



SHARED NATIONAL CREDIT PROGRAM

USER GUIDE FOR SNC REPORTING INSTITUTIONS

SHARED NATIONAL CREDIT DATA

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Federal Reserve Bank of New York
SNC Business Office

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I. USING eSNC

A. INTRODUCTION

eSNC is a web-based reporting application developed by the Federal Reserve Bank of New York used to submit Shared National Credit (SNC) data for reporting institutions regulated by one of the following regulators: Federal Reserve Bank (FRB), Federal Deposit Insurance Corporation (FDIC), or the Office of Thrift Supervision (OTS).

This section provides an introduction to the eSNC system and provides details regarding:

- Logging On
- RSA SECURID Initial Login Procedure
- Logging Off
- RSA Login Procedure Thereafter
- Forgotten Passcode/User ID Form

B. LOGGING ON

The eSNC program is accessed via the Internet at <https://bsr.frb.gov/SNCEXT>

Note:

The web address is case sensitive. If the “SNCEXT” is not in capital letters the web browser may have problems directing to the site. We recommend using the application in Internet Explorer. Some functionalities may not be available if browsing with another internet browsers (e.g. Mozilla FireFox Safari).

Users will be automatically logged out of eSNC after 30 minutes of inactivity. All unsaved changes/information will be lost.

This web address should be saved in the user’s favorite bookmarks for easy access. To log into eSNC, the user must be authorized. To set up access, first fill out all the user access forms located on “Additional Information” section of the Shared National Credit page on the FRBNY public site at:

http://www.newyorkfed.org/banking/reportingforms/shared_national_credits.html

Once these forms have been properly filled out, please send them to:

SNCIinbox@ny.frb.org

- Authorized eSNC users at reporting institutions with Access Levels 1 and 2 are able to add, modify and delete SNC information for their institution. However, only users with Level 2 access are authorized to submit SNC data.

C. RSA SECURID INITIAL LOGIN PROCEDURE

A Username and RSA SecurID token will be provided by the SNC Business Office. **Each time a user accesses eSNC, s/he will be required to login with a RSA SecurID token.** The token displays a 6 digit number that changes every 60 seconds. Enter the Username; wait for the number on the token to change; enter the 6 digit number in the field labeled PASSCODE and click send.

The user must create a PIN. The PIN is a 4-8 digit number that you must remember. Once the PIN is accepted, enter the Username again and the PASSCODE. **Every time thereafter, the user will be expected to access eSNC by entering the Username and PASSCODE. Once the pin has been set the passcode is the pin followed directly by the 6 digits from the RSA token.**

Below are the screen prints for each of the steps described above:

1. Open Internet Explorer. Enter the address of the eSNC Application.

<https://bsr.frb.gov/SNCEXT>

RSA SecurID®

RSA SecurID User Name and PASSCODE Request

The page you are attempting to access requires you to authenticate using your SecurID token.

Enter your User Name and SecurID PASSCODE in the following fields, and then click "Send." If you make a mistake, use "Reset" to clear the fields.

Username:

PASSCODE:

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2. Enter the username in the box next to **Username**.
3. Wait for the number on the token to change.
4. Enter the 6 digit number on the token, in field labeled **PASSCODE**.
5. Click **Send**.



6. Select **“I will create my PIN”** (It should be selected by default).
7. Enter a 4 - 8 digit number that will be easily remembered. This will be the PIN.
 - a. **Hint:** Pick a PIN that will be easily remembered, but **DO NOT** pick something easy to guess like 1234 or your birthday.
8. Re-enter the 4-8 digit PIN in the **“Verify New PIN”** field.
9. Click **Send**.

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You will be brought back to the login page.



The screenshot shows a web browser window titled "RSA SecurID User Name and PASSCODE Request - Microsoft Internet Explorer". The browser's address bar is empty. The page content includes the RSA SecurID logo at the top left, followed by a red horizontal line with a small red triangle pointing upwards. Below this, the title "RSA SecurID User Name and PASSCODE Request" is centered. A message states: "The page you are attempting to access requires you to authenticate using your SecurID token. Enter your User Name and SecurID PASSCODE in the following fields, and then click 'Send.' If you make a mistake, use 'Reset' to clear the fields." Below the message are two input fields: "Username:" and "PASSCODE:". Underneath the input fields are three buttons: "Send", "Reset", and "Cancel". The browser's status bar at the bottom shows "Done" and "Internet".

10. Enter the **Username**.

11. Wait for the number on the RSA token to change.

12. Enter the **PASSCODE**.

- a. The PASSCODE is the user's PIN followed by the 6 digit number on the token (no spaces).
- b. For example if the PIN created is 1234 and the token displays: 349084, then the passcode is: 1234349084

13. Click **Send**.

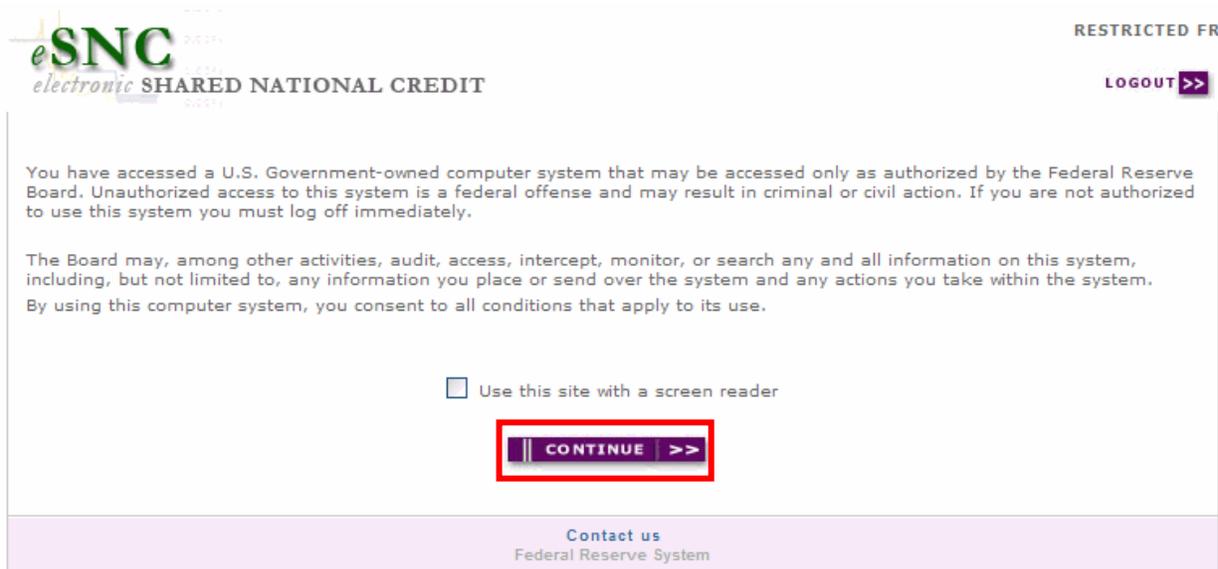
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The system will automatically redirect the user to the eSNC Application.

If the user experiences problems, please contact the SNC Helpline at (212) 720-6549 or send an email to SNCInbox@ny.frb.org

Once logged in, the user will see the eSNC Home Page. Click the Continue button.



You are now on the eSNC Home Page

Note:

Do not select the “Use this site with a screen reader” unless you have a visual impairment and your computer is equipped with a screen reader.

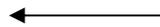
D. LOGGING OFF

Due to the confidentiality of SNC data, log out of the eSNC program when it is not in use, or when the user steps away from the computer for an extended period of time. Save your work before logging off.

To logoff:

RESTRICTED FR

LOGOUT >>



Click the Logout link on the right side of the page

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The following message will be displayed:

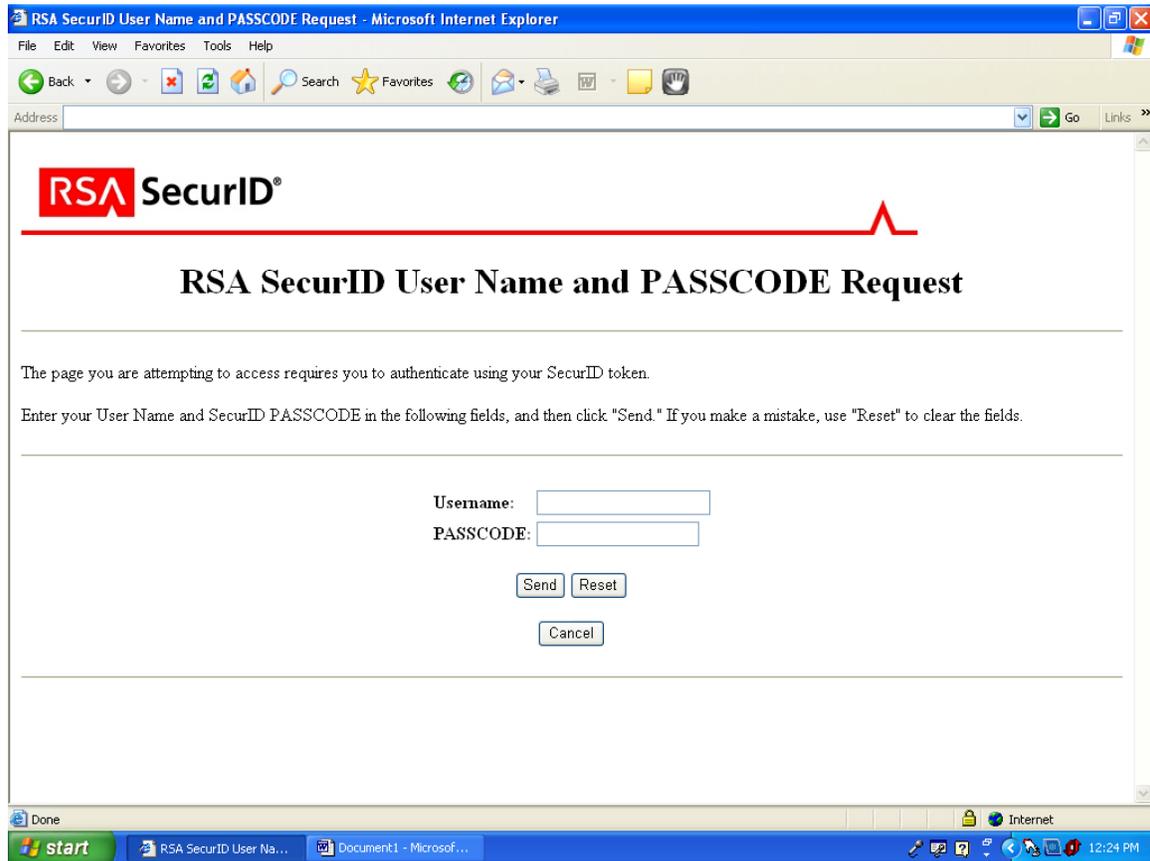
You have successfully logged out.

For your security you should close this browser window.

You must use a new browser window to log in again.

E. RSA LOGIN PROCEDURE AFTER INITIAL PIN SETUP

After the initial logon (the user already created a PIN), this login screen will appear.



The screenshot shows a Microsoft Internet Explorer browser window displaying the RSA SecurID login page. The page title is "RSA SecurID User Name and PASSCODE Request". The page content includes the RSA SecurID logo, a red line with a pulse icon, and the title "RSA SecurID User Name and PASSCODE Request". Below the title, there is a message: "The page you are attempting to access requires you to authenticate using your SecurID token. Enter your User Name and SecurID PASSCODE in the following fields, and then click 'Send.' If you make a mistake, use 'Reset' to clear the fields." The form contains two input fields: "Username:" and "PASSCODE:". Below the input fields are three buttons: "Send", "Reset", and "Cancel". The browser's address bar is empty, and the taskbar at the bottom shows the Windows start button and several open applications.

1. Enter the **Username**.
2. Enter the **PASSCODE**.
 - a. The **PASSCODE** consists of the user's PIN + 6 digit number on token, no spaces.
3. Click **Send**.
4. Wait as eSNC automatically redirected to the **eSNC Application**.

II. PREPARE TO UPDATE CREDIT/ENTITIES

A. eSNC OVERVIEW

eSNC is a web-based application designed to collect SNC data in two methods: Manual Entry and System-to-System (STS).

The manual entry banks enter their data. Validation occurs as data is entered and must be resolved or acknowledge prior to submission.

STS reporting banks file SNC data by importing XML files that meet defined schema specifications. The XML file is validated to ensure proper formatting and required data are included in the submission. Once the file is loaded, eSNC runs other validations to determine reasonableness of data.

Validity edits prevent submission. Quality edits need to be reviewed and data is either amended or the edit is acknowledged prior to submission.

Amendments to submitted data may be requested by the reporting institution or at the request of the SBO. Amendments requests are sent to the SNC Business Office Staff.

There are two types of eSNC reporters: Basic and Expanded.

Basic Reporter:

- Only reports SNCs
- Do not file Basel II data
- Do not file expanded participant data

Expanded Reporter:

- Submits SNCs and non-SNCs (all syndicated loans)
- Submits Basel II data
- Submits an additional file (Participant Submission) with all syndicated loans, in which it is a participant (not agent)

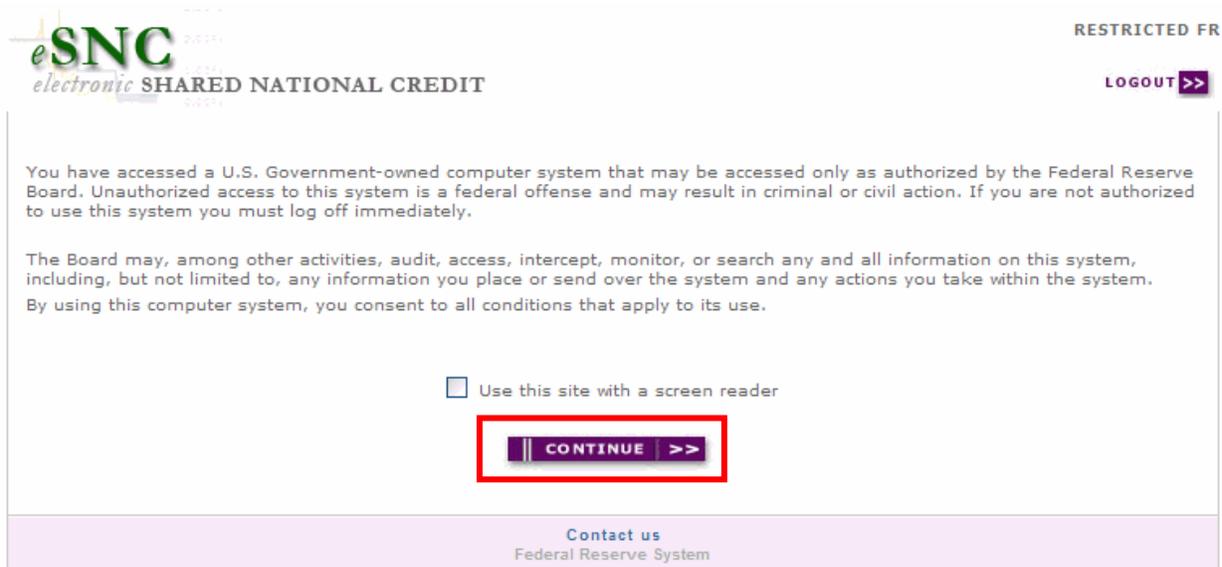
For further details, please reference the SNC Reporting Instructions.

eSNC stores preset information about each reporting institution:

- Legal name of reporting institution and its primary regulator
- Authorized Users
- Submission Type: Manual Entry or STS
- Reporter Type: Basic or Expanded

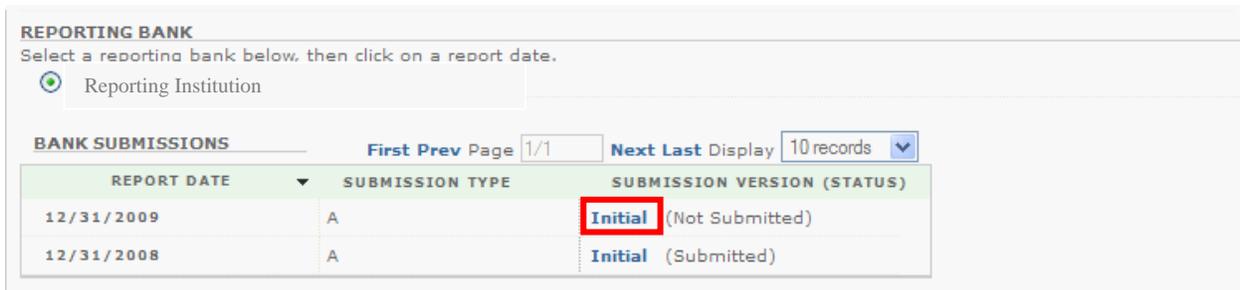
B. SELECT A SUBMISSION

To enter eSNC, select the **Continue** button after logging on. eSNC will display the reporting bank screen, which will allow the user to select a report date.



When the user enters eSNC, the system will display the following information:

- The reporting institution(s)
- Report dates
- Submission Type (A = Agent, P = Participant)
- Submission Version (Status)



To access SNC data, find the reporting institution, report date, the submission type and click on the corresponding Submission Version (blue text). If the institution is an expanded reporter, select a submission type (Agent or Participant). Please reference Section VIII for more information on expanded reporters. If the institution is a basic reporter, the application will default to Agent. To select the report date, click the corresponding blue submission version (in this case **Initial**) link.

eSNC will display the submission summary screen. Begin entering/updating your institution's SNC data.

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Note:

For users responsible for submitting SNC data for more than one reporting institution, the system will display all applicable institutions based on access rights. From the list, please select the institution and the report date.

REPORTING BANK
Select a reporting bank below, then click on a report date.

- FEDERAL RESERVE BANK OF BOSTON
- FEDERAL RESERVE BANK OF CHICAGO
- FEDERAL RESERVE BANK OF DALLAS

BANK SUBMISSIONS [First](#) [Prev](#) Page [Next](#) [Last](#) Display

REPORT DATE	SUBMISSION TYPE	SUBMISSION VERSION (STATUS)
12/31/2009	A	Initial (Not Submitted)

[Contact us](#)
Federal Reserve System

C. COPY CREDITS FORWARD

Note:

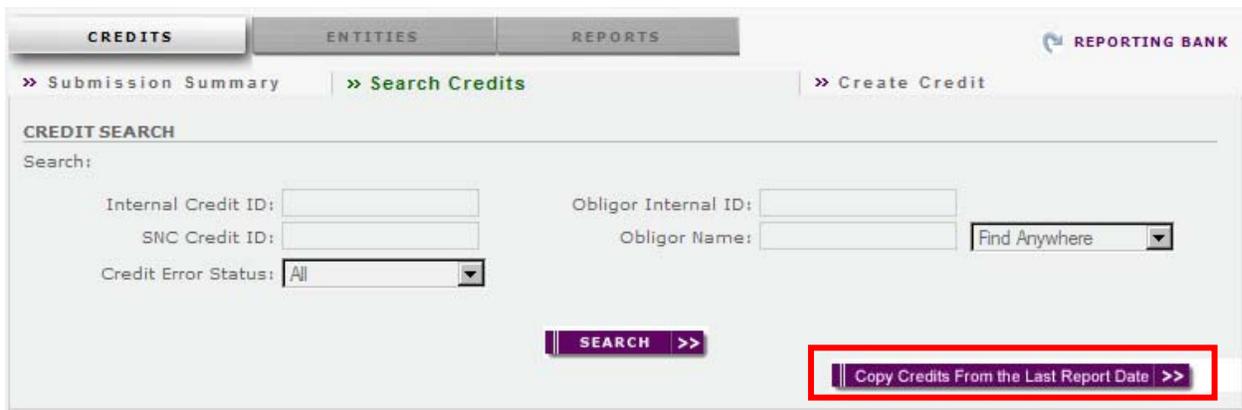
This functionality is only available to manual entry institutions. If your institution is a System-to-System submitter, please see section VII.

In eSNC, manual entry reporters have the option to copy forward credit data from the prior report date. This allows users to save time by bringing forward credit data rather than manually entering each credit. With the **Copy Credits From the Last Report Date** function, users can choose to copy forward *all* the credits or *selected* credits from the prior report period.

1. On the Credits tab, select **Search Credits**

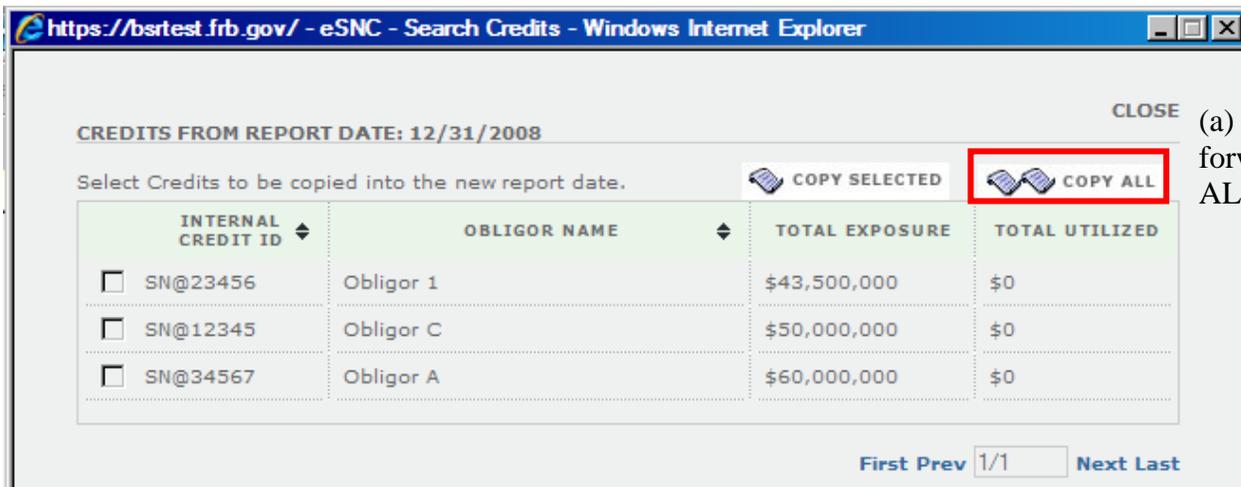


2. To copy forward credits, click **Copy Credits From the Last Report Date**



This will launch a new window with all the credits that were reported in the prior report date. Users can either:

1. copy forward all credits from the prior report date, or



(a) Copy forward ALL credits

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2. Select specific credits to copy forward

(b) Select credits to copy forward

https://bsrtest.frb.gov/ - eSNC - Search Credits - Windows Internet Explorer

CREDITS FROM REPORT DATE: 12/31/2008

Select Credits to be copied into the new report date.

INTERNAL CREDIT ID	OBLIGOR NAME	TOTAL EXPOSURE	TOTAL UTILIZED
<input checked="" type="checkbox"/> SN@23456	Obligor 1	\$43,500,000	\$0
<input checked="" type="checkbox"/> SN@12345	Obligor C	\$50,000,000	\$0
<input type="checkbox"/> SN@34567	Obligor A	\$60,000,000	\$0

First Prev 1/1 Next Last

3. Once a selection is made, click **Copy Selected**

https://bsrtest.frb.gov/ - eSNC - Search Credits - Windows Internet Explorer

CREDITS FROM REPORT DATE: 12/31/2008

Select Credits to be copied into the new report date.

COPY SELECTED COPY ALL

The selected credits will appear in the current credit submission

CREDITS ENTITIES REPORTS REPORTING BANK

>> Submission Summary >> Search Credits >> Create Credit

CREDIT SEARCH

Search:

Internal Credit ID: Obligor Internal ID:

SNC Credit ID: Obligor Name: Find Anywhere

Credit Error Status: All

SEARCH >>

Copy Credits From the Last Report Date >>

CREDIT ID	SNC CREDIT ID	OBLIGOR NAME	TOTAL EXPOSURE	STATUS	PRINT
SN@23456	368	Obligor 1	\$43,500,000	Validity	PRINT
SN@12345	367	Obligor C	\$50,000,000	Validity	PRINT
SN@34567	365	Obligor A	\$60,000,000	Validity	PRINT

First Prev 1/1 Next Last Display 10 records

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4. The following items should be noted about copying forward credits.
 - a. Credit Information
 - i. The Internal Credit ID* needs to be changed
 - ii. The Utilized Global Exposure field is blank
 - iii. All fields on the Ratings tab is blank
 - b. Entity Information
 - i. The Internal (entity) ID* needs to be changed

Note:

Items denoted with a “*” are items that will need to be revised in the first copy forward for the December 2009 reporting period. All other items apply to credits/entities each time credits are copied forward.

Until the above changes/edits have been made, credits will remain in Validity status (see screenshot below). Credit errors details are listed beneath the credit.

VIEW CREDIT Obligor: Obligor C
Internal Credit ID: SN@12345
>>Credit Error Status: Validity

OBLIGOR	CREDIT DETAILS	PARTICIPANTS	RATINGS
Legal Name: Obligor C Internal Obligor id: SN@Obligor C Original Internal Obligor id: SN@Obligor C Tax id: Industry Code: 113310 Industry Code Description: LOGGING		City: Atlanta State: GA Country: UNITED STATES Zip: 56940	

GO BACK
 EDIT >>
 CLONE
 DELETE
 HISTORY

ERROR DETAILS

TAB	ERROR TYPE	ERROR MESSAGE
CREDIT DETAILS	Validity	The Internal Credit Facility ID must be changed.
CREDIT DETAILS	Validity	Utilized Exposure Global cannot be blank.
PARTICIPANT	Validity	Participant [legal name: Entity 2]: Share of Utilized Exposure cannot be blank.
PARTICIPANT	Validity	Participant [legal name: SN@Agent 4]: Share of Utilized Exposure cannot be blank.
PARTICIPANT	Validity	Participant [legal name: SN@Agent 5]: Share of Utilized Exposure cannot be blank.
PARTICIPANT	Validity	Participant [legal name: SN@Entity 1]: Share of Utilized Exposure cannot be blank.
RATINGS	Validity	Credit Exposure Internal Risk Rating cannot be blank.
RATINGS	Validity	Non-accrual Date cannot be blank.
RATINGS	Validity	Number of Days Past Due cannot be blank.
RATINGS	Validity	Obligor Internal Risk Rating cannot be blank.
RATINGS	Validity	Sum of Credit Risk Ratings [Pass, Special Mention, Substandard, Doubtful, Loss] does not equal 100%.

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a. Credit Information

i. Internal Credit ID

For credits copied forward as of December 2009, the default Credit ID will have a prefix of “SN@” followed by the SNC credit number assigned during the 2008 reporting cycle. For example if the SNC credit number is “12345”, the default credit ID will appear as “SN@12345”.

CREDIT ID	SNC CREDIT ID	OBLIGOR NAME	TOTAL EXPOSURE	STATUS	
SN@23456	368	Obligor 1	\$43,500,000	Validity	
SN@12345	367	Obligor C	\$50,000,000	Validity	
SN@34567	365	Obligor A	\$60,000,000	Validity	

First Prev 1/1 Next Last Display 10 records

The Internal Credit ID must be changed to a unique identifier for the credit. The prefix “SN@” must be removed from the Internal Credit ID.

