931	Date (YYYYMMDD)	Integer
CC	Baseline	1002	JOIN_NUMBER	Join Number	CJ (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 - CFE 8 - Non-CC Commercial	Numeric - Must be one of the whole number in the conformed entries	Integer
CC	Baseline	1004	MEMBER_ID	Member ID	Talented 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	Talented 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-signer Flag	A flag that indicates whether or not an 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 (Transactor) or carry a balance month to month (regularly or occasionally (Revolvers), or by credit union internal classification	1 - Revolver 2 - Transactors 3 - N/A	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 - Origination from Traditional Financial entity 4 - Purchase from Finance 5 - Securitization Purchase 6 - Participation 7 - N/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 - Finance 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 (of originator)	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(4)
CC	General	3022	DTI_FRONT_ORIG	Front-End DTI (Original)	Date to income ratio: monthly expenses (such as mortgage payments, mortgage insurance, etc.) divided by gross income (pre origination)	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(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_CREDIT_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. credit score range 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 - Vanquis 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(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. Is a recourse loan allows the lender to go after the borrower's assets that were not used as 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 index of the index from which the interest rate resets. If the loan is a fixed rate loan, please leave NULL.	1 - FRBIE 2 - LIBOR 3 - TREASURY 4 - LEIH CORP 5 - CDR 6 - INTERNAL COST OF FUNDS 7 - OTHER INTERNAL PRICING MODEL 8 - CFE 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_PAYMENT_FREQUENCY	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 - ANNUALLY 7 - 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(4)
CC	Dates / Term	4015	CURRENT_FSI_AMOUNT_DWID	Current FSI Amount Dwid	For auto/CCEIO (HELOC/Mort), this is the current amount owed monthly on the loan based on principal and interest. For CCE 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	4022	INT_GROSS_MARGIN	Gross Margin	The date that the first payment of the account is due	20140931	Date (YYYYMMDD)	Integer
CC	Dates / Term	4028	LAST_LIMIT_CHANGE_DATE	Date of last credit limit change	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(4)
CC	Dates / Term	4034	ORIG_DATE	Origination Date	The date on which the credit limit was last changed	20140931	Date (YYYYMMDD)	Integer
CC	Dates / Term	4035	ORIG_INT_RATE	Original Interest Rate	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	4037	PAD_THRU_DATE	Pad Through Date	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(4)
CC	Dates / Term	4044	RATE_LIFE_CAP	Maximum Rate (Lifetime Cap)	Indicates the end term date of the last fully paid term	20140931	Date (YYYYMMDD)	Integer
CC	Dates / Term	4045	RATE_LIFE_FLOOR	Minimum Rate (Lifetime Floor)	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(4)
CC	Collateral	5004	COLLATERAL_TYPE	Collateral Type	The specific collateral information used to secure the loan	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric in Percentage (to four decimal places)	Decimal(4)
CC	Collateral	5002	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_CREDIT_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	ACCURAL_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_PAI_AMT	Actual PGI Amount Paid	The actual amount paid toward the principal (the amount borrowed) and the interest (when the lender charges for lending the money) in the current period	123.45	Numeric (to two decimal places)	Decimal(19,2)
CC	Performance	7004	BRPT_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_CHANG	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 8 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 - Forclosed 8 - Repossession/REO	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 - Loan 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 without 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/Deferral/Extension 2 - Payment Reduction 3 - Interest 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 (i.e. the borrower could still draw)	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. credit score range 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 - Vanquis 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	7029	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_HST_FLAG	TDR HST 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	INAPST_DATE	Term End of Date	The last day of the month corresponding to the month in which the data is entered. (i.e. doesn't report month-end) (Example: 2/1/2020)	20240101	Date (YYYYMMDD)	Integer
EQ	Baseline	1002	KN_NUMBER	Join Number	CU Unique Join Number Assigned by NCUA. This number does not change over time.	123	Numeric (numeric number)	Integer
EQ	Baseline	1003	CONFORM_ASSET_CLASS	Conformed Asset Class	A classification category for a group of instruments which have similar financial characteristics. Detailed values reported (0 = not actual CU number 01, Report the actual reporting period). Examples: 1 - Auto 2 - Mortgage 3 - Home Equity 4 - Other Consumer Loan 5 - Student 6 - CBE 7 - Non-CBE Commercial	ABC123456	Numeric - Must be one of the whole numbers in the conformed entries	Integer
EQ	Baseline	1004	MEMBER_ID	Member ID	Detailed member identifier (0 = not actual CU number 01, Report the actual reporting period).	ABC123456	Text	varchar(150)
EQ	Baseline	1006	LOAN_ID	Account Number	Detailed account number, not actual CU loan ID, Report the actual reporting period.	ABC123456	Text	varchar(150)
Member	2004	BORROWER_OCCUP	Borrower Primary Occupation	The job classification of the person who is the primary borrower at the time of origination.	Teacher	Text	varchar(60)	Integer
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)	Integer
EQ	General	3004	BUSINESS_ACCOUNT_FLAG	Member Business Account	Member monthly income used to credit member's understanding 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 to indicate if the account belongs to a business customer. A flag that indicates whether or not additional (non-mortgage) income was used to qualify for the loan upon origination.	Y	Text (Y or N)	Char(1)
EQ	General	3006	ID_BORROWER_TYP	Conformed Borrower Type	Type of additional information used to restrict the loan (e.g. Full, No Documentation).	1 - Full Documentation 2 - No Documentation 3 - No Documentation 4 - Other	Numeric - Must be one of the whole numbers in the conformed entries	Integer
EQ	General	3008	CONFORM_LOAN_PURPOSE	Conformed Loan Purpose	A comment describing the use of loan proceeds.	1 - Original Use of Loan 2 - Indirect Origination (Dealer, Broker, etc.) 3 - Purchase from Traditional Financial entity 4 - Purchase from Non-Traditional Financial entity 5 - Secondary Purchase 6 - Refinancing/Repurchase 7 - MSA 8 - Other	Numeric - Must be one of the whole numbers 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 - Primary Refinance 2 - Secondary Refinance 3 - Other	Numeric - Must be one of the whole numbers 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 - Bank 2 - Credit Union 3 - Other	Numeric - Must be one of the whole numbers 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 - HES 2 - HEC 3 - HEC 4 - HEC	Numeric - Must be one of the whole numbers in the conformed entries	Integer
EQ	General	3014	CONFORM_PRODUCT_TYPE	Conformed Product Type	The loan version in the entity that handles the billing and other services on the loan (e.g. containing interest, principal and other payments from a borrower).	1 - Internal 2 - External	Numeric - Must be one of the whole numbers in the conformed entries	Integer
EQ	General	3015	CONFORM_SERVICES	Conformed Services	Indicates whether or not the loan was approved via a person or an automatic approval.	1 - Manual 2 - Automatic	Numeric - Must be one of the whole numbers in the conformed entries	Integer
EQ	General	3016	CONFORM_UNDERWRITING_TYP	Conformed Underwriting Type	The credit underwriting method. May be used to differentiate between various uses of automated products or non-automated products.	1 - Manual 2 - Automatic	Numeric - Must be one of the whole numbers in the conformed entries	Integer
EQ	General	3018	DTL_BACK_END	Back-End (Y) (Original)	Date to receive cash monthly debiting expenses such as mortgage payments, mortgage insurance, etc. (Excludes the gross income flag).	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	ORIG_DEL_ORIG	Delivered to Originator	Delivered to originator (Y or N).	Y	Text (Y or N)	Char(1)
EQ	General	3024	HOLD_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	RECURS_RESEG_FLAG	Recurse Re-seg Flag	Specify if recursive re-seg has been used for loan origination.	Y	Text (Y or N)	Char(1)
