

# Spreadsheet File Transfer User Guide

FR 2028A

Survey of Terms of Business Lending

FR 2028B

Survey of Terms of Bank Lending to Farmers

FR 2028S

Prime Rate Supplement to  
Survey of Terms of Lending

STATISTICS FUNCTION  
AUTOMATION SUPPORT

October 27, 2015

## OVERVIEW

The Federal Reserve System's Reporting Central Application provides the ability to submit spreadsheet files (*e.g.*, Microsoft Excel) via the internet. As a result, reporting institutions that use a spreadsheet to prepare their data will not have to key their data into a web page form. While this feature was provided for reporting institutions using spreadsheets, the file can be created by any other backend system that a reporting institution uses to generate its data.

This document provides the required file format for submitting the data via Reporting Central and shows how a reporting institution can create the file from a spreadsheet for the

- **FR 2028A, Survey of Terms of Business Lending**
- **FR 2028B, Survey of Terms of Bank Lending to Farmers.**
- **FR 2028S, Prime Rate Supplement to Survey of Terms of Lending**

Formulas were used to pull the data from the spreadsheet worksheets containing the data and format them for transmission to Reporting Central.

Microsoft Excel was used in this example but the same process can be applied to other spreadsheet software. The method used to create the file is at the discretion of the reporter. This guide assumes that the data already exist in spreadsheet form.

## SECTION 1. PREPARING THE FILE UPLOAD FOR THE FR2028A

**Report Header Record for FR 2028A.** The Report Header Record must be the first record in the file.

Field	Length	Type	Value Description
H	1	ALPHA	'H' identifies the header row
Report Institution ID	10	NUM	Respondent identifier
+	1	ALPHA	'+' (plus) sign, used as a delimiter between items in the header record
Report Series ID	7	ALPHA	FR2028A
+	1	ALPHA	'+' (plus) sign, used as a delimiter between items in the header record
Report As-of Date	10	ALPHA	Date of the report, using the MM-DD-YYYY format

### Report Data Records for FR 2028A

**Individual items.** For data items that are entered individually and not as part of a row of financial data, the following formatting is used. See the listing of MDRMs in Appendix A

Field	Length	Type	Value Description
L	1	ALPHA	'L' separates items from each other or separates rows of items
MDRM	8	ALPHA	8-character identifier for items, see Appendix A
+	1	ALPHA	'+' (plus) sign, used as a delimiter between the MDRM and item content
Item Content	Variable	ALPHA	Item content

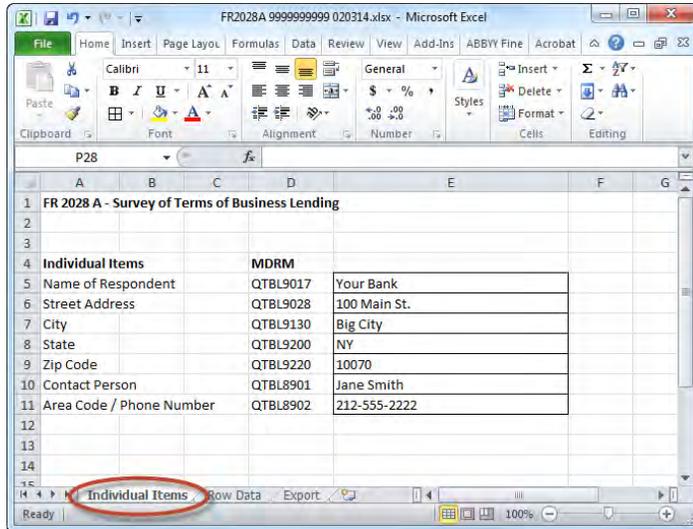
**Rows of data.** For data items that are entered as part of a row, the following formatting is used.

Field	Length	Type	Value Description
LQTBL9780	9	ALPHA	'LQTBL9780' identifies each new row of data
+	1	ALPHA	'+' (plus) sign, used as a delimiter for each of the 16 columns of the row

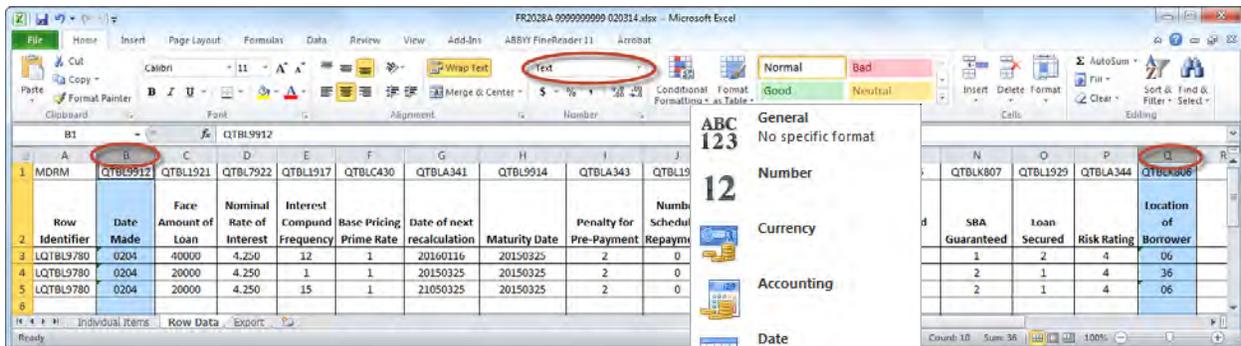
# How to create a FR 2028A text file from a spreadsheet

First, prepare an Excel workbook with three worksheets: Individual Items, Row Data, and Export.

The **Individual Items** worksheet lists the individual items by MDRM (column D) and item content (column E).



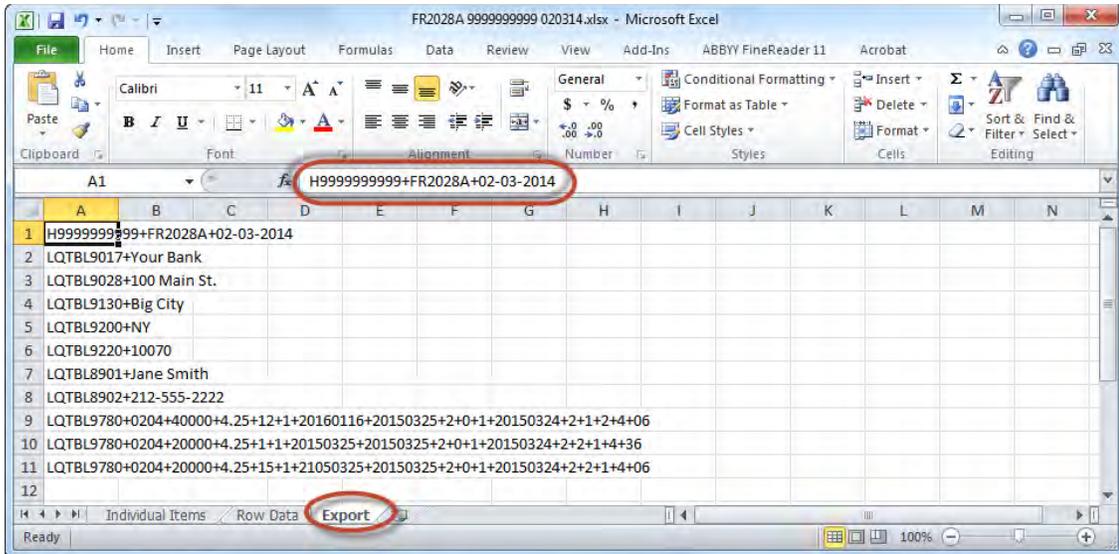
The **Row Data** worksheet contains the data for each record of the FR 2028A. Note each record (row) is preceded by the MDRM “LQTBL9780.”



