THE FEDERAL RESERVE
Reserves Central

Reporting Central User Guide

FFIEC 102

Market Risk Regulatory Report for Institutions Subject to the Market Risk Capital Rule

Federal Reserve System

Statistics Function
June 2026

Overview

This document provides the required file format for submitting the data upload file via Reporting Central and shows how a reporting institution can create the file from a spreadsheet for the **FFIEC102 – Market Risk Regulatory Report for Institution Subject to the Market Risk Capital Rule.** Formulas were used to pull the data from the spreadsheet worksheets containing the data and format them for transmission to Reporting Central.

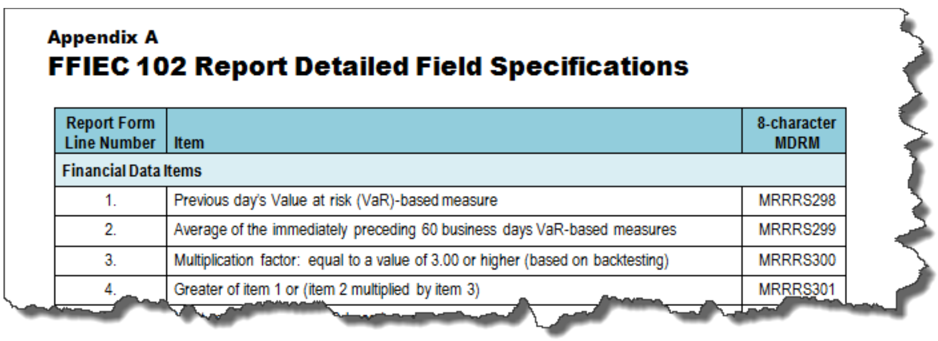
How to create a text file from a spreadsheet for the FFIEC102

The FFIEC102 comprises of multiple schedules and several financial and text fields. To minimize issues arising during the creation of the Reporting Central text file, it is strongly recommended reporting institutions follow the process described below.

NOTE Only one file upload can be submitted for each individual respondent and as of date. It is no longer possible to submit multiple branches or agencies in a single file.

Field Labels

The identifying label for both financial and text data is the eight-character MDRM descriptor listed in Appendix A. Reporting Central uses the MDRM to identify individual report items in the file upload.



Appendix A

FFIEC 102 Report Detailed Field Specifications

Report Form Line Number	Item	8-character MDRM
Financial Data Items		
1.	Previous day's Value at risk (VaR)-based measure	MRRRS298
2.	Average of the immediately preceding 60 business days VaR-based measures	MRRRS299
3.	Multiplication factor: equal to a value of 3.00 or higher (based on backtesting)	MRRRS300
4.	Greater of item 1 or (item 2 multiplied by item 3)	MRRRS301

Field Values

Financial data fields can have either positive, negative, zero, or null values.

Table 1. Format Differences for Financial Data Item Values

Financial Data Item Value	Format
Positive	[leave value as is]
Negative	Preceded by minus (-) sign
Zero	0
Null (or blank)	[leave blank]

Step 1 – Create Data Listing

Since it is presumed that the reporter already has the report data in spreadsheet format, all subsequent steps in this guide are based on using this report data as the source. The first step recommended is to create a sequential listing of all the items containing the item number, the eight-character MDRM, item description, and item value. (Only the MDRM number and item value should be reflected in the text file. Additional information, such as the item description and item number, is not needed in the spreadsheet but does make it easier to identify items and can be helpful when troubleshooting potential problems.)

It is easier if you list all the financial data items first and then the text items after that.

	A	B	C	D	E	F	G	H	I	J	K
1											
2	**FFIEC 102 – Market Risk Regulatory Report for Institutions Subject to the Market Risk Capital Rule**										
3											
4		**Respondent ID**		9999999999							
5		**Series Name**		FFIEC 102							
6		**As of Date**		3/31/2014							
7											
8		**FINANCIAL DATA ITEMS**									
9		Report Form	RC Item							Dollar Amount	
10		Line Name	Identifier	Item Description						in Thousands	
11		1	MRRRS298	Previous day's Value at risk (VaR)-based measure						300000	
12		2	MRRRS299	Average of the preceding VaR-based measures						400000	
13		3	MRRRS300	Multiplication factor						3.00	
14		4	MRRRS301	Greater of item 1 or (item 2 multiplied by item 3)						1200000	
15		5	MRRRS302	Most recent stressed VaR-based measure						45000	
16		6	MRRRS303	Item 3 x Item 2						1200000	
17		7	MRRRS304	Greater of item 5 or item 6						1200000	
18		8	MRRRS305	Debt positions						210000	