EQ	General	3026	ORIG_CREDIT_LIMT	Original Credit Limit	The original amount that represents the limit a borrower can incur as a mortgage borrower. (The maximum credit limit on the loan is the lesser of the limit, "value null").	123.45	Numeric (to two decimal places)	Decimal(19,2)
EQ	General	3030	CONFORM_CREDIT_GRADE	Original Internal Credit Grade	The assigned credit 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 used at loan origination. Must specify and in the event of a tie, the loan is reported as "value null". 1 - FICO Score 2 - Other 3 - Other	Examples: 1 - FICO 8 Range: 300-850 2 - FICO 9 Auto Range: 200-900 3 - FICO 9 Bank Range: 200-900 4 - FICO 9 Bank Range: 200-900 5 - FICO 9 Bank Range: 200-900 6 - Internal Model 1 Range: 300-850	Numeric - Must be one of the whole numbers in the conformed entries	Integer
EQ	General	3038	ORIG_FICO	Original FICO Score	Report credit score from the origination. Credit score model specify the originator (e.g. FICO, Experian, etc.) in the field of "orig_credit_score_model". 1 - 2 digit score 2 - 3 digit score	740	Numeric (whole number)	Integer
EQ	General	3040	PARTICIPATION_RATIO	Participation Ratio	CU Loan participation amount as the percentage of the total loan amount. 4-44 NCUA. If the loan is not a participation loan, do not report.	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	3042	PRODUCT_TYPE	Product Type	The loan type or account or occupancy (according to a borrower's loan product) defined internally by Credit Unions.	Second home equity	Text	varchar(50)
EQ	Dates / Term	4002	ANNUITY_TERM_IN_MONTHS	Annual Term in Months	Loan Amortization Term in Months.	60	Numeric (whole number)	Integer
EQ	Dates / Term	4003	BALLOON_FLAG	Balloon Flag	A flag that indicates if the loan is a Balloon loan (i.e. Amount Term differs from Loan Term).	Y	Text (Y or N)	Char(1)
EQ	Dates / Term	4004	IS_ARM	Is ARM	Indicates whether or not the loan is an ARM (Adjustable Rate Mortgage).	1 - PRIME 2 - LIBOR 3 - LIBOR 4 - LIBOR 5 - LIBOR 6 - LIBOR 7 - OTHER	Numeric - Must be one of the whole numbers in the conformed entries	Integer
EQ	Dates / Term	4009	CONFORM_ARM_RATE_INDEX	Conformed interest rate index	The name of the index base upon which the interest rate resets. If the loan is a fixed rate loan, please enter "None".	1 - INDEX 2 - LIBOR 3 - LIBOR 4 - LIBOR 5 - LIBOR 6 - LIBOR 7 - OTHER	Numeric - Must be one of the whole numbers in the conformed entries	Integer
EQ	Dates / Term	4010	CONFORM_ARM_RATE_TYPE	Conformed Interest Rate Type	The type of interest rate associated with the loan (e.g. Fixed, Variable, etc.).	1 - INDEX 2 - LIBOR 3 - LIBOR 4 - LIBOR 5 - LIBOR 6 - LIBOR 7 - OTHER	Numeric - Must be one of the whole numbers in the conformed entries	Integer
EQ	Dates / Term	4011	CONFORM_ARM_RESET_FREQUENCY	Payment	The interval of months (quarterly, bi-monthly, etc.) indicating how frequently the interest resets.	1 - QUARTERLY 2 - BI-MONTHLY 3 - QUARTERLY 4 - QUARTERLY 5 - QUARTERLY 6 - QUARTERLY 7 - QUARTERLY 8 - QUARTERLY	Numeric - Must be one of the whole numbers in the conformed entries	Integer
EQ	Dates / Term	4012	CURB_CURR_DATE	Current Interest Rate	Date of current FICO score.	20240101	Date (YYYYMMDD)	Integer
EQ	Dates / Term	4014	CURB_INT_RATE	Current Interest Rate	The current periodic 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	4016	CURRENT_BAL_AMOUNT_DWVD	Current Paid Amount Owed	Current paid amount owed due to the loan.	123.45	Numeric (to two decimal places)	Decimal(19,2)
EQ	Dates / Term	4018	DATE_LAST_CLOSED	Date of last closed	Date of last closed to be reported.	20240101	Date (YYYYMMDD)	Integer
EQ	Dates / Term	4019	DEBT_RATIO	Debt Ratio	The ratio of the borrower's debt to their income.	0.5	Numeric (to two decimal places)	Decimal(19,2)
EQ	Dates / Term	4020	FINC_PAY_RATE_DATE	First Payment Date	The date of the first payment of the account (loan or credit line).	20240101	Date (YYYYMMDD)	Integer
EQ	Dates / Term	4021	FIRST_PAY_ADJ_DATE	First Payment Adjustment Date	The date of the first payment adjustment of the account (loan or credit line).	20240101	Date (YYYYMMDD)	Integer
EQ	Dates / Term	4022	FINC_PAY_FREQUENCY	First Payment Frequency	The frequency of the first payment of the account (loan or credit line).	12	Numeric (whole number)	Integer
EQ	Dates / Term	4023	INT_CLOSING_MARGIN	Closing Margin	The fee rate added to an index value to determine the fully indexed 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	IS_FLAG	Interest Only Flag	A flag indicating whether or not the borrower pays only the interest on the principal balance for a period of time with the principal balance unchanged.	Y	Text (Y or N)	Char(1)
EQ	Dates / Term	4025	IS_FLAG	Interest Only Flag	The length of time (in months) during which the borrower pays only the interest on the principal balance for a period of time with the principal balance unchanged.	20240101	Date (YYYYMMDD)	Integer
EQ	Dates / Term	4026	LAST_PAYMENT_DATE	Date of last credit bill change	The last payment date of a loan or other financial product, which could be the principal (and of remaining balance) or the principal.	20240101	Date (YYYYMMDD)	Integer
EQ	Dates / Term	4027	MATURITY_DATE	Maturity Date	The date of maturity of the loan or other financial product.	20240101	Date (YYYYMMDD)	Integer
EQ	Dates / Term	4028	NEXT_PAY_ADJ_DATE	Next Payment Adjustment Date	The date of the next payment adjustment of the account (loan or credit line).	20240101	Date (YYYYMMDD)	Integer
EQ	Dates / Term	4029	ORIG_DATE	Origination Date	The actual date the account was released.	20240101	Date (YYYYMMDD)	Integer
EQ	Dates / Term	4030	ORIG_INT_RATE	Original Interest Rate	The borrower'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	Original Loan Term	Original reported term when a loan agreement is in force, and before or at the end of the term of the loan (e.g. 30 years). Do not report the actual term of the loan (e.g. 15 years) if the loan is reported as "value null".	30	Numeric (whole number)	Integer
EQ	Dates / Term	4037	PAID_THRU_DATE	Paid Through Date	The date of the last payment of the account (loan or credit line).	20240101	Date (YYYYMMDD)	Integer
EQ	Dates / Term	4040	RATE_FIRST_CAP	First Period Rate Cap	Cap on the amount the interest rate can increase the first time a reset occurs after the first 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	Dates / Term	4042	RATE_FIRST_FLOOR	First Period Rate Floor	The lowest rate the account can have the first time it resets after the first 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	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	4046	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	4047	RATE_SUBSIDY_CAP	Subsequent Period Rate Cap	Cap on the amount the interest rate can increase the second period after the first 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	Dates / Term	4048	RATE_SUBSIDY_FLOOR	Subsequent Period Rate Floor	The lowest rate the account can have the second period after the first 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	Dates / Term	4049	REAR_PERIOD	HELOC Repayment Period	The number of months between interest rate changes after the first period.	30	Numeric (whole number)	Integer
EQ	Dates / Term	5002	SUBSIDY_START_FREQ	Subsidy Start Frequency	The number of months between interest rate changes after the first period.	30	Numeric (whole number)	Integer
Collateral	5003	CLTY_ORIG	Conformed Original CLTY	The loan-to-value ratio of all liens on the property or 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)	
Collateral	5007	CONFORM_CREDIT_APPR_VAL	Original Appraisal Method	The method used to establish the value of real property securing the loan at origination.	1 - Appraisal 2 - Appraisal 3 - Appraisal 4 - Appraisal 5 - Appraisal 6 - Appraisal 7 - Appraisal 8 - Appraisal	Numeric - Must be one of the whole numbers in the conformed entries	Integer	
Collateral	5009	CONFORM_RESETH_APPR_TYP	Rehased Appraisal Method	The method used to establish the updated value of real property securing the loan.	1 - Appraisal 2 - Appraisal 3 - Appraisal 4 - Appraisal 5 - Appraisal 6 - Appraisal 7 - Appraisal 8 - Appraisal	Numeric - Must be one of the whole numbers in the conformed entries	Integer	
Collateral	5010	CURB_CLTY	Combined Current CLTY	The loan-to-value ratio of all liens on the property at 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)	
Collateral	5011	CURB_LTV	Current LTV	The loan-to-value ratio of all liens on the property at 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)	