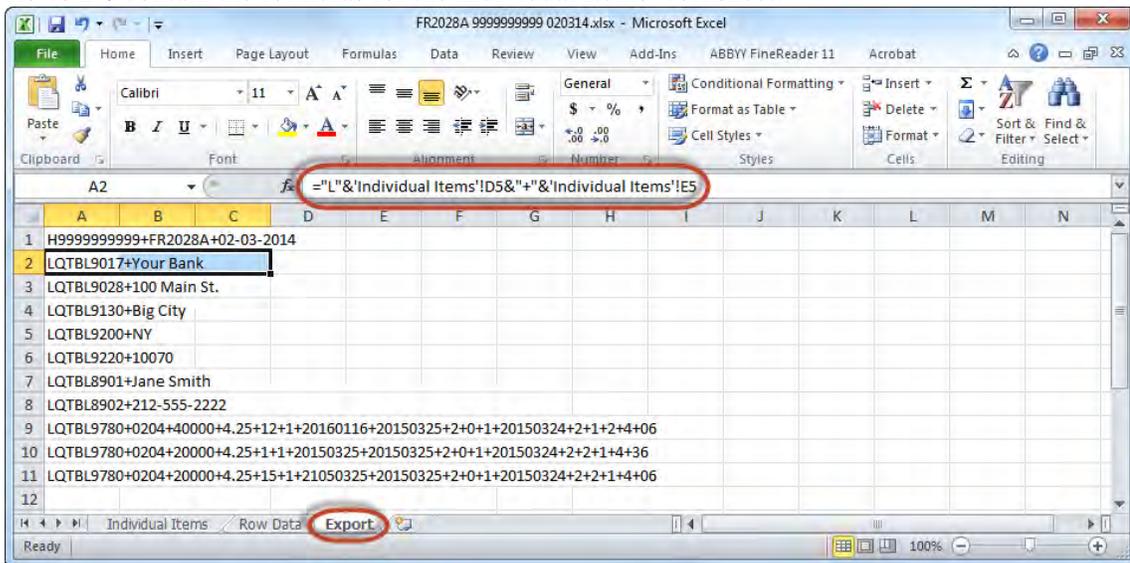
**Note:** In order that column B maintains the leading zero for dates where the month is a single digit and that Column Q maintains the leading zero for single digit state codes, you need to customize the Number setting to TEXT.

The **Export** worksheet contains the formulas that transform your worksheet entries to a format acceptable to Reporting Central.

Row 1 contains the file header record.



Rows 2-8 contain the formulas for the Individual Items worksheet.



The formula is written as:

= 'L' & 'Individual Items' !D5 & "+" & 'Individual Items' !E5

where

'Individual Items' !D5 is the MDRM in column D, row 5

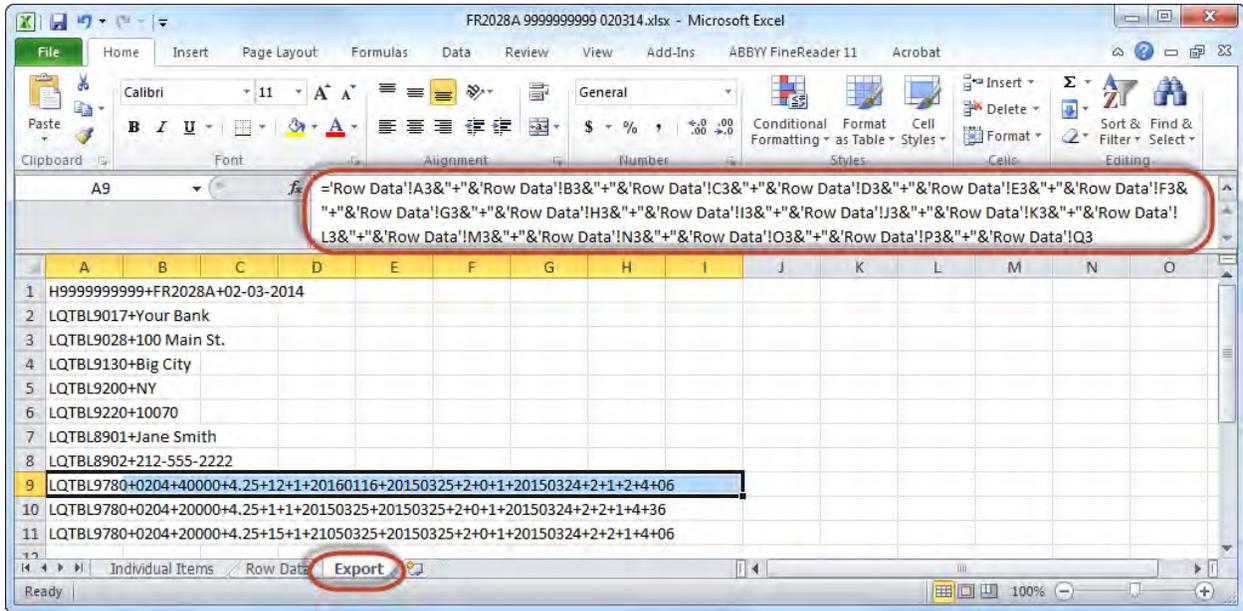
'Individual Items' !E5 is the content of column E, row 5

which transforms to:

LQTBL9017+Your Bank

Use the same formula for rows 6-8.

Rows 9 and above contain the formulas for the Row Data worksheet.



The formula is written as:

```
= 'Row Data' !A3&"+"&'Row Data' !B3&"+"&'Row Data' !C3&"+"&'Row Data' !D3&"+"&'Row Data' !E3&"+"&'Row Data' !F3&"+"&'Row Data' !G3&"+"&'Row Data' !H3&"+"&'Row Data' !I3&"+"&'Row Data' !J3&"+"&'Row Data' !K3&"+"&'Row Data' !L3&"+"&'Row Data' !M3&"+"&'Row Data' !N3&"+"&'Row Data' !O3&"+"&'Row Data' !P3&"+"&'Row Data' !Q3
```

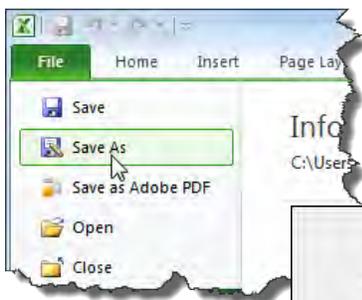
where

'Row Data' !A3 is the value of column A, row 3, through column Q, row 3

which transforms to:

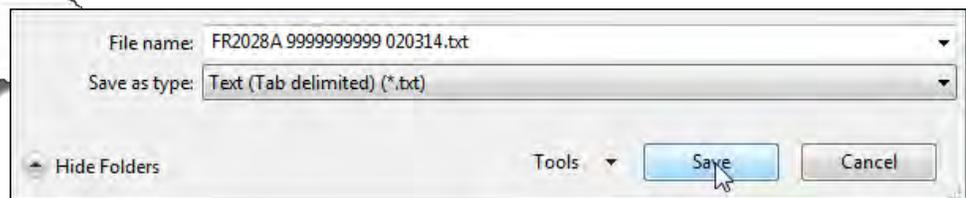
LQTB L9780+0204+40000+4.25+12+1+20160116+20150325+2+0+1+2015324+2+1+2+4+06

The same formula is copied to subsequent rows until all records in the Row Data worksheet have been addressed. In this example, there are only three records in the Row Data worksheet, so we only need three formulas to cover them.



Save the file in spreadsheet format. Navigate to the **Export** worksheet, then select the 'Save As' option under the File menu.