	A	B	C	D	E	F	G	H	I	J	K	L
42		Cover	MRRRC490	Name of Senior Officer *						John Smith		
43		Cover	MRRRC491	Title of Senior Officer *						SVP		
44		Cover	MRRRJ196	Signature Date *						3/31/2014		
45												
46		**TEXT ITEMS**										
47		Cover	MRRR8901	Contact Name						Jane Jones		
48		Cover	MRRR8902	Contact Phone						555-999-9999		
49		Cover	MRRR9116	Contact FAX						555-999-9990		
50		Cover	MRRR4086	Contact email						jane.jones@bank.com		

IMPORTANT The three items identified by MRRRC490, MRRRC491, and MRRRJ196 are alphanumeric fields but treated as Financial Data Items in terms of file formatting (discussed in Step 2).

NOTE Adding additional information to this spreadsheet (like item description and item number) can make items easier to identify and help troubleshoot potential problems. However, this information is completely optional.

Step 2 – Link and Format Data Cells

In Sheet 2 of the workbook, all the financial and text items will be linked to Sheet 1 and formatting characters inserted to aid in the creation of the final text file.

Data Format for Financial Data Items

- “L” is the separator between data items.
- Eight-character MDRM.
- “+” represents the maximum number of columns on the report form into which financial data can be entered. If a report section contains less columns that another section that has the maximum number, each item still contain the maximum number of +’s.
- Financial data is entered after each “+”
-

Financial Data Excel formula: `=”L”&Sheet1!C11”+”&Sheet1!D11`

Translates to: `LMRRS298+30000`

Data Format for Text Items

- “L” is the separator between data items.
- Eight-character MDRM.
- Text data entry is preceded by two underscores and followed by two underscores.

Text Data Excel formula: `=”L”&Sheet1!C47&”__”&Sheet1!J47&”__”`

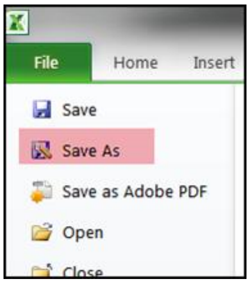
Translates to: `LMRRR891__John Smith__`

This is repeated for all fields. Once all fields have been linked, you can create the text file.

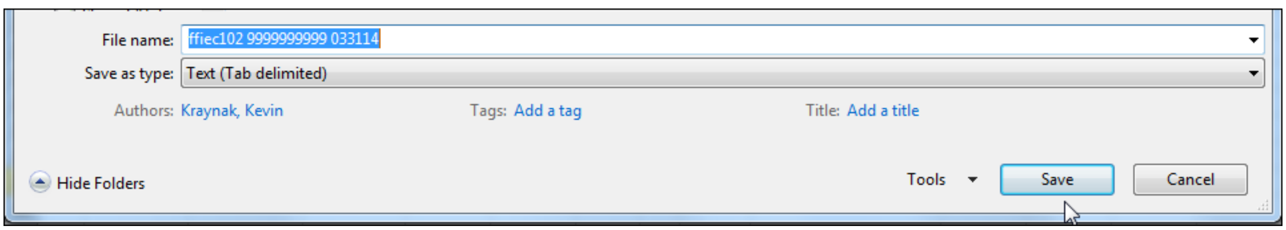
NOTE The three items identified by MRRRC490, MRRRC491, and MRRRJ196 are alphanumeric fields but are treated like Financial Data Items, in terms of file formatting. As such, those fields do not include the preceding and following underscore characters but are only preceded by a “+” character (for example, LMRRRC490+John Smith). If you use the underscore characters with these fields, Reporting Central will not accept the upload file.