Collateral	5014	LTV_TYP	LTV Type	The LTV type assigned at the time of origination.	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109 110 111 112 113 114 115 116 117 118 119 120 121 122 123 124 125 126 127 128 129 130 131 132 133 134 135 136 137 138 139 140 141 142 143 144 145 146 147 148 149 150 151 152 153 154 155 156 157 158 159 160 161 162 163 164 165 166 167 168 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210 211 212 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233 234 235 236 237 238 239 240 241 242 243 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264 265 266 267 268 269 270 271 272 273 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288 289 290 291 292 293 294 295 296 297 298 299 300 301 302 303 304 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320 321 322 323 324 325 326 327 328 329 330 331 332 333 334 335 336 337 338 339 340 341 342 343 344 345 346 347 348 349 350 351 352 353 354 355 356 357 358 359 360 361 362 363 364 365 366 367 368 369 370 371 372 373 374 375 376 377 378 379 380 381 382 383 384 385 386 387 388 389 390 391 392 393 394 395 396 397 398 399 400 401 402 403 404 405 406 407 408 409 410 411 412 413 414 415 416 417 418 419 420 421 422 423 424 425 426 427 428 429 430 431 432 433 434 435 436 437 438 439 440 441 442 443 444 445 446 447 448 449 450 451 452 453 454 455 456 457 458 459 460 461 462 463 464 465 466 467 468 469 470 471 472 473 474 475 476 477 478 479 480 481 482 483 484 485 486 487 488 489 490 491 492 493 494 495 496 497 498 499 500 501 502 503 504 505 506 507 508 509 510 511 512 513 514 515 516 517 518 519 520 521 522 523 524 525 526 527 528 529 530 531 532 533 534 535 536 537 538 539 540 541 542 543 544 545 546 547 548 549 550 551 552 553 554 555 556 557 558 559 560 561 562 563 564 565 566 567 568 569 570 571 572 573 574 575 576 577 578 579 580 581 582 583 584 585 586 587 588 589 590 591 592 593 594 595 596 597 598 599 600 601 602 603 604 605 606 607 608 609 610 611 612 613 614 615 616 617 618 619 620 621 622 623 624 625 626 627 628 629 630 631 632 633 634 635 636 637 638 639 640 641 642 643 644 645 646 647 648 649 650 651 652 653 654 655 656 657 658 659 660 661 662 663 664 665 666 667 668 669 670 671 672 673 674 675 676 677 678 679 680 681 682 683 684 685 686 687 688 689 690 691 692 693 694 695 696 697 698 699 700 701 702 703 704 705 706 707 708 709 710 711 712 713 714 715 716 717 718 719 720 721 722 723 724 725 726 727 728 729 730 731 732 733 734 735 736 737 738 739 740 741 742 743 744 745 746 747 748 749 750 751 752 753 754 755 756 757 758 759 760 761 762 763 764 765 766 767 768 769 770 771 772 773 774 775 776 777 778 779 780 781 782 783 784 785 786 787 788 789 790 791 792 793 794 795 796 797 798 799 800 801 802 803 804 805 806 807 808 809 810 811 812 813 814 815 816 817 818 819 820 821 822 823 824 825 826 827 828 829 830 831 832 833 834 835 836 837 838 839 840 841 842 843 844 845 846 847 848 849 850 851 852 853 854 855 856 857 858 859 860 861 862 863 864 865 866 867 868 869 870 871 872 873 874 875 876 877 878 879 880 881			

Type	Field Category	Field Number	Table Field Name V3	Field Name	Description	V3 Example/Conformed Entry	Data Format	Has Field Length
MORT	Baseline	1001	INAPORT_DATE	Date	The last day of the month corresponding to the month in which the data is entered. (A monthly report would contain 12 sequential entries.)	20140101	Date (YYMMDD)	Integer
MORT	Baseline	1002	KN_NUMBER	John Number	CU Unique Loan Number Assigned by NCUA. This number does not change over time.	123	Numeric (numeric number)	Integer
MORT	Baseline	1003	CONFORM_ASSET_CLASS	Conformed Asset Class	A classification assigned to a group of instruments which have similar financial characteristics.	1 - Auto 2 - Mortgage 3 - Home Equity 4 - Other Consumer Loan 5 - Student 6 - CBE 7 - Non-CBE Commercial	Numeric - Must be one of the whole numbers in the conformed entries.	Integer
MORT	Baseline	1004	MEMBER_ID	Member ID	The individual account number, not actual CU member ID. Record the value from the reporting period.	ABC123456	Text	varchar(150)
MORT	Baseline	1006	LOAN_ID	Account Number	The individual account number, not actual CU loan ID. Record the value from the reporting period.	ABC123456	Text	varchar(150)
MORT	Member	2003	BORROWER_OCCUP	Borrower Primary Occupation	The last four digits of the person who is the primary borrower at the time of origination.	Teacher	Text	varchar(60)
MORT	Member	2004	BORROWER_STATE_CODE	State	Borrower residence at the time of loan origination.	NY	Text	Char(2)
MORT	Member	2005	BORROWER_INCOME	Member Monthly Income	Member monthly income used to credit-assign underwriting at the time of 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. A flag indicates whether or not additional nonresidential (commercial) income earned and credit history are used in creditworthiness for loan origination.	Y	Text (Y or N)	Char(1)
MORT	General	3006	CD_BORROWER_TYP	Conformed Borrower Type	Category of borrower.	1 - Full Documentation 2 - No Documentation	Numeric - Must be one of the whole numbers in the conformed entries.	Integer
MORT	General	3007	CONFORM_DOC_TYP	Conformed Documentation Type	Type of documentation information used to receive the loan (e.g. Full, No Documentation).	1 - Full 2 - Full "No Collateral" 3 - Full "No Collateral" 4 - Full (Excluded Unknown)	Numeric - Must be one of the whole numbers in the conformed entries.	Integer
MORT	General	3010	CONFORM_LOAN_PURPOSE	Conformed Loan Purpose	A comment describing the use of loan proceeds.	1 - Originated in House 2 - Vendor Origination (Dealer, Broker, etc.) 3 - Purchase from Traditional Financial entity 4 - Purchase from Branch 5 - Refinance 6 - Participation 7 - MSA 8 - Other	Numeric - Must be one of the whole numbers 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 - Store 2 - Second home 3 - Direct 4 - Other	Numeric - Must be one of the whole numbers in the conformed entries.	Integer
MORT	General	3012	CONFORM_OCC_TYP	Conformed Occupancy Type	The property's occupancy status by the borrower (such as primary, secondary, home, investment, etc.).	1 - Bank 2 - Credit Union 3 - Other	Numeric - Must be one of the whole numbers in the conformed entries.	Integer
MORT	General	3013	CONFORM_PARTICIPATION_AGEN	Conformed Participation Agent	The last agent entity code during the participation loan underwriting.	1 - Commercial 2 - VA 3 - Military 4 - Commercial 7 - Other	Numeric - Must be one of the whole numbers in the conformed entries.	Integer
MORT	General	3014	CONFORM_PRODUCT_TYP	Conformed Product Type	The type of account or product associated to a standard list of product types.	1 - Bank 2 - Credit Union 3 - Other	Numeric - Must be one of the whole numbers in the conformed entries.	Integer
MORT	General	3015	CONFORM_SERVICER	Conformed Servicer	The name of the servicer, principal and account originator's name (e.g. collecting entity or principal and account originator's name).	1 - In-house 2 - External	Numeric - Must be one of the whole numbers in the conformed entries.	Integer
MORT	General	3016	CONFORM_UNDERWRITING_TYP	Conformed Underwriting Type	Indicates whether or not the loan was approved via a system or an automatic process.	1 - Automated 2 - Manual	Numeric - Must be one of the whole numbers in the conformed entries.	Integer
MORT	General	3017	CREDIT_LIMIT_PRODUCT_TYP	Conformed Credit Limit Product Type	Category of credit limit product.	1 - Credit Limit 2 - Other	Numeric - Must be one of the whole numbers in the conformed entries.	Integer
MORT	General	3018	DR_BACK_OURS	Back-End (Y) (Origins)	Date to receive credit monthly credit performance divided by gross monthly income (or origination).	Use 12.3456 for 12.3456%, do not use %, do not enter 12.34566	Numeric in Percentage (to four decimal places)	Decimal(6,4)
MORT	General	3019	DR_BACK_DAYS	Back-End (D) (Origins)	Date to receive credit monthly credit performance divided by gross monthly income (or origination).	Use 12.3456 for 12.3456%, do not use %, do not enter 12.34566	Numeric in Percentage (to four decimal places)	Decimal(6,4)
MORT	General	3020	DR_FRONT_OURS	Front-End (O) (Origins)	Specify if member income has been verified at loan origination.	Y	Text (Y or N)	Char(1)
MORT	General	3021	INDICATOR_FLAG	Indicator Flag	Specify if member income has been verified at loan origination.	Y	Text (Y or N)	Char(1)
MORT	General	3023	OPTION_ARM_FLAG	Option Arm Flag	A flag that indicates whether the loan is an Option ARM loan from which the borrower has elected to opt into a fixed rate of interest to make.	Y	Text (Y or N)	Char(1)
MORT	General	3025	ORIGINAL_CREDIT_GRADE	Original Internal Credit Grade	The originator credit grade applied by the Credit Union to describe the borrower's credit health.	C	Text (A, B, C, D, etc.)	Char(1)
MORT	General	3026	ORIG_CREDIT_SCORE_MODEL	Credit Score Model at Loan Origination	The credit score model used at loan origination. Must specify and in the entry of: 1 - Name of credit model at loan origination 2 - Credit score range 3 - Credit score range 4 - Other	Example 1 - FICO 8 Range 200-850 Example 2 - Vantage 3.0 Range 200-900 Example 3 - FICO 8 Range 250-900 Example 4 - Vantage 3.0 Range 200-900	Text	varchar(60)
MORT	General	3028	ORIG_FICO	Original FICO Score	Borrower credit score at the time of origination. Credit unions must specify the credit score model used at origination. Do not use the score from a credit bureau. Example: FICO 8, 740. Do not use the score from a credit bureau. Example: FICO 8, 740.	740	Numeric (whole number)	Integer