EDIT CREDIT Obligor: Obligor C
Internal Credit ID: SN@12345
>>Credit Error Status: Validity

OBLIGOR CREDIT DETAILS PARTICIPANTS RATINGS

* Required Information

SNC Credit ID: 367

*Internal Credit ID: 12345

*Original Internal Credit ID: 12345

CUSIP:

*Origination Date: 09/14/2007

*Maturity Date: 09/14/2017

*Committed Exposure Global: 50,000,000

*Utilized Exposure Global:

Cumulative Charge-offs:

*Department: RISK

*Credit Type: Non-revolving Line of Credit converting to term credit

*Credit Purpose: Asset securitization financing

Agent Bank Name: SN@Agent 4
Agent ID: SN@Agent 4
SELECT NEW AGENT >>

Credit Utility Field 1:

Credit Utility Field 2:

Credit Utility Field 3:

SAVE >> **CANCEL >>**

Note:

Since the credit ID will be used in the current and future submissions, it will be useful for users to keep a record of the Internal Credit IDs and Internal (entity) IDs used. If the credit ID is not changed, the submission will have validity error(s).

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ii. Utilized Global Exposure

Enter the utilized global exposure on the Credit Details tab.

OBLIGOR **CREDIT DETAILS** PARTICIPANTS RATINGS

** Required Information*

SNC Credit ID: 367

*Internal Credit ID: 12345

*Original Internal Credit ID: 12345

CUSIP:

*Origination Date: 09/14/2007

*Maturity Date: 09/14/2017

*Committed Exposure Global: 50,000,000

***Utilized Exposure Global: 0**

Cumulative Charge-offs:

*Department: RISK

*Credit Type: Non-revolving Line of Credit converting to term credit

*Credit Purpose: Asset securitization financing

Agent Bank Name: SN@Agent 4
Agent ID: SN@Agent 4
SELECT NEW AGENT >>

Credit Utility Field 1:
Credit Utility Field 2:
Credit Utility Field 3:

SAVE >> CANCEL >>

iii. Ratings tab

When a credit is copied forward, the Ratings tab will be blank.

EDIT CREDIT

Obligor: Obligor C
Internal Credit ID: SN@12345
>>Credit Error Status: Validity

OBLIGOR **CREDIT DETAILS** PARTICIPANTS **RATINGS**

** Required Information*

*Credit Exposure Risk Rating:

*Regulatory Equivalent: 0% Pass
 0% Special Mention
 0% Substandard
 0% Doubtful
 0% Loss
 0% Total

*Obligor Risk Rating:

*Days past Due:

*Non-accrual Date: 09/14/2007
(Enter 12/31/9999 if credit is accruing)

SAVE >> CANCEL >>

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Enter information into all the required fields (denoted with an asterisk).

EDIT CREDIT

Obligor: Obligor C
Internal Credit ID: SN@12345
>>Credit Error Status: Validity

OBLIGOR CREDIT DETAILS PARTICIPANTS RATINGS

* Required Information

*Credit Exposure Risk Rating: AAA

*Regulatory Equivalent: 100% Pass
0% Special Mention
0% Substandard
0% Doubtful
0% Loss
100% Total

*Obligor Risk Rating: AAA

*Days past Due: 0

*Non-accrual Date: 12/31/9999
(Enter 12/31/9999 if credit is accruing)

SAVE >> CANCEL >>

Once all the edits in items (i) – (iii) have been made and the credit is saved, the credit will be Edit Free.

VIEW CREDIT

Obligor: Obligor C
Internal Credit ID: 12345
>>Credit Error Status: Edit Free

OBLIGOR CREDIT DETAILS PARTICIPANTS RATINGS

Legal Name: Obligor C
Internal Obligor id: SN@Obligor C
Original Internal Obligor id: SN@Obligor C
Tax id:
Industry Code: 113310
Industry Code Description: LOGGING

City: Atlanta
State: GA
Country: UNITED STATES
Zip: 56940

GO BACK EDIT CLONE DELETE HISTORY

ERROR DETAILS
There are no errors.

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b. Entity Information

i. Internal Entity ID:

When credits are copied forward, the entities associated with these credit(s) are also copied forward. Only for the December 2009 report date, the default entity ID will contain the prefix “SN@” followed by the RSSD ID of the entity. For example if the Internal (entity) ID is “abcde”, the default entity ID will appear as “SN@abcde”.

The screenshot shows the 'VIEW ENTITY' interface. At the top right, the entity ID 'SN@abcde' is displayed, with a red box highlighting the text '>>Entity Error Status: Validity'. Below this, the entity details are listed: Short Name: abcde, Original ID: SN@abcde (highlighted with a red box), City: New York, State: NE, Zip: 25673, and Country: UNITED STATES. To the right, the NAICS Code is 11233, with a description of 'TURKEY PRODUCTION' and a blank Tax ID field. Navigation buttons for 'GO BACK', 'EDIT', 'DELETE', and 'HISTORY' are present. An 'ERROR DETAILS' table at the bottom shows an error of type 'Validity' with the message 'The Internal Entity ID must be changed.'

The Internal (entity) ID must be changed to a unique identifier for the entity. The prefix “SN@” must be removed from the Internal ID.

The screenshot shows the 'EDIT ENTITY' interface. At the top right, the text '>>Entity Error Status: Validity' is highlighted with a red box. The form contains several fields: Name (abcde), Internal ID (abcde, highlighted with a red box), Short Name (abcde), Original ID (abcde), City (New York), State (NEBRASKA), Zip (25673), Country (UNITED STATES), Industry Code Type (NAICS Code), and Industry Code (11233 - TURKEY PRODUCTION). A 'Tax ID' field is also present. At the bottom, there are 'SAVE' and 'CANCEL' buttons. An 'ERROR DETAILS' table at the bottom shows an error of type 'Validity' with the message 'The Internal Entity ID must be changed.'

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Once the changes have been made and the entity is saved, the entity status will be updated to “Edit Free.”

The screenshot displays the 'VIEW ENTITY' interface for an entity with ID 'abcde'. At the top right, the text 'Internal ID: abcde' and '>>Entity Error Status: Edit Free' is highlighted with a red box. A message box states 'Entity with Internal ID abcde was saved successfully.' Below this, entity details are listed: 'Short Name: abcde', 'Original ID: abcde' (highlighted with a red box), 'City: New York', 'State: NE', 'Zip: 25673', 'Country: UNITED STATES', 'NAICS Code: 11233', 'NAICS Description: TURKEY PRODUCTION', and 'Tax ID:'. At the bottom, there are four buttons: 'GO BACK', 'EDIT', 'DELETE', and 'HISTORY'.

Note:

Since the names will be used in the submission, it will be useful for users to keep a record of the Internal IDs and Original IDs used. If the entity ID is not changed, the submission will have validity error(s).

III. ENTITIES

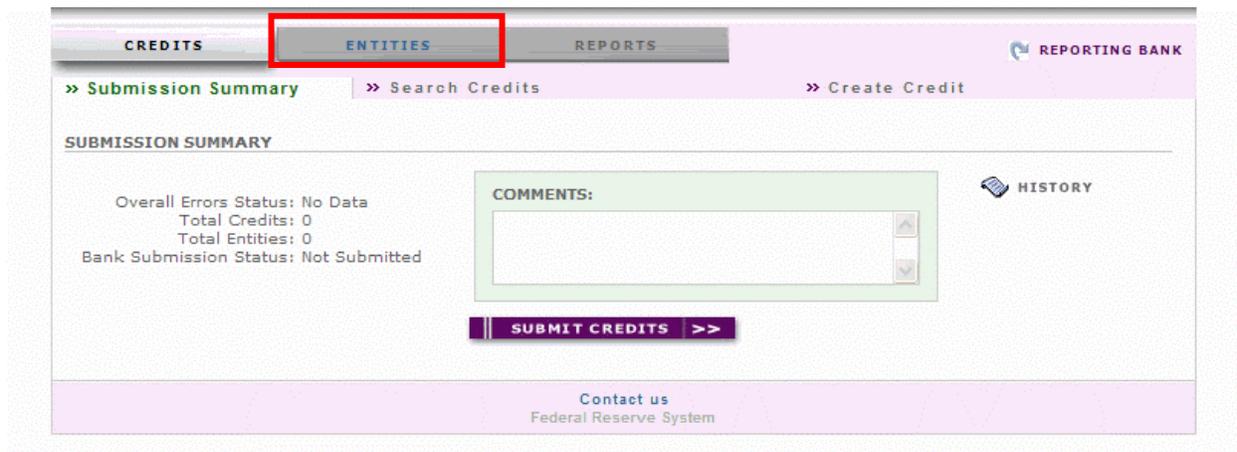
A. INTRODUCTION

Entity refers to all institutions (institutions, companies, funds, etc.) which act as an agent, obligor or participant in a Shared National Credit. The user will need to ensure that all entities are entered into the reporting date prior to entering credits.

This section will provide details regarding the following:

- Searching for entity by:
 - Reporting Institution Entity
 - Reporting Institution Entity from Previous Submission
 - Reporting Institution Entity in National Information Center (NIC)
- Add an entity
- Edit an entity
- Delete an entity
- Remove Unused entities

When the institution and reporting cycle have been selected, the system will display the submission summary screen. Select **Entities** on the menu and then select the **Search** option.



Note:

Reporting institutions must ensure that correct participant legal names and locations are provided in the data submission. Correct reporting of participant information helps to ensure efficient processing of SNC data and accurate reporting of review results to the participants. Incorrect information can lead to a financial institution receiving confidential information that does not pertain to it during the SNC Exam results distribution.

B. SEARCHING FOR AN ENTITY

The system allows the user to search for an entity in three different ways:

- Reporting Bank Entities
 - Allows the user to search for entities in the *current reporting cycle*
- Reporting Bank's Entities From Previous Reporting Cycle
 - Allows the user to search for entities in the *previous reporting cycle*
 - Entities From NIC*
 - Allows the user to search for entities in the *NIC database*

* *NIC stands for the National Information Center. It is a database that holds all of the information regarding institutions/entities by RSSD ID.*

eSNC will return a list of results that match the criteria selected. The system displays the following fields when returning your search results:

- RSSD ID
- Name
- Tax ID (where applicable)
- City
- State
- SNC Regulated (Yes or No)

Note:

The system will only return a maximum of 250 results. If the search criteria are too broad, returning more than 250 results, the user will have to refine the search.

1. REPORTING BANK ENTITIES FROM CURRENT REPORTING CYCLE

The first search option allows the user to search for an entity in the current reporting cycle. This allows the user to search for an entity using the following criteria:

- Name (Begins With/Contains)
- Short Name (Begins With/Contains)
- Internal Entity ID
- Tax ID
- City
- State
- Country
- Error Status

If this search method is selected, the user will choose the entities tab from the menu:



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The following screen will be displayed:

The user may enter any combination of search criteria to view entities. To view all entities previously used by the reporting institution for the current reporting cycle, do not populate any of the search criteria fields. Select “Search”. The system will display the following page:

ENTITY ID	NAME	TAX ID	CITY	STATE	STATUS
Entity1	Entity 1		New York	NY	Validity
Entity2	Entity 2		Albany	GA	Edit Free
Entity3	Entity 3		Seattle	WA	Validity

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Alternatively, the user may populate any one or more fields with data to view existing entities within your reporting institution.

ENTITY SEARCH

Search: Reporting Bank's Entities

Name: E Begins With

Short Name: Begins With

Internal Entity ID:

Tax ID:

City: Albany

State: --- Choose One ---

Country: --- Choose One ---

Error Status: --- All ---

SEARCH >>

Select the [Search](#) option and the system will return those entities that match the criteria selected.

ENTITY SEARCH RESULTS

First Prev Page 1/1 Next Last Display 10 Entities

ENTITY ID	NAME	TAX ID	CITY	STATE	STATUS
Entity2	Entity 2		Albany	GA	Edit Free

2. REPORTING BANK'S ENTITIES FROM PREVIOUS REPORTING CYCLE

The second search option allows the user to search for an entity from the previous reporting cycle. Instead of selecting [Reporting Institution Entities](#), select the drop-down menu and choose [Reporting Institution Entities from Previous Cycle](#). The screen will look like this:

CREDITS ENTITIES REPORTS

REPORTING BANK

>> Search Entities >> Create Entity

ENTITY SEARCH

Search: Reporting Bank's Entities from Previo

Name: Begins With

Internal Entity ID:

SEARCH >>

Contact us
Federal Reserve System

To view all entities used in the previous reporting cycle click [Search](#). To refine the search, populate the Name and/or Internal Entity ID fields to find an entity.

3. ENTITIES FROM NIC

The third search option allows the user to search for an entity using the NIC database. If the entity the user is searching for is not in the current reporting cycle or the previous reporting cycle this search option may be used. Select **Entities from NIC** from the drop down menu.

This search option allows the user to search for an entity using the following criteria:

- Name (Begins With/Contains)
- City
- State
- Country
- Entity Type
- RSSD ID (Active/Inactive)

The system should return a screen that looks like this:

The screenshot displays the 'ENTITIES' section of the application. At the top, there are three tabs: 'CREDITS', 'ENTITIES' (which is selected), and 'REPORTS'. To the right of these tabs is a 'REPORTING BANK' logo. Below the tabs, there are two links: '>> Search Entities' and '>> Create Entity'. The main area is titled 'ENTITY SEARCH' and contains a search form. The form has a 'Search:' dropdown menu currently set to 'Entities from NIC'. Below this, there are several input fields and dropdown menus: 'Name:' with a text box and a 'Begins With' dropdown; 'City:' with a text box; 'State:' with a dropdown menu showing '-- Choose One ---'; 'Country:' with a dropdown menu showing '-- Choose One ---'; 'Entity Type:' with a dropdown menu showing '-- Choose One ---'; and 'RSSD ID:' with a text box and an 'Active RSSDs' dropdown. At the bottom of the form is a purple 'SEARCH >>' button. The footer of the page contains the text 'Contact us Federal Reserve System'.

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For example, if the user is searching for an entity whose name begins with the words “federal reserve”, the fields would be populated as below and the user would select **Search**.

ENTITY SEARCH

Search:

Name:

City:

State:

Country:

Entity Type:

RSSD ID:

ENTITY SEARCH RESULTS First Prev Page Next Last Display

RSSD ID	NAME	TAX ID	CITY	STATE	SNC REGULATED
848677	FEDERAL RESERVE BANK OF ATLANTA		ATLANTA	GA	No
731872	FEDERAL RESERVE BANK OF ATLANTA - ATLANTA CONSOLIDATED HEAD OFFICE		ATLANTA	GA	No
731470	FEDERAL RESERVE BANK OF ATLANTA - BIRMINGHAM BRANCH		BIRMINGHAM	AL	No
730978	FEDERAL RESERVE BANK OF ATLANTA - JACKSONVILLE BRANCH		JACKSONVILLE	FL	No
172176	FEDERAL RESERVE BANK OF ATLANTA - MIAMI BRANCH		MIAMI	FL	No
756576	FEDERAL RESERVE BANK OF ATLANTA - NASHVILLE BRANCH		NASHVILLE	TN	No
787673	FEDERAL RESERVE BANK OF ATLANTA - NEW ORLEANS BRANCH		NEW ORLEANS	LA	No

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C. ADD AN ENTITY

To view an entity from the list of results returned, click on the blue RSSD ID number. The system will display the entity you have selected.

RSSD ID	NAME	TAX ID	CITY	STATE	SNC REGULATED
848677	FEDERAL RESERVE BANK OF ATLANTA		ATLANTA	GA	No
731872	FEDERAL RESERVE BANK OF ATLANTA - ATLANTA CONSOLIDATED HEAD OFFICE		ATLANTA	GA	No
731470	FEDERAL RESERVE BANK OF ATLANTA - BIRMINGHAM BRANCH		BIRMINGHAM	AL	No
730978	FEDERAL RESERVE BANK OF ATLANTA - JACKSONVILLE BRANCH		JACKSONVILLE	FL	No
172176	FEDERAL RESERVE BANK OF ATLANTA - MIAMI BRANCH		MIAMI	FL	No
756576	FEDERAL RESERVE BANK OF ATLANTA - NASHVILLE BRANCH		NASHVILLE	TN	No
787673	FEDERAL RESERVE BANK OF ATLANTA - NEW ORLEANS BRANCH		NEW ORLEANS	LA	No
754479	FEDERAL RESERVE BANK OF BOSTON		BOSTON	MA	No
728078	FEDERAL RESERVE BANK OF BOSTON - BOSTON ACCTG OFFICE		BOSTON	MA	No
727978	FEDERAL RESERVE BANK OF BOSTON - BOSTON CONSOLIDATED HEAD OFF		BOSTON	MA	No

If this is the entity the user would like to add to the current reporting cycle, select the **Add To Reporting Bank's Entities** icon.

VIEW ENTITY FEDERAL RESERVE BANK OF ATLANTA
RSSD ID: 848677

City: ATLANTA	NAICS Code: 52111
State: GEORGIA	NAICS Description: MONETARY AUTHORITIES - CENTRAL BANK
Country: UNITED STATES	Head Office RSSD: N/A
Zip: 30309	SNC Regulated? No
Short Name: FEDERAL RESERVE BK OF ATLANTA	Tax ID:

[← GO BACK](#) **ADD TO REPORTING BANK'S ENTITIES** >>

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eSNC will allow the user to edit the selected entity. Populate the **Internal ID** and **Original ID** fields. Ensure that these two fields are the same. Once all necessary fields are populated and accurate, select **Save**.

CREATE NEW ENTITY >>Entity Error Status: No Data

** Required Information*

Name in NIC:	FEDERAL RESERVE BANK OF ATLANTA	RSSD ID:	848677
Head Office RSSD ID:	N/A	SNC Regulated:	No
* Name:	FEDERAL RESERVE BANK OF ATLANTA	Short Name:	FEDERAL RESERVE BK OF ATLANTA
* Internal ID:	<input type="text"/>	* Original ID:	<input type="text"/>
* City:	ATLANTA	Tax ID:	<input type="text"/>
State:	GEORGIA		
Zip:	30309		
* Country:	UNITED STATES		
* Industry Code Type:	NAICS Code		
* Industry Code:	52111 - MONETARY AUTHORITIES - CENTRAL BANK		

SAVE >> **CANCEL >>**

If the selected entity is not the entity the user wants added to the reporting institution, select **Cancel**.

Upon saving the entity, the system will display the following screen. This entity can be found in the current reporting cycle by using the **Reporting Institution Entities** search option discussed above.

VIEW ENTITY FEDERAL RESERVE BANK OF ATLANTA

Internal ID: Testing 123
>>Entity Error Status: Edit Free

MESSAGE(S):

Entity with Internal ID Testing 123 was saved successfully.

Name in NIC:	FEDERAL RESERVE BANK OF ATLANTA	RSSD ID:	848677
Head Office RSSD ID:	N/A	SNC Regulated:	No
Short Name:	FEDERAL RESERVE BK OF ATLANTA	NAICS Code:	52111
Original ID:	Testing 123	NAICS Description:	MONETARY AUTHORITIES - CENTRAL BANK
City:	ATLANTA	Tax ID:	
State:	GA		
Zip:	30309		
Country:	UNITED STATES		

GO BACK **EDIT >>** **DELETE** **HISTORY**

D. EDIT AN ENTITY

To edit an entity first search and select the entity from the list generated by clicking the blue **Entity ID**:

ENTITY SEARCH RESULTS						
ENTITY ID	NAME	TAX ID	CITY	STATE	STATUS	
SNC9999	Test Entity 1		New York	NY	Edit Free	
Entity2	TESTING GROUP INC.		ENGLEWOOD	CO	Edit Free	

Once selected, the system will display the entity details. Select the **Edit** button:

CREDITS

ENTITIES

REPORTS

REPORTING BANK

>> Search Entities
>> Create Entity

VIEW ENTITY TESTING GROUP INC.

Internal ID: Entity2
>>Entity Error Status: Edit Free

Short Name: TESTING

Original ID: Entity2

City: ENGLEWOOD

State: CO

Zip: 10020

Country: US

NAICS Code: 56292

NAICS Description: MATERIALS RECOVERY FACILITIES

Tax ID:

Here the user may change any of the fields displayed. Once the change(s) have made, click **Save**.

For example, if the user wants to change the city from Englewood to Encino you would delete Englewood and type Encino:

CREDITS

ENTITIES

REPORTS

REPORTING BANK

>> Search Entities
>> Create Entity

EDIT ENTITY >>Entity Error Status: Edit Free

** Required Information*

* Name:

* Internal ID:

* City:

State:

Zip:

* Country:

* Industry Code Type:

* Industry Code:

Short Name:

* Original ID:

Tax ID:

SAVE >>

CANCEL >>

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Once the **Save** option has been selected, the system will reflect the changes made.

The screenshot displays the 'ENTITIES' tab in the system. At the top, there are navigation tabs for 'CREDITS', 'ENTITIES', and 'REPORTS', along with a 'REPORTING BANK' icon. Below these are links for '>> Search Entities' and '>> Create Entity'. The main content area is titled 'VIEW ENTITY' and shows details for 'TESTING GROUP INC.' with an 'Internal ID: Entity2' and a '>>Entity Error Status: Edit Free' link. A purple message box states: 'MESSAGE(S): Entity with Internal ID Entity2 was saved successfully.' Below this, the entity details are listed: Short Name: TESTING, Original ID: Entity2, City: ENCINO (highlighted with a red box), State: CO, Zip: 10020, Country: UNITED STATES. Additional details include NAICS Code: 56292, NAICS Description: MATERIALS RECOVERY FACILITIES, and Tax ID: (blank). At the bottom, there are four buttons: 'GO BACK' (with a left arrow), 'EDIT >>' (with a right arrow), 'DELETE' (with a trash icon), and 'HISTORY' (with a document icon).

E. DELETE AN ENTITY

To delete an entity, first search for the entity. Select the appropriate institution by clicking the blue **Entity ID**.

ENTITY SEARCH RESULTS							First Prev Page 1/1 Next Last Display 10 Entities
ENTITY ID	NAME	TAX ID	CITY	STATE	STATUS		
SNC9999	Test Entity 1		New York	NY	Edit Free		
Entity2	TESTING GROUP INC.		ENGLEWOOD	CO	Edit Free		

When the entity details are displayed, select the **Delete** option. eSNC will ask the user to confirm that the entity should be deleted from the reporting institution:

The screenshot shows the 'VIEW ENTITY' page for 'TESTING GROUP INC.'. The page includes a navigation bar with 'CREDITS', 'ENTITIES', and 'REPORTS' tabs. Below the navigation bar, there are links for 'Search Entities' and 'Create Entity'. The main content area displays the following information:

- Short Name: TESTING
- Original ID: Entity2
- City: ENCINO
- State: CO
- Zip: 10020
- Country: UNITED STATES
- NAICS Code: 56292
- NAICS Description: MATERIALS RECOVERY FACILITIES
- Tax ID:

At the bottom of the page, there are four buttons: 'GO BACK', 'EDIT', 'DELETE', and 'HISTORY'. The 'DELETE' button is highlighted with a red box.



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Confirm that the entity should be deleted by selecting **OK**. The system will display a message that the entity has been deleted and will return you to the search screen:

The screenshot shows the 'ENTITIES' tab in the 'REPORTING BANK' system. The 'ENTITY SEARCH' section displays a message: 'Entity with Internal ID Entity1 was deleted successfully.' Below the message is a search dropdown menu set to 'Reporting Bank's Entities'. There are several input fields for entity details: Name, Short Name, Internal Entity ID, Tax ID, City, State, Country, and Error Status. Each field has a corresponding dropdown menu for filtering. A 'SEARCH >>' button is located at the bottom of the search area.

If the entity the user is attempting to delete is used in a credit in the current reporting cycle the system will not allow the entity to be deleted. The system will return the following error message:

The screenshot shows the 'MESSAGE(S):' section of the system. The message is: 'This entity cannot be deleted because it is referenced by a credit.' The message is displayed in red text on a light gray background.

In order to delete the entity, remove it from the credit the institution participates in.

F. REMOVE UNUSED ENTITIES

Unused entities are entities in the Reporting Bank's entities but are not associated with any credits.

If there are any unused entities, eSNC will notify the user during the submission process. All unused entities must be removed prior to submission. To remove them, use the **Remove Unused entities** function.

Removing Unused Entities During Submission:

- a. Submit credits
- b. Click **OK** to confirm submission
- c. A message will appear notifying the user that the submission has unused entities.

The screenshot shows the 'Submission Summary' page. A red box highlights a message: 'MESSAGE(S): There are unused entities in this submission. Please review and click the link below to remove them.' Below the message is a button labeled 'REMOVE UNUSED ENTITIES'. Below the message is a table with the following data:

INTERNAL ID	Name
Testing456	FEDERAL RESERVE BANK OF ATLANTA

A blue bracket on the left side of the table points to the row and is labeled 'Unused entity'.

- d. Review the entities to confirm that they were not used and are unnecessary to the submission. To review, go to the **Entities** tab. Upon reviewing, determine:
 - i. if they *are* supposed to be used in the submission, cancel the submission and revise credits as needed
 - ii. if they are *unused and unnecessary*, click the **Remove Unused entities** button

This screenshot is identical to the previous one, but the 'REMOVE UNUSED ENTITIES' button is highlighted with a green box.

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Once the unused entities have been removed, the credits will be submitted. eSNC automatically refreshes to show the submission has been submitted.

The screenshot displays the 'Submission Summary' page in the eSNC system. At the top, there are navigation tabs for 'CREDITS', 'ENTITIES', and 'REPORTS'. The 'CREDITS' tab is active. To the right, there is a 'REPORTING BANK' icon and label. Below the navigation, there are two links: '>> Submission Summary' (highlighted in green) and '>> Search Credits'. The main content area is titled 'SUBMISSION SUMMARY'. On the left, it shows the following status information: 'Overall Errors Status: Edit Free', 'Total Credits: 1', 'Total Entities: 3', and 'Bank Submission Status: Submitted'. The 'Bank Submission Status: Submitted' text is enclosed in a red rectangular box. To the right of this information is a 'COMMENTS:' section with a text input area and two small arrow buttons. Further to the right is a 'HISTORY' button with a document icon.

IV. CREDITS

A. INTRODUCTION

This section will cover the following:

- Search for credits
- Add and save credits
- Acknowledge quality errors
- Clone credits
- Modify credits
- Delete credits

Credit information is displayed on four (4) tabs:

- Obligor
- Credit Details
- Participants
- Ratings

Each tab must be correctly completed with all the required information for a credit to have a status of edit free or acknowledged. For definitions, please see Appendix C. Credits must be validity free. Some credits may have quality errors that can be acknowledged.

Before a submission can be submitted, all credits must be either edit free or acknowledged prior to submission.

Required fields are denoted with an asterisk. For a list of data elements, see Appendix C.

B. SEARCH FOR CREDITS

The Credit Search screen (under Credits) allows a user to search for existing credits.



Users may search by:

- Internal Credit ID
- Obligor Internal ID
- SNC Credit ID
- Obligor Name (Begins with/Find Anywhere), or
- Credit Error Status

Enter data into one or more of the search fields and click the **Search** button. You may also leave all search fields blank (will display all reported credits).