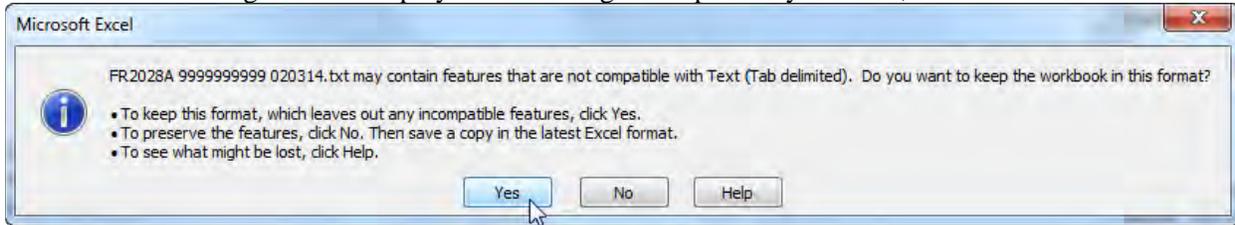
Select the file type as 'Text (Tab delimited) (\*.txt)' and click Save.



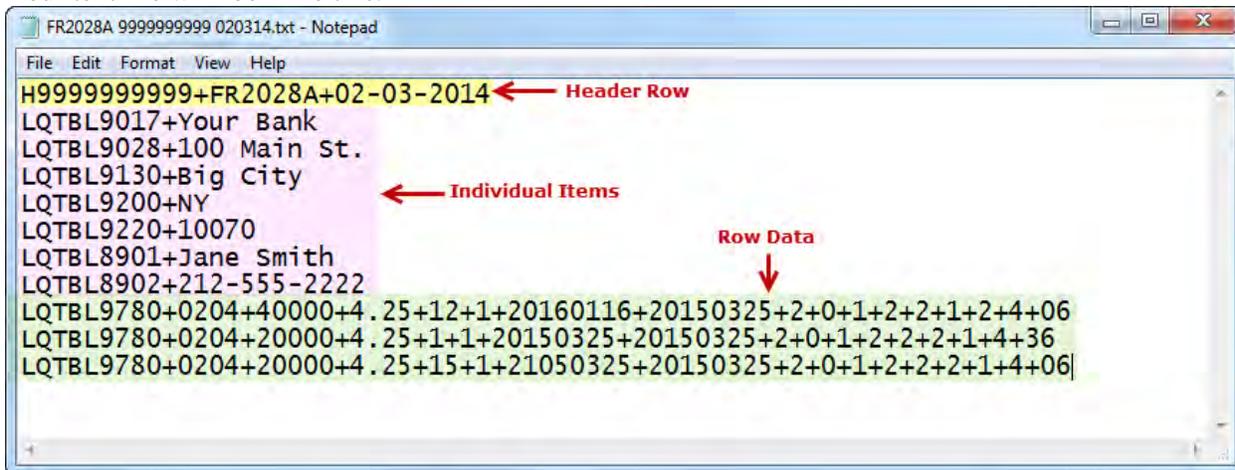
If a message appears indicating that this file selection does not support workbooks with multiple worksheets, select 'OK.'



An additional message will be displayed concerning incompatibility features, select 'Yes.'



Your text file will look like this:



Instructions for uploading your file to Reporting Central are covered in **Section 4** of this guide.

## SECTION 2. PREPARING THE FILE UPLOAD FOR THE FR2028B

**Report Header Record for FR 2028B.** The Report Header Record must be the first record in the file.

Field	Length	Type	Value Description
H	1	ALPHA	'H' identifies the header row
Report Institution ID	10	NUM	Respondent identifier
+	1	ALPHA	'+' (plus) sign, used as a delimiter between items in the header record
Report Series ID	7	ALPHA	FR2028B
+	1	ALPHA	'+' (plus) sign, used as a delimiter between items in the header record
Report As-of Date	10	ALPHA	Date of the report, using the MM-DD-YYYY format

### Report Data Records for FR 2028B

**Individual items.** For data items that are entered individually and not as part of a row of financial data, the following formatting is used. See the listing of MDRMs in Appendix B.

Field	Length	Type	Value Description
L	1	ALPHA	'L' separates items from each other or separates rows of items
MDRM	8	ALPHA	8-character identifier for items, see Appendix B
+	1	ALPHA	'+' (plus) sign, used as a delimiter between the MDRM and item content
Item Content	Variable	ALPHA	Item content

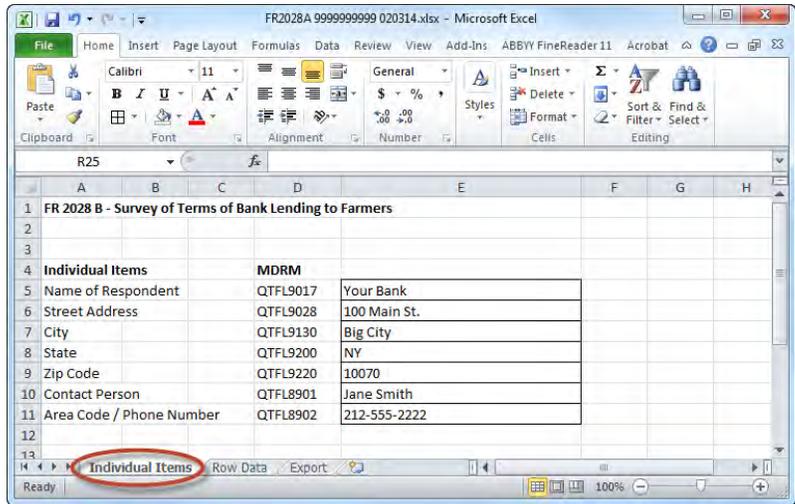
**Rows of data.** For data items that are entered as part of a row, the following formatting is used.

Field	Length	Type	Value Description
LQTBL9780	9	ALPHA	'LQTBL9780' identifies each new row of data
+	1	ALPHA	'+' (plus) sign, used as a delimiter for each of the 16 columns of the row

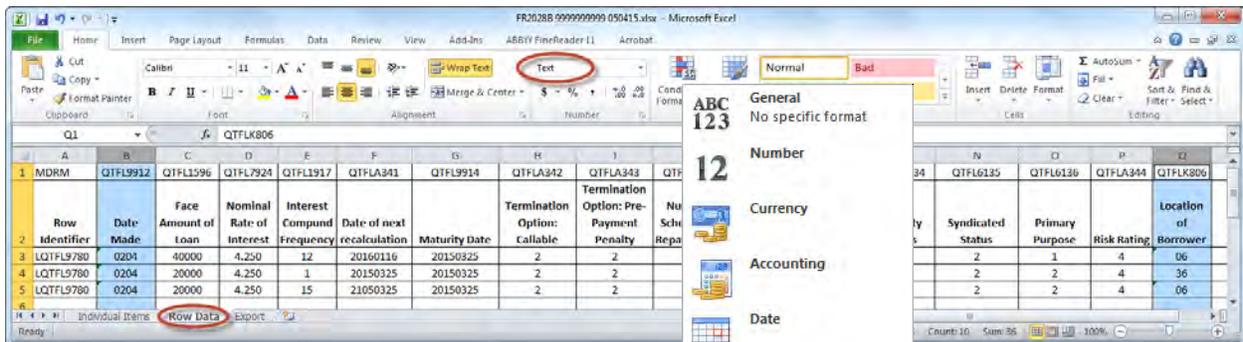
## How to create a FR 2028B text file from a spreadsheet

First, prepare an Excel workbook with three worksheets: Individual Items, Row Data, and Export.

The **Individual Items** worksheet lists the individual items by MDRM (column D) and item content (column E).