MORT	General	3040	PARTICIPATION_RATIO	Participation Ratio	Participation ratio amount as a percentage of the total loan amount.	Use 12.3456 for 12.3456%, do not use %, do not enter 12.34566	Numeric in Percentage (to four decimal places)	Decimal(6,4)
MORT	General	3044	PRODUCT_TYP	Product Type	The type of account or product associated to a standard list of product types.	1 - Bank 2 - Credit Union 3 - Other	Numeric - Must be one of the whole numbers in the conformed entries.	Integer
MORT	General	4000	MARKET_TERM	Amortization Term in Months	Loan Amortization Term in Months.	120	Numeric (whole number)	Integer
MORT	General	4002	BALLOON_FLAG	Balloon Flag	A flag that indicates whether the loan is a Balloon loan (e.g. ARM Term difference Loan Term).	Y	Text (Y or N)	Char(1)
MORT	General	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 reset rate loan, please leave NULL.	1 - PRIME 2 - LIBOR 3 - LIBOR 3M 4 - SOFR 5 - SOFR 3M 6 - BENCHMARK INDEX OF FUNDS 7 - SOFR 8 - SOFR 3M 9 - Other	Numeric - Must be one of the whole numbers in the conformed entries.	Integer
MORT	General	4010	CONFORM_INT_RATE_TYP	Conformed Interest Rate Type	The type of interest rate associated with the loan (e.g. Fixed, Variable, etc.).	1 - FIXED 2 - VARIABLE 3 - OTHER 4 - STOP	Numeric - Must be one of the whole numbers in the conformed entries.	Integer
MORT	General	4011	CONFORM_INT_RATE_FREQ	Conformed Interest Rate Frequency	The frequency of the interest rate resets (e.g. Monthly, Quarterly, etc.).	1 - MONTHLY 2 - QUARTERLY 3 - ANNUALLY 4 - OTHER	Numeric - Must be one of the whole numbers in the conformed entries.	Integer
MORT	General	4012	CONFORM_INT_RATE_RATE	Conformed Interest Rate Rate	The interest rate associated with the loan (e.g. Fixed, Variable, etc.).	Use 12.3456 for 12.3456%, do not use %, do not enter 12.34566	Numeric in Percentage (to four decimal places)	Decimal(6,4)
MORT	General	4013	CURRENT_PMT_AMOUNT_DWVD	Current PMT Amount Due	Current PMT amount due on the loan based on the reporting period. Do not include past due amounts.	123.45	Numeric (to two decimal places)	Decimal(19,2)
MORT	General	4018	FIRST_PMT_DATE	First PMT Date	First PMT date.	20140101	Date (YYMMDD)	Integer
MORT	General	4019	FIRST_ADJUST_DATE	First Rate Adjustment Date	The date on which the interest rate was first adjusted.	20140101	Date (YYMMDD)	Integer
MORT	General	4020	FIRST_RESET_FREQ	First Rate Reset Frequency	The frequency of the interest rate resets (e.g. Monthly, Quarterly, etc.).	12	Numeric in months	Integer
MORT	General	4022	HT_GROSS_MARGIN	Gross Margin	The net profit as a percentage of the total revenue.	Use 12.3456 for 12.3456%, do not use %, do not enter 12.34566	Numeric in Percentage (to four decimal places)	Decimal(6,4)
MORT	General	4024	IS_FLAG	Interest Only Flag	A flag indicating whether or not the borrower pays only the interest on the loan.	Y	Text (Y or N)	Char(1)
MORT	General	4025	IS_TERM	Interest Only Term at Origination	The term of the interest only period.	12	Numeric in months	Integer
MORT	General	4029	Maturity_DATE	Maturity Date	The final payment date of the loan or other financial instrument, at which point the principal and remaining interest is due to be paid.	20140101	Date (YYMMDD)	Integer
MORT	General	4030	NEG_AM_FLAG	Negative Amortization Flag	A flag that indicates whether the principal balance of a loan increases due to payments that do not cover the interest due.	Y	Text (Y or N)	Char(1)
MORT	General	4034	NEG_RATE_FLAG	Negative Rate Flag	A flag that indicates whether the interest rate is negative.	Y	Text (Y or N)	Char(1)
MORT	General	4038	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 12.34566	Numeric in Percentage (to four decimal places)	Decimal(6,4)
MORT	General	4039	ORIG_LOAN_TERM	Original Loan Term	Original period in months over which a loan agreement is in force, and which the borrower has agreed to pay back. Do not include the time for a grace period.	60	Numeric in months	Integer
MORT	General	4040	PAID_THROUGH_TERM	Paid Through Term	The term of the loan in months, including any prepayment.	Use 12.3456 for 12.3456%, do not use %, do not enter 12.34566	Numeric in months	Integer
MORT	General	4042	PRAY_PMT_FLAG	Has Prepayment Penalties Flag	A flag indicating whether or not the loan has penalties if the borrower prepays.	Y	Text (Y or N)	Char(1)
MORT	General	4043	PRAY_PMT_TERM	Term for Prepayment Penalty	The number of months between interest rate changes after the interest rate reset.	12	Numeric in months	Integer
MORT	General	4044	RATE_FIRST_CAP	First Periodic Rate Cap	The maximum interest rate which the borrower may adjust.	Use 12.3456 for 12.3456%, do not use %, do not enter 12.34566	Numeric in Percentage (to four decimal places)	Decimal(6,4)
MORT	General	4045	RATE_FIRST_FLOOR	First Periodic Rate Floor	The minimum interest rate which the borrower may adjust.	Use 12.3456 for 12.3456%, do not use %, do not enter 12.34566	Numeric in Percentage (to four decimal places)	Decimal(6,4)
MORT	General	4046	RATE_LIFE_FLOOR	Maximum Rate (Lifetime Cap)	The maximum interest rate which the borrower may adjust.	Use 12.3456 for 12.3456%, do not use %, do not enter 12.34566	Numeric in Percentage (to four decimal places)	Decimal(6,4)
MORT	General	4047	RATE_SUBSQ_CAP	Subsequent Periodic Rate Cap	The maximum interest rate which the borrower may adjust.	Use 12.3456 for 12.3456%, do not use %, do not enter 12.34566	Numeric in Percentage (to four decimal places)	Decimal(6,4)
MORT	General	4048	RATE_SUBSQ_FLOOR	Subsequent Periodic Rate Floor	The minimum interest rate which the borrower may adjust.	Use 12.3456 for 12.3456%, do not use %, do not enter 12.34566	Numeric in Percentage (to four decimal places)	Decimal(6,4)
MORT	General	4051	SUBSEQ_RESET_FREQ	Subsequent Rate Reset Frequency	The frequency of the interest rate resets (e.g. Monthly, Quarterly, etc.).	12	Numeric (whole number)	Integer
MORT	General	5001	CLTV_ORIG	Conformed Original CLTV	The loan-to-value ratio of all loans on the property at loan origination.	Use 12.3456 for 12.3456%, do not use %, do not enter 12.34566	Numeric in Percentage (to four decimal places)	Decimal(6,4)
MORT	General	5007	CONFORM_ORIG_APPR_VAL	Original Appraisal Method	The method used to establish the value of real property securing the loan.	1 - Full Appraisal 2 - BPO 3 - Drive-By 4 - Other	Numeric - Must be one of the whole numbers in the conformed entries.	Integer
MORT	General	5009	CONFORM_APPR_VAL_TYP	Conformed Appraisal Method	The method used to establish the updated value of real property securing the loan.	1 - Single Family 2 - Commercial 3 - Other 4 - Other	Numeric - Must be one of the whole numbers in the conformed entries.	Integer
MORT	General	5010	CURR_CLTV	Current Current CLTV	The loan-to-value ratio of all loans on the property in the current reporting period.	Use 12.3456 for 12.3456%, do not use %, do not enter 12.34566	Numeric in Percentage (to four decimal places)	Decimal(6,4)
MORT	General	5011	CURR_LTV	Current LTV	The loan-to-value ratio of the first loan on the property in the current reporting period.	Use 12.3456 for 12.3456%, do not use %, do not enter 12.34566	Numeric in Percentage (to four decimal places)	Decimal(6,4)
MORT	General	5014	LOAN_TYP	Loan Type	The primary position associated with the loan as it relates to the collateral (1, 2, etc.).	1 2	Numeric (whole number)	Integer
MORT	General	5015	ORIG_APPR_DATE	Original Appraisal Date	The date that the original appraisal value was assessed.	20140101	Date (YYMMDD)	Integer
MORT	General	5016	ORIG_APPR_VAL	Original Appraisal Amount	The appraisal value of the loan at the time of origination.	123.45	Numeric (to two decimal places)	Decimal(19,2)
MORT	General	5017	ORIG_CURR_VAL	Original Current Value	Used to represent the value of the loan at the time of origination.	Use 12.3456 for 12.3456%, do not use %, do not enter 12.34566	Numeric in Percentage (to four decimal places)	Decimal(6,4)
MORT	General	5018	ORIG_CURR_VAL_TYP	Original Current Value Type	Used to represent the value of the loan at the time of origination.	Use 12.3456 for 12.3456%, do not use %, do not enter 12.34566	Numeric in Percentage (to four decimal places)	Decimal(6,4)
MORT	General	5019	ORIG_CURR_VAL_FREQ	Original Current Value Frequency	The frequency of the current value updates.	12	Numeric in months	Integer
MORT	General	5020	ORIG_CURR_VAL_METHOD	Original Current Value Method	The method used to establish the current value of the loan.	1 - Full Appraisal 2 - BPO 3 - Drive-By 4 - Other	Numeric - Must be one of the whole numbers in the conformed entries.	Integer
MORT	General	5021	ORIG_CURR_VAL_TERM	Original Current Value Term	The term of the current value updates.	12	Numeric in months	Integer
MORT	General	5022	ORIG_CURR_VAL_FREQ	Original Current Value Frequency	The frequency of the current value updates.	12	Numeric in months	Integer