The screenshot shows the 'CREDIT SEARCH' form. At the top, there are three tabs: 'CREDITS', 'ENTITIES', and 'REPORTS'. The 'CREDITS' tab is active. Below the tabs, there are three navigation links: '>> Submission Summary', '>> Search Credits', and '>> Create Credit'. The 'Search Credits' link is highlighted in green. The main form area is titled 'CREDIT SEARCH' and contains the following fields:

- Search: Internal Credit ID:
- SNC Credit ID:
- Credit Error Status:
- Obligor Internal ID:
- Obligor Name: Find Anywhere

At the bottom of the form, there are two buttons: 'SEARCH >>' and 'Copy Credits From the Last Report Date >>'.

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Results will be displayed on the bottom half of the screen in sets of ten. The number of results returned can be changed by adjusting the number of records displayed. The results can be sorted by clicking on the Column heading. (For example, to sort alphabetically, click on the heading [Obligor Name](#).)

CREDIT ID	SNC CREDIT ID	OBLIGOR NAME	TOTAL EXPOSURE	STATUS	
12345	None Assigned	Obligor C	\$50,000,000	Edit Free	PRINT
34567	None Assigned	Obligor A	\$60,000,000	Edit Free	PRINT
23456	None Assigned	Obligor 1	\$43,500,000	Edit Free	PRINT

Select any credit by clicking the [SNC Credit ID](#). This will allow the user to see detailed information regarding the selected credit. Credit data appears on four tabs:

1. Obligor
2. Credit Details
3. Participants, and
4. Ratings

Obligor: Obligor C
Internal Credit ID: 12345
>>Credit Error Status: Edit Free

OBLIGOR CREDIT DETAILS PARTICIPANTS RATINGS

Legal Name: Obligor C
Internal Obligor id: SN@Obligor C
Original Internal Obligor id: SN@Obligor C
Tax id:
Industry Code: 113310
Industry Code Description: LOGGING

City: Atlanta
State: GA
Country: UNITED STATES
Zip: 56940

GO BACK EDIT >> CLONE DELETE HISTORY

C. ADD AND SAVE CREDITS

Credits not reported in the prior calendar year (annual filers) or quarter (quarterly filers) should be added as new. Adding a new credit to eSNC involves five (5) basic steps:

1. Selecting Obligor
2. Entering Credit Details
3. Adding Participants
4. Entering Rating Information
5. Saving the Credit

To add a new credit, select **Create Credit** under the **Credits** section from the top menu bar.



There are four tabs on the New Credit screen. Click on any tab to add information to it.

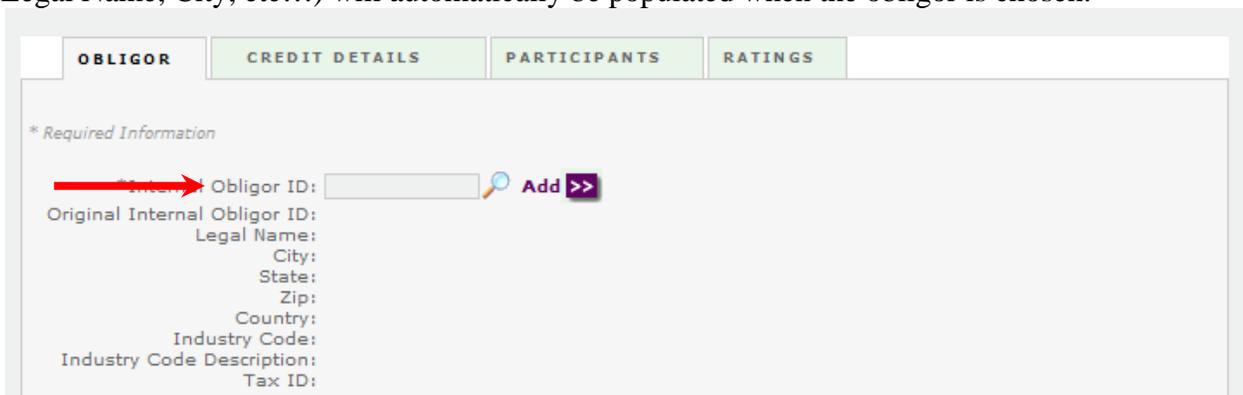
Note:

To add participants, obligors, or agents to any credit, the entity must first be added to the entities section of the submission. (Reference the *Entities Section* for further details.)

1. SELECT AN OBLIGOR

The first tab requiring information is the **Obligor** tab.

Enter the internal entity name of the obligor in the field provided. The other data fields (i.e. Legal Name, City, etc...) will automatically be populated when the obligor is chosen.

A screenshot of the 'Obligor' tab in the New Credit screen. The tab is highlighted in green. Below the tab, there is a section titled '* Required Information'. The first field is 'Obligor ID:', which has a text input box and a magnifying glass icon. A red arrow points to the input box. To the right of the input box is an 'Add >>' button. Below this field are several other fields: 'Original Internal Obligor ID:', 'Legal Name:', 'City:', 'State:', 'Zip:', 'Country:', 'Industry Code:', 'Industry Code Description:', and 'Tax ID:'.

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If the internal entity ID of the obligor is unknown, users can search for entities by clicking the magnifying glass. This will launch the entities search screen. Users can either search entities that exist in the current submission or search NIC for entities. For details on how to search for obligors, please refer to the *Searching for an Entity* section.

Search for an obligor using the Search Entities from NIC entity search:

ENTITY SEARCH

Search: Entities from NIC ▼

Name: Begins With ▼

City:

State: -- Choose One -- ▼

Country: -- Choose One -- ▼

Entity Type: -- Choose One -- ▼

RSSD ID: Active RSSDs ▼

SEARCH >>

ENTITY SEARCH RESULTS First Prev Page 1/8 Next Last Display 10 Entities ▼

RSSD ID	NAME	TAX ID	CITY	STATE	SNC REGULATED
848677	FEDERAL RESERVE BANK OF ATLANTA		ATLANTA	GA	No
731872	FEDERAL RESERVE BANK OF ATLANTA - ATLANTA CONSOLIDATED HEAD OFFICE		ATLANTA	GA	No
731470	FEDERAL RESERVE BANK OF ATLANTA - BIRMINGHAM BRANCH		BIRMINGHAM	AL	No
730978	FEDERAL RESERVE BANK OF ATLANTA - JACKSONVILLE BRANCH		JACKSONVILLE	FL	No
172176	FEDERAL RESERVE BANK OF ATLANTA - MIAMI BRANCH		MIAMI	FL	No
756576	FEDERAL RESERVE BANK OF ATLANTA - NASHVILLE BRANCH		NASHVILLE	TN	No
787673	FEDERAL RESERVE BANK OF ATLANTA - NEW ORLEANS BRANCH		NEW ORLEANS	LA	No
754479	FEDERAL RESERVE BANK OF BOSTON		BOSTON	MA	No
728078	FEDERAL RESERVE BANK OF BOSTON - BOSTON ACCTG OFFICE		BOSTON	MA	No
727978	FEDERAL RESERVE BANK OF BOSTON - BOSTON CONSOLIDATED HEAD OFF		BOSTON	MA	No

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Once the correct obligor is found, click on the name to select. eSNC will open the view entity screen for the selected entity.

The screenshot shows the 'VIEW ENTITY' screen for the 'FEDERAL RESERVE BANK OF ATLANTA' with RSSD ID: 848677. The screen has three tabs: 'CREDITS', 'ENTITIES' (selected), and 'REPORTS'. Below the tabs are links for '» Search Entities' and '» Create Entity'. The entity details are as follows:

City: ATLANTA	NAICS Code: 52111
State: GEORGIA	NAICS Description: MONETARY AUTHORITIES - CENTRAL BANK
Country: UNITED STATES	Head Office RSSD: N/A
Zip: 30309	SNC Regulated? No
Short Name: FEDERAL RESERVE BK OF ATLANTA	Tax ID:

At the bottom, there is a 'GO BACK' button with a left arrow and an 'ADD TO REPORTING BANK'S ENTITIES' button with a right arrow. A tooltip 'Click to return to search' is visible over the 'GO BACK' button.

To add this entity, select [Add To Reporting Bank's Entities](#).

A close-up of the 'ADD TO REPORTING BANK'S ENTITIES' button, which is a purple button with white text and a right-pointing arrow.

This will open a Create New Entity page, where users will enter the entity's Internal ID and Original ID. By default, these fields are blank.

The screenshot shows the 'CREATE NEW ENTITY' page. At the top right, it says '>>Entity Error Status: No Data'. Below this, there is a section for '* Required Information'. The form fields are as follows:

* Name: FEDERAL RESERVE BANK OF ATLANTA	Short Name: FEDERAL RESERVE BK OF ATLANTA
* Internal ID: [Blank]	* Original ID: [Blank]
* City: ATLANTA	Tax ID: [Blank]
State: GEORGIA	
Zip: 30309	
* Country: UNITED STATES	
* Industry Code Type: NAICS Code	
* Industry Code: 52111 - MONETARY AUTHORITIES - CENTRAL BANK	

At the bottom, there are two buttons: 'SAVE >>' and 'CANCEL >>'.

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Enter an **Internal ID** and **Original ID**. The Original ID should be unique to the entity. Ensure that all the required fields (denoted with an asterisk) are completed.

Make sure to enter the Internal and Original ID

CREATE NEW ENTITY >>Entity Error Status: No Data

* Required Information

* Name: FEDERAL RESERVE BANK OF A Short Name: FEDERAL RESERVE BK OF A

* Internal ID: FRB Atlanta * Original ID: FRB Atlanta

* City: ATLANTA Tax ID:

State: GEORGIA

Zip: 30309

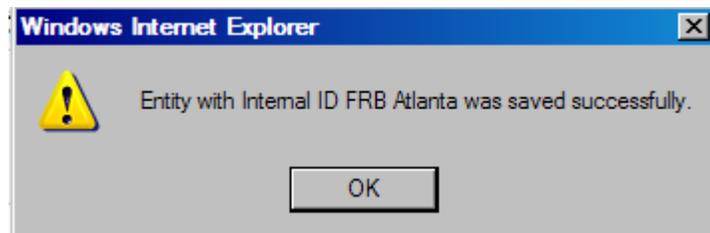
* Country: UNITED STATES

* Industry Code Type: NAICS Code

* Industry Code: 52111 - MONETARY AUTHORITIES - CENTRAL BANK

SAVE >> CANCEL >>

Click **Save**. A message will appear confirming that the entity was successfully saved.



eSNC will add the entity to the reporting panel submission. Once it has been added, it can be found in the “Reporting Bank’s Entities.”

On the credit screen, the obligor’s information will be populated in the Obligor tab:

OBLIGOR CREDIT DETAILS PARTICIPANTS RATINGS

* Required Information

* Internal Obligor ID: FRB Atlanta Add >>

Original Internal Obligor ID:

Legal Name: ATLANTA - BIRMINGHAM BRANCH

City: BIRMINGHAM

State: AL

Zip: 00000

Country: UNITED STATES

Industry Code: 52111

Industry Code Description: MONETARY AUTHORITIES - CENTRAL BANK

Tax ID:

SAVE >> CANCEL >>

Note:

If the obligor does not exist, users can add it as a new entity. See the *Add an Entity* section for further detail.

2. ENTER CREDIT DETAILS

Once an obligor has been selected, click on the **Credit Details** tab. **Required fields are denoted with an asterisk.**

The screenshot shows the 'CREATE CREDIT' interface. At the top, there are tabs for 'CREDITS', 'ENTITIES', and 'REPORTS'. Below these are navigation links: '>> Submission Summary', '>> Search Credits', and '>> Create Credit'. The main header area includes 'Obligor: Internal Credit ID:' and '>>Credit Error Status: NO DATA'. The 'CREDIT DETAILS' tab is selected, showing a form with the following fields:

- *Internal Credit ID:
- *Original Internal Credit ID:
- CUSIP:
- *Origination Date:
- *Maturity Date:
- *Committed Exposure Global: (highlighted with a red box)
- *Utilized Exposure Global: (highlighted with a red box)
- Cumulative Charge-offs: (highlighted with a red box)
- *Department:
- *Credit Type:
- *Credit Purpose:

On the right side, there is an 'Agent ID: Add >>' button. Below that are three 'Credit Utility Field' inputs: 'Credit Utility Field 1: ', 'Credit Utility Field 2: ', and 'Credit Utility Field 3: '. At the bottom of the form are 'SAVE >>' and 'CANCEL >>' buttons.

To enter an agent, type in the entity internal ID and click **Add**. If the internal ID is unknown, select the magnifying glass to search the entities in the submission or NIC.

The Internal Credit ID and Original Internal Credit ID should be unique for each credit in the submission. If there is no change from the prior submission, the Internal Credit ID should be reported as the Original Internal Credit ID. If there is a change (i.e. credit number/naming scheme changes) from the prior submission, update the Internal Credit ID.

If the Utilized Exposure Global is 0 (zero), enter “0” in this field.

For further information on data elements, see Appendix C.

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Below is an example of a completed Credits Detail tab.

CREATE CREDIT Obligor:
Internal Credit ID:
>>Credit Error Status: NO DATA

OBLIGOR **CREDIT DETAILS** **PARTICIPANTS** **RATINGS**

** Required Information*

SNC Credit ID: _____

*Internal Credit ID:

*Original Internal Credit ID:

CUSIP:

*Origination Date:

*Maturity Date:

*Committed Exposure Global:

*Utilized Exposure Global:

Cumulative Charge-offs:

*Department:

*Credit Type:

*Credit Purpose:

Agent Bank Name: abcde

Agent ID: **Add >>**

Credit Utility Field 1:

Credit Utility Field 2:

Credit Utility Field 3:

SAVE >> **CANCEL >>**

3. ADD PARTICIPANTS

To begin adding participants to the credit, click on the **Participants** tab.

CREATE CREDIT

Obligor:
Internal Credit ID:
>>Credit Error Status: NO DATA

OBLIGOR **CREDIT DETAILS** **PARTICIPANTS** **RATINGS**

** Required Information*

*Enter Participant Internal ID: **Add Participant >>**

If you do not know the participant's internal ID, [click here to search for participants.](#)

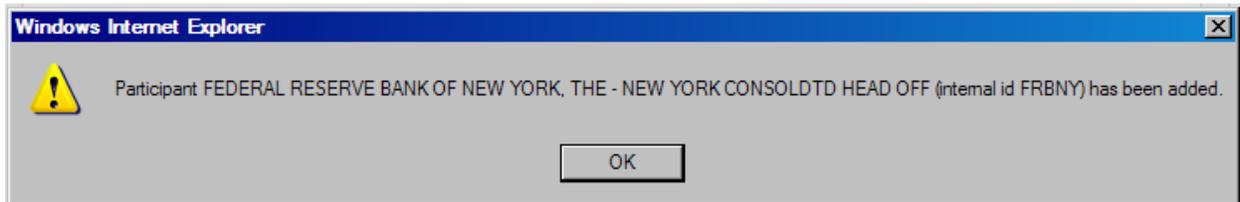
SUBTOTALS	COMMITTED EXPOSURE:	\$0	UTILIZED EXPOSURE:	\$0
	PARTICIPANT SUBTOTALS:	\$0	PARTICIPANT SUBTOTALS:	\$0
	DIFFERENCE:	\$0	DIFFERENCE:	\$0

NAME	SHARE OF GLOBAL EXPOSURE (\$)	SHARE OF UTILIZED EXPOSURE (\$)

SAVE >> **CANCEL >>**

To add participants to a credit, enter the participant's Internal ID into the Participant Internal ID field, and then click the **Add Participant >>** button.

A message will appear confirming that the participant has been added.



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Click **OK** and the name of the participant will appear in the area beneath the “Subtotals.”

CREATE CREDIT

Obligor:
Internal Credit ID:
>>Credit Error Status: NO DATA

OBLIGOR **CREDIT DETAILS** **PARTICIPANTS** **RATINGS**

* Required Information

*Enter Participant Internal ID: **Add Participant >>**
If you do not know the participant's internal ID, [click here to search for participants.](#)

SUBTOTALS	COMMITTED EXPOSURE:	\$0	UTILIZED EXPOSURE:	\$0
	PARTICIPANT SUBTOTALS:	\$0	PARTICIPANT SUBTOTALS:	\$0
	DIFFERENCE:	\$0	DIFFERENCE:	\$0

NAME	SHARE OF GLOBAL EXPOSURE (\$)	SHARE OF UTILIZED EXPOSURE (\$)
+ FEDERAL RESERVE BANK OF ATLANTA	<input type="text"/>	<input type="text"/>

SAVE >> **CANCEL >>**

If the participant’s Internal ID is unknown, click the  button to search entities within the submission’s Entities or Entities in NIC. This will launch a new window with the entities search. Users can either search entities that have already added to this submission or search NIC for entities.

ENTITY SEARCH

Search: Reporting Bank's Entities

Name: Begins With

Short Name: Begins With

Internal Entity ID:

Tax ID:

City:

State: --- Choose One ---

Country: --- Choose One ---

Error Status: --- All ---

SEARCH >>

Note:

To add participants, obligors, or agents to any credit the entity must first be added to the submission’s list of entities.

Repeat these steps until all necessary participants have been added to the credit. If the required participant cannot be found, click on the **Create Entity** link to create a new entity. For further

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instruction on adding entities, reference the *Entities* section.

Once all participants have been selected, enter the amount each participant holds of the Share of Global Exposure and Shared of Utilized Exposure dollar amounts.

CREATE CREDIT

Obligor: Internal Credit ID: >>Credit Error Status: NO DATA

OBLIGOR | **CREDIT DETAILS** | **PARTICIPANTS** | **RATINGS**

* Required Information

*Enter Participant Internal ID: **Add Participant >>**
 If you do not know the participant's internal ID, [click here to search for participants.](#)

SUBTOTALS	COMMITTED EXPOSURE:	\$0	UTILIZED EXPOSURE:	\$0
	PARTICIPANT SUBTOTALS:	\$0	PARTICIPANT SUBTOTALS:	\$0
	DIFFERENCE:	\$0	DIFFERENCE:	\$0

NAME	SHARE OF GLOBAL EXPOSURE (\$)	SHARE OF UTILIZED EXPOSURE (\$)
+ FEDERAL RESERVE BANK OF BOSTON	<input type="text"/>	<input type="text"/>
+ FEDERAL RESERVE BANK OF ATLANTA	<input type="text"/>	<input type="text"/>

SAVE >> | **CANCEL >>**

The % of Share of Global Exposure and Share of Utilized Exposure is automatically calculated when dollar amounts are entered.

CREATE CREDIT

Obligor: Internal Credit ID: >>Credit Error Status: NO DATA

OBLIGOR | **CREDIT DETAILS** | **PARTICIPANTS** | **RATINGS**

* Required Information

*Enter Participant Internal ID: **Add Participant >>**
 If you do not know the participant's internal ID, [click here to search for participants.](#)

SUBTOTALS	COMMITTED EXPOSURE:	\$30,000	UTILIZED EXPOSURE:	\$0
	PARTICIPANT SUBTOTALS:	\$30,000	PARTICIPANT SUBTOTALS:	\$0
	DIFFERENCE:	\$0	DIFFERENCE:	\$0

NAME	SHARE OF GLOBAL EXPOSURE (\$)	SHARE OF UTILIZED EXPOSURE (\$)
+ FEDERAL RESERVE BANK OF BOSTON	20,000 66.67%	<input type="text"/> N/A
+ FEDERAL RESERVE BANK OF ATLANTA	10,000 33.33%	<input type="text"/> N/A

SAVE >> | **CANCEL >>**

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There are six tools at the top of the Participants screen that will track the dollar amounts entered. These fields are updated each time a new amount is modified on the Participant's tab. These tools will help balance the credit.

SUBTOTALS	COMMITTED EXPOSURE:	\$30,000	UTILIZED EXPOSURE:	\$0
	PARTICIPANT SUBTOTALS:	\$30,000	PARTICIPANT SUBTOTALS:	\$0
	DIFFERENCE:	\$0	DIFFERENCE:	\$0

Committed Amounts

- **Committed Exposure** – total credit commitment amount as entered on the Credit Details tab
- **Participant Subtotals** – current total of all participants' share of committed exposure
- **Difference** – the difference between the Participant Subtotals and the Committed Exposure (i.e. the amount by which the credit is unbalanced)

Utilized Exposure

- **Utilized Exposure** – total utilized credit exposure as entered on the Credit Details tab
- **Participant Subtotals** – current total of all participants' share of utilized exposure
- **Difference** – the difference between the Participant Subtotals and the Utilized Exposure (i.e. the utilized amount by which the credit is unbalanced)

The screenshot shows the 'PARTICIPANTS' tab in the system. At the top, there are tabs for OBLIGOR, CREDIT DETAILS, PARTICIPANTS, and RATINGS. Below the tabs, there is a section for '* Required Information' with a text input field for '*Enter Participant Internal ID:' and an 'Add Participant >>' button. A link below the input field says 'If you do not know the participant's internal ID, click here to search for participants.' Below this is a summary table:

SUBTOTALS	COMMITTED EXPOSURE:	\$30,000	UTILIZED EXPOSURE:	\$0
	PARTICIPANT SUBTOTALS:	\$21,000	PARTICIPANT SUBTOTALS:	\$0
	DIFFERENCE:	\$9,000	DIFFERENCE:	\$0

A red box highlights the '\$9,000' in the 'DIFFERENCE' row of the summary table. A red arrow points from the text 'The credit is off by \$9,000' to this box. Below the summary table is a table of participants:

NAME	SHARE OF GLOBAL EXPOSURE (\$)	SHARE OF UTILIZED EXPOSURE (\$)
+ FEDERAL RESERVE BANK OF BOSTON	20,000 66.67%	
+ FEDERAL RESERVE BANK OF ATLANTA	1,000 3.33%	

At the bottom of the screen, there are 'SAVE >>' and 'CANCEL >>' buttons.

When all the participants have been properly updated, the Participant Subtotal will equal the Committed Exposure, and the Difference will be \$0.

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The credit below is balanced:

OBLIGOR	CREDIT DETAILS	PARTICIPANTS	RATINGS
SUBTOTALS		COMMITTED EXPOSURE: \$25000000	UTILIZED EXPOSURE: \$0
PARTICIPANT SUBTOTALS: \$25000000		PARTICIPANT SUBTOTALS: \$0	
DIFFERENCE: \$0		DIFFERENCE: \$0	
NAME	SHARE OF GLOBAL EXPOSURE	SHARE OF UTILIZED EXPOSURE	
+ FEDERAL RESERVE BANK OF ATLANTA	\$2,500,000 10.00%	\$0	
+ FEDERAL RESERVE BANK OF BOSTON	\$2,500,000 10.00%	\$0	
+ FEDERAL RESERVE BANK OF CLEVELAND	\$5,000,000 20.00%	\$0	
+ FEDERAL RESERVE BANK OF KANSAS CITY	\$5,000,000 20.00%	\$0	
+ FEDERAL RESERVE BANK OF NEW YORK, THE	\$10,000,000 40.00%	\$0	

The credit is balanced

GO BACK EDIT >> CLONE DELETE HISTORY

4. ENTER RATING INFORMATION

To begin, click on the **Ratings** tab. **Required fields are denoted with an asterisk.**

This tab must be completed for **every** credit in the submission, regardless of whether the credit was copied forward or added during this reporting cycle. If this tab is not completed for each credit in the submission, the credits cannot be submitted. Reference Appendix A for detailed instructions on completing the data fields in this tab.

The screenshot shows the 'CREATE CREDIT' form with the 'RATINGS' tab selected. The form includes the following fields and controls:

- Navigation tabs: CREDITS, ENTITIES, REPORTS
- Reporting Bank: REPORTING BANK
- Actions: >> Submission Summary, >> Search Credits, >> Create Credit
- Form Title: CREATE CREDIT
- Metadata: Obligor: Internal Credit ID: >>Credit Error Status: NO DATA
- Form Tabs: OBLIGOR, CREDIT DETAILS, PARTICIPANTS, RATINGS
- * Required Information section:
 - *Credit Exposure Risk Rating: [Text Input]
 - *Regulatory Equivalent: [List of radio buttons for % Pass, % Special Mention, % Substandard, % Doubtful, % Loss, % Total]
 - *Obligor Risk Rating: [Text Input]
 - *Days past Due: [Text Input]
 - *Non-accrual Date: [Date Picker] (Enter 12/31/9999 if credit is accruing)
- Buttons: SAVE >>, CANCEL >>

Enter the regulatory equivalent in the five Regulatory Equivalent data fields:

- % Pass
- % Special Mention
- % Substandard
- % Doubtful, and
- % Loss

The last field “% Total” automatically calculates as the fields above are entered. **The % Total must equal 100%.** If not, the credit will have a validity error that must be resolved before it can be submitted.

This close-up shows the 'Regulatory Equivalent' section with the following values:

- 100% Pass
- 0% Special Mention
- 0% Substandard
- 0% Doubtful
- 0% Loss
- 100% Total

A red box highlights the '100% Total' field, and a red arrow points to it from the text: **Regulatory Equivalent total must sum to 100%**

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Note:

If a credit is accruing interest, enter “12/31/999” as the default non-accrual date. If the credit is not accruing interest enter the date of first non-accrual in the following date format “mm/dd/yyyy.” If this field is left blank, the credit will have a validity error.

The screenshot displays the 'RATINGS' tab of a credit management system. The interface includes several input fields and a table for regulatory equivalents. A red box highlights the '*Non-accrual Date' field, which contains the value '12/31/9999'. Below this field, a blue note reads: 'If the credit is accruing interest, use a non-accrual date of 12/31/9999'. At the bottom of the form, there are 'SAVE >>' and 'CANCEL >>' buttons.

OBLIGOR	CREDIT DETAILS	PARTICIPANTS	RATINGS
<i>* Required Information</i>			
*Credit Exposure Risk Rating: AA		*Obligor Risk Rating: AA	
*Regulatory Equivalent:		*Days past Due: 0	
100% Pass		*Non-accrual Date: 12/31/9999	
0% Special Mention		<i>(Enter 12/31/9999 if credit is accruing)</i>	
0% Substandard		If the credit is accruing interest, use a non-accrual date of 12/31/9999	
0% Doubtful			
0% Loss			
100% Total			

5. SAVE CREDITS

To save a credit, click the **Save** button.



Do not click the cancel button. All changes will be lost.

A credit may be saved even if all required fields have not been completed. However, an Internal Credit ID is a prerequisite to saving.

The credit below is saved but not ready for submission. The credit error status is displayed at the top of the view credit screen. Credit details are displayed at the center of the page. Error details are listed beneath the credit details. Users **must** resolve all validity errors and edit/acknowledge quality errors before the credit is ready for submission.

Credit Status → >>Credit Error Status: Validity

Credit Details

Obligor: Internal Credit ID: test 1

TAB	ERROR TYPE	ERROR MESSAGE
CREDIT DETAILS	Validity	Agent cannot be blank.
CREDIT DETAILS	Validity	Committed Exposure Global cannot be blank.
CREDIT DETAILS	Validity	Department cannot be blank.
CREDIT DETAILS	Validity	Maturity Date cannot be blank.
CREDIT DETAILS	Validity	Original Internal Credit Facility ID cannot be blank.
CREDIT DETAILS	Validity	Origination Date cannot be blank.
CREDIT DETAILS	Validity	Purpose cannot be blank.
CREDIT DETAILS	Validity	Type cannot be blank.
CREDIT DETAILS	Validity	Utilized Exposure Global cannot be blank.
OBLIGOR	Validity	Obligor cannot be blank.
RATINGS	Validity	Credit Exposure Internal Risk Rating cannot be blank.
RATINGS	Validity	Non-accrual Date cannot be blank.
RATINGS	Validity	Number of Days Past Due cannot be blank.
RATINGS	Validity	Obligor Internal Risk Rating cannot be blank.
RATINGS	Validity	Sum of Credit Risk Ratings [Pass, Special Mention, Substandard, Doubtful, Loss] does not equal 100%.