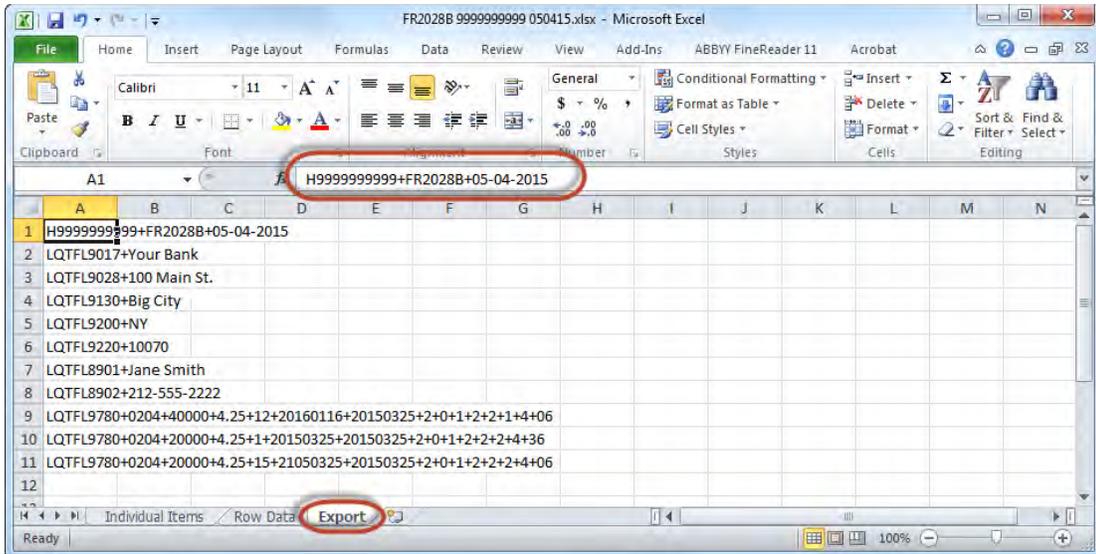
The **Row Data** worksheet contains the data for each record of the FR 2028B. Note each record (row) is preceded by the MDRM “LQTFL9780.”



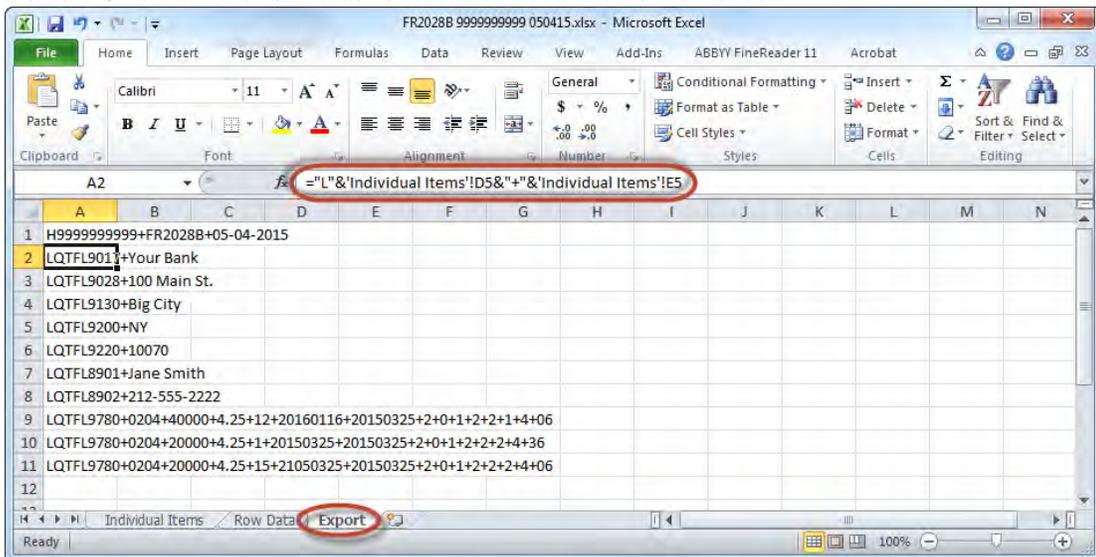
**Note:** In order that column B maintains the leading zero for dates where the month is a single digit and that Column Q maintains the leading zero for single digit state codes, you need to customize the Number setting to TEXT.

The **Export** worksheet contains the formulas that transform your worksheet entries to a format acceptable to Reporting Central.

Row 1 contains the file header record.



Rows 2-8 contain the formulas for the Individual Items worksheet.



The formula is written as:

=\'L\'&\'Individual Items\'!D5&\'&\'Individual Items\'!E5

where

\'Individual Items\'!D5 is the MDRM in column D, row 5

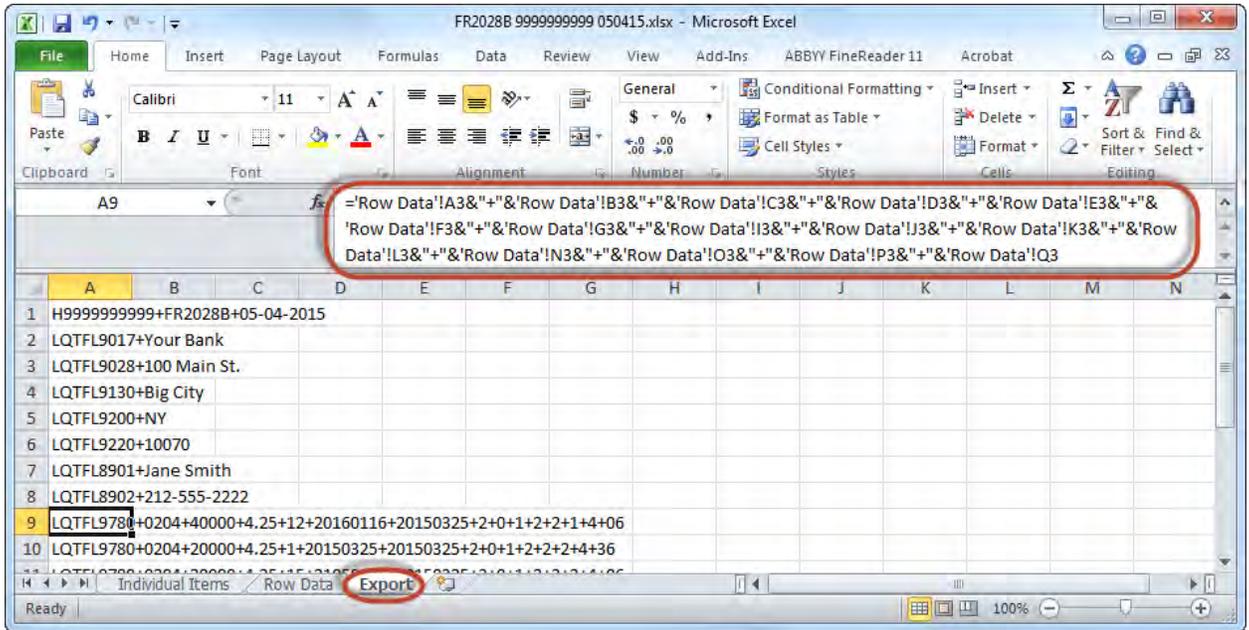
\'Individual Items\'!E5 is the content of column E, row 5

which transforms to:

LQTF L9017+Your Bank

Use the same formula for rows 6-8.

Rows 9 and above contain the formulas for the Row Data worksheet.