MORT	General	5023	ORIG_CURR_VAL_METHOD	Original Current Value Method	The method used to establish the current value of the loan.	1 - Full Appraisal 2 - BPO 3 - Drive-By 4 - Other	Numeric - Must be one of the whole numbers in the conformed entries.	Integer
MORT	General	5024	ORIG_CURR_VAL_TERM	Original Current Value Term	The term of the current value updates.	12	Numeric in months	Integer
MORT	General	5025	ORIG_CURR_VAL_FREQ	Original Current Value Frequency	The frequency of the current value updates.	12	Numeric in months	Integer
MORT	General	5026	ORIG_CURR_VAL_METHOD	Original Current Value Method	The method used to establish the current value of the loan.	1 - Full Appraisal 2 - BPO 3 - Drive-By 4 - Other	Numeric - Must be one of the whole numbers in the conformed entries.	Integer
MORT	General	5027	ORIG_CURR_VAL_TERM	Original Current Value Term	The term of the current value updates.	12	Numeric in months	Integer
MORT	General	5028	ORIG_CURR_VAL_FREQ	Original Current Value Frequency	The frequency of the current value updates.	12	Numeric in months	Integer
MORT	General	5029	ORIG_CURR_VAL_METHOD	Original Current Value Method	The method used to establish the current value of the loan.	1 - Full Appraisal 2 - BPO 3 - Drive-By 4 - Other	Numeric - Must be one of the whole numbers in the conformed entries.	Integer
MORT	General	5030	ORIG_CURR_VAL_TERM	Original Current Value Term	The term of the current value updates.	12	Numeric in months	Integer
MORT	General	5031	ORIG_CURR_VAL_FREQ	Original Current Value Frequency	The frequency of the current value updates.	12	Numeric in months	Integer
MORT	General	5032	ORIG_CURR_VAL_METHOD	Original Current Value Method	The method used to establish the current value of the loan.	1 - Full Appraisal 2 - BPO 3 - Drive-By 4 - Other	Numeric - Must be one of the whole numbers in the conformed entries.	Integer
MORT	General	5033	ORIG_CURR_VAL_TERM	Original Current Value Term	The term of the current value updates.	12	Numeric in months	Integer
MORT	General	5034	ORIG_CURR_VAL_FREQ	Original Current Value Frequency	The frequency of the current value updates.	12	Numeric in months	Integer
MORT	General	5035	ORIG_CURR_VAL_METHOD	Original Current Value Method	The method used to establish the current value of the loan.	1 - Full Appraisal 2 - BPO 3 - Drive-By 4 - Other	Numeric - Must be one of the whole numbers in the conformed entries.	Integer
MORT	General	5036	ORIG_CURR_VAL_TERM	Original Current Value Term	The term of the current value updates.	12	Numeric in months	Integer
MORT	General	5037	ORIG_CURR_VAL_FREQ	Original Current Value Frequency	The frequency of the current value updates.	12	Numeric in months	Integer
MORT	General	5038	ORIG_CURR_VAL_METHOD	Original Current Value Method	The method used to establish the current value of the loan.	1 - Full Appraisal 2 - BPO 3 - Drive-By 4 - Other	Numeric - Must be one of the whole numbers in the conformed entries.	Integer
MORT	General	5039	ORIG_CURR_VAL_TERM	Original Current Value Term	The term of the current value updates.	12	Numeric in months	Integer
MORT	General	5040	ORIG_CURR_VAL_FREQ	Original Current Value Frequency	The frequency of the current value updates.	12	Numeric in months	Integer
MORT	General	5041	ORIG_CURR_VAL_METHOD	Original Current Value Method	The method used to establish the current value of the loan.	1 - Full Appraisal 2 - BPO 3 - Drive-By 4 - Other	Numeric - Must be one of the whole numbers in the conformed entries.	Integer
MORT	General	5042	ORIG_CURR_VAL_TERM	Original Current Value Term	The term of the current value updates.	12	Numeric in months	Integer
MORT	General	5043	ORIG_CURR_VAL_FREQ	Original Current Value Frequency	The frequency of the current value updates.	12	Numeric in months	Integer
MORT	General	5044	ORIG_CURR_VAL_METHOD	Original Current Value Method	The method used to establish the current value of the loan.	1 - Full Appraisal 2 - BPO 3 - Drive-By 4 - Other	Numeric - Must be one of the whole numbers in the conformed entries.	Integer
MORT	General	5045	ORIG_CURR_VAL_TERM	Original Current Value Term	The term of the current value updates.	12	Numeric in months	Integer
MORT	General	5046	ORIG_CURR_VAL_FREQ	Original Current Value Frequency	The frequency of the current value updates.	12	Numeric in months	Integer
MORT	General	5047	ORIG_CURR_VAL_METHOD	Original Current Value Method	The method used to establish the current value of the loan.	1 - Full Appraisal 2 - BPO 3 - Drive-By 4 - Other	Numeric - Must be one of the whole numbers in the conformed entries.	Integer
MORT	General	5048	ORIG_CURR_VAL_TERM	Original Current Value Term	The term of the current value updates.	12	Numeric in months	Integer
MORT	General	5049	ORIG_CURR_VAL_FREQ	Original Current Value Frequency	The frequency of the current value updates.	12	Numeric in months	Integer
MORT	General	5050	ORIG_CURR_VAL_METHOD	Original Current Value Method	The method used to establish the current value of the loan.	1 - Full Appraisal 2 - BPO 3 - Drive-By 4 - Other	Numeric - Must be one of the whole numbers in the conformed entries.	Integer
MORT	General	5051	ORIG_CURR_VAL_TERM	Original Current Value Term	The term of the current value updates.	12	Numeric in months	Integer
MORT	General	5052	ORIG_CURR_VAL_FREQ	Original Current Value Frequency	The frequency of the current value updates.	12	Numeric in months	Integer
MORT	General	5053	ORIG_CURR_VAL_METHOD	Original Current Value Method	The method used to establish the current value of the loan.	1 - Full Appraisal 2 - BPO 3 - Drive-By 4 - Other	Numeric - Must be one of the whole numbers in the conformed entries.	Integer
MORT	General	5054	ORIG_CURR_VAL_TERM	Original Current Value Term	The term of the current value updates.	12	Numeric in months	Integer
MORT	General	5055	ORIG_CURR_VAL_FREQ	Original Current Value Frequency	The frequency of the current value updates.	12	Numeric in months	Integer
MORT	General	5056	ORIG_CURR_VAL_METHOD	Original Current Value Method	The method used to establish the current value of the loan.	1 - Full Appraisal 2 - BPO 3 - Drive-By 4 - Other	Numeric - Must be one of the whole numbers in the conformed entries.	Integer
MORT	General	5057	ORIG_CURR_VAL_TERM	Original Current Value Term	The term of the current value updates.	12	Numeric in months	Integer
MORT	General	5058	ORIG_CURR_VAL_FREQ	Original Current Value Frequency	The frequency of the current value updates.	12	Numeric in months	Integer
MORT	General	5059	ORIG_CURR_VAL_METHOD	Original Current Value Method	The method used to establish the current value of the loan.	1 - Full Appraisal 2 - BPO 3 - Drive-By 4 - Other	Numeric - Must be one of the whole numbers in the conformed entries.	Integer
MORT	General	5060	ORIG_CURR_VAL_TERM	Original Current Value Term	The term of the current value updates.	12	Numeric in months	Integer
MORT	General	5061	ORIG_CURR_VAL_FREQ	Original Current Value Frequency	The frequency of the current value updates.	12	Numeric in months	Integer
MORT	General	5062	ORIG_CURR_VAL_METHOD					

Type	Field Category	Field Number	Table Field Name V3	Field Name	Description	V3 Example/Conformed Entry	Data Format	Max Field Length
Other	Baseline	1001	SNMPSHOT_DATE	Tapr Cut-off date	The last day of the month corresponding to the month in which the data is reviewed. (A quarterly report would contain 3 snapshots dates.)	20140931	Date (YYYYMMDD)	Integer
Other	Baseline	1002	JOHN_NUMBER	Join Number	CJ 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 - CSE 8 - Non-CRE Commercial	Numeric - Must be one of the whole number in the conformed entries	Integer
Other	Baseline	1004	MEMBER_ID	Member ID	Tolerized unique account number, not actual CU member ID. Remain the same across reporting periods	ABC123456	Text	varchar(150)
Other	Baseline	1006	LOAN_ID	Account Number	Tolerized unique account number, not actual CU loan ID. Remain the same across reporting periods	456123456	Text	Integer(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 (to 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-signer 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 - Indirect Origination 6 - Participation 7 - MUA 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 types of standardized product types or loan standard products.	Credit Union Specific	Text	varchar(60)
Other	General	3021	DTL_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 (Percentage to four decimal places)	Decimal(4)
Other	General	3022	DTL_FRONT_ORIG	Front-End DTI (Original)	Debt to Income ratio: monthly expenses (such as mortgage payments, credit card min. etc.) divided by gross income (at origination)	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric (Percentage to four decimal places)	Decimal(4)
Other	General	3024	HELD_FOR_SALE_FLAG	Specify if loan is designated as held for sale	Specify if member income has been verified at loan origination	Y	Text (Y or N)	Char(1)
Other	General	3025	INCOME_VERIFICATION	Income Verification	A comment describing the nature or use of the loan	Y	Text (Y or N)	Char(1)
Other	General	3029	LOAN_DESC	Loan Description	Specifies the detailed source or channel where the account originated.	Purchased from Bank ABC	Text	varchar(60)