Step 3 – Create the Text File

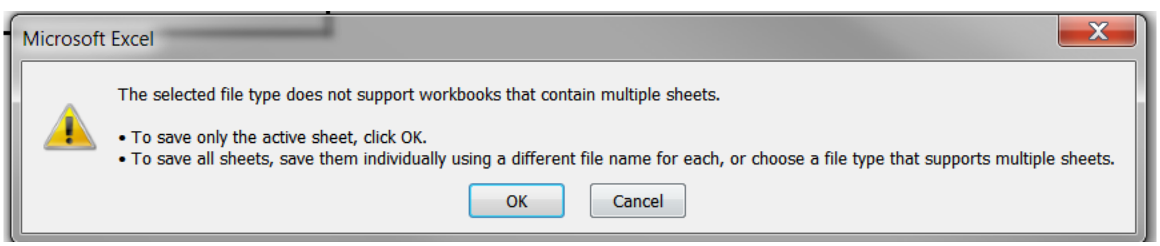
Before creating the text file, you may want to save the file in spreadsheet format, however it is not required to save the spreadsheet before creating the text file. From the spreadsheet, the text file can be created by first selecting sheet 2 of the spreadsheet (with the formulas) to make it the active sheet and **navigating** to the **File menu**.



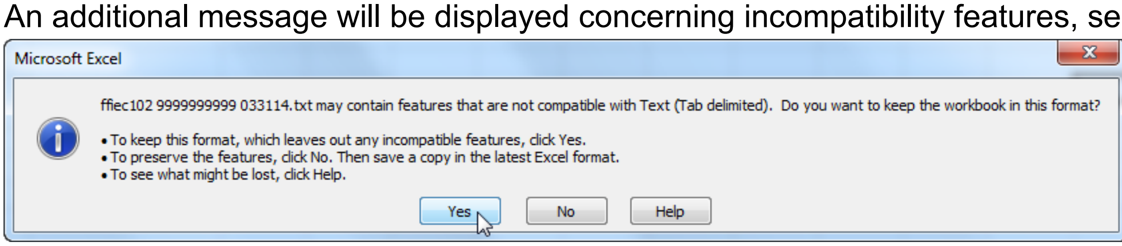
Then selecting the '**Save As**' option and indicating the file type as '**Text (Tab delimited) (*.txt)**.



A message will appear indicating that this file selection does not support workbooks with multiple worksheets; select '**OK**.'

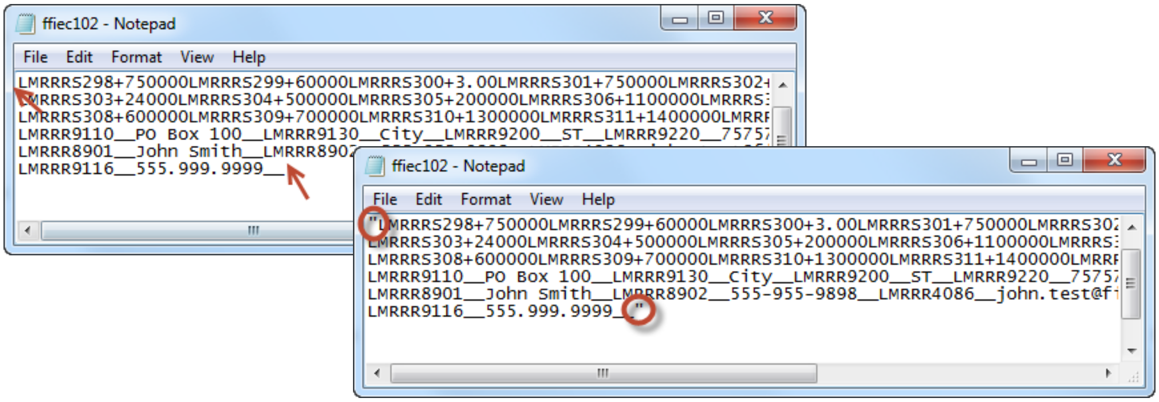


An additional message will be displayed concerning incompatibility features, select '**Yes**.



Step 4 – Format the Text File and Add Header Record

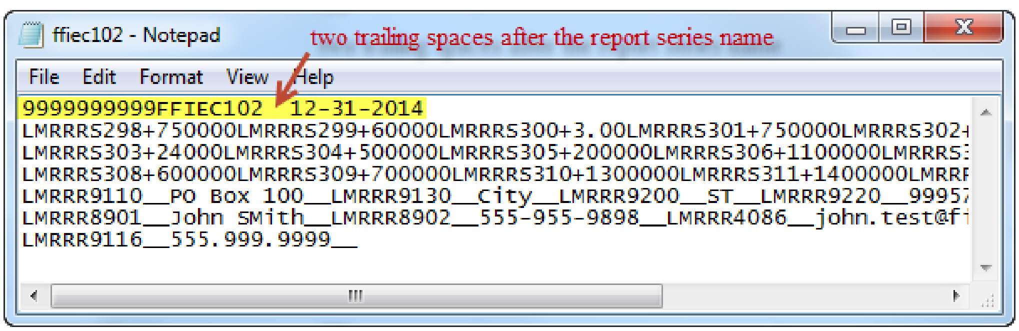
The text file will have been created and will look like this. See the quotation marks at the beginning and the end of the file? You will need to remove those before continuing.