The formula is written as:

```
= 'Row Data' !A3&"+&"&'Row Data' !B3&"+&"&'Row Data' !C3&"+&"&'Row Data' !D3&"+&"&'Row Data' !E3&"+&"&'Row Data' !F3&"+&"&'Row Data' !G3&"+&"&'Row Data' !H3&"+&"&'Row Data' !I3&"+&"&'Row Data' !J3&"+&"&'Row Data' !K3&"+&"&'Row Data' !L3&"+&"&'Row Data' !M3&"+&"&'Row Data' !N3&"+&"&'Row Data' !O3&"+&"&'Row Data' !P3&"+&"&'Row Data' !Q3
```

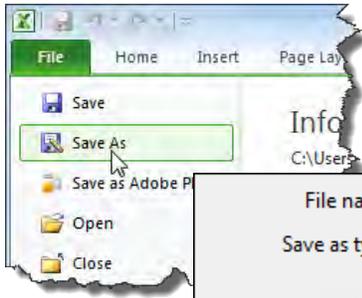
where

'Row Data' !A2 is the value of column A, row 2, through column Q, row 2

which transforms to:

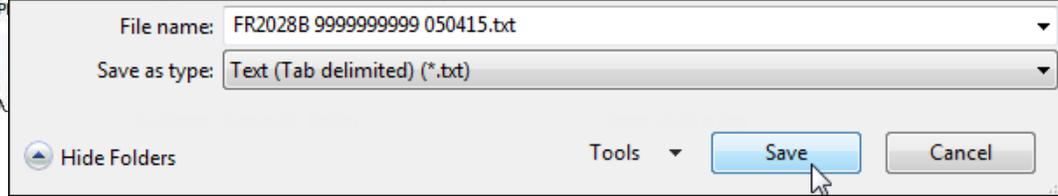
LQTF9780+0204+40000+4.25+12+1+20160116+20150325+2+0+1+2+2+1+2+4+06

The same formula is copied to subsequent rows until all records in the Row Data worksheet have been addressed. In this example, there are only three records in the Row Data worksheet, so we only need three formulas to cover them.

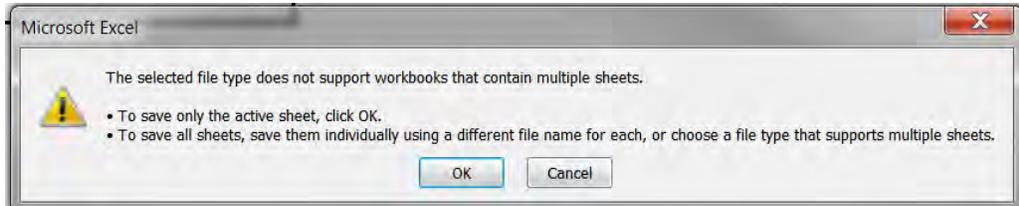


Save the file in spreadsheet format. Navigate to the **Export** worksheet, then select the 'Save As' option under the File menu.

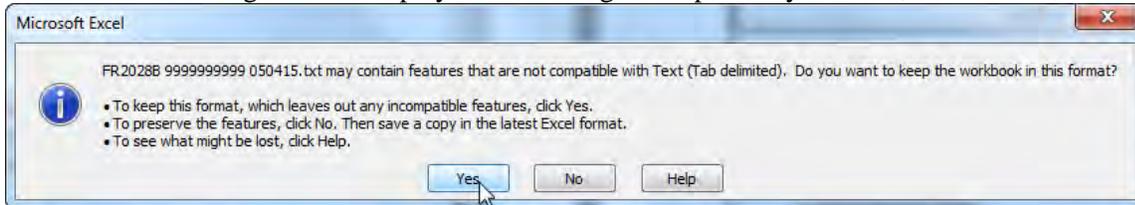
Select the file type as 'Text (Tab delimited) (\*.txt)' and click Save.



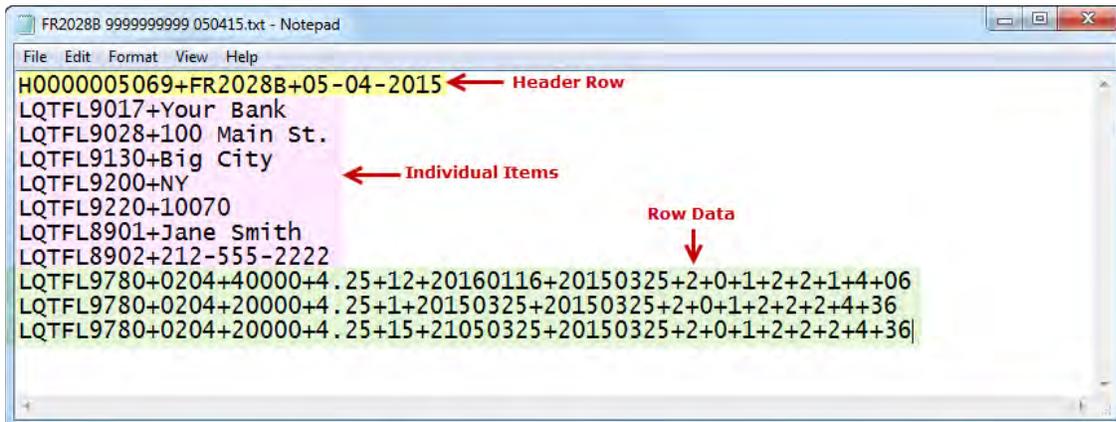
If a message appears indicating that this file selection does not support workbooks with multiple worksheets, select 'OK.'



An additional message will be displayed concerning incompatibility features, select 'Yes.'



Your text file will look like this:



Instructions for uploading your file to Reporting Central are covered in **Section 4** of this guide.

## SECTION 3. PREPARING THE FILE UPLOAD FOR THE FR2028S

**Report Header Record for FR 2028S.** The Report Header Record must be the first record in the file.

Field	Length	Type	Value Description
H	1	ALPHA	'H' identifies the header row
Report Institution ID	10	NUM	Respondent identifier
+	1	ALPHA	'+' (plus) sign, used as a delimiter between items in the header record
Report Series ID	7	ALPHA	FR2028S
+	1	ALPHA	'+' (plus) sign, used as a delimiter between items in the header record
Report As-of Date	10	ALPHA	Date of the report, using the MM-DD-YYYY format

### Report Data Records for FR 2028S

**Contact Data items.** For contact data items that are entered individually and not as part of a row of financial data, the following formatting is used. See the listing of MDRMs in Appendix C.

Field	Length	Type	Value Description
L	1	ALPHA	'L' separates items from each other or separates rows of items
MDRM	8	ALPHA	8-character identifier for items, see Appendix C
+	1	ALPHA	'+' (plus) sign, used as a delimiter between the MDRM and item content
Item Content	Variable	ALPHA	Item content

**Date Row.** For the row that identifies the business days of the week, the following formatting is used.

Field	Length	Type	Value Description
LXMTA9912	8	ALPHA	'LXMTA9912' identifies the Date row
+	1	ALPHA	'+' (plus) sign, used as a delimiter for each of the 5 columns of the date row

**Prime Rate Row.** For the row that identifies the prime rate for each business day of the week, the following formatting is used.

Field	Length	Type	Value Description
LXMTA7923	8	ALPHA	'LXMTA7923' identifies the Prime Rate row
+	1	ALPHA	'+' (plus) sign, used as a delimiter for each of the 5 columns of the Prime Rate row

## How to create a FR 2028S text file from a spreadsheet

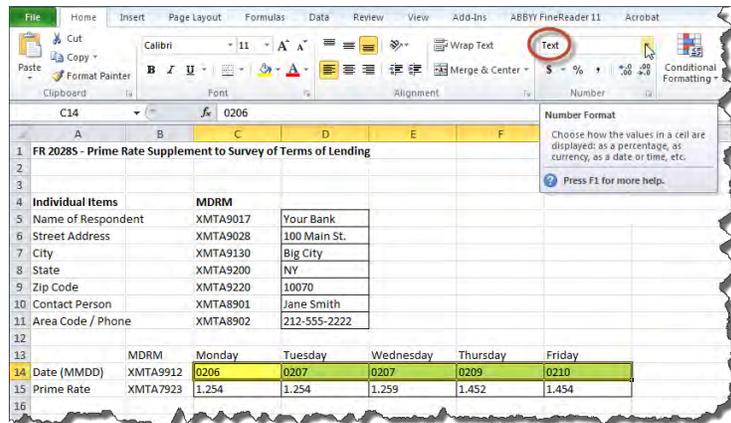
First, prepare an Excel workbook with two worksheets: Data, Export.