Other	General	3030	LOAN_SOURCE	Loan Source	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)
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 field 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 200-900 Example 3 - FICO 8 Bankcard Range 250-900 Example 4 - Fintech 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 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
Other	General	3043	PARTICIPATION_RATIO	Participation Ratio	CU loan participation amount as a 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 (Percentage to four decimal places)	Decimal(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 - 11% COPI 5 - SOFR 6 - INTERNAL COST OF FUNDS 7 - OTHER INTERNAL PRICING MODEL 8 - COI 9 - FHLB 0 - 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 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
Other	Dates / Term	4011	CONFORM_PAYMENT_FREQUENCY	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 updated 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 (Percentage to four decimal places)	Decimal(4)
Other	Dates / Term	4015	CURRENT_FEL_AMOUNT_OWED	Current PAI Amount Owed	For Auto/CHEQ/HELI/Mort. Please the current amount owed monthly on the loan based on Principal and Interest. For CC or HELCO, 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 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 (Percentage to four decimal places)	Decimal(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 (Percentage to four decimal places)	Decimal(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 credits, 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 (Percentage to four decimal places)	Decimal(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 (Percentage to four decimal places)	Decimal(4)
Other	Collateral	5004	COLLATERAL_TYPE	Collateral Type	The detailed collateral information 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	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 (Percentage to four decimal places)	Decimal(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 (to 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 (to 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 (to 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_PAI_AMOUNT_PAID	Actual PAI 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	BKFFT_CHAPTER	Bankruptcy Chapter	The type of bankruptcy used for the loan	13	Numeric (whole number)	Integer
Other	Performance	7004	BKFFT_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	7021	DPO	Days Past Due	One of the standard values applied to describe the condition of the loan. Some 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	Numeric - Must be one of the whole number in the conformed entries	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_HST_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)
Other	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 modification.	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	CONFORM_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 field 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 200-900 Example 3 - FICO 8 Bankcard Range 250-900 Example 4 - Fintech 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	7020	MOD_FLAG	Modification Flag	The number of days the loan payment is beyond its due date	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_HST_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	Take 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 - CFE 8 - Non-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-signer Flag	A flag that indicates whether or not an 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 - MFA 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 - 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	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 sets of standardized product types or non-standard products.	1 - Hybrid 2 - Other	Text (Y or N)	Char(1)
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 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 - Vanquis 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 text 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 a 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 OF 1 5 - SOFR 6 - INTERNAL COST OF FUNDS 7 - OTHER INTERNAL PRICING MODEL 8 - CO 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_PAYMENT_FREQUENCY	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_CURR_DATE	Date of Current FICO Score	The 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_F6I_AMOUNT_OWED	Current F6I Amount Owed	For Auto/CCEQ/HELI/Mort, thesis the current amount owed monthly on the loan based on Principal and Interest. For CO or HELI/CC, 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	PAD_THRU_DATE	Pad Thru 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	4046	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	ORIG_BAL_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_F6I_PAID	Actual F6I 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	BKRPY_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 - Forclosed 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 without 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/Deferral/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 9 Auto Range 250-900 Example 3 - FICO 8 Bankcard Range 250-900 Example 4 - Vanquis 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.) in the text 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
Student	Performance	7021	CURR_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 Deferral 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_HST_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 V2	Field Name	Description	V3 Example/Conformed Entry	Data Format	Max Field Length
CRE	Baseline	3001	SNAPSHOT_DATE	Snapshot Date	The last day of the month corresponding to the month in which the data is relevant.	2014001	Date (YYYYMMDD)	Integer
CRE	Baseline	3002	JOIN_NUMBER	Join Number	CU Unique Join Number Assigned by NEUA. This number does not change over time.	123	Numeric (alpha-numeric)	Integer
CRE	Baseline	3003	CONFORM_ASSET_CLASS	Conformed Asset Class	A classification applied to a group of instruments which have similar characteristics.	1 - Auto 2 - Credit Card 3 - Home Equity 4 - Other Consumer Loan 5 - Student 6 - CIE 7 - Non-CIE Commercial	Numeric - Must be one of the whole number in the conformed entries	Integer
CRE	Baseline	3004	MEMBER_ID	Member ID	Tolerated unique member ID, not actual CU member ID. Remain the same across reporting periods.	ABC123456	Text	varchar(150)
CRE	Baseline	3006	LOAN_ID	Account Number	Tolerated 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 loans, 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 - Member Originated (Banker, Broker, etc.) 3 - Purchased from Traditional Financial Entity 4 - Purchased from Branch 5 - Refinancing 6 - Participation 7 - S&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 leasehold on the property to others with no business purpose).	1 - Borrower Occupied (Solely 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_SERVICES	Conformed Services	The fees assessed to the entity that includes the origination 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 - In House 3 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
CRE	General	3017	CONFORM_LOAN_FLAG	Flag indicating if this is a construction CIE 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 differentiate between various types of participation products or non-relevant 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	A flag to identify if information available for Borrower and principal.	Y	Text (Y or N)	Char(1)
CRE	General	3033	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 credit grade applied by the Credit Union to describe the borrower's credit health.	C	Text (A, B, C, etc.)	Char(1)
CRE	General	3036	ORIG_CREDIT_SCORE_MODEL	Credit Score Model at Loan Origination	The credit score model used at loan origination. Most specify and in the order of: 1. FICO 2. Credit Karma 3. Credit Sesame 4. Other	Example 1 - FICO B Range 200-850 Example 2 - FICO B Range 200-900 Example 3 - FICO B Range 200-900 Example 4 - Venture A Range 200-850 Example 5 - Internal Model 1.2 Range 200-850	Text	varchar(60)
CRE	General	3037	ORIG_DSCR	DSCR at origination	The Debt Service Coverage Ratio (DSCR) is calculated by dividing the NCI by the 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	General	3038	ORIG_FICO	Original FICO Score	Borrower credit score at the origination. Credit union must specify the credit score used. Do not use FICO scores that are not used for underwriting.	740	Numeric (whole number)	Integer
CRE	General	3039	ORIG_FINANCIAL_STATEMENT_DATE	Original Financial Statement Date	The date of the underwriting financial statements for the property, if available, use most recent ending financial data provided, else should equal origination closing date. If multiple properties and all the same, report the date. If multiple, use, leave empty.	2014001	Date (YYYYMMDD)	Integer