Credit Errors

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Once a credit is saved, a credit can exist in four statuses:

- Acknowledged
- Edit Free
- Quality
- Validity

Credits must be Edit Free or Acknowledged before it can be submitted. If not, credits are considered to be in process.

Once all required fields on the four credit tabs are completed and the credit is edit free, it is ready for submission.

The credit below is edit free and can be submitted.

The screenshot displays the 'VIEW CREDIT' interface. At the top right, it shows 'Obligor: Obligor C' and 'Internal Credit ID: 12345'. A red box highlights the text '>>Credit Error Status: Edit Free'. Below this is a navigation bar with tabs for 'OBLIGOR', 'CREDIT DETAILS', 'PARTICIPANTS', and 'RATINGS'. The 'CREDIT DETAILS' tab is active, showing the following information:

Legal Name: Obligor C	City: Atlanta
Internal Obligor id: SN@Obligor C	State: GA
Original Internal Obligor id: SN@Obligor C	Country: UNITED STATES
Tax id:	Zip: 56940
Industry Code: 113310	
Industry Code Description: LOGGING	

Below the details are several action buttons: 'GO BACK', 'EDIT >>', 'CLONE', 'DELETE', and 'HISTORY'. At the bottom, there is an 'ERROR DETAILS' section with the text 'There are no errors.'

D. ACKNOWLEDGE QUALITY ERRORS

If there are quality errors in the submission, they must be acknowledged before submitting.

Quality errors can be acknowledged at two points in the credit collection/submission process:

1. **Acknowledging on the Credit Level:** After the individual credit has been saved, the view credit detail page will allow users to acknowledge the quality edits for the credit displayed. In this option, acknowledgements are made on a *credit level*.
2. **Acknowledging on the Submission Level:** Prior to submitting, eSNC will notify users that there are quality errors in the submission which must be acknowledged before submitting. This allows users to acknowledge *all* the quality errors contained in the *entire submission*.

Reference Appendix B for more information on validation error messages.

Note:

Explanations of quality errors will requested from reporting institutions whose submissions contain quality errors. Please be prepared to explain these after you have submitted.

1. Acknowledge After Saving Each Credit:

Quality errors are listed underneath the credit information in the view credit screen. To acknowledge the errors, click on the **ACKNOWLEDGE QUALITY ERRORS >>** icon. By clicking on this, all quality errors associated with this credit will be acknowledged.

The screenshot displays the 'VIEW CREDIT' interface. At the top, there are navigation tabs for 'CREDITS', 'ENTITIES', and 'REPORTS', along with a 'REPORTING BANK' icon. Below these are links for 'Submission Summary', 'Search Credits', and 'Create Credit'. The main content area shows the credit details for 'FEDERAL RESERVE BANK OF CHICAGO - CHICAGO CONSOLDTD HEAD OFF'. The details include: Legal Name, City (CHICAGO), Internal Obligor id (chicago), Original Internal Obligor id (chicago), Tax id, State (IL), Country (UNITED STATES), Zip (00000), Industry Code (52111), and Industry Code Description (MONETARY AUTHORITIES - CENTRAL BANK). Below the details are buttons for 'GO BACK', 'EDIT >>', 'CLONE', 'DELETE', and 'HISTORY'. At the bottom, there is an 'ERROR DETAILS' section with a table. The table has columns for 'TAB', 'ERROR TYPE', and 'ERROR MESSAGE'. The first row shows 'CREDIT DETAILS' for the 'Quality' error type, with the message: 'The Maturity Date should be later than or equal to the current report date.' A red box highlights the 'ACKNOWLEDGE QUALITY ERRORS >>' button located above the error details table.

TAB	ERROR TYPE	ERROR MESSAGE
CREDIT DETAILS	Quality	The Maturity Date should be later than or equal to the current report date.

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Once the errors have been acknowledged, the **ACKNOWLEDGE QUALITY ERRORS >>** icon will disappear and the status of the credit will be updated to reflect the “Acknowledged” status.

The screenshot shows the 'VIEW CREDIT' interface for a credit entry. At the top, there are tabs for 'CREDITS', 'ENTITIES', and 'REPORTS', along with a 'REPORTING BANK' icon. Below these are navigation links: '>> Submission Summary', '>> Search Credits', and '>> Create Credit'. The main header indicates the obligor: 'FEDERAL RESERVE BANK OF CHICAGO - CHICAGO CONSOLTD HEAD OFF' with an 'Internal Credit ID: fed credit'. A red box highlights the '>>Credit Error Status: Acknowledged' text. Below this is a tabbed interface with 'OBLIGOR', 'CREDIT DETAILS', 'PARTICIPANTS', and 'RATINGS'. The 'CREDIT DETAILS' tab is active, showing fields for 'Legal Name', 'City', 'Internal Obligor id', 'Original Internal Obligor id', 'Tax id', 'Industry Code', and 'Industry Code Description'. Below the details are buttons for 'GO BACK', 'EDIT >>', 'CLONE', 'DELETE', and 'HISTORY'. At the bottom, an 'ERROR DETAILS' section contains a table with columns 'TAB', 'ERROR TYPE', and 'ERROR MESSAGE'. The table has one row: 'CREDIT DETAILS', 'Quality', and 'The Maturity Date should be later than or equal to the current report date.'. A blue bracket on the right side of the table is labeled 'Quality errors remain listed'.

Note:

Although, the quality errors have been acknowledged, they will remain listed in the area beneath the credit.

2. Acknowledge Prior to Submission:

If quality errors are not acknowledged when the credit is saved, they must be acknowledged prior to submission.

The below submission is in quality status since there are quality errors that have not been acknowledged:

The screenshot shows the 'SUBMISSION SUMMARY' page. At the top, there are tabs for 'CREDITS', 'ENTITIES', and 'REPORTS', along with a 'REPORTING BANK' icon. Below these are navigation links: '>> Submission Summary', '>> Search Credits', and '>> Create Credit'. The main header indicates the submission status: 'Overall Errors Status: Quality', 'Total Credits: 1', 'Total Entities: 6', and 'Bank Submission Status: Not Submitted'. A red box highlights the 'Overall Errors Status: Quality' text. Below this is a 'COMMENTS:' section with a text area and a 'VIEW EDITS' button. At the bottom, there is a 'SUBMIT CREDITS >>' button and a 'HISTORY' button.

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If users try to submit, eSNC will notify them that there are quality errors that must be acknowledged prior to submission. Please review the data to ensure accuracy. If the data is correct, proceed to acknowledge the quality error(s).

Click the [Acknowledge](#) button to acknowledge the error(s).

The screenshot shows the 'CREDITS' tab selected in the top navigation bar. Below the navigation bar, there are three links: '>> Submission Summary', '>> Search Credits', and '>> Create Credit'. A red-bordered box highlights a 'MESSAGE(S):' section containing the text: 'Quality Errors exist. Please click the Acknowledge link below to acknowledge quality errors before proceeding.' Below this message is a button labeled 'ACKNOWLEDGE QUALITY ERRORS >>'. Underneath the message box is a table with two columns: 'INTERNAL CREDIT ID' and 'Message'. The table contains one row with the ID 'test credit 123' and the message 'The Maturity Date should be later than or equal to the current report date.' Below the table is a 'SUBMISSION SUMMARY' section. On the left, it displays: 'Overall Errors Status: Quality', 'Total Credits: 1', 'Total Entities: 4', and 'Bank Submission Status: Not Submitted'. On the right, there is a 'COMMENTS:' text area with up and down arrows, a 'VIEW EDITS' button with a magnifying glass icon, and a 'HISTORY' button with a document icon. At the bottom center is a 'SUBMIT CREDITS >>' button.

The submission below is acknowledged.

This screenshot shows the same interface as the previous one, but with the 'Overall Errors Status' updated to 'Acknowledged', which is highlighted by a red box. The 'Total Credits' is now 2 and 'Total Entities' is 6. The 'SUBMIT CREDITS >>' button remains at the bottom.

E. CLONE CREDITS

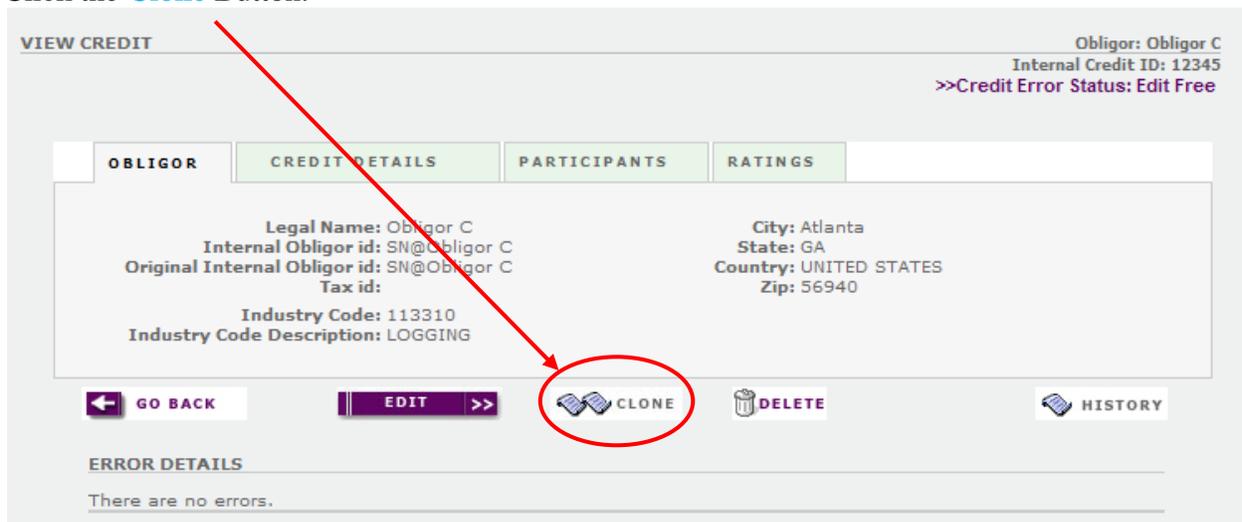
The **Clone** command creates a new credit using the details of an existing one. This command should be used when a new credit that closely resembles an existing credit needs to be added.

Note:

Double reporting of a credit will occur if a credit is cloned by mistake and the erroneously added credit is not deleted.

Search for and select the credit to be cloned. (For further information on searching credits, see the *Searching for Credits* section.)

Click the **Clone** Button.



All information from the original credit is copied into the new one, with the exception of the Internal Credit ID, Original Internal Credit ID, Utilized Exposure Global and fields on the Ratings tab. Those fields are blank in the cloned credit. Click on the Credit Detail and Ratings tabs to modify this information. (See Credits section *Modify Credits*.)

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Credit Details Tab: For cloned credits, the Internal Credit ID, Original Internal Credit ID and Utilized Exposure Global fields are blank.

CREATE CREDIT Obligor: Obligor C
Internal Credit ID:
>>Credit Error Status: Edit Free

OBLIGOR | **CREDIT DETAILS** | PARTICIPANTS | RATINGS

* Required Information

SNC Credit ID:

*Internal Credit ID:

*Original Internal Credit ID:

CUSIP:

*Origination Date:

*Maturity Date:

*Committed Exposure Global:

*Utilized Exposure Global:

Cumulative Charge-offs:

*Department:

*Credit Type:

*Credit Purpose:

Agent Bank Name: SN@Agent 4
Agent ID: SN@Agent 4

Credit Utility Field 1:

Credit Utility Field 2:

Credit Utility Field 3:

Ratings Tab: For cloned credits, ALL the fields on this tab are blank.

CREATE CREDIT Obligor: Obligor C
Internal Credit ID:
>>Credit Error Status: Edit Free

OBLIGOR | **CREDIT DETAILS** | PARTICIPANTS | **RATINGS**

* Required Information

*Credit Exposure Risk Rating:

*Regulatory Equivalent:

*Obligor Risk Rating:

*Days past Due:

*Non-accrual Date:

(Enter 12/31/9999 if credit is accruing)

F. MODIFY CREDITS

To submit data, all credits must be updated and saved with a status of Edit Free or Acknowledged.

1. From the Credits menu, click [Search Credits](#)
2. Search for and select the credit to modify
3. Once the credit is displayed, click [Edit](#)

VIEW CREDIT

Obligor: Obligor C
Internal Credit ID: 12345
>>Credit Error Status: Edit Free

OBLIGOR	CREDIT DETAILS	PARTICIPANTS	RATINGS
Legal Name: Obligor C Internal Obligor id: SN@Obligor C Original Internal Obligor id: SN@Obligor C Tax id: Industry Code: 113310 Industry Code Description: LOGGING		City: Atlanta State: GA Country: UNITED STATES Zip: 56940	

ERROR DETAILS
There are no errors.

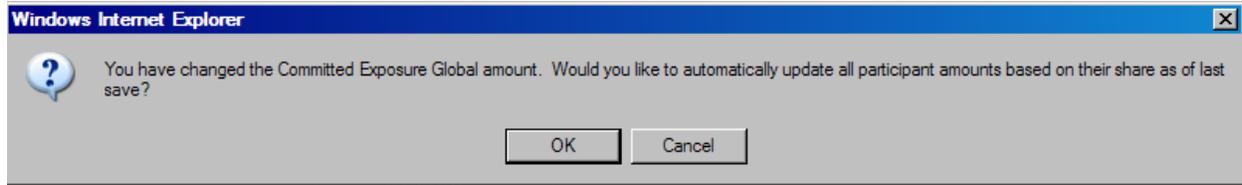
The credit will then be open for editing. Select each tab and make the necessary updates.

If the Agent has changed, click [SELECT NEW AGENT >>](#) to change the agent to a new entity.

OBLIGOR	CREDIT DETAILS	PARTICIPANTS	RATINGS
<p><i>* Required Information</i></p> <p>*Internal Credit ID: <input type="text" value="Credit 1"/></p> <p>*Original Internal Credit ID: <input type="text" value="Credit 1"/></p> <p>CUSIP: <input type="text"/></p> <p>*Origination Date: <input type="text" value="09/05/2000"/> <input type="button" value="Calendar"/></p> <p>*Maturity Date: <input type="text" value="6/29/2012"/> <input type="button" value="Calendar"/></p> <p>*Committed Exposure Global: <input type="text" value="30,000"/></p> <p>*Utilized Exposure Global: <input type="text"/></p> <p>Cumulative Charge-offs: <input type="text"/></p> <p>*Department: <input type="text" value="Credit Risk"/></p> <p>*Credit Type: <input type="text" value="Term Credit"/> <input type="button" value="Dropdown"/></p> <p>*Credit Purpose: <input type="text" value="Acquisition and/or me"/> <input type="button" value="Dropdown"/></p> <div style="border: 1px solid green; padding: 5px; margin-top: 10px;"> <p>Agent Bank Name: FEDERAL RESERVE BANK OF NEW YORK, THE - NEW YORK CONSOLDTD HEAD OFF</p> <p>Agent ID: FRBNY</p> <p>SELECT NEW AGENT >></p> </div> <div style="border: 1px solid green; padding: 5px; margin-top: 10px;"> <p>Credit Utility Field 1: <input type="text"/></p> <p>Credit Utility Field 2: <input type="text"/></p> <p>Credit Utility Field 3: <input type="text"/></p> </div>			

1. Modifying Committed/Utilized Credit Amounts:

If the Committed/Utilized Exposure Global is changed, eSNC will prompt users to automatically update all participant amounts based on their share as of last save (prorating tool).



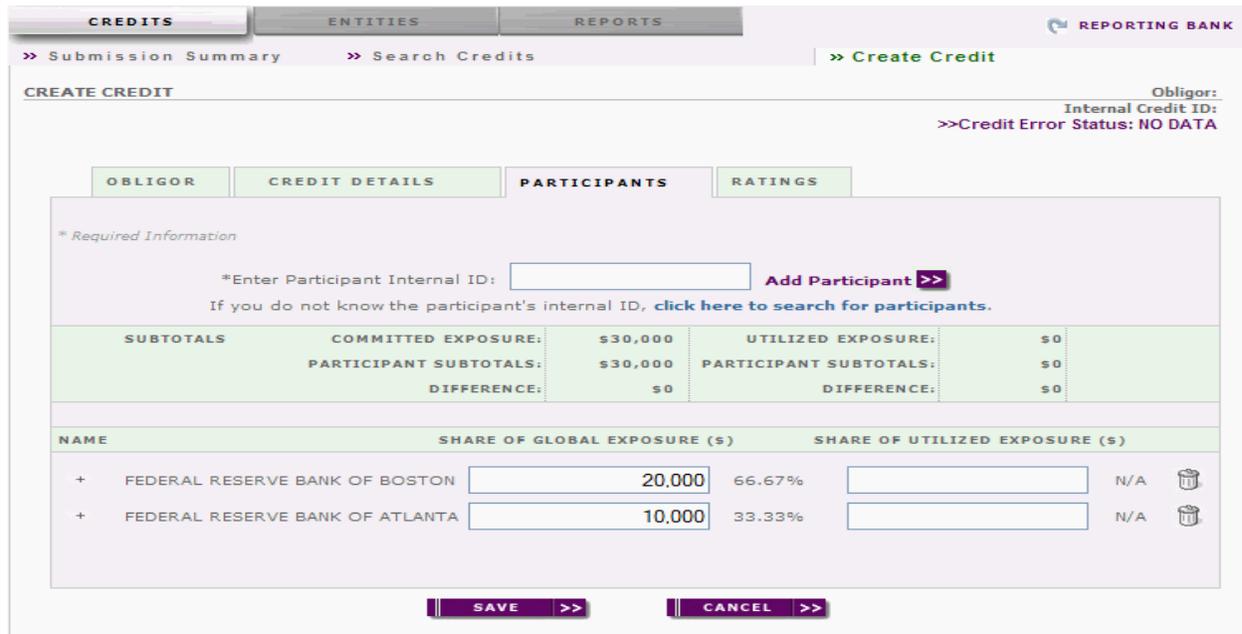
The Prorating tool works by calculating the percentage each participant holds of the current committed/utilized exposure and applying the share pro-rata to the modified committed/utilized credit commitment.

When the current committed/utilized exposure is changed and users elect to use the Prorating tool, eSNC re-calculates each participant's share by that percentage. If users select **OK** to the message *and* make manual modifications to the participants' committed/utilized amounts, the prorating tool changes will be lost.

The Prorating Tool may be used if:

- the credit is balanced (participant subtotals equal the committed exposure or the difference is zero), *and*
- all participants in the credit remain the same, *and*
- all participant percentages of the total commitment remains the same

Click **OK** to automatically adjust the share amount pro-rata. To verify the share amounts for each participant was updated, go to the **Participants** tab.



NAME	SHARE OF GLOBAL EXPOSURE (\$)	SHARE OF UTILIZED EXPOSURE (\$)
+ FEDERAL RESERVE BANK OF BOSTON	20,000	66.67%
+ FEDERAL RESERVE BANK OF ATLANTA	10,000	33.33%

2. Manually Edit Participants' Committed/Utilized Exposure:

If users want to manually adjust each participant's amount, click **Cancel** to the prorating tool message. The participant share of committed/utilized global exposure will be unchanged. The difference will reflect the change made to the credit's global committed/utilized exposure. Go to the **Participants** tab to manually edit the participants' share of committed/utilized global exposure.

* Required Information

*Enter Participant Internal ID: **Add Participant >>**

If you do not know the participant's internal ID, [click here to search for participants.](#)

SUBTOTALS	COMMITTED EXPOSURE:	\$30,000	UTILIZED EXPOSURE:	\$0
	PARTICIPANT SUBTOTALS:	\$40,000	PARTICIPANT SUBTOTALS:	\$0
	DIFFERENCE:	\$-10,000	DIFFERENCE:	\$0

NAME	SHARE OF GLOBAL EXPOSURE (\$)	SHARE OF UTILIZED EXPOSURE (\$)
+ FEDERAL RESERVE BANK OF BOSTON	<input type="text" value="26.667"/> 88.89%	<input type="text"/> N/A
+ FEDERAL RESERVE BANK OF ATLANTA	<input type="text" value="13.333"/> 44.44%	<input type="text"/> N/A

SAVE >> **CANCEL >>**

Click into the share of global exposure box to change the balance of an existing participant.

To add a new participant, enter the Participant's Internal ID or search by clicking on the "click here to search for participant icon: [click here to search for participants.](#) (Reference *Adding Participants* of the Credits section.)

* Required Information

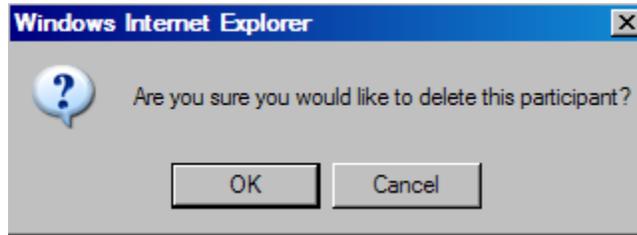
*Enter Participant Internal ID: **Add Participant >>**

If you do not know the participant's internal ID, [click here to search for participants.](#)

3. Deleting Participants:

When a participant drops their participation in the credit, the participant must be deleted from the credit. To delete a participant:

- Click the garbage can button  on the participant's row
- Confirm the deletion



- By clicking **OK**, the participant is removed from the credit and disappears from the list of participants. The participant's share of global exposure is subtracted from the Participant Subtotals
- Add and/or update all other participants until the Participant Subtotals equals the Committed Exposure and the Difference equals \$0

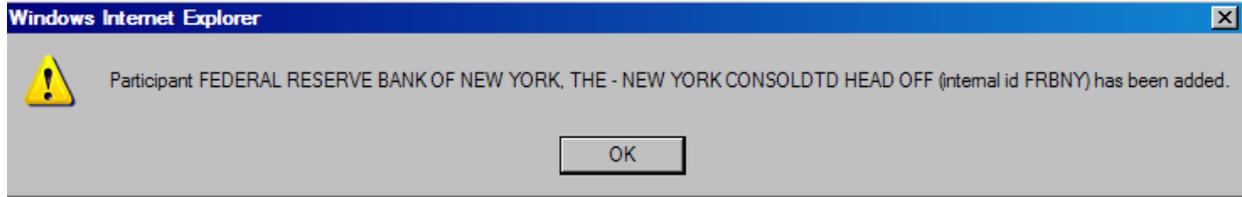
If a participant is accidentally deleted, it can be re-added to the list of participants by following the steps to add a participant to a credit.

Add Participant by Internal ID:

OBLIGOR	CREDIT DETAILS	PARTICIPANTS	RATINGS												
<p><i>* Required Information</i></p> <p>*Enter Participant Internal ID: <input style="width: 150px;" type="text" value="frbny"/> Add Participant >></p> <p style="font-size: small;">If you do not know the participant's internal ID, click here to search for participants.</p>															
SUBTOTALS	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">COMMITTED EXPOSURE:</td> <td style="width: 20%;">\$30,000</td> <td style="width: 30%;">UTILIZED EXPOSURE:</td> <td style="width: 20%;">\$0</td> </tr> <tr> <td>PARTICIPANT SUBTOTALS:</td> <td>\$20,000</td> <td>PARTICIPANT SUBTOTALS:</td> <td>\$0</td> </tr> <tr> <td>DIFFERENCE:</td> <td>\$10,000</td> <td>DIFFERENCE:</td> <td>\$0</td> </tr> </table>	COMMITTED EXPOSURE:	\$30,000	UTILIZED EXPOSURE:	\$0	PARTICIPANT SUBTOTALS:	\$20,000	PARTICIPANT SUBTOTALS:	\$0	DIFFERENCE:	\$10,000	DIFFERENCE:	\$0		
COMMITTED EXPOSURE:	\$30,000	UTILIZED EXPOSURE:	\$0												
PARTICIPANT SUBTOTALS:	\$20,000	PARTICIPANT SUBTOTALS:	\$0												
DIFFERENCE:	\$10,000	DIFFERENCE:	\$0												
NAME	SHARE OF GLOBAL EXPOSURE (\$)	SHARE OF UTILIZED EXPOSURE (\$)													
+ FEDERAL RESERVE BANK OF BOSTON	<input style="width: 80px;" type="text" value="20,000"/> 66.67%	<input style="width: 100px;" type="text"/>	N/A 												
SAVE >> CANCEL >>															

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Confirm the added Participant:



The entity is now returned to the list of active participants however the share of global exposure is blank. Enter the share of global exposure and utilized exposure.

OBLIGOR	CREDIT DETAILS	PARTICIPANTS	RATINGS
* Required Information			
*Enter Participant Internal ID:		<input type="text"/>	Add Participant >>
If you do not know the participant's internal ID, click here to search for participants.			
SUBTOTALS	COMMITTED EXPOSURE:	\$30,000	UTILIZED EXPOSURE: \$0
	PARTICIPANT SUBTOTALS:	\$20,000	PARTICIPANT SUBTOTALS: \$0
	DIFFERENCE:	\$10,000	DIFFERENCE: \$0
NAME	SHARE OF GLOBAL EXPOSURE (\$)	SHARE OF UTILIZED EXPOSURE (\$)	
+ FEDERAL RESERVE BANK OF NEW YORK, THE - NEW YORK CONSOLDTD HEAD OFF	<input type="text"/>	<input type="text"/>	
+ FEDERAL RESERVE BANK OF BOSTON	<input type="text" value="20,000"/> 66.67%	<input type="text"/>	N/A
SAVE >>		CANCEL >>	

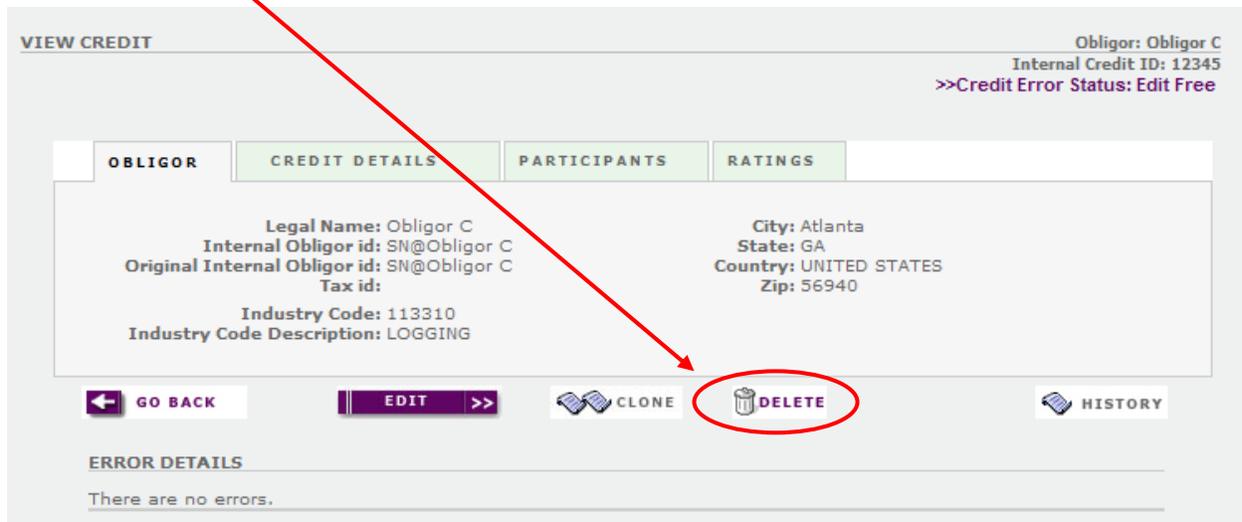
G. DELETE CREDITS

Users should delete any credit that:

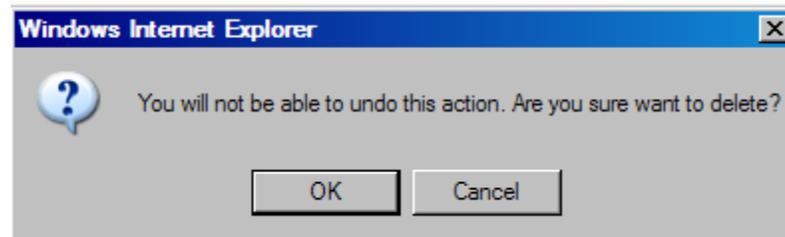
- Has been Paid Off or Canceled
- Has been Restructured with new participants
- Was completely charged off
- Is a duplicate or was added in error

Under the Credits section, search for and select the credit to delete.