The next step is to add the header record.

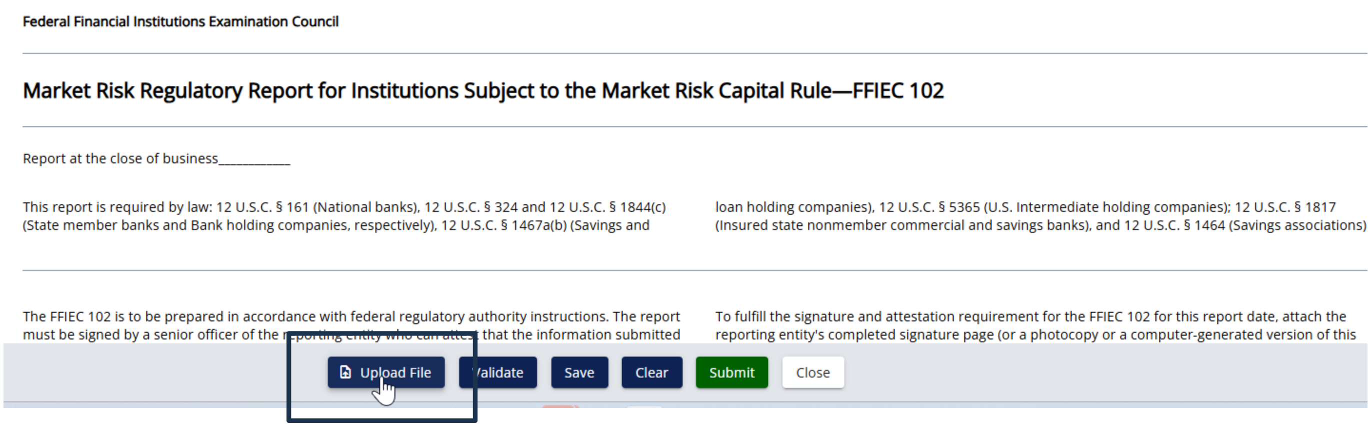
The file header record consists of the following items:

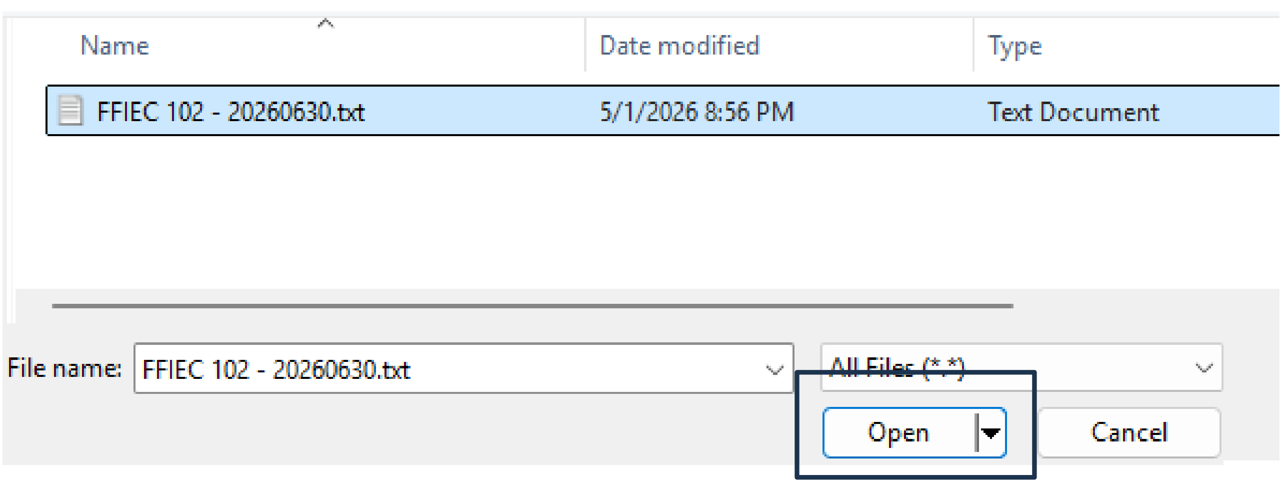
- the first 10 spaces are the RSSD ID with leading zeroes
- the next 10 spaces are the report series ID ‘FFIEC101,’ plus two trailing spaces
- the report as-of date, in MM-DD-YYYY.