CRE	General	3040	ORIG_FINANCIAL_FLAG	Property Financial Information used for underwriting	Availability of proper financial information used for underwriting including Conformed Underwriting Statements, annual occupancy and rate information, summary of delinquency, and credit loss history of all delinquencies, summary of delinquency, and credit loss history of all delinquencies.	Y	Text (Y or N)	Char(1)
CRE	General	3041	ORIG_NCI	NCI at origination	Net Operating Income (pre-tax) used for underwriting the loan.	000000	Numeric (to two decimal places)	Decimal(12,2)
CRE	General	3042	PARTICIPATION_RATIO	Percentage of total loan amount	CU Loan participation amount as a percentage of the total loan amount.	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	Combination profit ratio	Initial reported 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	ANNUITY_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 the 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 results. If the loan is a fixed rate loan, please leave NULL.	1 - FRMRE 2 - LIBOR 3 - TREASURY 4 - BENCHMARK 5 - SOFR 6 - INTERNAL COST OF FUNDS 7 - OTHER INTERNAL PRICING MODEL 8 - CDO 9 - 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 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
CRE	Dates / Term	4013	CURR_INT_RATE	Current Interest Rate	Date of updated FICO score	2014001	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_PAY_AMOUNT_OWED	Current Pay Amount Owed	For ARM/CDO/DEL/MSR, shows the current amount owed monthly on the loan based on through interest, the CC or RESID. Do not use minimum monthly payment due. For conventional loans, this is the security payment due to the servicer. Do not use the amount due to the servicer.	123.44	Numeric (to two decimal places)	Decimal(12,2)
CRE	Dates / Term	4018	FIRST_PAY_DATE	First Payment Date	The date that the first payment of the account is due.	2014001	Date (YYYYMMDD)	Integer
CRE	Dates / Term	4019	FIRST_RATE_ADJUST_DATE	First Rate Adjustment Date	The initial date in which the account's interest rate will adjust.	2014001	Date (YYYYMMDD)	Integer
CRE	Dates / Term	4020	FIRST_RATE_FREQ	First Rate Adjust Frequency	The amount of time until the interest rate changes for the first time (in months). The base rate added to the index value to determine the fully indexed interest rate.	Use 12.3456 for 12.3456%, do not use %, do not enter 0.123456	Numeric (whole number)	Integer
CRE	Dates / Term	4024	INT_GROSS_MARGIN	Gross Margin	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	IS_FLAG	Is Flag	Whether or not this is a loan for which subordinated interest only is payable.	Y	Text (Y or N)	Char(1)
CRE	Dates / Term	4025	IS_FLAG	Is Flag	Whether or not this is a loan for which subordinated interest only is payable.	Y	Text (Y or N)	Char(1)
CRE	Dates / Term	4027	LEAD_INFO_FLAG	Lead information used for underwriting	A flag to identify if information available for detailed rent roll, all major tenants, and other information.	Y	Text (Y or N)	Char(1)
CRE	Dates / Term	4029	MAINTENANCE_DATE	Maturity Date	The date of the next maintenance payment on the loan.	2014001	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_FINANCIAL_STATEMENT_DATE	Most recent financial statement as of origination date	The actual date the account was initiated.	2014001	Date (YYYYMMDD)	Integer
CRE	Dates / Term	4034	ORIG_DATE	Origination Date	The actual date the account was initiated.	2014001	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 null.	240	Numeric (whole number)	Integer
CRE	Dates / Term	4037	PAY_THRU_DATE	Pay Through Date	Loan maturity date after loan modification, if the loan is not modified, leave NULL.	2014001	Date (YYYYMMDD)	Integer
CRE	Dates / Term	4038	POST_MOD_INT_RATE	Post modification interest rate	The interest rate after loan modification, if the loan is not modified, leave NULL.	2014001	Date (YYYYMMDD)	Integer
CRE	Dates / Term	4041	RATE_LOCK_OUT_END_DATE	Rate Lock-out End Date	The date the rate lock-out ends.	2014001	Date (YYYYMMDD)	Integer
CRE	Dates / Term	4044	RATE_LOCK_OUT_END_DATE	Rate Lock-out End Date	The date the rate lock-out ends.	2014001	Date (YYYYMMDD)	Integer
CRE	Dates / Term	4044	RATE_LOCK_OUT_END_DATE	Rate Lock-out End Date	The date the rate lock-out ends.	2014001	Date (YYYYMMDD)	Integer
CRE	Dates / Term	4045	RATE_LOCK_OUT_END_DATE	Rate Lock-out End Date	The date the rate lock-out ends.	2014001	Date (YYYYMMDD)	Integer
CRE	Dates / Term	4046	WARRANTY_END_DATE	Warranty End Date	The date added to service warranty.	2014001	Date (YYYYMMDD)	Integer
CRE	Dates / Term	4046	WARRANTY_END_DATE	Warranty End Date	The date added to service warranty.	2014001	Date (YYYYMMDD)	Integer
CRE	Collateral	3007	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 MA Appraisal 3 - Non-Certified MA Appraisal 4 - Servicer Estimate 5 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
CRE	Collateral	3008	CONFORM_PROPERTY_TYPE	Property Type	Specify the property type.	1 - Residential 2 - Office 3 - Retail 4 - Retail 5 - Industrial 6 - Warehouse and Storage 7 - Mixed use 8 - Retail 9 - Storage Units 10 - Restaurant 11 - Religious 12 - Other	Numeric	Integer
CRE	Collateral	3009	CONFORM_REFRESH_APPR_TYPE	Refreshed Appraisal Method	The method used to establish the value of real property securing the loan during ongoing loan appraisals.	1 - Broker's Price Opinion 2 - Certified MA Appraisal 3 - Non-Certified MA Appraisal 4 - Servicer Estimate 5 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
CRE	Collateral	3011	CURR_LTV	Current Loan to Value Ratio	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	3015	ORIG_APPR_DATE	Original Appraisal Date	The date that the original appraisal value was assigned.	2014001	Date (YYYYMMDD)	Integer
CRE	Collateral	3016	ORIG_APPR_VALUE	Original Appraisal Amount at Origination	Appraised property value at the time of loan origination.	000000	Numeric (to two decimal places)	Decimal(12,2)
CRE	Collateral	3018	ORIG_LTV	Original Loan to Value Ratio	Used to represent the ratio of the mortgage loan as a percentage of the total appraised value of the property at the time of the appraisal.	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	3021	PROP_CITY	Property City	The initial description (i.e. name) of the city in which the property exists.	Seattle	Text	varchar(60)
CRE	Collateral	3022	PROP_STATE	Property State	The two-letter state code that represents the state in which the property exists.	WA	Text	Char(2)
CRE	Collateral	3023	PROP_ZIP_CODE	Property Zip Code	The five-digit zip code of the property.	98101-1234	Text	varchar(10)
CRE	Collateral	3024	REFRESH_APPR_DATE	Refreshed Appraisal Date	The date in which the updated appraisal value is assessed.	2014001	Date (YYYYMMDD)	Integer
CRE	Collateral	3025	REFRESH_APPR_VALUE	Most recent appraisal value	Most recent appraisal value.	0000000	Numeric (to two decimal places)	Decimal(12,2)
CRE	Balance	6003	CURR_BAL	Current Balance	Outstanding actual balance of the loan as of the reporting date. This figure represents the legal remaining outstanding principal balance owed to the servicer.	123.45	Numeric (to two decimal places)	Decimal(12,2)
CRE	Balance	6012	ORIG_BAL	Original Loan Amount	Amount due and owing to satisfy the payoff of the underlying obligation.	123.45	Numeric (to two decimal places)	Decimal(12,2)
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_PAY_DND	Actual Pay Delinquent	The actual amount paid toward the principal (the amount borrowed) and the change (either the under charges for paying the interest) in the current period.	123.45	Numeric (to two decimal places)	Decimal(12,2)
CRE	Performance	7004	INSTR_FLAG	Instructed Flag	A flag that indicates whether or not the borrower of the loan is bankrupt or in bankruptcy (Y/N).	N	Text (Y or N)	Char(1)
CRE	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(12,2)
CRE	Performance	7008	CONFORM_CURR_LOAN_STATUS	Conformed Current Status	One of the standard values applied to describe the condition of the loan. Some values may not apply to all loan types.	1 - Active 2 - Inactive 3 - Prepaid 4 - Closed 5 - Closed 6 - Chargeoff 7 - Foreclosed 8 - Repossessed/REO 9 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
CRE	Performance	7009	CONFORM_EXT_TYPE	Liquidation/Payment Code	Indicates the type of loan exit. Report this status in the last month of the loan's history.	1 - Paid off 2 - Sale to Other Institution 3 - Loan to Another Institution 4 - Other	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 - Peak 2 - Substantial Merit 3 - Doubtful 4 - 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 interest risk grade.	1 - Performance/Default/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 credit grade applied by the Credit Union to describe the borrower's credit health.	B	Text (A, B, C, etc.)	Char(1)