Click the **Delete** button.



A confirmation window will launch



To confirm, click **OK**. To cancel, click **Cancel**.

By clicking OK, the credit will be deleted and it will disappear from the submission.

V. DATA VALIDATION

eSNC is equipped with a set of validations that ensure data quality. For a detailed list of all validations used within this system please see Appendix B.

VI. SUBMISSION

A. VIEW PENDING SUBMISSION

eSNC allows users to view all reporting institutions which have been granted access. The system will display the following fields:

- Report Date
- Submission Type (A= Agent, P= Participant)
- Submission Version/Type



REPORTING BANK
Select a reporting bank below, then click on a report date.

FEDERAL RESERVE BANK OF BOSTON

FEDERAL RESERVE BANK OF CHICAGO

FEDERAL RESERVE BANK OF DALLAS

BANK SUBMISSIONS First Prev Page 1/1 Next Last Display 10 records

REPORT DATE	SUBMISSION TYPE	SUBMISSION VERSION (STATUS)
12/31/2009	A	Initial (Not Submitted)

eSNC allows users to select the institution submission to be submitted. When the appropriate institution has been selected, click **Initial** to begin the submission process.

eSNC will display a Submission Summary page that details out the following information:

- Overall Errors Status
- Total Credits
- Total Entities
- Submission Status

Additionally, eSNC allows the user to add comments to the submission (where applicable).



CREDITS ENTITIES REPORTS REPORTING BANK

>> Submission Summary >> Search Credits >> Create Credit

SUBMISSION SUMMARY

Overall Errors Status: Edit Free
Total Credits: 2
Total Entities: 4
Bank Submission Status: Not Submitted

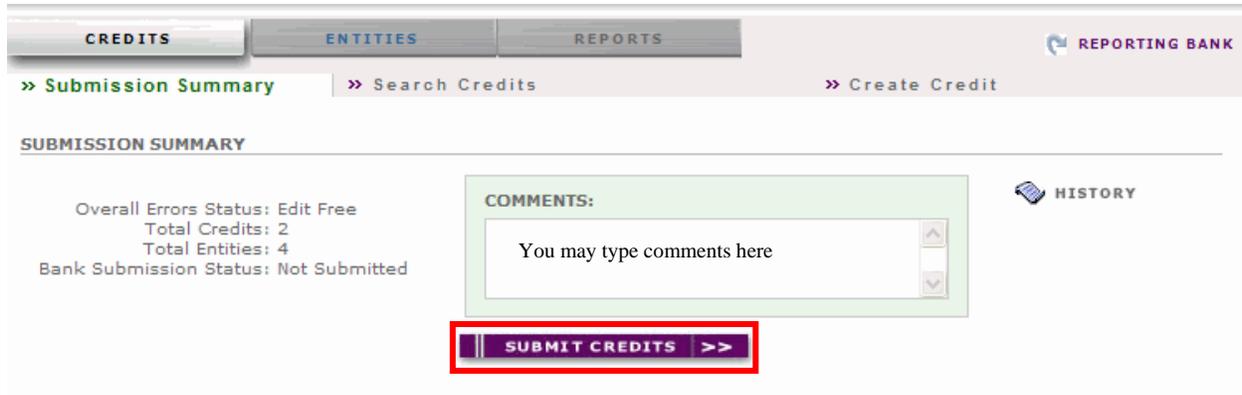
COMMENTS:
Insert comments here

HISTORY

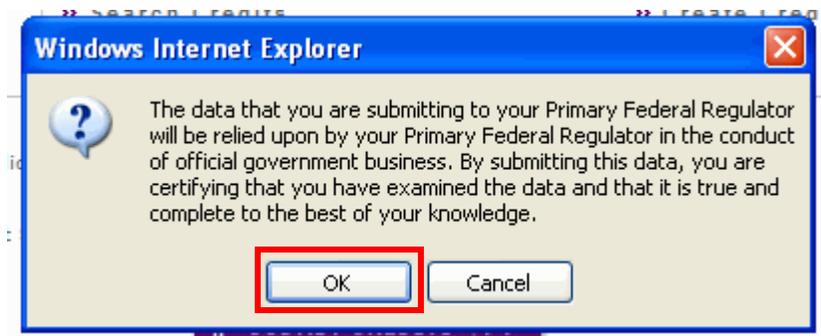
SUBMIT CREDITS >>

B. SUBMITTING

Ensure that the data is validity error free or that all quality errors have been edited or acknowledged. You may supply additional comments where necessary.



When ready, select the **Submit Credits** option. The system will display the following confirmation message:



To confirm submission select **OK**. Alternatively the user may select **Cancel** if the credit information is not ready to be submitted. This will return the user to the submission summary screen. Once **OK** is selected the system will display the submission summary screen. The Submission Summary status will change to “Submitted”.



Note:

The system does not allow changes to the data once it has been submitted. Data may only be viewed via the Submission Summary and to search for submitted credits. If a change is necessary, contact the SNC Business Office for additional information.

C. REVIEW SUBMISSION

To view submitted credits, select the [Search Credits](#) option:

CREDIT SEARCH

Search:

Internal Credit ID: <input type="text"/>	Obligor Internal ID: <input type="text"/>	
SNC Credit ID: <input type="text"/>	Obligor Name: <input type="text"/>	Find Anywhere ▼
Credit Error Status: All ▼	Obligor RSSD: <input type="text"/>	
SNC Flag: All ▼		

SEARCH >>
Copy Credits From the Last Report Date >>

CREDIT SEARCH RESULTS

SNC CREDIT ID ↕	OBLIGOR NAME ↕	TOTAL EXPOSURE ↕	STATUS ↕	SNC FLAG ↕	
None Assigned	FEDERAL RESERVE BANK OF ATLANTA	\$20,000,000	Edit Free		PRINT

eSNC displays the credits that have been submitted and allows the user to search from credits using the following criteria:

- Internal Credit ID
- SNC Credit ID
- Credit Error Status
- Obligor Internal ID
- Obligor Name

To view all credits submitted, select [Search](#). To refine the search enter a combination of one or more of the search fields and select [Search](#).

To view submitted credits select the blue SNC Credit. The system will display the below information:

1. Obligor

OBLIGOR	CREDIT DETAILS	PARTICIPANTS	RATINGS
----------------	-----------------------	---------------------	----------------

<p>Legal Name: FEDERAL RESERVE BANK OF ATLANTA</p> <p>Internal Obligor id: Testing 124</p> <p>Original Internal Obligor id: Testing 124</p> <p>Tax id:</p> <p>Industry Code: 52111</p> <p>Industry Code Description: MONETARY AUTHORITIES - CENTRAL BANK</p>	<p>City: ATLANTA</p> <p>State: GA</p> <p>Country: UNITED STATES</p> <p>Zip: 30309</p>
--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------

← GO BACK
HISTORY

Shared National Credit eSNC User Guide

2. Credit Details

OBLIGOR	CREDIT DETAILS	PARTICIPANTS	RATINGS
<p>SNC Credit ID: 369</p> <p>Internal Credit ID: Test Credit 1 Original Internal Credit ID: Test Credit 1 CUSIP:</p> <p>Origination Date: 11/05/2007 Maturity Date: 11/10/2011</p> <p>Committed Exposure Global: \$20,000,000 Utilized Exposure Global: \$20,000,000 Cumulative Charge-offs:</p> <p>Department: Risk</p> <p>Credit Type: Term Credit - C Credit Purpose: Trade financing</p>		<p>Agent Bank Name: FEDERAL RESERVE BANK OF ATLANTA - ATLANTA CONSOLIDATED HEAD OFFICE Agent ID: testing 12345</p> <p>Credit Utility Field 1:</p> <p>Credit Utility Field 2:</p> <p>Credit Utility Field 3:</p>	
<p></p>		<p></p>	

3. Participants

OBLIGOR	CREDIT DETAILS	PARTICIPANTS	RATINGS
<p>SUBTOTALS</p> <p>COMMITTED EXPOSURE: \$20,000,000</p> <p>PARTICIPANT SUBTOTALS: \$20,000,000</p> <p>DIFFERENCE: \$0</p>		<p>UTILIZED EXPOSURE: \$20,000,000</p> <p>PARTICIPANT SUBTOTALS: \$20,000,000</p> <p>DIFFERENCE: \$0</p>	
NAME	SHARE OF GLOBAL EXPOSURE	SHARE OF UTILIZED EXPOSURE	
+ FEDERAL RESERVE BANK OF BOSTON - BOSTON CONSOLIDATED HEAD OFF	\$5,000,000 25.00%	\$5,000,000	25.00%
+ FEDERAL RESERVE BANK OF KANSAS CITY - FEDERAL RESERVE BANK OF KANSAS CITY, DENVER BRANCH	\$5,000,000 25.00%	\$5,000,000	25.00%
+ FEDERAL RESERVE BANK OF RICHMOND - RICHMOND CONSOLDTD HEAD OFF	\$10,000,000 50.00%	\$10,000,000	50.00%
<p></p>		<p></p>	

4. Ratings

OBLIGOR **CREDIT DETAILS** **PARTICIPANTS** **RATINGS**

Credit Exposure Risk Rating: AAA	Effective Maturity (Years):
Regulatory Equivalent: Pass: 100%	Expected Credit Loss (\$):
Obligor Risk Rating: AAA	Obligor PD:
Days Past Due: 0	LGD (Before):
CRM Flag:	LGD (After):
Non-accrual Date: 12/31/9999	Exposure at Default (\$):
	Risk Weighted Assets (\$):
	Effect of Double Default Treatment on RWA (\$):
	Effect of PD substitution and LGD adjustment approaches on RWA (\$):

 **GO BACK**  **HISTORY**

VII. AMENDMENTS

If the SNC data must be amended, the user will need to request an Amendment with the SNC Business Office. To do so, please call (212) 720-6549 or email at SNCInbox@ny.frb.org and indicate that the SNC data has been submitted and specify what changes are necessary.

When the status of the submission is changed to **Amendment** by the SNC Business Office, the system will allow the data to be edited. When logging onto eSNC, the submission version will reflect “Amendment” instead of “Initial”.

REPORT DATE	SUBMISSION TYPE	SUBMISSION VERSION (STATUS)
12/31/2010	A	Initial (Not Submitted)
12/31/2009	A	Amendment (Not Submitted)
12/31/2008	A	Initial (Submitted)

Select the blue **Amendment** option under Submission Version Status. eSNC will display the Submission Summary screen. Notice that that Submission Status is now “Not Submitted”. The data in the submission may be amended.

Overall Errors Status: Acknowledged
 Total Credits: 41
 Total Entities: 80
 Bank Submission Status: **Not Submitted**

COMMENTS:

VIEW EDITS
 HISTORY

SUBMIT CREDITS >>

Once all desired changes have been made re-submit the credits. Once the user has re-submitted the system will reflect all changes/additions.

Note:

The data must be validity error free and quality errors must be acknowledged prior to submission.

VIII. SYSTEM-TO-SYSTEM (STS) UPLOAD

A. INTRODUCTION

System-To-System (STS) submitters use an XML file to submit credit and entity data. Additionally, these institutions have the capability to manually edit information once the data has been uploaded.

This section will provide details on how to:

- Upload an XML file:
 - Reload and overwrite
- Fatal Error Resolution
- Manually edit data
- Submit

The submission summary section gives an overview of the institution's submission status. The main menu allows the user to navigate through the Credits, Entities and the Reports section. Below the main menu under the Credits section the system displays a sub-menu that displays the following:

- Submission Summary
- Search Credits
- Create a Credit
- Import SNC Data File

The screenshot shows a web interface with a navigation bar at the top containing 'CREDITS', 'ENTITIES', and 'REPORTS'. The 'CREDITS' tab is active, showing a sub-menu with 'Submission Summary', 'Search Credits', 'Create Credit', and 'Import SNC Data File'. The 'Submission Summary' page displays the following information:

Overall Errors Status: Quality	COMMENTS: <input type="text"/>	HISTORY
Total Credits: 10		
Total Entities: 8		
Bank Submission Status: Not Submitted		

If a reporting entity needs to obtain a copy of the XML schema please contact the SNC Business Office. To do so, please call (212) 720-6549 or email at SNCInbox@ny.frb.org.

B. UPLOADING AN XML FILE

To upload an XML file select the **Import SNC Data File** option found on the submission summary page.

» **Import SNC Data File**

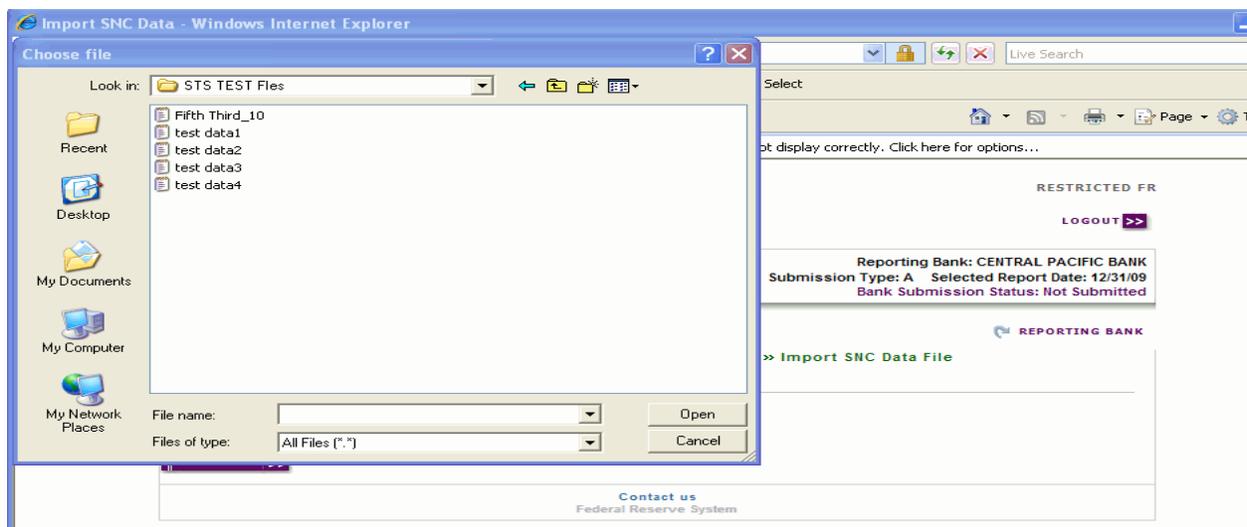
Once this option has been selected the following screen will appear.

The screenshot shows a web application interface with a navigation bar at the top containing 'CREDITS', 'ENTITIES', and 'REPORTS'. Below the navigation bar are links: '» Submission Summary', '» Search Credits', '» Create Credit', and '» Import SNC Data File' (which is highlighted with a red box). The main content area is titled 'IMPORT SNC DATA FILE' and contains the instruction 'Select the appropriate data file:'. A 'WARNING!' section states: 'A SNC Data file has already been imported and accepted for this report date. if you import a new file, all data in the previous file will be deleted.' Below the warning is a checkbox labeled 'Override the prior, accepted XML File' which is currently unchecked. There is a text input field and a 'Browse...' button. At the bottom left of the form is a purple button labeled 'IMPORT >>'.

Note:

- If a file has been uploaded and accepted and the user needs to re-upload, ensure that the **Override the prior, accepted XML File** option is checked. This has to be selected only if the previous file was successfully uploaded
- The file selected for upload via the **Browse** option must be in the acceptable XML format
- Once the appropriate file has been chosen, select the **Import** option

Once the **Browse** option has been selected the below screen will appear. Select the file to be imported by clicking on the file name twice and then selecting **Import**.



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After importing the file the system will display a message that the file load is in process.

The screenshot shows the 'IMPORT SNC DATA FILE' section of the eSNC system. The 'CREDITS' tab is selected. The page displays the following information:

Submission ID:	Date Imported:	Imported By:	File Upload Status:
24	Thu Oct 15 15:35:46 EDT 2009	b1tjm011	

File Load in Progress
A new SNC Data File may not be imported at this time.
An email will be sent to you and all contacts of this Reporting Bank once processing is complete.

REFRESH STATUS >>

[Contact us](#)
Federal Reserve System

Select the **Refresh Status** option and the system will display that the file has been loaded.

The screenshot shows the 'FILE UPLOAD DETAILS' section of the eSNC system. The 'CREDITS' tab is selected. The page displays the following information:

Submission ID:	Date Imported:	Imported By:	File Upload Status:	Total Credits:	Total Entities:	Number of Fatal Errors:	Date Import Completed:
12	10/14/2009 15:11 PM (EDT)	b1tjm011	Loaded	10	8	0	10/14/2009 15:11 PM (EDT)

IMPORT NEW FILE

Once the file has been loaded the system will display the following field.

- Submission ID
- Date Imported
- Imported By
- File Upload Status
- Total Credits
- Total Entities
- Number of Fatal Errors
- Date Import Completed

C. SUCCESSFUL LOAD

If the XML file is free of *unacceptable error* the system will **load** the SNC information. “Load” refers to eSNC validating and storing the information contained in the XML file. Once the loaded file has been refreshed, the below screen will show **Loaded** under the File Upload Status section. The system recognizes three different types of validation errors:

- Unacceptable (Fatal) Errors
 - The system will not allow the user to load a file with unacceptable errors, the user must correct the XML file prior to the system loading your SNC data
- Validity Errors
 - The system will load a file with validity errors but will not allow the user to submit the credit data until these errors are corrected
- Quality Errors
 - The system will load a file with quality errors but will not allow the user to submit the credits unless these errors have been correct (if the data is wrong) or **Acknowledge** (if the data is accurate).

Note:

For more information of validations please reference Appendix B

The screenshot shows the eSNC interface with a navigation bar at the top containing 'CREDITS', 'ENTITIES', and 'REPORTS'. Below the navigation bar are links for 'Submission Summary', 'Search Credits', 'Create Credit', and 'Import SNC Data File'. The main content area is titled 'FILE UPLOAD DETAILS' and includes a link for 'IMPORT NEW FILE'. The details are as follows:

Submission ID: 12	Total Credits: 10
Date Imported: 10/14/2009 15:11 PM (EDT)	Total Entities: 8
Imported By: h11hp011	Number of Fatal Errors: 0
File Upload Status: Loaded	Date Import Completed: 10/14/2009 15:11 PM (EDT)

The system will automatically send an email confirmation (to the user who loaded the file) once the file has been loaded:

SNC File Submission Processing Completed Advisory

```
Submission id is '164'.
Submission status is 'Loaded'.
Submission start time: Sat Oct 24 13:52:50 EDT 2009
Submission end time: Sat Oct 24 13:52:51 EDT 2009
For details regarding your submission, please log on to eSNC.
```

Note:

Larger XML file submissions take longer to upload. Once the file has been selected and the **Upload** button has been clicked, eSNC will process the submission even if users log off the system or if the 30 minute inactivity period is exceeded. Once the file has been successfully uploaded, an email confirmation will be sent to the submitter's inbox.

D. FATAL ERROR RESOLUTION

If the file is not successfully loaded, eSNC will display an error page that details the unacceptable errors detected. (Refer to Appendix B for Validations).

The screenshot shows the eSNC interface with three tabs: CREDITS, ENTITIES, and REPORTS. The 'REPORTS' tab is active, and the 'Import SNC Data File' link is highlighted. Below the navigation bar, there are links for 'Submission Summary', 'Search Credits', and 'Import SNC Data File'. The main content area is titled 'FILE UPLOAD DETAILS' and contains a section for 'IMPORT NEW FILE'. The submission details are as follows:

Submission ID: 11	Total Credits: 0
Date Imported: 10/14/2009 14:52 PM (EDT)	Total Entities: 0
Imported By: h18m011	Number of Fatal Errors: 71
File Upload Status: Rejected	Date Import Completed: 10/14/2009 14:52 PM (EDT)

At the bottom of the details section, a warning message states: 'THESE ERRORS MUST BE CORRECTED BEFORE THE FILE WILL BE LOADED.'

Note:

Here the File Upload Status says “Rejected” instead of “Loaded”. The system will also provide a count of the number of Fatal Errors that must be corrected prior to the file being accepted. If the file has been rejected, the system will send an automatic email noting that the file was not accepted.

SNC File Submission Processing Completed Advisory

```
Submission id is '11'.  
Submission status is 'Rejected'.  
Submission start time: Wed Oct 14 14:52:06 EDT 2009  
Submission end time: Wed Oct 14 14:52:06 EDT 2009  
For details regarding your submission, please log on to eSNC
```

The XML file must be corrected to fix the fatal errors before attempting to upload again.

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eSNC will display any unacceptable errors in the format below:

ERROR MESSAGE
ERROR: [lineNbr=19, colNbr=39, msg="" is not a valid lexical representation.
ERROR: [lineNbr=20, colNbr=33, msg="" is not a valid lexical representation.
ERROR: [lineNbr=21, colNbr=29, msg=Zero length BigInteger
ERROR: [lineNbr=23, colNbr=35, msg=Zero length BigInteger
ERROR: [lineNbr=25, colNbr=55, msg=Zero length BigInteger
ERROR: [lineNbr=26, colNbr=53, msg=Zero length BigInteger
ERROR: [lineNbr=27, colNbr=49, msg=Zero length BigInteger
ERROR: [lineNbr=28, colNbr=31, msg=Zero length BigInteger
ERROR: [lineNbr=29, colNbr=37, msg="" is not a valid lexical representation.
ERROR: [lineNbr=47, colNbr=64, msg=Zero length BigInteger
ERROR: [lineNbr=48, colNbr=54, msg=Zero length BigInteger
ERROR: [lineNbr=52, colNbr=64, msg=Zero length BigInteger
ERROR: [lineNbr=53, colNbr=54, msg=Zero length BigInteger
ERROR: [lineNbr=57, colNbr=64, msg=Zero length BigInteger
ERROR: [lineNbr=58, colNbr=54, msg=Zero length BigInteger
ERROR: [lineNbr=62, colNbr=64, msg=Zero length BigInteger
ERROR: [lineNbr=63, colNbr=54, msg=Zero length BigInteger
ERROR: [lineNbr=67, colNbr=64, msg=Zero length BigInteger
ERROR: [lineNbr=68, colNbr=54, msg=Zero length BigInteger
FATAL_ERROR: [lineNbr=19, colNbr=39, msg=cvc-datatype-valid.1.2.1: "" is not a valid value for 'date'.
FATAL_ERROR: [lineNbr=19, colNbr=39, msg=cvc-type.3.1.3: The value "" of element 'originationDate' is not valid.

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The system keeps a log of each submission and the status of the submission, either Loaded or Rejected. The system also provides the submission type (A = Agent, P= Participant). Here the user may click on the **File Upload Status** (denoted in blue) and the system will display the submission summary for a particular submission.

The screenshot displays the 'CREDITS' tab of the Shared National Credit eSNC system. The navigation bar includes 'CREDITS', 'ENTITIES', and 'REPORTS'. The 'REPORTING BANK' logo is in the top right. Below the navigation bar are links: '>> Submission Summary', '>> Search Credits', '>> Create Credit', and '>> Import SNC Data File'. The main content area is titled 'SUBMISSION SUMMARY' and contains the following information:

- Overall Errors Status: Quality
- Total Credits: 10
- Total Entities: 8
- Bank Submission Status: Not Submitted

A 'COMMENTS' section is present with an empty text area and scroll arrows. A 'HISTORY' icon is also visible. Below this is a table of 'FILE SUBMISSIONS':

Submission ID:	Submission Type:	Date Imported:	Imported By:	File Upload Status:
11	A	10/14/2009	b1tjm011	Rejected
12	A	10/14/2009	b1tjm011	Loaded

E. MANUALLY EDITING CREDIT/ENTITY DATA

Once the credit data has been successfully, the user may search credits and entities as detailed in the Credits and Entities section of this guide. Additionally, credit data may be manually entered, please see the Credit section for detailed instructions.

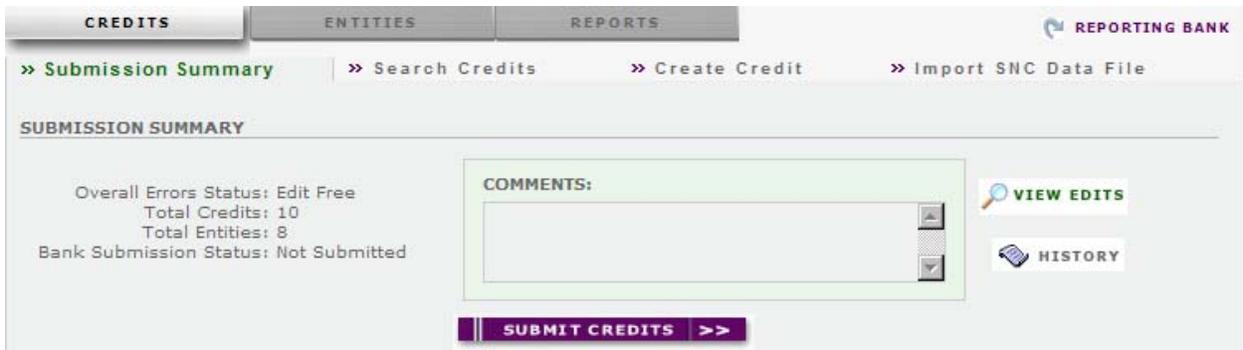
If the user attempts to submit an STS file after updates were made manually, only manually entered credits will be retained. If the internal credit number for the manually entered credit is in the new XML file, the manually entered data will be overlaid. If data was initially included in the XML file and is not included in the subsequent file, the credit will be deleted.