The **Data** worksheet lists the individual items by MDRM and rows for the Date and Prime Rate Values for each day of the reporting period.

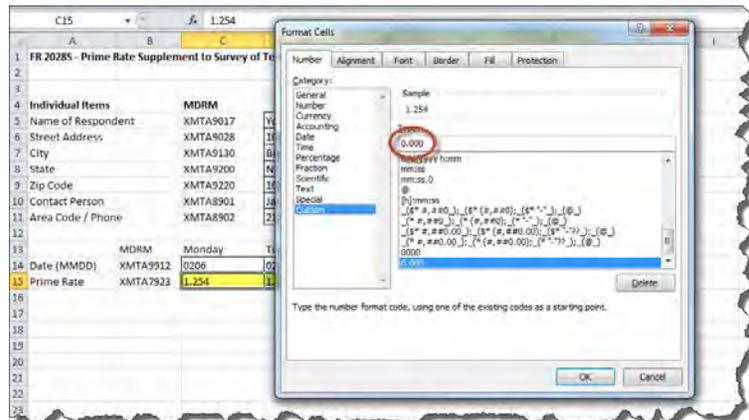
	A	B	C	D	E	F	G
1	FR 2028S - Prime Rate Supplement to Survey of Terms of Lending						
2							
3							
4	<b>Individual Items</b>		<b>MDRM</b>				
5	Name of Respondent	XMTA9017	Your Bank				
6	Street Address	XMTA9028	100 Main St.				
7	City	XMTA9130	Big City				
8	State	XMTA9200	NY				
9	Zip Code	XMTA9220	10070				
10	Contact Person	XMTA8901	Jane Smith				
11	Area Code / Phone	XMTA8902	212-555-2222				
12							
13		MDRM	Monday	Tuesday	Wednesday	Thursday	Friday
14	Date (MMDD)	XMTA9912	0206	0207	0207	0209	0210
15	Prime Rate	XMTA7923	1.254	1.254	1.259	1.452	1.454
16							

Note: In the FR 2028S form, the date and prime rate values are listed in two columns. In the worksheet, the two columns have to become two rows, as shown above.

**Date Number Format.** In your spreadsheet, select cells C14 through G14 and set the Number Format to "Text." This will ensure that months "01" through "09" will display as two digits.



**Prime Rate Number Format.** In your spreadsheet, select cells C15 through G15 and set the Number Format to '0.000'. This will ensure that the number displays to three decimal places.



The **Export** worksheet contains the formulas that transform your worksheet entries to a format acceptable to Reporting Central.

Cell **A1** contains the file header record.

Cells **A2-A8** contain the formulas for the contact data items.

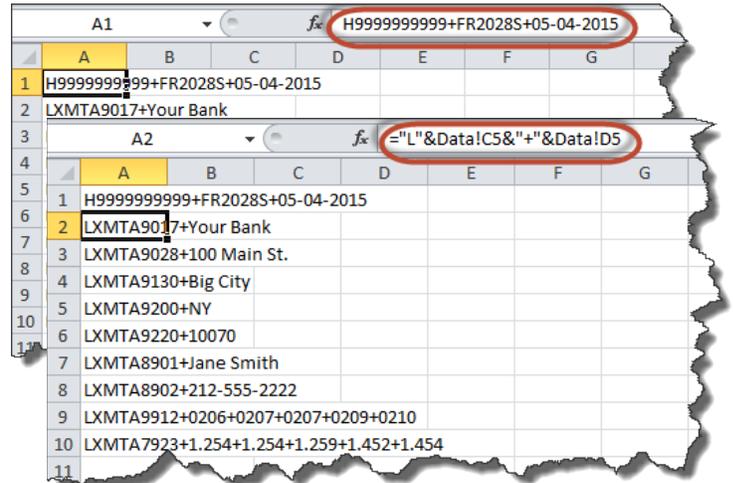
The formula is written as:

= 'L' &Data!C5&"+"&Data!D5

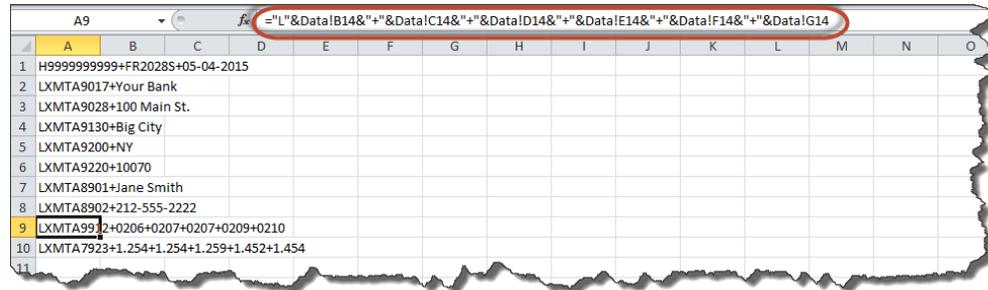
where

- Data!C5 is the MDRM
- Data!D5 is data content which transforms, in this example, to: "LXMTA9017+Your Bank"

Use the same formula for rows 3-8.



Cell **A9** contains the formula for the Date items.



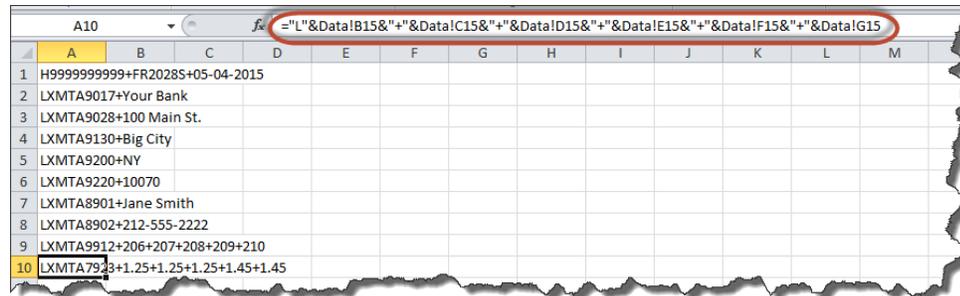
The formula is written as:

= "L"&Data!B14&"+"&Data!C14&"+"&Data!D14&"+"&Data!E14&"+"&Data!F14&"+"&Data!G14

where

- Data!B14 is the MDRM identifying the Date row data, and
- Data!C14 through Data!G14 are the Date values.

Cell **A10** contains the formula for the Prime Rate items.



The formula is written as:

= "L"&Data!B15&"+"&Data!C15&"+"&Data!D15&"+"&Data!E15&"+"&Data!F15&"+"&Data!G15

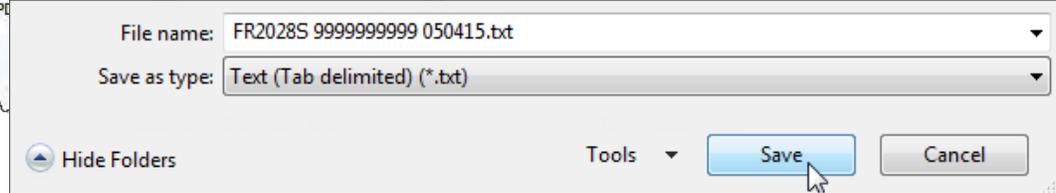
where

- Data!B15 is the MDRM identifying the Prime Rate row data, and
- Data!C15 through Data!G15 are the Prime Rate values.