CRE	Performance	7017	CURR_CREDIT_SCORE_MODEL	Current Credit Score Model	The credit score model used in current reporting month. Most specify and in the order of: 1. FICO 2. Credit Karma 3. Credit Sesame 4. Other	Example 1 - FICO B Range 200-850 Example 2 - FICO B Range 200-900 Example 3 - FICO B Range 200-900 Example 4 - Venture A Range 200-850 Example 5 - Internal Model 1.2 Range 200-850	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 to use (FICO, Beacon, etc.) in the field of Orig_Credit_Score_Model. Credit union must report credit scores that do not use for underwriting.	740	Numeric (whole number)	Integer
CRE	Performance	7027	LATEST_MOD_DATE	Date of Last Modification	The date of the most recent loan restructuring.	2014001	Date (YYYYMMDD)	Integer
CRE	Performance	7028	MOD_FLAG	Modification Indicator	A flag that indicates whether or not the borrower of the loan is bankrupt or in bankruptcy (Y/N).	N	Text (Y or N)	Char(1)
CRE	Performance	7030	MOST_RECENT_NCI	Most recent reported NCI	Net Operating Income (Annual)	000000	Numeric (to two decimal places)	Decimal(12,2)
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 by borrower	Number of times modified by borrower through a restructuring process.	4	Numeric (whole number)	Integer
CRE	Performance	7039	TDR_FLAG	TDR Flag	A flag indicating whether a loan has undergone troubled debt restructuring (TDR).	N	Text (Y or N)	Char(1)
CRE	Performance	7040	TDR_HST_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	3001	SNAPSHOT_DATE	Snapshot Date	The last day of the month corresponding to the month in which the data is available.	20140931	Date (YYYYMMDD)	Integer
Non-CRE Commercial	Baseline	3002	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	3003	CONFORM_ASSET_CLASS	Conformed Asset Class	A classification applied to a group of instruments which have similar financial characteristics	ABC123456	Numeric - Must be one of the whole number in the conformed entries	Integer
Non-CRE Commercial	Baseline	3004	MEMBER_ID	Member ID	Taken from unique member ID, not actual CU member ID. Remain the same across reporting periods	ABC123456	Text	varchar(150)
Non-CRE Commercial	Baseline	3006	LOAN_ID	Account Number	Taken from 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 items, etc.		N	Text (Y or N)	Char(1)
Non-CRE Commercial	General	3005	BUSINESS_ZIP_CODE	Operating business Zip Code	Operating business Zip Code	03234 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 - Bank 2 - Credit Union 3 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
Non-CRE Commercial	General	3013	CONFORM_PARTICIPATION_AGEN T	Conformed Participation Agent	The lead agent entity type during the participation loan underwriting	1 - Bank 2 - Credit Union 3 - 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 - Bank 2 - External	Numeric - Must be one of the whole number in the conformed entries	Integer
Non-CRE Commercial	General	3016	CONFORM_UNDERWRITING_TYPE	Underwriting Type	Identify the underwriting approach	1 - Full Underwriting 2 - No Underwriting	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 types 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	3034	HELD_FOR_SALE_FLAG	Held for Sale Flag	Specify only when the loan has changed for investment designation to held for sale	Y	Text (Y or N)	Char(1)
Non-CRE Commercial	General	3034	ORIG_CREDIT_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 and in the order of: 1. Name 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 Business Range 200-900 Example 4 - Vantage 4.0 Range 300-850 Example 5 - Internal Model 3.2 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 report 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_FINANCIAL_DATE	Contribution Financials As Of Date	The date of the underwriting operating statements for the property, if available, use most recent ending financial date provided, also 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_FINANCIAL_FLAG	Financial information used for underwriting	A flag to identify if financial information used for underwriting including Certified/audited operating statements, balance sheet, summary of delinquency and credit loss, summary of capital expenditures, property tax, 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	RECURSE_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. If a recourse loan, the lender to give the borrower'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.	N	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 floats. If the loan is a fixed rate loan, please leave NULL.	1 - PRIME 2 - LIBOR 3 - TREASURY 4 - 121R COTI 5 - SOFR 6 - OTHER INTERNAL COST OF FUNDS 7 - OTHER INTERNAL PRICING MODEL 8 - FICD 9 - 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 - OTHER	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_PAI_AMOUNT_OWED	Current PAI Amount Owed	For Auto/CC/CR (HELOC/UMAT). Basis: current amount owed monthly on the loan (including principal and interest). For CU/CC/CR (HELOC) this is the monthly payment due to the lender 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	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 first 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_FINANCIAL_STATEMENT_AS_OF_END_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	The date on which the loan was 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	The 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	PAD_THRU_DATE	Paid Thru Date	Indicates the end term date of the 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 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/Asset 2 - Other Physical Assets 3 - Financial Assets 4 - Non-Physical 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 ratio	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	Original loan to value	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.	Y	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 loan balance remaining outstanding principal balance related to the borrower's loan rate.	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_PAI_PAID	Actual PAI Amount Paid	The actual amount paid toward the principal (amount borrowed) and the interest (total 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	BKRP_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_E_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 - Charged-off 6 - Consumed 7 - Repossession/REO 8 - Other	Numeric - Must be one of the whole number in the conformed entries	Integer
Non-CRE Commercial	Performance	7009	CONFORM_EXT_TYPE	Liquidation/Payment 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 - Other Liquidation 3 - Sale into Securitization 4 - Repossession/Charge-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 Attention 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 other term loan without 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 loan 2 - including payment reduction due to lower interest rate and/or term extension 3 - including reduction of principal amount received, while the term is unchanged 4 - including change from variable rate to fixed rate, and other loan type change	1 - Forbearance/Deferral/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. Name 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 Business Range 200-900 Example 4 - Vantage 4.0 Range 300-850 Example 5 - Internal Model 3.2 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 report 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	DPO	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 it should be populated)	N	Text (Y or N)	Char(1)
Non-CRE Commercial	Performance	7032	MOST_RECENT_NCI	Most recent reported NCI	Net Operating Income (Annual)	200000	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	TRD_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	TRD_JST_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)
						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	3001	ACCOUNT_TYPE	Deposit Product Type	Specifies deposit types (Checking, Savings, CD, MM, etc.)			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 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
						1 - PRIME 2 - LIBOR 3 - TREASURY 4 - 11TH COFI 5 - SOFR 6 - INTERNAL COST OF FUNDS 7 - OTHER INTERNAL PRICING MODEL 8 - CDD 9 - FHLB 10 - OTHER	Numeric - Must be one of the whole number in the conformed entries	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.		Numeric in Percentage (to four decimal places)	Decimal(8,4)
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)
						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	4021	INT_COMP_FREQ	Interest Compounding Frequency	How often interests compound, monthly, quarterly, etc.		Numeric in Percentage (to four decimal places)	Decimal(8,4)
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	Tier 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	10	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/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_CALEDAR	Reset Date Adjustment	London		
Derivatives	8029	OPTION_POSITION	Option Trade Position	Long	Text	Long, Short