F. STS SUBMISSION

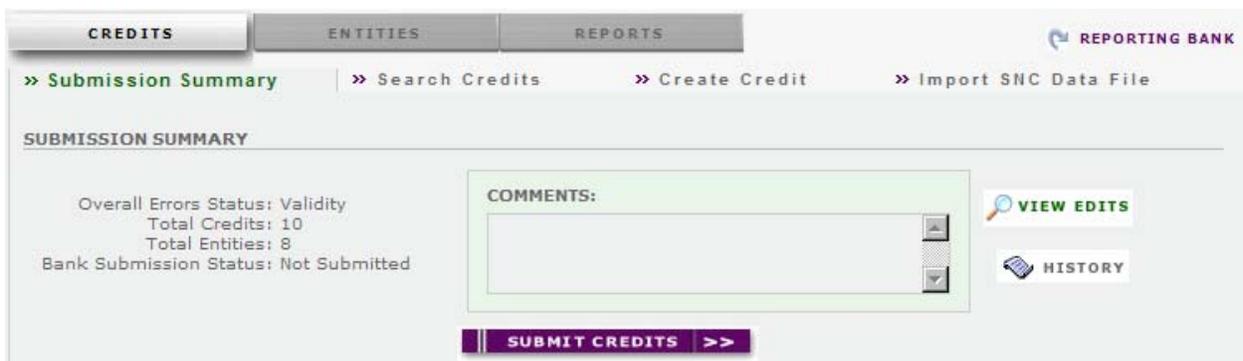
When all credits have been entered and the submission is in error free or acknowledged status, users may submit the credits. To submit credits, go to [Credits, Submission Summary](#).



The following is an example of an Edit Free submission. It is ready for submission.

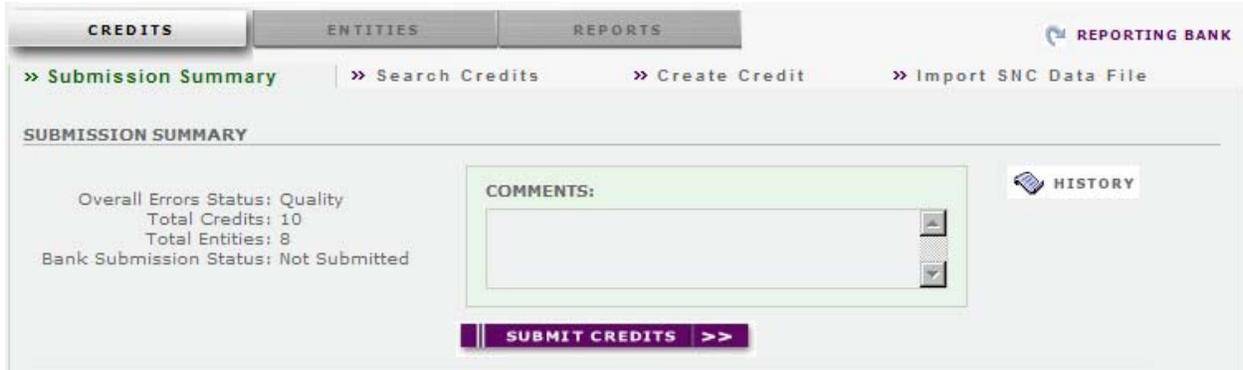


The following is an example of a submission with validity errors. The validity errors must be resolved before users can submit.

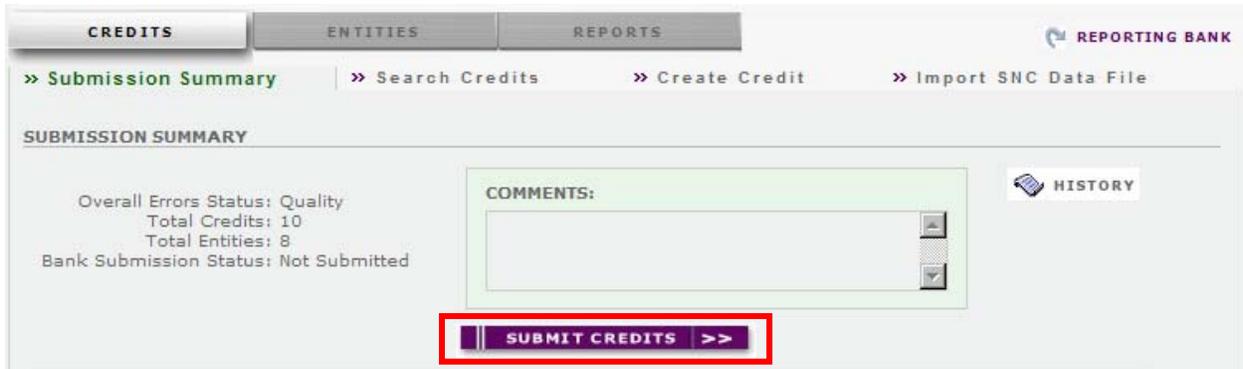


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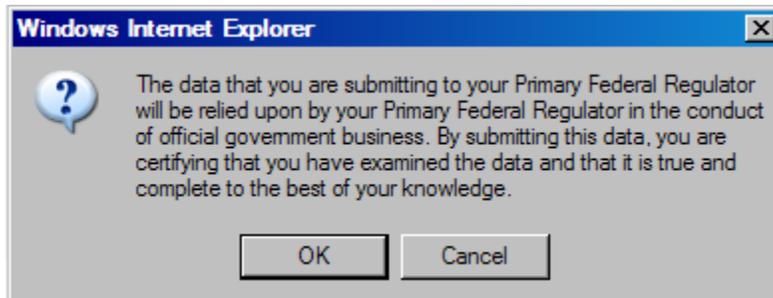
The following is an example of a submission with quality errors which have not been acknowledged. Quality errors must be acknowledged (or revised if appropriate) before the submission can be submitted. Once they are acknowledged, the submission status will be revised to “Acknowledged.”



1. Click [Submit Credits](#)



2. Confirm the confirmation message to submit the credits



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3. If there are quality errors that need to be acknowledge, click **Acknowledge** to acknowledge the quality errors

INTERNAL CREDIT ID Message

Testing	The Maturity Date should be later than or equal to the current report date.
STS_Test9	The Maturity Date should be later than or equal to the current report date.
test credit	The Maturity Date should be later than or equal to the current report date.
STS_Test8	The Maturity Date should be later than or equal to the current report date.
Test1	Non-accrual date should be earlier than or equal to the current report date.
STS_Test6	The Maturity Date should be later than or equal to the current report date.
STS_Test5	The Maturity Date should be later than or equal to the current report date.
STS_Test4	The Maturity Date should be later than or equal to the current report date.
STS_Test7	The Maturity Date should be later than or equal to the current report date.
STS_Test3	The Maturity Date should be later than or equal to the current report date.
STS_Test2	The Maturity Date should be later than or equal to the current report date.
STS_Test1	The Maturity Date should be later than or equal to the current report date.

Once the errors are acknowledged, the credits will be submitted. eSNC automatically refreshes and the status submission shows the submission as submitted. The submission summary page will provide detail on the following:

- Overall Errors Status
- Total Credits
- Total Entities
- Bank Submission Status

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The screenshot displays the 'CREDITS' tab in the 'REPORTING BANK' system. The 'Submission Summary' page is active, showing the following information:

- Overall Errors Status: Acknowledged
- Total Credits: 10
- Total Entities: 8
- Bank Submission Status: Submitted (highlighted with a red box)

Additional features include a 'COMMENTS' section with a text area and a 'HISTORY' button.

IX. EXPANDED REPORTER

There are two types of reporters in eSNC: Expanded and Basic. Expanded reporters will see the following screen when they first logon to eSNC.

BANK SUBMISSIONS		
	First Prev Page 1/1	Next Last Display 10 records
REPORT DATE	SUBMISSION TYPE	SUBMISSION VERSION (STATUS)
12/31/2010	A	Initial (Not Submitted)
	P	Initial (Not Submitted)

Expanded reporters submit data quarterly while Basic reporters submit quarterly or annually. In addition, the data elements reported are different. Expanded reporters are required to report Basel II data. Please reference Appendix C for detailed information on data elements.

The system will display the following fields:

- Report Date
- Submission Type
- Submission Version (Status)

Expanded reporters are required to submit data for credits they agent (denoted by an “A” under the Submission Type heading) – Agent file. The system also requires these reporters to provide credit information for credits they participate in (denoted by a “P” under the Submission Type heading) – Participant file.

For more information regarding the differences in expanded and basic reporter reporting, see the Reporting Instructions.

Expanded reporters will have to submit Basel II data elements:

OBLIGOR	CREDIT DETAILS	PARTICIPANT	RATINGS
Credit Exposure Risk Rating: AAA Regulatory Equivalent: Pass: 100% Obligor Risk Rating: AAA Days Past Due: 0 CRM Flag: Y Non-accrual Date: 12/31/9999		Effective Maturity (Years): 1.00 Expected Credit Loss (\$): 6,000 Obligor PD: 0.5000 LGD (Before): 0.5000 LGD (After): 0.5000 Exposure at Default (\$): 707 Risk Weighted Assets (\$): 100,000	
Effect of Double Default Treatment on RWA (\$): 100,000 Effect of PD substitution and LGD adjustment approaches on RWA (\$): 235,101			
			

X. REPORTS

A. INTRODUCTION

The eSNC system provides a number of reports to help ensure the SNC data has been uploaded into the system appropriately. These include:

- Credit Purpose and Type Codes
- SNC Reported Entities Compared to NIC
- NIC Updates to SNC Entities
- Report of Entities in NIC
- Obligor Information Summary Report
- Participant Information Summary Report
- Shared Credit Review Report (SCRR)
- Credit Information Report
- Data Exception Report
- Potential Duplicate Credits

The reports can be retrieved by selecting the [Reports](#) option on the Main Menu.



Select the reports to be reviewed.



eSNC can generate reports in three different formats:

- PDF
- Word
- CSV (flat format Excel file)

eSNC also allows the user to include a custom header on each report. The entity data may be displayed in two different ways:

- Show Reported data
 - Displays the entity data as the user has reported it
- Show NIC data
 - Displays the entity data as it is in the NIC database

For example: to view your institution's SCRR select [Credit Reports](#) under the Category drop

down. Then, under the Reports drop down select **Shared Credit Report Review**. Once selected, all reported credits will be displayed.

REPORTS

Category: Credit Reports Report: -- Please Select --

SELECT CREDITS FOR SCRR REPORT

Entity Information Source: Show Reported data
Output Type: PDF
Custom Header:

Select credits

OBLIGOR NAME	INTERNAL CREDIT ID	SNC CREDIT ID	TOTAL COMMITTED
<input type="checkbox"/> STAR (MN) STATUTORY TRUST I	test credit 123	0	\$2,000

PROCEED >>

To generate an SCRR for all credits, check the **Select credits** option. Click **Proceed** to generate the report.

B. NIC UPDATES TO SNC ENTITIES

This report identifies updates and closures in NIC related to all SNC entities for a given date range. For the SNC entities, the report compares reported SNC data to changes in the NIC database that went into effect during the given date range. The changes also include entities that have been closed or deleted from NIC during the date range. The report also lists the SNC Credit IDs that are impacted by the entity update.

This report displays variance information for the following fields:

- Entity Name
- Internal ID
- RSSD ID
- TIN
- City
- State
- Zip
- Country
- NAICS Code
- SIC Code
- Regulator
- NIC Status
- Entity Type

C. SNC REPORTED ENTITIES COMPARED TO NIC

This report compares reported SNC entity information against the entity information in NIC and lists the differences. If there are no differences between reported information and NIC information for an entity, the report does not display the entity in the report output. The output indicates if the entity is an obligor or a participant.

This report displays variance information for the following fields:

- Entity Name
- City
- State
- Zip
- Country
- NAICS Code
- NAICS Description
- SIC Code
- TIN

D. Data Exception Report

This report lists all of quality errors in a submission. Prior to submission, you can use this report to quickly identify all validity and quality errors in the submission and make revisions as necessary. Post submission, please re-run and review this report and prepare explanations of all quality errors found in the submission. A SNC analyst will be contacting you shortly after the submission to request explanations of all quality errors.

APPENDIX A – REPORTING INSTRUCTIONS

Please see separate Instructions Packet

APPENDIX B – VALIDATIONS

Edit No.	Data Element	MDRM Number(s)	Description of Edit	Edit Test	Exception Level	Comments
10	All items		Reported data must contain all data fields specified in the document eSNC Reported Data Elements for the reporter type (Expanded or Basic)		Unacceptable	
20	All items		All Reported data must be in the proper format - see the document eSNC reported data for proper formats.		Unacceptable	
40	Internal ID	SNPPG063, SNPAG063, SNPOG063, SNAAG063, SNAOG063, SNAPG063	Within each reporting bank, the Internal ID must be unique.		Unacceptable	
45	Original Internal ID	SNAAG064, SNAOG064, SNAPG064, SNPAG064, SNPOG064, SNPPG064	Within each reporting bank, Original Entity ID must be unique.		Unacceptable	
50	Share of Committed Exposure	SNPCG074, SNAPG074	The Share of Committed Exposure for each participant in a credit (other than the agent) must be greater than zero.	Participant Share of Committed Exposure > 0	Validity	
70	Internal ID	SNPPG063, SNPAG063, SNPOG063, SNAAG063, SNAOG063, SNAPG063	All entities reported must participate in at least one credit.	Check that every participant entered in eSNC is attached to at least one credit.	Validity	
80	Committed Exposure Global	SNPCG074, SNACG074	Committed Exposure Global must be equal to the sum of the participants' Share of Committed Exposure within \$500 of the Committed Global Exposure.	Sum of each Participant's Share of Committed Exposure for each credit must = (within \$500) the Committed Exposure Global	Validity	
90	Utilized Exposure Global	SNACG075, SNAPG075	Utilized Exposure Global must be equal to the sum of the participants' share of utilized exposure within \$500 of the Utilized Exposure Global.	Sum of each Participant's Share of Utilized Exposure for each credit must = (within \$500) the Utilized Exposure Global	Validity	
100	Internal Credit Facility ID	SNPCG063, SNACG063	Internal credit ID must be unique for the bank and report date.	Example: Internal Credit ID for credit 1 cannot equal Internal Credit ID for credit 2.	Unacceptable	
105	Original Credit ID	SNACG064, SNPCG064	Within each reporting bank, Original Credit ID must be unique.		Unacceptable	
110	Credit Ratings	SNARG224, SNARG225, SNARG226, SNARG227, SNARG228, SNPRG224, SNPRG225, SNPRG226, SNPRG227, SNPRG228	The sum of the individual dispositions must equal 100%.	% Pass + % Special Mention + % Substandard + % Doubtful + % Loss = 100%	Unacceptable	

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Edit No.	Data Element	MDRM Number(s)	Description of Edit	Edit Test	Exception Level	Comments
120	Credit Type	SNACG072, SNPCG072	To verify that the credit type codes are included on the list of acceptable codes.		Unacceptable	
130	Credit Purpose	SNACG073, SNPCG073	To verify that the credit purpose codes are included on the list of acceptable codes.		Unacceptable	
140	Credit Origination Date	SNAC9912, SNPC9912	The Origination Date must be equal to or prior to the current report date.	Origination Date <= Report Date	Validity	
150	Credit Maturity Date	SNAC9914, SNPC9914	The Maturity Date must be greater than the Origination Date.	Maturity Date > Origination Date	Validity	
160	Non-Accrual Date	SNACG078, SNPCG078	If the Non-accrual Date is not 12/31/9999 then the Non-accrual date must be equal to or prior to the report date.	If Non-accrual date <> 12/31/9999, then Non-accrual Date <= Report Date	Quality	
170	Non-Accrual Date	SNACG078, SNPCG078	The Non-accrual Date must not be 12/31/9999 if % doubtful + % loss > 0%	If % doubtful + % loss > 0% then Non-accrual Date <> 12/31/9999	Quality	
180	Credit Maturity Date	SNAC9914, SNPC9914	The Credit Maturity Date must be greater than or equal to the current report date.	Maturity Date >= Report Date	Quality	
190	SIC Code	SNA4537, SNAO4537, SNAP4537, SNPP4537, SNPA4537, SNPO4537	If a SIC code is reported, it must be a valid code.		Validity	
200	NAICS Code	SNAAF198, SNAOF198, SNAPF198, SNPPF198, SNPAF198, SNPOF198	If a NAICS code is reported, it must be a valid code and 5 or 6 digits.		Validity	
210	Obligor Probability of Default	SNARG082, SNPRG082	If the Obligor Probability of Default (OPD) is not null and the Share (agent or participant) of Committed Exposure is greater zero, then OPD must be greater than or equal to zero and less than or equal to one If OPD is null then skip the edit.	If Obligor PD is not null and share of committed exposure (agent or participant) >0 then 0 =< Obligor PD <= 1	Validity	
220	Loss Given Default (LGD) before consideration of eligible guarantees and credit derivatives	SNPRG085, SNARG085	If Loss Given Default Before Considerations of Eligible Guarantees and Credit Derivates (LGD Before) is not null and Share (agent or participant) of Committed Exposure is greater than 0, then LGD Before must be greater than or equal to zero and less than or equal to one. If LGD Before is null then skip the edit.	If LGD Before is not null and Share (agent or participant) of Committed Exposure is >0 then 0= < LGD Before <= 1	Validity	
230	Loss Given Default (LGD) after consideration of credit	SNPRG086, SNARG086	If Loss Given Default After Consideration of Eligible Guarantees and Credit Derivatives (LGD After) is not null and Share (agent or	If LGD After is not null and Share (agent or participant) of Committed Exposure is >0 then 0= < LGD After <= 1	Validity	

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Edit No.	Data Element	MDRM Number(s)	Description of Edit	Edit Test	Exception Level	Comments
	risk mitigants		participant) of Committed Exposure is greater than 0, then LGD After must be greater than or equal to zero and less than or equal to one. If LGD After is null then skip the edit.			
240	CRM Flag	SNPRG106, SNARG106	If the Credit Risk Mitigant Flag is not null and the Share (agent or participant) of Committed Exposure is greater than zero, then the Credit Risk Mitigant Flag must be equal to Y for Yes and N for No. If the CRM Flag is null then skip the edit	If CRM Flag is not null and Share of Committed Exposure (agent or participant) is >0 then CRM = 'Y' or 'N'	Validity	
250	Purpose, Other Purpose Description	SNACG073, SNACG108, SNPCG073, SNPCG108	If Purpose is 0, Other Purpose Description must be supplied.	If Purpose is 0, then Other Purpose Description must not be null	Validity	
260	Other Purpose Description	SNACG108, SNPCG108	If Purpose is not 0, Other Purpose must be null.	If Purpose is not 0, then Other Purpose Description must be null	Validity	
270	Type Description	SNACG072, SNACG107, SNPCG072, SNPCG107	If Type is 0, Other Type description must be supplied.	If Type is 0, then Other Type Description must not be null.	Validity	
280	Other Type Description	SNACG107, SNPCG107	If Type is not 0, Other Type description must be null.	If Type is not 0, then Other Type Description must be null	Validity	
310	Cumulative Charge Offs	SNACG076, SNPCG076, SNAPG074,	Cumulative Charge off amount should not be more than the agent or participants share of utilized exposure if the agent share (basic, expanded agent) or participant share (expanded participant) of committed exposure is greater than zero.	If agent (expanded agent, basic) share of committed exposure >= 0 then Cumulative Charge offs <= agent's share of utilized exposure	Quality	
340	Agent State, Participant State, Obligor State	SNAAG9210, SNPA9210, SNAO9210, SNPO9210, SNAP9210, SNPP9210	Entities whose country is US must contain one of the acceptable values (see comments) in the country field, and have a valid 2 letter postal abbreviation in the corresponding state field.	Each entity where the country is one of the acceptable values (see comments) must contain a state in the corresponding state field and it must be in the list of US states or dependencies in the Submission Format document.	Validity	'United States' or 'US' or 'USA' or 'U.S.A.' or 'United States of America'
350	Agent State, Participant State, Obligor State	SNAAG9210, SNPA9210, SNAO9210, SNPO9210, SNAP9210, SNPP9210	Entities whose country is Canada must contain one of the acceptable values (see comments) in the country field and have a valid 2 letter Canadian province postal abbreviation in the corresponding state field.	Each entity where the country is one of the acceptable values (see comments) must contain a Canadian provinces in the corresponding state field and it must be in the list of Canadian provinces listed in the Submission Format document	Validity	'Canada' or '= 'CAN'

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Edit No.	Data Element	MDRM Number(s)	Description of Edit	Edit Test	Exception Level	Comments
/360	NAICS and SIC Codes (Agent, Obligor, Participant)	SNAAF198, SNPPF198, SNAA4537, SNPP4537, SNAOF198, SNPAF198, SNAO4537, SNPA4537, SNAPF198, SNAP4537, SNPO4537 SNPOF198,	Reporters must supply either a NAICS or SIC number for each entity.	Both NAICS and SIC may not be non-null and both cannot be null.	Unacceptable	
390	Exposure at Default (EAD)	SNARG083, SNPRG083	If EAD is not null and Share (agent or participant) of Committed Exposure is greater than zero then EAD must be less than or equal to the share of committed exposure.	If EAD is not null and Share (agent or participant) of Committed Exposure > 0 then the EAD <= agent committed exposure	Quality	
400	Share of Committed Exposure	SNAPG074, SNPPG074	The participant's share of the committed exposure must not exceed the Committed Exposure Global.	Share of Committed Exposure <= Committed Exposure Global.	Validity	
410	Effective Maturity (M) (Years)	SNARG084, SNPRG084	If Effective Maturity is not null and Share (agent or participant) of Committed Exposure is greater than zero then Effective Maturity less than 1 year or greater than 5 years is suspect	If Effective Maturity is not null and Share (agent or participant) of Committed Exposure is > 0 then 1 < M < 5	Quality	
420	Participant Utilized Share	SNAPG075, SNPPG075	The participant's utilized share should not be greater than the participant's commitment amount.	Share of Utilized Exposure <= Share of Committed Exposure	Quality	
430	Internal ID, Original Internal ID,	SNAAG063, SNAAG064, SNAOG063, SNAOG064, SNAPG063, SNAPG064, SNPAG063, SNPAG064, SNPOG063, SNPOG064, SNPPG063, SNPPG064	Check that original entity internal ID and the internal entity ID are equal.	If Original ID <> Internal ID then check that the original internal ID is in the mapping table.	Validity	
440	Internal Credit Facility ID, Original Internal Credit Facility ID	SNACG063, SNACG064, SNPCG063, SNPCG064	Check that original credit internal ID and the internal credit ID are equal.	If Original Credit ID <> Internal Credit ID then check that the original credit internal ID is in the mapping table.	Validity	
450	Country	SNAA9005, SNAO9005, SNAP9005, SNPA9005, SNPO9005, SNPP9005	Check to see if Country is U.S. or Canada if State/Province is selected	If State/Province is not null then Country = U.S. or Canada	Validity	'United States' or 'US' or 'USA' or 'U.S.A.' or 'United States of America' 'Canada' or 'CAN'
460	% Pass, % Special Mention	SNARG224, SNARG225, SNPRG224, SNPRG225	If the regulatory equivalent is 100% Pass, 100% Special Mention, or a combination of the two, Non-accrual date must be 12-31-9999	If % Pass = 100 or % Special Mention = 100 or % Pass + % Special Mention = 100 then non-accrual date = 12319999	Quality	

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Edit No.	Data Element	MDRM Number(s)	Description of Edit	Edit Test	Exception Level	Comments
470	Internal ID	SNAOG063, SNPOG063	Obligor cannot be a participant in the same credit.	Obligor Internal ID <> Participant Internal ID	Quality	
480	Zip/Postal Code	SNAA9220, SNAO9220, SNAP9220, SNPA9220, SNPO9220, SNPP9220	Check to see if Zip code is provided if country is U.S. or Canada.	If Country = U.S. or Canada then Zip Code must not be null.	Validity	'United States' or 'US' or 'USA' or 'U.S.A.' or 'United States of America' 'Canada' or 'CAN'
490	Internal Participant ID	SNAPG063, SNPPG063	Check to see if a participant is listed twice in a credit		Unacceptable	
500	RSSD ID		Check if all RSSD IDs in the OCC File have a RSSD attached to it.		Unacceptable	
510	SNC Credit ID		Check if all credits in the OCC file have SNC Credit numbers attached to them.	SNC Credit Number should not be null.	Unacceptable	
520	Obligor Probability of Default	SNARG082, SNPRG082	Probability of Default should be equal to 1 if Days Past Due are greater than or equal to 90 days or Non Accrual Date does not equal 12/31/9999	If # Days Principal or Interest Past due >= 90 or Non Accrual Date <> 12/31/9999 then Probability of Default = 1	Validity	
530	Risk Weighted Assets	SNARG089, SNPRG089	If Risk Weighted Assets is not null then, Risk Weighted Assets must be greater than or equal to 0. If Risk Weighted Assets is null then skip the edit.	Risk Weighted Assets >= 0	Validity	
540	Obligor Probability of Default	SNARG082, SNPRG082	If the Obligor Probability of Default (OPD) is not null and the Share (agent or participant) of Committed Exposure is greater zero, then OPD must be greater than or equal to 0.03 If OPD is null then skip the edit.	If Obligor PD is not null and share of committed exposure (agent or participant) >0 then Obligor PD >= .03	Quality	
550	Effect of PD Substitution and LGD Adjustment Approaches on RWA	SNARG087, SNPRG087	If Effect of PD Substitution and LGD Adjustment on RWA is not null then Effect of PD Substitution and LGD Adjustment on RWA must be less than or equal to 1. If Effect of PD Substitution and LGD Adjustment Approaches on RWA are null then skip the edit.	Effect of PD Substitution and LGD Adjustment on RWA <=1	Quality	

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Edit No.	Data Element	MDRM Number(s)	Description of Edit	Edit Test	Exception Level	Comments
560	Effect of Double Default Treatment on RWA	SNARG088, SNPRG088	<p>If Effect of Double Default Treatment on RWA is not null then Effect of Double Default Treatment on RWA must be less than or equal to 1.</p> <p>If Effect of Double Default Treatment on RWA is null then skip the edit.</p>	Effect of Double Default Treatment on RWA <=1	Quality	
570	Expected Credit Loss	SNARG090, SNPRG090	<p>Expected Credit Loss (ECL) must be greater than or equal to zero.</p> <p>If ECL is null then skip the edit.</p>	ECL >=0	Validity	

Legend: Exception Levels detailed in Data Submission and Validations requirements.