Save the file in spreadsheet format. Navigate to the **Export** worksheet, then select the 'Save As' option under the File menu.

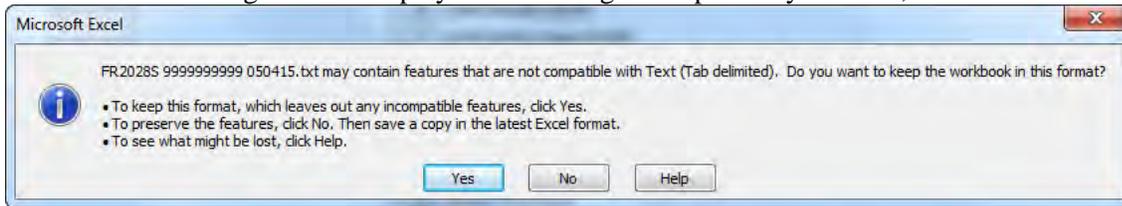
Select the file type as 'Text (Tab delimited) (\*.txt)' and click Save.



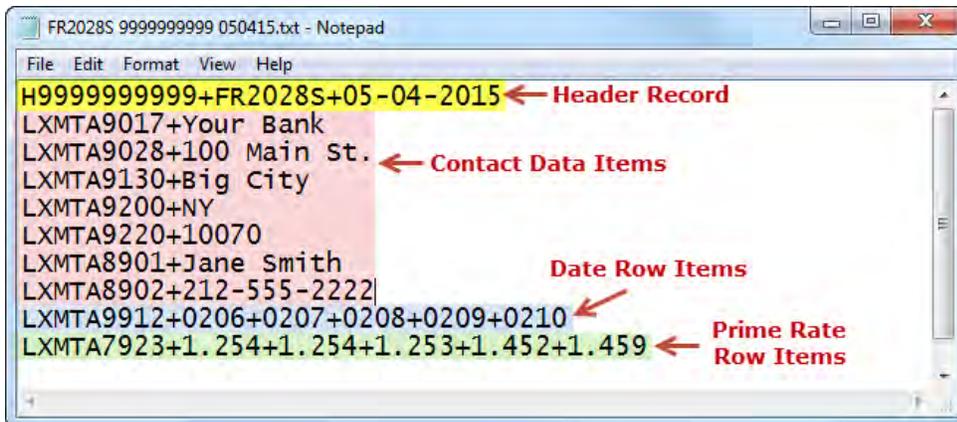
If a message appears indicating that this file selection does not support workbooks with multiple worksheets, select 'OK.'



An additional message will be displayed concerning incompatibility features, select 'Yes.'



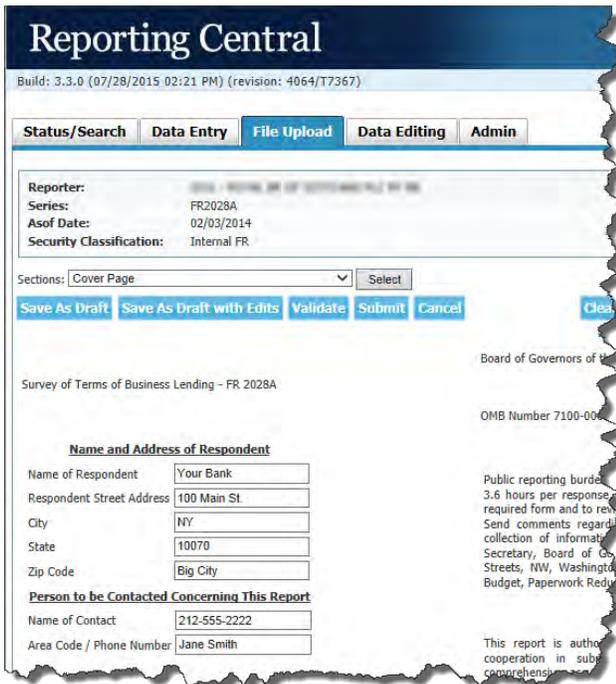
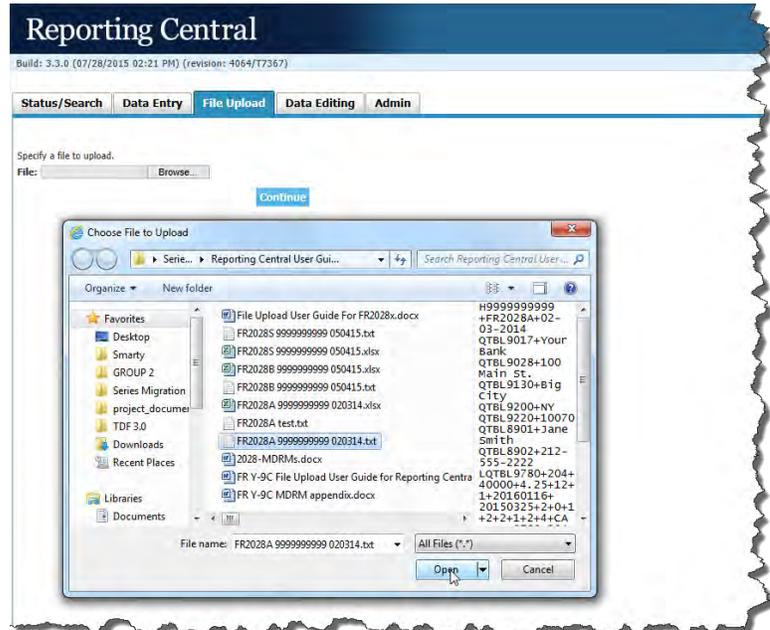
Your text file will look like this:



Instructions for uploading your file to Reporting Central are covered in **Section 4** of this guide.

## SECTION 4. UPLOADING FILE TO REPORTING CENTRAL

In Reporting Central, select the File Upload tab and then click the Upload tab and then click the ‘Browse...’ button. Then, navigate to the stored text file and select the filename so it appears in the ‘File:’ box. Select ‘Continue’ to upload.



If there are no formatting issues during the file upload the data will load directly into the report screen.

The report data can then be validated and saved. If errors exist in the text file error messages will appear in the file upload window, which can be used to troubleshoot any formatting issues.