Step 5 – Reporting Central Submission

In Reporting Central, select the “Upload file” tab and then click the “Upload your files here” tab. Then, navigate to the stored text file and select the filename so it appears in the ‘File name:’ box. Select “Open” to continue.





Next select the “Upload” tab.

If there are no formatting issues during the file upload you will get a “File Upload Complete” message the data will load directly into the report screen.

The report data can then be validated, saved, submitted or deleted. 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
FFIEC 102 Report Detailed Field Specifications

Cover Page

Item	MDRM	Length	Type
Printed Name of Senior Officer	MRRRC490	72	Text
Signature is on Cover Page but not Reportable	MRRRH321		
Title of Officer	MRRRC491	72	Text
Date of Signature - MM/DD/YYYY	MRRRJ196		Date
Legal Title of Reporting Entity	MRRR9017	72	Text
Mailing Address of the Reporting Entity Street/PO Box	MRRR9110	72	Text
City	MRRR9130	72	Text
State Abbreviation	MRRR9200	2	Text
Zip Code	MRRR9220	30	Text
Legal Entity Identifier (LEI) of the Reporting Institution (Report only if already have an LEI)	MRRR9224	20	Text
Name/Title	MRRR8901	72	Text
Area Code/Phone Number	MRRR8902	30	Text
Area Code/FAX Number	MRRR9116	30	Text
E-mail Address of Contact	MRRR4086	72	Text

Item	MDRM	Item Description	Type	Length	Values
1	MRRRS298	Previous day's VaR-based measure	Numeric	14	Data in Thousands
2	MRRRS299	Average of the immediately preceding 60 business days VaR-based measures	Numeric	14	Data in Thousands
3	MRRRS300	Multiplication factor: equal to a value of 3.00 or higher (based on backtesting)	Numeric	8 (6,2)	Data as a Percentage
4	MRRRS301	Greater of item 1 or (item 2 multiplied by item 3)	Numeric	14	Data in Thousands
5	MRRRS302	Most recent stressed VaR-based measure	Numeric	14	Data in Thousands
6	MRRRS303	Item 3 times the average of the preceding 12 weeks stressed VaR-based measures	Numeric	14	Data in Thousands
7	MRRRS304	Greater of item 5 or item 6	Numeric	14	Data in Thousands
8	MRRRS305	Debt positions	Numeric	14	Data in Thousands
9	MRRRS306	Equity positions	Numeric	14	Data in Thousands
10	MRRRS307	For all institutions, capital requirements for sec positions using the Simplified Supervisory Formula Approach (SSFA) or applying a specific risk-weighting factor of 100 percent	Numeric	14	Data in Thousands
11	MRRRS308	For advanced approaches institutions, capital requirements for securitization positions using the Supervisory Formula Approach (SFA)	Numeric	14	Data in Thousands
12	MRRRS309	For advanced approaches institutions, capital requirements for securitization positions using the SSFA or applying a specific risk-weighting factor of 100 percent	Numeric	14	Data in Thousands
13	MRRRS310	For advanced approaches institutions, sum of items 11 and 12	Numeric	14	Data in Thousands
14	MRRRS311	Standardized measure of specific risk add-ons (sum of items 8, 9, and 10)	Numeric	14	Data in Thousands
15	MRRRS312	For advanced approaches institutions, advanced measure of specific risk add-ons (sum of items 8, 9, and 13)	Numeric	14	Data in Thousands
16	MRRRS313	Most recent incremental risk measure	Numeric	14	Data in Thousands
17	MRRRS314	Average of the previous 12 weeks measure of incremental risk	Numeric	14	Data in Thousands
18	MRRRS315	Greater of item 16 or item 17	Numeric	14	Data in Thousands
19	MRRRS316	Most recent modeled measure of all price risk	Numeric	14	Data in Thousands
20	MRRRS317	Debt positions	Numeric	14	Data in Thousands
21	MRRRS318	Equity positions	Numeric	14	Data in Thousands
22	MRRRS319	For all institutions, capital requirements for securitization positions using the SSFA or applying a specific risk-weighting factor of 100 percent	Numeric	14	Data in Thousands