APPENDIX C – DATA ELEMENTS

Basic Agent Reporter, Large Corporate Syndicated Credit Data Elements

	DATA ELEMENT	DATA DEFINITION	MDRM Mnemonic	MDRM Number	Complete MDRM Number	MANDATORY/ OPTIONAL	Data Type	Size	COMMENTS
REPORT IDENTIFICATION	RSSD ID	RSSD ID of the reporting entity, or N/A	SNAX	9001	SNAX9001	M	Numeric	10	
	Name	Full legal name of the reporting entity	SNAX	9017	SNAX9017	M	Varchar	120	
	City	The name of the city where the reporting entity is headquartered.	SNAX	9130	SNAX9130	M	Varchar	73	
	State	The two-character abbreviation of the U.S. state or Canadian province where the reporting entity is headquartered.	SNAX	9210	SNAX9210	M	Varchar	2	Required if the country is the United States or Canada. See state abbreviations spreadsheet. Otherwise leave blank
	Country	The name of the country where the reporting entity is headquartered.	SNAX	9005	SNAX9005	M	Varchar	25	
	ZIP / postal code	U.S. ZIP or other foreign postal code.	SNAX	9220	SNAX9220	M	Varchar	20	Required if a postal code is available. Otherwise leave blank.
	Report As-of Date	Date for which this report is valid	SNAX	9999	SNAX9999	M	Date		date format
	Contact name	Person to call if SNC data collection staff have questions about this report	SNAX	9123	SNAX9123	M	Varchar	120	
	Contact phone number	Person to call if SNC data collection staff have questions about this report	SNAX	9126	SNAX9126	M	Varchar	20	
AGENT IDENTIFICATION	Internal ID	Internal identifier stored by the reporting entity representing the internal legal entity that serves as agent for the credit.	SNAA	G063	SNAAG063	M	Varchar	50	
	Original Internal ID	The internal identification code assigned to the agent in the previous submission.	SNAA	G064	SNAAG064	M	Varchar	50	
	Name	The full legal name of the agent. If a co-agent exists, report the lead or primary agent.	SNAA	9017	SNAAG017	M	Varchar	120	
	Short Name	Short or abbreviated name of the agent as stored in the reporting entity's databases.	SNAA	9010	SNAAG010	O	Varchar	40	
	City	The name of the city where the agent's credits are booked.	SNAA	9130	SNAAG130	M	Varchar	73	
	State	The two-character abbreviation of the U.S. state or Canadian province where the agent's credits are booked.	SNAA	9210	SNAAG210	M	Varchar	2	Required if the country is the United States or Canada. See state abbreviations spreadsheet. Otherwise leave blank
	Country	The name of the country where the agent's credits are booked.	SNAA	9005	SNAAG005	M	Varchar	25	
	ZIP / postal code	U.S. ZIP or other foreign postal code.	SNAA	9220	SNAAG220	M	Varchar	20	Required if a postal code is available. Otherwise leave blank.
	Industry Code - NAICS	The numeric code that describes the primary business activity of the reporting agent according to the North American Industry Classification System. Report 5 or 6 digit number. If the reporting entity's information system doesn't use NAICS, the reporter may provide a SIC industry code as shown next.	SNAA	F198	SNAAG198	M	Varchar	6	If this code is not provided, a SIC Code must be provided
	Industry Code - SIC	The numeric code that describes the primary business activity of the reporting agent according to the Standard Industrial Classification. Report 4 digit number.	SNAA	4537	SNAAG537	M	Varchar	4	If this code is not provided, a NAICS Code must be provided
TIN	The Taxpayer Identification Number (TIN) assigned to the agent by the U.S. Internal Revenue Service (IRS) in the administration of tax laws.	SNAA	6191	SNAAG6191	O	Numeric	9	TINs are required in all cases where the entity has a TIN.	
OBLIGOR DATA	Internal ID	Reporting entity's unique identifier for the obligor.	SNAO	G063	SNAOG063	M	Varchar	50	
	Original Internal ID	The internal identification code assigned to the obligor in the previous submission.	SNAO	G064	SNAOG064	M	Varchar	50	
	Name	Full legal name of the obligor	SNAO	9017	SNAOG017	M	Varchar	120	
	Short Name	Short or abbreviated name of the obligor as stored in the reporting entity's databases.	SNAO	9010	SNAOG010	O	Varchar	40	
	City	The name of the city in which the obligor is headquartered.	SNAO	9130	SNAOG130	M	Varchar	73	
	State	The two-character abbreviation of the U.S. state or Canadian province in which the obligor is headquartered.	SNAO	9210	SNAOG210	M	Varchar	2	Required if the country is the United States or Canada. See state abbreviations spreadsheet. Otherwise leave blank
	Country	The name of the country in which the obligor is headquartered.	SNAO	9005	SNAOG005	M	Varchar	25	
	ZIP / postal code	U.S. ZIP or other foreign postal code.	SNAO	9220	SNAOG220	M	Numeric	20	Required if a postal code is available. Otherwise leave blank.
	Industry Code - NAICS	The numeric code that describes the primary business activity of the obligor according to the North American Industry Classification System. Report 5 or 6 digit number. If the reporting entity's information system doesn't use NAICS, the reporter may provide a SIC industry code as shown next.	SNAO	F198	SNAOG198	M	Varchar	6	If this code is not provided, a SIC Code must be provided
	Industry Code - SIC	The numeric code that describes the primary business activity of the obligor according to the Standard Industrial Classification. Report 4 digit number.	SNAO	4537	SNAOG537	M	Varchar	4	If this code is not provided, a NAICS Code must be provided
TIN	The Taxpayer Identification Number (TIN) assigned to the obligor by the U.S. Internal Revenue Service (IRS) in the administration of tax laws.	SNAO	6191	SNAOG6191	O	Numeric	9	TINs are required in all cases where the entity has a TIN.	

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	DATA ELEMENT	DATA DEFINITION	MDRM Mnemonic	MDRM Number	Complete MDRM Number	MANDATORY/ OPTIONAL	Data Type	Size	COMMENTS
CREDIT DATA	Internal credit facility ID	An identifier assigned by the reporting entity to uniquely identify the credit facility in the reporter's information system.	SNAC	G063	SNACG063	M	Varchar	50	
	Credit utility field 1	A utility field for the reporting entity to assign an indicator to a credit in order to expedite the matching of data received from the Agencies to the reporter's own systems.	SNAC	G069	SNACG069	O	Varchar	50	
	Credit utility field 2	A utility field for the reporting entity to assign an indicator to a credit in order to expedite the matching of data received from the Agencies to the reporter's own systems.	SNAC	G070	SNACG070	O	Varchar	50	
	Credit utility field 3	A utility field for the reporting entity to assign an indicator to a credit in order to expedite the matching of data received from the Agencies to the reporter's own systems.	SNAC	G071	SNACG071	O	Varchar	50	
	Original internal credit facility ID	The internal identification code assigned to the credit in the previous submission.	SNAC	G064	SNACG064	M	Varchar	50	
	CUSIP	CUSIPs are 9-character identifiers created and delivered by the CSB (CUSIP Service Bureau). The CSB is managed on behalf of the American Bankers Association by Standard & Poor's. The CUSIP captures the financial instrument's important differentiating characteristics within a common structure and is distributed for the purposes of facilitating clearing and settlement of trades. Report if credit facility has a CUSIP assigned.	SNAC	9161	SNAC9161	O	Varchar	9	Must be supplied if a CUSIP exists for the credit.
	Origination Date	The date a credit becomes a legally binding agreement.	SNAC	9912	SNAC9912	M	Date		date format
	Maturity Date	Latest date upon which the funds must be repaid, according to the most recent terms of the credit agreement.	SNAC	9914	SNAC9914	M	Date		date format
	Type	See Credit Type Tab within the spreadsheet for listing of credit types.	SNAC	G072	SNACG072	M	Numeric	2	Must be supplied as one of the values provided on the Credit Type tab of this spreadsheet. If 0 is specified for "Other", the next field, Other Type Description, must be completed.
	Other Type Description	To be supplied only in cases where the credit type does not exist in the predefined list	SNAC	G107	SNACG107	O	Varchar	50	Text string. Must have data if Credit Type is 0; may not have data if Credit Type is not 0.
	Purpose	See Credit Purpose Tab within this spreadsheet for listing of credit purposes.	SNAC	G073	SNACG073	M	Numeric	2	Must be supplied as one of the values provided on the Credit Purpose tab of this spreadsheet. If 0 is specified for "Other", the next field, Other Purpose Description, must be completed.
	Other Purpose Description	To be supplied only in cases where the credit purpose does not exist in the predefined list	SNAC	G108	SNACG108	O	Varchar	50	Text string. Must have data if Credit Purpose is 0; may not have data if Credit Purpose is not 0.
	Committed Exposure Global	The current dollar amount the obligor is legally allowed to borrow according to the credit agreement.	SNAC	G074	SNACG074	M	Numeric	20	All dollar amounts in exact whole dollars, no rounding.
	Utilized Exposure Global	The current dollar amount the obligor has drawn which has not been repaid.	SNAC	G075	SNACG075	M	Numeric	20	Amount the obligor owes, not reflecting any charge-offs.
	Cumulative Charge-offs	For the agent's share of the credit, the cumulative charge-offs associated with this credit on the reporting entity's books. For credits accounted for at fair value where information on charge-offs is not available this field is optional.	SNAC	G076	SNACG076	O	Numeric	20	These charge-offs only reflect charge-offs on participations held by the agent bank.
	# Days Principal or Interest Past Due	Number of days principal and/or interest payments are past due, if such payments are past due 30 days or more.	SNAC	G077	SNACG077	M	Numeric	4	
Non-accrual Date	The date the credit was placed on non-accrual, if applicable.	SNAC	G078	SNACG078	M	Date		date format; if there is no nonaccrual date, reporting banks should provide the fictitious future date of 12-31-9999	
Department Handling Account	Name of the reporting entity's business unit that is responsible for monitoring the obligor's performance and credit quality.	SNAC	G079	SNACG079	M	Varchar	20		

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	DATA ELEMENT	DATA DEFINITION	MDRM Mnemonic	MDRM Number	Complete MDRM Number	MANDATORY/OPTIONAL	Data Type	Size	COMMENTS
PARTICIPANT DATA	Internal ID	Identifier assigned to the participating lender by the reporting entity in the reporting entity's information system.	SNAP	G063	SNAPG063	M	Varchar	50	
	Original Internal ID	The internal identification code assigned to the participant in the previous submission.	SNAP	G064	SNAPG064	M	Varchar	50	
	Name	Full legal name of the participant.	SNAP	9017	SNAP9017	M	Varchar	120	
	Short Name	Short or abbreviated name of the participant if stored in the reporting entity's information system.	SNAP	9010	SNAP9010	O	Varchar	40	
	City	The name of the city where the participant's credits are booked.	SNAP	9130	SNAP9130	M	Varchar	73	
	State	The two-character abbreviation of the U.S. state or Canadian province where the participant's credits are booked.	SNAP	9210	SNAP9210	M	Varchar	2	Required if country is the United States or Canada. See State Abbreviations tab in this spreadsheet. Otherwise, leave blank.
	Country	The name of the country where the participant's credits are booked.	SNAP	9005	SNAP9005	M	Varchar	25	
	ZIP / postal code	U.S. ZIP or other foreign postal code.	SNAP	9220	SNAP9220	M	Numeric	20	
	Industry Code - NAICS	The numeric code that describes the primary business activity of the participant according to the North American Industry Classification System. Report 5 or 6 digit number. If the reporting entity's information system doesn't use NAICS, the reporter may provide a SIC industry code as shown next.	SNAP	F198	SNAPF198	M	Varchar	6	If this code is not provided, a SIC Code must be provided
	Industry Code - SIC	The numeric code that describes the primary business activity of the participant according to the Standard Industrial Classification. Report 4 digit number.	SNAP	4537	SNAP4537	M	Varchar	4	If this code is not provided, a NAICS Code must be provided
	TIN (participant)	The Taxpayer Identification Number (TIN) assigned to the participant by the U.S. Internal Revenue Service (IRS) in the administration of tax laws.	SNAP	6191	SNAP6191	O	Numeric	9	TINs are required in all cases where the entity has a TIN.
	Share of Committed Exposure	The current dollar amount the participant has legally committed to lend according to the credit agreement	SNAP	G074	SNAPG074	M	Numeric	20	Amount the obligor owes, not reflecting any charge-offs.
Share of Utilized Exposure	The current dollar amount the participant has extended which has not been repaid by the obligor.	SNAP	G075	SNAPG075	M	Numeric	20	Amount the obligor owes, not reflecting any charge-offs.	
AGENT CREDIT RISK RATINGS	Obligor Internal Risk Rating	Report the obligor rating grade from the reporting entity's internal risk rating system. If the reporting entity carries its position in a held for sale or trading account, report HFS or TA, as applicable, and report NR for the Credit Exposure Internal Risk Rating below. Report 100% Pass for the Regulatory Equivalent.	SNAR	G080	SNARG080	M	Varchar	20	
	Credit Exposure Internal Risk Rating	Report the credit exposure's assigned loss severity rating grade from the reporting entity's internal risk rating system.	SNAR	G081	SNARG081	M	Varchar	100	To allow for cases where a credit may have a split rating, this field must be a list of values where each value pair is the bank's internal risk rating code followed by the percentage of total exposure that is rated with that risk rating. The format of these pairs will be the rating code followed by a colon followed by the fractional amount of the dollar value of the exposure that has that rating code. Each pair of rating code-fractional amount would be separated by a semicolon and there should be as many codes as there are different split ratings in the credit. The general form looks like this: Rating-code-1;fraction-1[;Rating-code-2;fraction-2];... For example, suppose the bank has ratings AAA, AA, A, BBB, BB, B, C, D. Suppose the credit is entirely rated AAA. The bank would supply this value: AAA:1 Suppose a different case where half the credit's dollar value has a rating A and the other has C. The bank would supply: A:0.5;C:0.5 All the fractional amounts must sum to 1.
AGENT CREDIT RISK RATINGS (Regulatory)	% Pass	Percentage of the Committed Exposure for the credit internally rated as "Pass" using the regulatory classification system.	SNAR	G224	SNARG224	M	Numeric	3	Whole numbers, no decimal point. These last five fields must sum to 100.
	% Special Mention	Percentage of the Committed Exposure for the credit internally rated as "Special Mention" using the regulatory classification system.	SNAR	G225	SNARG225	M	Numeric	3	Whole numbers, no decimal point. These last five fields must sum to 100.
	% Substandard	Percentage of the Committed Exposure for the credit internally rated as "Substandard" using the regulatory classification system.	SNAR	G226	SNARG226	M	Numeric	3	Whole numbers, no decimal point. These last five fields must sum to 100.
	% Doubtful	Percentage of the Committed Exposure for the credit internally rated as "Doubtful" using the regulatory classification system.	SNAR	G227	SNARG227	M	Numeric	3	Whole numbers, no decimal point. These last five fields must sum to 100.
	% Loss	Percentage of the Committed Exposure for the credit internally rated as "Loss" using the regulatory classification system.	SNAR	G228	SNARG228	M	Numeric	3	Whole numbers, no decimal point. These last five fields must sum to 100.

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Expanded Agent Report, Large Corporate Syndicated Credit Data Elements

	DATA ELEMENT	DATA DEFINITION	MDRM Mnemonic	MDRM Number	Complete MDRM Number	MANDATORY/OPTIONAL	Data Type	Size	COMMENTS
REPORT IDENTIFICATION	RSSD ID	RSSD ID of the reporting entity, or N/A	SNAX	9001	SNAX9001	M	Numeric	10	
	Name	Full legal name of the reporting entity	SNAX	9017	SNAX9017	M	Varchar	120	
	City	The name of the city where the reporting entity is headquartered.	SNAX	9130	SNAX9130	M	Varchar	73	
	State	The two-character abbreviation of the U.S. state or Canadian province where the reporting entity is headquartered.	SNAX	9210	SNAX9210	M	Varchar	2	Required if the country is the United States or Canada. See state abbreviations spreadsheet. Otherwise leave blank
	Country	The name of the country where the reporting entity is headquartered.	SNAX	9005	SNAX9005	M	Varchar	25	
	ZIP / postal code	U.S. ZIP or other foreign postal code.	SNAX	9220	SNAX9220	M	Varchar	20	Required if a postal code is available. Otherwise leave blank.
	Report As-of Date	Date for which this report is valid	SNAX	9999	SNAX9999	M	Date		date format
	Contact name	Person to call if SNC data collection staff have questions about this report	SNAX	9123	SNAX9123	M	Varchar	120	
	Contact phone number	Person to call if SNC data collection staff have questions about this report	SNAX	9126	SNAX9126	M	Varchar	20	
AGENT IDENTIFICATION	Internal ID	Internal identifier stored by the reporting entity representing the internal legal entity that serves as agent for the credit.	SNAA	G063	SNAAG063	M	Varchar	50	
	Original Internal ID	The internal identification code assigned to the agent in the previous submission.	SNAA	G064	SNAAG064	M	Varchar	50	
	Name	The full legal name of the agent. If a co-agent exists, report the lead or primary agent.	SNAA	9017	SNAAG017	M	Varchar	120	
	Short Name	Short or abbreviated name of the agent as stored in the reporting entity's databases.	SNAA	9010	SNAAG010	O	Varchar	40	
	City	The name of the city where the agent's credits are booked	SNAA	9130	SNAAG130	M	Varchar	73	
	State	The two-character abbreviation of the U.S. state or Canadian province where the agent's credits are booked..	SNAA	9210	SNAAG210	M	Varchar	2	Required if the country is the United States or Canada. See state abbreviations spreadsheet. Otherwise leave blank
	Country	The name of the country where the agent's credits are booked.	SNAA	9005	SNAAG005	M	Varchar	25	
	ZIP / postal code	U.S. ZIP or other foreign postal code.	SNAA	9220	SNAAG220	M	Varchar	20	Required if a postal code is available. Otherwise leave blank.
	Industry Code - NAICS	The numeric code that describes the primary business activity of the reporting agent according to the North American Industry Classification System. Report 5 or 6 digit number. If the reporting entity's information system doesn't use NAICS, the reporter may provide a SIC industry code as shown next.	SNAA	F198	SNAAG198	M	Varchar	6	If this code is not provided, a SIC Code must be provided
	Industry Code - SIC	The numeric code that describes the primary business activity of the reporting agent according to the Standard Industrial Classification. Report 4 digit number.	SNAA	4537	SNAAG537	M	Varchar	4	If this code is not provided, a NAICS Code must be provided
	TIN	The Taxpayer Identification Number (TIN) assigned to the agent by the U.S. Internal Revenue Service (IRS) in the administration of tax laws.	SNAA	6191	SNAAG191	O	Numeric	9	TINs are required in all cases where the entity has a TIN.
OBLIGOR DATA	Internal ID	Reporting entity's unique identifier for the obligor.	SNAO	G063	SNAOG063	M	Varchar	50	
	Original Internal ID	The internal identification code assigned to the obligor in the previous submission.	SNAO	G064	SNAOG064	M	Varchar	50	
	Name	Full legal name of the obligor	SNAO	9017	SNAOG017	M	Varchar	120	
	Short Name	Short or abbreviated name of the obligor as stored in the reporting entity's databases.	SNAO	9010	SNAOG010	O	Varchar	40	
	City	The name of the city in which the obligor is headquartered.	SNAO	9130	SNAOG130	M	Varchar	73	
	State	The two-character abbreviation of the U.S. state or Canadian province in which the obligor is headquartered.	SNAO	9210	SNAOG210	M	Varchar	2	Required if the country is the United States or Canada. See state abbreviations spreadsheet. Otherwise leave blank
	Country	The name of the country in which the obligor is headquartered.	SNAO	9005	SNAOG005	M	Varchar	25	
	ZIP / postal code	U.S. ZIP or other foreign postal code.	SNAO	9220	SNAOG220	M	Numeric	20	Required if a postal code is available. Otherwise leave blank.
	Industry Code - NAICS	The numeric code that describes the primary business activity of the obligor according to the North American Industry Classification System. Report 5 or 6 digit number. If the reporting entity's information system doesn't use NAICS, the reporter may provide a SIC industry code as shown next.	SNAO	F198	SNAOG198	M	Varchar	6	If this code is not provided, a SIC Code must be provided
	Industry Code - SIC	The numeric code that describes the primary business activity of the obligor according to the Standard Industrial Classification. Report 4 digit number.	SNAO	4537	SNAOG537	M	Varchar	4	If this code is not provided, a NAICS Code must be provided
	TIN	The Taxpayer Identification Number (TIN) assigned to the obligor by the U.S. Internal Revenue Service (IRS) in the administration of tax laws.	SNAO	6191	SNAOG191	O	Numeric	9	TINs are required in all cases where the entity has a TIN.

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	DATA ELEMENT	DATA DEFINITION	MDRM Mnemonic	MDRM Number	Complete MDRM Number	MANDATORY/OPTIONAL	Data Type	Size	COMMENTS
CREDIT DATA	Internal credit facility ID	An identifier assigned by the reporting entity to uniquely identify the credit facility in the reporter's information system.	SNAC	G063	SNACG063	M	Varchar	50	
	Credit utility field 1	A utility field for the reporting entity to assign an indicator to a credit in order to expedite the matching of data received from the Agencies to the reporter's own systems.	SNAC	G069	SNACG069	O	Varchar	50	
	Credit utility field 2	A utility field for the reporting entity to assign an indicator to a credit in order to expedite the matching of data received from the Agencies to the reporter's own systems.	SNAC	G070	SNACG070	O	Varchar	50	
	Credit utility field 3	A utility field for the reporting entity to assign an indicator to a credit in order to expedite the matching of data received from the Agencies to the reporter's own systems.	SNAC	G071	SNACG071	O	Varchar	50	
	Original internal credit facility ID	The internal identification code assigned to the credit in the previous submission.	SNAC	G064	SNACG064	M	Varchar	50	
	CUSIP	CUSIPs are 9-character identifiers created and delivered by the CSB (CUSIP Service Bureau). The CSB is managed on behalf of the American Bankers Association by Standard & Poor's. The CUSIP captures the financial instrument's important differentiating characteristics within a common structure and is distributed for the purposes of facilitating clearing and settlement of trades. Report if credit facility has a CUSIP assigned.	SNAC	9161	SNAC9161	O	Varchar	9	Must be supplied if a CUSIP exists for the credit.
	Origination Date	The date a credit becomes a legally binding agreement.	SNAC	9912	SNAC9912	M	Date		date format
	Maturity Date	Latest date upon which the funds must be repaid, according to the most recent terms of the credit agreement.	SNAC	9914	SNAC9914	M	Date		date format
	Type	See Credit Type Tab within the spreadsheet for listing of credit types.	SNAC	G072	SNACG072	M	Numeric	2	Must be supplied as one of the values provided on the Credit Type tab of this spreadsheet. If 0 is specified for "Other", the next field, Other Type Description, must be completed.
	Other Type Description	To be supplied only in cases where the credit type does not exist in the predefined list	SNAC	G107	SNACG107	O	Varchar	50	Text string. Must have data if Credit Type is 0; may not have data if Credit Type is not 0.
	Purpose	See Credit Purpose Tab within this spreadsheet for listing of credit purposes.	SNAC	G073	SNACG073	M	Numeric	2	Must be supplied as one of the values provided on the Credit Purpose tab of this spreadsheet. If 0 is specified for "Other", the next field, Other Purpose Description, must be completed.
	Other Purpose Description	To be supplied only in cases where the credit purpose does not exist in the predefined list	SNAC	G108	SNACG108	O	Varchar	50	Text string. Must have data if Credit Purpose is 0; may not have data if Credit Purpose is not 0.
	Committed Exposure Global	The current dollar amount the obligor is legally allowed to borrow according to the credit agreement.	SNAC	G074	SNACG074	M	Numeric	20	All dollar amounts in exact whole dollars, no rounding.
	Utilized Exposure Global	The current dollar amount the obligor has drawn which has not been repaid.	SNAC	G075	SNACG075	M	Numeric	20	Amount the obligor owes, not reflecting any charge-offs.
	Cumulative Charge-offs	For the agent's share of the credit, the cumulative charge-offs associated with this credit on the reporting entity's books. For credits accounted for at fair value where information on charge-offs is not available this field is optional.	SNAC	G076	SNACG076	M	Numeric	20	These charge-offs only reflect charge-offs on participations held by the agent bank.
# Days Principal or Interest Past Due	Number of days principal and/or interest payments are past due, if such payments are past due 30 days or more.	SNAC	G077	SNACG077	M	Numeric	4		
Non-accrual Date	The date the credit was placed on non-accrual, if applicable.	SNAC	G078	SNACG078	M	Date		date format; If there is no nonaccrual date, reporting banks should provide the fictitious future date of 12-31-9999	
Department Handling Account	Name of the reporting entity's business unit that is responsible for monitoring the obligor's performance and credit quality.	SNAC	G079	SNACG079	M	Varchar	20		

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	DATA ELEMENT	DATA DEFINITION	MDRM Mnemonic	MDRM Number	Complete MDRM Number	MANDATORY/OPTIONAL	Data Type	Size	COMMENTS
AGENT CREDIT RISK RATINGS	Obligor Internal Risk Rating	Report the obligor rating grade from the reporting entity's internal risk rating system. If the reporting entity carries its position in a held for sale or trading account, report HFS or TA, as applicable, and report NR for the subsequent Credit Exposure Internal Risk Rating and BASEL risk rating data elements and 100% Pass for the Regulatory Equivalent.	SNAR	G080	SNARG080	M	Varchar	20	
	Credit Exposure Internal Risk Rating	Report the credit exposure's assigned loss severity rating grade from the reporting entity's internal risk rating system.	SNAR	G081	SNARG081	M	Varchar	100	To allow for cases where a credit may have a split rating, this field must be a list of values where each value pair is the bank's internal risk rating code followed by the percentage of total exposure that is rated with that risk rating. The format of these pairs will be the rating code followed by a colon followed by the fractional amount of the dollar value of the exposure that has that rating code. Each pair of rating code-fractional amount would be separated by a semicolon and there should be as many codes as there are different split ratings in the credit. The general form looks like this: Rating-code-1;fraction-1[;Rating-code-2;fraction-2];... For example, suppose the bank has ratings AAA, AA, A, BBB, BB, B, C, D. Suppose the credit is entirely rated AAA. The bank would supply this value: AAA:1 Suppose a different case where half the credit's dollar value has a rating A and the other has C. The bank would supply: A:0.5;C:0.5 All the fractional amounts must sum to 1.
	Obligor Probability of Default (PD)	FFIEC 101 Advanced Risk-Based Capital Standards- Preamble and Final Rule Definition. CORRESPONDS TO AACA J035 ON FFIEC 101	SNAR	G082	SNARG082	O	Numeric	6	Express as decimal. For example: 31.25% would be represented as 0.3125; 5.05% would be represented as 0.0505; 0.05% would be represented as 0.0005; This field is not required in cases where the agent is not also a participant lender in the credit. This field is required when the agent is also a participant in the credit.
	Exposure at Default (EAD) \$	FFIEC 101 Advanced Risk-Based Capital Standards- Preamble and Final Rule Definition. CORRESPONDS TO AACE J035 ON FFIEC 101	SNAR	G083	SNARG083	O	Numeric	20	This field is not required in cases where the agent is not also a participant lender in the credit. This field is required when the agent is also a participant in the credit.
	Effective Maturity (M) (Years)	FFIEC 101 Advanced Risk-Based Capital Standards- Preamble and Final Rule Definition. CORRESPONDS TO AACF J035 ON FFIEC 101	SNAR	G084	SNARG084	O	Numeric	5	Number of years with two digits to the right of the decimal. For example: three and a half years would be represented as 03.50; ten and one quarter years would be represented as 10.25; This field is not required in cases where the agent is not also a participant lender in the credit. This field is required when the agent is also a participant in the credit.
	Loss Given Default (LGD) before consideration of eligible guarantees and credit derivatives	FFIEC 101 Advanced Risk-Based Capital Standards- Preamble and Final Rule Definition. CORRESPONDS TO AACG J035 ON FFIEC 101	SNAR	G085	SNARG085	O	Numeric	6	Express as decimal. For example: 31.25% would be represented as 0.3125; 5.05% would be represented as 0.0505; 0.05% would be represented as 0.0005; This field is not required in cases where the agent is not also a participant lender in the credit. This field is required when the agent is also a participant in the credit.
	Loss Given Default (LGD) after consideration of credit risk mitigants	FFIEC 101 Advanced Risk-Based Capital Standards- Preamble and Final Rule Definition. CORRESPONDS TO AACH J035 ON FFIEC 101	SNAR	G086	SNARG086	O	Numeric	6	Express as decimal. For example: 31.25% would be represented as 0.3125; 5.05% would be represented as 0.0505; 0.05% would be represented as 0.0005; This field is not required in cases where the agent is not also a participant lender in the credit. This field is required when the agent is also a participant in the credit.
	Effect of PD substitution and LGD adjustment approaches on RWA (\$)	FFIEC 101 Advanced Risk-Based Capital Standards- Preamble and Final Rule Definition. CORRESPONDS TO AACI J035 ON FFIEC 101	SNAR	G087	SNARG087	O	Numeric	20	This field is not required in cases where the agent is not also a participant lender in the credit. This field is required when the agent is also a participant in the credit.
	Effect of Double Default Treatment on RWA (\$)	FFIEC 101 Advanced Risk-Based Capital Standards- Preamble and Final Rule Definition. CORRESPONDS TO AACJ J035 ON FFIEC 101	SNAR	G088	SNARG088	O	Numeric	20	This field is not required in cases where the agent is not also a participant lender in the credit. This field is required when the agent is also a participant in the credit.
	Risk Weighted Assets (RWA) (\$)	FFIEC 101 Advanced Risk-Based Capital Standards- Preamble and Final Rule Definition. CORRESPONDS TO AACK J035 ON FFIEC 101	SNAR	G089	SNARG089	O	Numeric	20	This field is not required in cases where the agent is not also a participant lender in the credit. This field is required when the agent is also a participant in the credit.
	Expected Credit Loss (ECL) (\$)	FFIEC 101 Advanced Risk-Based Capital Standards- Preamble and Final Rule Definition. CORRESPONDS TO AACL J035 ON FFIEC 101	SNAR	G090	SNARG090	O	Numeric	20	This field is not required in cases where the agent is not also a participant lender in the credit. This field is required when the agent is also a participant in the credit.
	CRM Flag	Credit Risk Mitigants are used for this credit (Y or N).	SNAR	G106	SNARG106	O	Char	1	Y or N This field is not required in cases where the agent is not also a participant lender in the credit. This field is required when the agent is also a participant in the credit.