## Appendix A

### FR 2028A Report Detailed Field Specifications

Item Description	Type	Limit <sup>1</sup>	Column	MDRM
<b>Individual Items</b>				
Person to be Contacted Concerning This Report	Text	72		QTBL8901
Area Code / Phone Number	Text	30		QTBL8902
Name of Respondent	Text	72		QTBL9017
Respondent Street Address	Text	72		QTBL9028
City	Text	72		QTBL9130
State	Text	30		QTBL9200
Zip Code	Text	30		QTBL9220
<b>Row Items</b>				
Date Made (MMDD)	Date	4,0	(1)	QTBL9912
Face Amount of Loan in Dollars \$10,000 or Greater	Dollars	14,0	(2)	QTBL1921
Nominal Rate of Interest (Percent)	Percent	5,3	(3)	QTBL7922
Frequency with which Interest is Compounded or Paid	Integer	3,0	(4)	QTBL1917
Prime Rate Used as Base Pricing Rate, 1 = Yes, 2=No	Integer	1,0	(5)	QTBLC430
Next Date on which the Loan Rate may be Recalculated (YYYYMMDD)	Date	8,0	(6)	QTBLA341
Maturity Date (YYYYMMDD), if none enter 0	Date	8,0	(7)	QTBL9914
Prepayment Penalty, 1=Yes, 2=No	Integer	1,0	(8)	QTBLA343
Number of Scheduled Repayments Over Term of Loan	Integer	14,0	(9)	QTBL1924
Amount of Total Commitment in Thousands; if none, enter 0.	Dollars	14,0	(10)	QTBL1915
For Formal Commitments, Date on which Pricing Terms became Effective or Renewed (Informal or No Commitment, enter 0)	Date	8,0	(11)	QTBLC431
Syndication or Participation Status, 1=Originated by your bank, 2=Originated by Others, 3=Not Syndicated or Participated	Integer	1,0	(12)	QTBL6135
Guaranteed by SBA (In Whole or in Part) 1=Yes, 2=No	Integer	1,0	(13)	QTBLK807
Loan Secured, 1=Yes, 2=No	Integer	1,0	(14)	QTBL1929
Risk Rating	Integer	1,0	(15)	QTBLA344
Location of Borrower (State) <sup>2</sup>	Integer	2	(16)	QTBLK806

<sup>1</sup> Item limits, where applicable, are provided in (x,y) format, where “x” is the maximum number of digits/characters allowed for the item, “y” is the maximum number of digits allowed after the decimal, and subtracting “y” from “x” is the maximum number of digits allowed before the decimal.

<sup>2</sup> Location of borrower (State) uses the two-digit FIPS State Numeric Code (see Appendix D) and must be reported with the leading zero for codes 01 through 09. This item may be left blank if the location of the borrower is unknown or the loan was made under syndication or participation.

## Appendix B

### FR 2028B Report Detailed Field Specifications

Item Description	Type	Limit <sup>1</sup>	Column	MDRM
<b>Individual Items</b>				
Person to be Contacted Concerning This Report	Text	72		QTFL8901
Area Code / Phone Number	Text	30		QTFL8902
Name of Respondent	Text	72		QTFL9017
Respondent Street Address	Text	72		QTFL9028
City	Text	72		QTFL9130
State	Text	30		QTFL9200
Zip Code	Text	30		QTFL9220
<b>Row Items</b>				
Date Made (MMDD)	Date	4,0	(1)	QTFL9912
Face Amount of Loan in Dollars include Loans \$3000 or greater	Dollars	14,0	(2)	QTFL1596
Nominal Rate of Interest (Percent)	Percent	5,3	(3)	QTFL7924
Frequency with which Interest is Compounded or Paid	Integer	3,0	(4)	QTFL1917
Next Date on which the Loan Rate may be Recalculated (YYYYMMDD)	Date	8,0	(5)	QTFLA341
Maturity Date (YYYYMMDD), if none enter 0	Date	8,0	(6)	QTFL9914
Termination Option - Callable, 1=Yes, 2=No	Integer	1,0	(7a)	QTFLA342
Termination Option - Prepayment Penalty, 1=Yes, 2=No	Integer	1,0	(7b)	QTFLA343
Number of Scheduled Payments over Term of Loan	Integer	14,0	(8)	QTFL6130
Loan Made under a Commitment, 1=Yes, 2=No	Integer	1,0	(9)	QTFL6131
Federal Insurance Status, 1=Insured or Guaranteed by the Consolidated Farm Service Agency, 2=Insured by other U.S. insurance agencies or departments, 3=Not insured by U.S. Agencies or Departments	Integer	1,0	(10)	QTFL6133
Security Status, 1=Farm Real Estate, 2=Other Collateral, 3=Not Secured	Integer	1,0	(11)	QTFL6134
Syndication or Participation Status, 1=Originated by your bank, 2=Originated by Others, 3=Not Syndicated or Participated	Integer	1,0	(12)	QTFL6135
Primary Purpose of Loan, 1=Feeder Livestock, 2=Other Livestock, 3=Other Current Operating Expenses, 4=Farm Machinery and Equipment, 5=Purchase or Improve Farm Real Estate, 6=All Other Loans	Integer	1,0	(13)	QTFL6136
Risk Rating	Integer	1,0	(14)	QTFLA344
Location of Borrower (State) <sup>2</sup>	Integer	2	(15)	QTFLK806

<sup>1</sup> Item limits, where applicable, are provided in (x,y) format, where “x” is the maximum number of digits/characters allowed for the item, “y” is the maximum number of digits allowed after the decimal, and subtracting “y” from “x” is the maximum number of digits allowed before the decimal.

<sup>2</sup> Location of borrower (State) uses the two-digit FIPS State Numeric Code (see Appendix D) and must be reported with the leading zero for codes 01 through 09. This item may be left blank if the location of the borrower is unknown or the loan was made under syndication or participation.

## Appendix C

### FR 2028S Report Detailed Field Specifications

Item Description	Type	Limit <sup>1</sup>	Column	MDRM
<b>Text Items</b>				
Person to be Contacted Concerning This Report	Text	72		XMTA8901
Area Code / Phone Number	Text	30		XMTA8902
Name of Respondent	Text	72		XMTA9017
Respondent Street Address	Text	72		XMTA9028
City	Text	72		XMTA9130
State	Text	30		XMTA9200
Zip Code	Text	30		XMTA9220
<b>Financial Data Items</b>				
Monday Date (MMDD)	Date	4,0	1	XMAT9912
Tuesday Date (MMDD)	Date	4,0	2	XMAT9912
Wednesday Date (MMDD)	Date	4,0	3	XMAT9912
Thursday Date (MMDD)	Date	4,0	4	XMAT9912
Friday Date (MMDD)	Date	4,0	5	XMAT9912
Monday Prime Rate (Percent)	Percent	6,3	1	XMAT7923
Tuesday Prime Rate (Percent)	Percent	6,3	2	XMAT7923
Wednesday Prime Rate (Percent)	Percent	6,3	3	XMAT7923
Thursday Prime Rate (Percent)	Percent	6,3	4	XMAT7923
Friday Prime Rate (Percent)	Percent	6,3	5	XMAT7923

<sup>1</sup> Item limits, where applicable, are provided in (x,y) format, where “x” is the maximum number of digits/characters allowed for the item, “y” is the maximum number of digits allowed after the decimal, and subtracting “y” from “x” is the maximum number of digits allowed before the decimal.

## Appendix D FIPS State Numeric Codes

Name	FIPS State Numeric Code	Name	FIPS State Numeric Code	Area Name	FIPS State Numeric Code
Alabama	01	Missouri	29		
Alaska	02	Montana	30		
Arizona	04	Nebraska	31		
Arkansas	05	Nevada	32		
California	06	New Hampshire	33		
Colorado	08	New Jersey	34	American Samoa	60
Connecticut	09	New Mexico	35	Federated States of Micronesia	64
Delaware	10	New York	36	Guam	66
District of Columbia	11	North Carolina	37	Marshall Islands	68
Florida	12	North Dakota	38	Northern Mariana Islands	69
Georgia	13	Ohio	39	Palau	70
Hawaii	15	Oklahoma	40	Puerto Rico	72
Idaho	16	Oregon	41	U.S. Minor Outlying Islands	74
Illinois	17	Pennsylvania	42	Virgin Islands of the U.S.	78
Indiana	18	Rhode Island	44		
Iowa	19	South Carolina	45		
Kansas	20	South Dakota	46		
Kentucky	21	Tennessee	47		
Louisiana	22	Texas	48		
Maine	23	Utah	49		
Maryland	24	Vermont	50		
Massachusetts	25	Virginia	51		
Michigan	26	Washington	53		
Minnesota	27	West Virginia	54		
Mississippi	28	Wisconsin	55		
		Wyoming	56		