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	DATA ELEMENT	DATA DEFINITION	MDRM Mnemonic	MDRM Number	Complete MDRM Number	MANDATORY/OPTIONAL	Data Type	Size	COMMENTS
PARTICIPANT DATA	Internal ID	Identifier assigned to the participating lender by the reporting entity in the reporting entity's information system.	SNAP	G063	SNAPG063	M	Varchar	50	
	Original Internal ID	The internal identification code assigned to the participant in the previous submission.	SNAP	G064	SNAPG064	M	Varchar	50	
	Name	Full legal name of the participant.	SNAP	9017	SNAP9017	M	Varchar	120	
	Short Name	Short or abbreviated name of the participant if stored in the reporting entity's information system.	SNAP	9010	SNAP9010	O	Varchar	40	
	City	The name of the city where the participant's credits are booked.	SNAP	9130	SNAP9130	M	Varchar	73	
	State	The two-character abbreviation of the U.S. state or Canadian province where the participant's credits are booked.	SNAP	9210	SNAP9210	M	Varchar	2	Required if country is the United States or Canada. See State Abbreviations tab in this spreadsheet. Otherwise, leave blank.
	Country	The name of the country where the participant's credits are booked.	SNAP	9005	SNAP9005	M	Varchar	25	
	ZIP / postal code	U.S. ZIP or other foreign postal code.	SNAP	9220	SNAP9220	M	Numeric	20	
	Industry Code - NAICS	The numeric code that describes the primary business activity of the participant according to the North American Industry Classification System. Report 5 or 6 digit number. If the reporting entity's information system doesn't use NAICS, the reporter may provide a SIC industry code as shown next.	SNAP	F198	SNAPF198	M	Varchar	6	If this code is not provided, a SIC Code must be provided
	Industry Code - SIC	The numeric code that describes the primary business activity of the participant according to the Standard Industrial Classification. Report 4 digit number.	SNAP	4537	SNAP4537	M	Varchar	4	If this code is not provided, a NAICS Code must be provided
	TIN (participant)	The Taxpayer Identification Number (TIN) assigned to the participant by the U.S. Internal Revenue Service (IRS) in the administration of tax laws.	SNAP	6191	SNAP6191	O	Numeric	9	TINs are required in all cases where the entity has a TIN.
	Share of Committed Exposure	The current dollar amount the participant has legally committed to lend according to the credit agreement	SNAP	G074	SNAPG074	M	Numeric	20	Amount the obligor owes, not reflecting any charge-offs.
Share of Utilized Exposure	The current dollar amount the participant has extended which has not been repaid by the obligor.	SNAP	G075	SNAPG075	M	Numeric	20	Amount the obligor owes, not reflecting any charge-offs.	
AGENT CREDIT RISK RATINGS <small>(Regulatory)</small>	% Pass	Percentage of the Committed Exposure for the credit internally rated as "Pass" using the regulatory classification system.	SNAR	G224	SNARG224	M	Numeric	3	Whole numbers, no decimal point. These last five fields must sum to 100.
	% Special Mention	Percentage of the Committed Exposure for the credit internally rated as "Special Mention" using the regulatory classification system.	SNAR	G225	SNARG225	M	Numeric	3	Whole numbers, no decimal point. These last five fields must sum to 100.
	% Substandard	Percentage of the Committed Exposure for the credit internally rated as "Substandard" using the regulatory classification system.	SNAR	G226	SNARG226	M	Numeric	3	Whole numbers, no decimal point. These last five fields must sum to 100.
	% Doubtful	Percentage of the Committed Exposure for the credit internally rated as "Doubtful" using the regulatory classification system.	SNAR	G227	SNARG227	M	Numeric	3	Whole numbers, no decimal point. These last five fields must sum to 100.
	% Loss	Percentage of the Committed Exposure for the credit internally rated as "Loss" using the regulatory classification system.	SNAR	G228	SNARG228	M	Numeric	3	Whole numbers, no decimal point. These last five fields must sum to 100.

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Expanded Participant Report, Large Corporate Syndicated Credit Data Elements

	DATA ELEMENT	DATA DEFINITION	MDRM Mnemonic	MDRM Number	Complete MDRM Number	MANDATORY / OPTIONAL	Data Type	Size	Comments
REPORT IDENTIFICATION	RSSD ID	RSSD ID of the reporting entity, or N/A	SNPX	9001	SNPX9001	M	Numeric	10	
	Name	Full legal name of the reporting entity	SNPX	9017	SNPX9017	M	Varchar	120	
	City	The name of the city where the reporting entity is headquartered.	SNPX	9130	SNPX9130	M	Varchar	73	
	State	The two-character abbreviation of the U.S. state or Canadian province where the reporting entity is headquartered.	SNPX	9210	SNPX9210	M	Varchar	2	Required if the country is the United States or Canada. See state abbreviations spreadsheet. Otherwise leave blank
	Country	The name of the country where the reporting entity is headquartered.	SNPX	9005	SNPX9005	M	Varchar	25	
	ZIP / postal code	U.S. ZIP or other foreign postal code.	SNPX	9220	SNPX9220	M	Varchar	20	Required if a postal code is available. Otherwise leave blank.
	Report As-of Date	Date for which this report is valid	SNPX	9999	SNPX9999	M	Date		
	Contact name	Person to call if SNC data collection staff have questions about this report	SNPX	9123	SNPX9123	M	Varchar	120	
	Contact phone number	Person to call if SNC data collection staff have questions about this report	SNPX	9126	SNPX9126	M	Varchar	20	
	AGENT IDENTIFICATION	Internal ID: Agent	Reporting entity's unique identifier for the credit's agent.	SNPA	G063	SNPAG063	M	VarChar	50
Original Internal ID for Agent		The internal identification code assigned to the agent in the previous submission.	SNPA	G064	SNPAG064	M	Varchar	50	
Name: Agent		Full legal name of the agent.	SNPA	9017	SNPA9017	M	VarChar	120	
Short Name: Agent		Short or abbreviated name used by the reporting bank in its own databases.	SNPA	9010	SNPA9010	O	VarChar	40	
City: Agent		The name of the city where the agent's credits are booked.	SNPA	9130	SNPA9130	M	VarChar	73	
State: Agent		The two-character abbreviation of the U.S. state or Canadian province where the agent's credits are booked.	SNPA	9210	SNPA9210	M	VarChar	2	Required if the country is the United States or Canada. See state abbreviations spreadsheet. Otherwise leave blank
Country: Agent		The name of the country where the agent's credits are booked.	SNPA	9005	SNPA9005	M	VarChar	25	
ZIP / postal code: Agent		U.S. ZIP or other foreign postal code.	SNPA	9220	SNPA9220	M	Numeric	20	Required if a postal code is available. Otherwise leave blank.
Industry Code: Agent NAICS		The numeric code that describes the primary business activity of the agent according to the North American Industry Classification System. Report 5 or 6 digit number. If the reporting entity's information system doesn't use NAICS, the reporter may provide a SIC industry code as shown next.	SNPA	F198	SNPAF198	M	Varchar	6	If this code is not provided, the SIC code must be provided
Industry Code: Agent SIC		The numeric code that describes the primary business activity of the agent according to the Standard Industrial Classification. Report 4 digit number.	SNPA	4537	SNPA4537	M	Varchar	4	If this code is not provided, the NAICS code must be provided
TIN: Agent	The Taxpayer Identification Number (TIN) assigned to the agent by the U.S. Internal Revenue Service (IRS) in the administration of tax laws.	SNPA	6191	SNPA6191	O	Numeric	9	TINs are required in all cases where the entity has a TIN.	
OBLIGOR DATA	Internal ID for Obligor	Reporting entity's unique identifier for the obligor.	SNPO	G063	SNPOG063	M	Varchar	50	
	Original Internal ID for Obligor	The internal identification code assigned to the obligor in the previous submission.	SNPO	G064	SNPOG064	M	Varchar	50	
	Name: Obligor	Full legal name of the obligor	SNPO	9017	SNPO9017	M	Varchar	120	
	Short Name: Obligor	Short or abbreviated name of the obligor as stored in the reporting entity's databases.	SNPO	9010	SNPO9010	O	Varchar	40	
	City: Obligor	The name of the city in which the obligor is headquartered.	SNPO	9130	SNPO9130	M	Varchar	73	
	State: Obligor	The two-character abbreviation of the U.S. state or Canadian province in which the obligor is headquartered.	SNPO	9210	SNPO9210	M	Varchar	2	Required if the country is the United States or Canada. See state abbreviations spreadsheet. Otherwise leave blank
	Country: Obligor	The name of the country in which the obligor is headquartered.	SNPO	9005	SNPO9005	M	Varchar	25	
	ZIP / postal code	U.S. ZIP or other foreign postal code.	SNPO	9220	SNPO9220	M	Numeric	20	Required if a postal code is available. Otherwise leave blank.
	Industry Code - NAICS	The numeric code that describes the primary business activity of the obligor according to the North American Industry Classification System. Report 5 or 6 digit number. If the reporting entity's information system doesn't use NAICS, the reporter may provide a SIC industry code as shown next.	SNPO	F198	SNPOF198	M	Varchar	6	If this code is not provided, the SIC code must be provided
	Industry Code - SIC	The numeric code that describes the primary business activity of the obligor according to the Standard Industrial Classification. Report 4 digit number.	SNPO	4537	SNPO4537	M	Varchar	4	If this code is not provided, the NAICS code must be provided
TIN	The Taxpayer Identification Number (TIN) assigned to the obligor by the U.S. Internal Revenue Service (IRS) in the administration of tax laws.	SNPO	6191	SNPO6191	O	Numeric	9	TINs are required in all cases where the entity has a TIN.	

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	DATA ELEMENT	DATA DEFINITION	MDRM Mnemonic	MDRM Number	Complete MDRM Number	MANDATORY / OPTIONAL	Data Type	Size	Comments
CREDIT DATA	Internal credit facility ID	An identifier assigned by the reporting entity to uniquely identify the credit facility in the reporter's information system.	SNPC	G063	SNPCG063	M	Varchar	20	
	Credit utility field 1	A utility field for the reporting entity to assign an indicator to a credit in order to expedite the matching of data received from the Agencies to the reporter's own systems.	SNPC	G069	SNPCG069	O	Varchar	50	
	Credit utility field 2	A utility field for the reporting entity to assign an indicator to a credit in order to expedite the matching of data received from the Agencies to the reporter's own systems.	SNPC	G070	SNPCG070	O	Varchar	50	
	Credit utility field 3	A utility field for the reporting entity to assign an indicator to a credit in order to expedite the matching of data received from the Agencies to the reporter's own systems.	SNPC	G071	SNPCG071	O	Varchar	50	
	Original internal credit facility ID	The internal identification code assigned to the credit in the previous submission.	SNPC	G064	SNPCG064	M	Varchar	50	
	CUSIP	CUSIPs are 9-character identifiers created and delivered by the CSB (CUSIP Service Bureau). The CSB is managed on behalf of the American Bankers Association by Standard & Poor's. The CUSIP captures the financial instrument's important differentiating characteristics within a common structure and is distributed for the purposes of facilitating clearing and settlement of trades. Report if credit facility has a CUSIP assigned.	SNPC	9161	SNPC9161	O	Varchar	9	Must be supplied if a CUSIP exists for the credit.
	Origination Date	The date a credit becomes a legally binding agreement.	SNPC	9912	SNPC9912	M	Date		
	Maturity Date	Latest date upon which the funds must be repaid, according to the most recent terms of the credit agreement.	SNPC	9914	SNPC9914	M	Date		
	Type	See Credit Type Tab within the spreadsheet for listing of example credit type elements.	SNPC	G072	SNPCG072	M	Numeric	2	Must be supplied as one of the values provided on the Credit Type tab of this spreadsheet. If 0 is specified for "Other", the next field, "Other Type Description" must be completed.
	Other Type Description	To be supplied only in cases where the credit type does not exist in the predefined list.	SNPC	G107	SNPCG107	O	Varchar	50	Text string. Must be supplied when credit type is 0. Must not be supplied when credit type is not 0.
	Purpose	See Credit Purpose Tab within this spreadsheet for listing of example credit purpose elements.	SNPC	G073	SNPCG073	M	Numeric	2	Must be supplied as one of the values provided on the Credit Purpose tab of this spreadsheet. If 0 is specified for "Other", the next field, "Other Purpose Description" must be completed.
	Other Purpose Description	To be supplied only in cases where the credit purpose does not exist in the predefined list.	SNPC	G108	SNPCG108	O	Varchar	50	Text string. Must be supplied when credit purpose is 0. Must not be supplied when credit purpose is not 0.
	Committed Exposure Global	The current dollar amount the obligor is legally allowed to borrow according to the credit agreement.	SNPC	G074	SNPCG074	M	Numeric	20	All dollar amounts in exact whole dollars, no rounding. Much easier for the banks, they said, as it eliminates the rounding errors and allocation problems for participant records.
	Cumulative Charge-offs	The cumulative charge-offs associated with this credit on the reporting entity's books. For credits accounted for at fair value where information on charge-offs is not available this field is optional.	SNPC	G076	SNPCG076	M	Numeric	20	These charge-offs only reflect charge-offs on participations held by the agent bank.
	# Days Principal or Interest Past Due	Number of days principal and/or interest payments are past due, if such payments are past due 30 days or more. As an alternative, the reporter can supply the information using a bucket format; i.e., 30-59 days, 60-89 days, 90 and over, ect.	SNPC	G077	SNPCG077	M	Numeric	4	
Non-accrual Date	The date the credit was placed on non-accrual, if applicable.	SNPC	G078	SNPCG078	M	Date		date format; if there is no nonaccrual date, reporting banks should provide the fictitious future date of 12-31-9999	
Department Handling Account	Name of the reporting entity's business unit that is responsible for monitoring the obligor's performance and credit quality.	SNPC	G079	SNPCG079	M	Varchar	20		
PARTICIPANT IDENTIFICATION	Internal ID for Participant	An identifier assigned by the Reporting Bank which uniquely identifies the participant in the Reporting Bank's own systems.	SNPP	G063	SNPPG063	M	VarChar	50	
	Original Internal ID for Participant	The internal identification code assigned to the participant in the previous submission.	SNPP	G064	SNPPG064	M	Varchar	50	
	Name: Participant	Legal name of the reporting participant.	SNPP	9017	SNPP9017	M	VarChar	120	
	Short Name: Participant	Short or abbreviated name of the participant as stored in the reporting entity's databases.	SNPP	9010	SNPP9010	O	Varchar	40	
	City: Participant	The name of the city where the participant's credits are booked.	SNPP	9130	SNPP9130	M	VarChar	73	
	State: Participant	The two-character abbreviation of the U.S. state or Canadian province where the participant's credits are booked.	SNPP	9210	SNPP9210	M	VarChar	2	Required if the country is the United States or Canada. See state abbreviations spreadsheet. Otherwise leave blank
	Country: Participant	The name of the country where the participant's credits are booked.	SNPP	9005	SNPP9005	M	VarChar	25	
	ZIP / postal code: Participant	U.S. ZIP or other foreign postal code.	SNPP	9220	SNPP9220	M	VarChar	20	Required if a postal code is available. Otherwise leave blank.
	Industry Code: Participant NAICS	The numeric code that describes the primary business activity of the reporting participant according to the North American Industry Classification System. Report 5 or 6 digit number. If the reporting entity's information system doesn't use NAICS, the reporter may provide a SIC industry code as shown next.	SNPP	F198	SNPPF198	M	VarChar	6	If this code is not provided, the SIC code must be provided
	Industry Code: Participant SIC	The numeric code that describes the primary business activity of the reporting participant according to the Standard Industrial Classification. Report 4 digit number.	SNPP	4537	SNPP4537	M	Varchar	4	If this code is not provided, the NAICS code must be provided
	TIN: Participant	The Taxpayer Identification Number (TIN) assigned to the participant by the U.S. Internal Revenue Service (IRS) in the administration of tax laws.	SNPP	6191	SNPP6191	O	Numeric	9	TINs are required in all cases where the entity has a TIN.
	Share of Committed Exposure	The current dollar amount the participant has legally committed to lend according to the credit agreement	SNPP	G074	SNPPG074	M	Numeric	20	Amount the obligor owes, not reflecting any charge-offs.
Share of Utilized Exposure	The current dollar amount the participant has extended which has not been repaid by the obligor.	SNPP	G075	SNPPG075	M	Numeric	20	Amount the obligor owes, not reflecting any charge-offs.	

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	DATA ELEMENT	DATA DEFINITION	MDRM Mnemonic	MDRM Number	Complete MDRM Number	MANDATORY / OPTIONAL	Data Type	Size	Comments
PARTICIPANT RISK RATINGS	Obligor Internal Risk Rating	Report the obligor rating grade from the reporting entity's internal risk rating system. If the reporting entity carries its position in a held for sale or trading account, report HFS or TA, as applicable, and report NR for the Credit Exposure Internal Risk Rating and BASEL risk rating data elements and 100% Pass for the Regulatory Equivalent.	SNPR	G080	SNPRG080	M	Varchar	20	
	Credit Exposure Internal Risk Rating	Report the credit exposure's assigned loss severity rating grade from the reporting entity's internal risk rating system.	SNPR	G081	SNPRG081	M	Varchar	100	To allow for cases where a credit may have a split rating, this field must be a list of values where each value pair is the bank's internal risk rating code followed by the percentage of total exposure that is rated with that risk rating. The format of these pairs will be the rating code followed by a colon followed by the fractional amount of the dollar value of the exposure that has that rating code. Each pair of rating code-fractional amount would be separated by a semicolon and there should be as many codes as there are different split ratings in the credit. The general form looks like this: Rating-code-1,fraction-1[;Rating-code-2;fraction-2];... For example, suppose the bank has ratings AAA, AA, A, BBB, BB, B, C, D. Suppose the credit is entirely rated AAA. The bank would supply this value: AAA:1 Suppose a different case where half the credit's dollar value has a rating A and the other has C. The bank would supply: A:0.5;C:0.5 All the fractional amounts must sum to 1.
	Obligor Probability of Default (PD)	Basel II Advanced Risk-Based Capital Standards- Preamble and Final Rule Definition.	SNPR	G082	SNPRG082	O	Numeric	6	Express as decimal. For example: 31.25% would be represented as 0.3125; 5.05% would be represented as 0.0505; 0.05% would be represented as 0.0005;
	Exposure at Default (EAD) \$	Basel II Advanced Risk-Based Capital Standards- Preamble and Final Rule Definition.	SNPR	G083	SNPRG083	O	Numeric	20	
	Effective Maturity (M) (Years)	Basel II Advanced Risk-Based Capital Standards- Preamble and Final Rule Definition.	SNPR	G084	SNPRG084	O	Numeric	5	Number of years with two digits to the right of the decimal. For example: three and a half years would be represented as 03.50; ten and one quarter years would be represented as 10.25.
	Loss Given Default (LGD) before consideration of eligible guarantees and credit derivatives	Basel II Advanced Risk-Based Capital Standards- Preamble and Final Rule Definition.	SNPR	G085	SNPRG085	O	Numeric	6	Express as decimal. For example: 31.25% would be represented as 0.3125; 5.05% would be represented as 0.0505; 0.05% would be represented as 0.0005;
	Loss Given Default (LGD) after consideration of credit risk mitigants	Basel II Advanced Risk-Based Capital Standards- Preamble and Final Rule Definition.	SNPR	G086	SNPRG086	O	Numeric	6	Express as decimal. For example: 31.25% would be represented as 0.3125; 5.05% would be represented as 0.0505; 0.05% would be represented as 0.0005;
	Effect of PD substitution and LGD adjustment approaches on RWA (\$)	Basel II Advanced Risk-Based Capital Standards- Preamble and Final Rule Definition.	SNPR	G087	SNPRG087	O	Numeric	20	
	Effect of Double Default Treatment on RWA (\$)	Basel II Advanced Risk-Based Capital Standards- Preamble and Final Rule Definition.	SNPR	G088	SNPRG088	O	Numeric	20	
	Risk Weighted Assets (RWA) (\$)	Basel II Advanced Risk-Based Capital Standards- Preamble and Final Rule Definition.	SNPR	G089	SNPRG089	O	Numeric	20	
	Expected Credit Loss (ECL) (\$)	Basel II Advanced Risk-Based Capital Standards- Preamble and Final Rule Definition.	SNPR	G090	SNPRG090	O	Numeric	20	
	CRM FLAG	Creit Risk Mitigants are used for this credit (Y or N)	SNPR	G106	SNPRG106	O	Char	1	Y or N
PARTIC. CREDIT RISK RATINGS (Regulatory Equivalents)	% Pass	Percentage of the Participant's Share of Committed Exposure for the credit internally rated as "Pass" using the regulatory classification system.	SNPR	G224	SNPRG224	M	Numeric	3	Whole numbers, no decimal point. These last five fields must sum to 100.
	% Special Mention	Percentage of the Participant's Share of Committed Exposure for the credit internally rated as "Special Mention" using the regulatory classification system.	SNPR	G225	SNPRG225	M	Numeric	3	Whole numbers, no decimal point. These last five fields must sum to 100.
	% Substandard	Percentage of the Participant's Share of Committed Exposure for the credit internally rated as "Substandard" using the regulatory classification system.	SNPR	G226	SNPRG226	M	Numeric	3	Whole numbers, no decimal point. These last five fields must sum to 100.
	% Doubtful	Percentage of the Participant's Share of Committed Exposure for the credit internally rated as "Doubtful" using the regulatory classification system.	SNPR	G227	SNPRG227	M	Numeric	3	Whole numbers, no decimal point. These last five fields must sum to 100.
	% Loss	Percentage of the Participant's Share of Committed Exposure for the credit internally rated as "Loss" using the regulatory classification system.	SNPR	G228	SNPRG228	M	Numeric	3	Whole numbers, no decimal point. These last five fields must sum to 100.

APPENDIX D - CONTACTS

WHO ARE MY SNC DEPARTMENT CONTACTS?

SHARED NATIONAL CREDIT (SNC) BUSINESS OFFICE

Federal Reserve Bank of New York
Statistics Function
33 Liberty Street, 4th Floor
New York, N.Y. 10045-0001

You can expect to receive correspondence from the following individuals:

Mr. John O'Sullivan
National Coordinator of the SNC Program
Federal Reserve Bank of New York
(212) 720-5790
John.O'Sullivan@ny.frb.org

Mrs. Jane Stone
NY Coordinator of the SNC Program
Federal Reserve Bank of New York
(212) 720-2244
Jane.Stone@ny.frb.org

Mr. Richard Molloy
Statistics Officer
Federal Reserve Bank of New York
SNC Business Office
(212) 720-6393
Rich.Molloy@ny.frb.org

Mark Sheely
Industry Credit Specialist Program Coordinator
FDIC Data and Exam-related Assistance
(573) 875-6620
MSheely@fdic.gov

Carolyn Englehardt
Regional Analyst
OTS Data and Exam-related Assistance
(202) 906-5669
Caroly.Engelhardt@ots.treas.gov

WHERE DO I GO FOR TECHNICAL ASSISTANCE?

SNCInbox@ny.frb.org
SNC Helpline (212) 720-6549

APPENDIX E – EXAM MODULE

IDENTIFYING YOUR SAMPLE

INTRODUCTION

The Supervisory Agencies (“Agencies”) use statistical sampling to randomly select credits at each institution to be reviewed. Once all institutions have submitted their data, the Agencies determine the criteria, and the sample is pulled. The sample divides credits at your institution into one or more of the following categories:

- To be Read:** Credits selected by the sampling process to be reviewed
- Autopassed:** Credits not selected by the sampling process that have been passed based on your internal risk rating system
- Not Rated:** Criticized credits not selected by the sampling process (your internal rating will not be reported to other banks).

To identify what credits at the user's institution fall into the above categories, the following reports are available:

- **SNC Readlist**
- **Preliminary Disposition**
- **Summary Reports**
- **Shared Credit Review Reports (SCRRs)***

This section will discuss how to use each of these reports to identify the sample.

***Note:** The SCRR format in this module is different from the SCRR that is available via the Reports menu in eSNC where bank reported data is available.

SNC READLIST REPORT

All credits in the **To Be Read** category will appear in this report. The EIC will be expecting credit files on these loans when they arrive on-site. Please be prepared to discuss and provide information regarding the following:

- Credits in the Readlist Report no longer on your books;
- Credits in the Readlist Report no longer qualifying as SNCs;
- Credits that were outstanding as of year-end, but were inadvertently omitted from your December 31, 2009 reporting;
- Credits in the Readlist Report which were transferred to another agent bank or restructured under a new credit number.

Click the **Readlist** link under the Reports Section; the system will direct the user to the Report Selection screen.



Select an Industry, or select All Industries. Then click the **Generate SNC Readlist Report** button.



The report will open in a new window. The user may print or save this report to their computer. All reports are generated in Adobe Acrobat.

Note: If the report has no credits, only the following message, “No Matching Credits are available for this report”, this means that no credits are being reviewed at the institution this year. All credits have likely been auto passed. For further information on how to verify this, please see the next section, Preliminary Disposition Report.