Item	MDRM	Item Description	Type	Length	Values
23	MRRRS320	For advanced approaches institutions, capital requirements for securitization positions using the SFA	Numeric	14	Data in Thousands
24	MRRRS321	For advanced approaches institutions, capital requirements for securitization positions using the SSFA or applying a specific risk-weighting factor of 100 percent	Numeric	14	Data in Thousands
25	MRRRS322	For advanced approaches institutions, sum of items 23 and 24	Numeric	14	Data in Thousands
26	MRRRS323	Standardized measure of specific risk add-ons for net long correlation trading positions (sum of items 20, 21, and 22)	Numeric	14	Data in Thousands
27	MRRRS324	For advanced approaches institutions, advanced measure of specific risk add-ons for net long correlation trading positions (sum of items 20, 21, and 25)	Numeric	14	Data in Thousands
28	MRRRS325	Debt positions	Numeric	14	Data in Thousands
29	MRRRS326	Equity positions	Numeric	14	Data in Thousands
30	MRRRS327	For all institutions, capital requirements for securitization positions using the SSFA or applying a specific risk-weighting factor of 100 percent	Numeric	14	Data in Thousands
31	MRRRS328	For advanced approaches institutions, capital requirements for securitization positions using the SFA	Numeric	14	Data in Thousands
32	MRRRS329	For advanced approaches institutions, capital requirements for securitization positions using the SSFA or applying a specific risk-weighting factor of 100 percent	Numeric	14	Data in Thousands
33	MRRRS330	For advanced approaches institutions, sum of items 31 and 32	Numeric	14	Data in Thousands
34	MRRRS331	Standardized measure of specific risk add-ons for net short correlation trading positions (sum of items 28, 29, and 30)	Numeric	14	Data in Thousands
35	MRRRS332	For advanced approaches institutions, advanced measure of specific risk add-ons for net short correlation trading positions (sum of items 28, 29, and 33)	Numeric	14	Data in Thousands
36	MRRRS333	Standardized measure of specific risk add-ons (greater of item 26 or item 34)	Numeric	14	Data in Thousands
37	MRRRS334	Surcharge for modeled correlation trading positions (item 36 multiplied by 0.08).	Numeric	14	Data in Thousands
38	MRRRS335	For advanced approaches institutions, advanced measure of specific risk add-ons (greater of item 27 or item 35)	Numeric	14	Data in Thousands
39	MRRRS336	For advanced approaches institutions, surcharge for modeled correlation trading positions (item 38 multiplied by 0.08)	Numeric	14	Data in Thousands
40	MRRRH323	Most recent standardized comprehensive risk measure (sum of items 19 and 37).	Numeric	14	Data in Thousands
41	MRRRH324	Average standardized comprehensive risk measure over the previous 12 weeks	Numeric	14	Data in Thousands
42	MRRRS339	Standardized comprehensive risk measure (greater of item 40 or item 41)	Numeric	14	Data in Thousands
43	MRRRH325	For advanced approaches institutions, most recent advanced comprehensive risk measure (sum of items 19 and 39)	Numeric	14	Data in Thousands
44	MRRRH326	For advanced approaches institutions, average advanced comprehensive risk measure over the previous 12 weeks	Numeric	14	Data in Thousands
45	MRRRS340	For advanced approaches institutions, advanced comprehensive risk measure (greater of item 43 or item 44)	Numeric	14	Data in Thousands

Item	MDRM	Item Description	Type	Length	Values
46	MRRRH327	Most recent standardized comprehensive risk measure (greater of item 19 or item 37)	Numeric	14	Data in Thousands
47	MRRRH328	Average standardized comprehensive risk measure over the previous 12 weeks	Numeric	14	Data in Thousands
48	MRRRS341	Standardized comprehensive risk measure (greater of item 46 or item 47)	Numeric	14	Data in Thousands
49	MRRRH329	For advanced approaches institutions, most recent advanced comprehensive risk measure (greater of item 19 or item 39)	Numeric	14	Data in Thousands
50	MRRRH330	For advanced approaches institutions, average advanced comprehensive risk measure over the previous 12 weeks	Numeric	14	Data in Thousands
51	MRRRS342	For advanced approaches institutions, advanced comprehensive risk measure (greater of item 49 or item 50)	Numeric	14	Data in Thousands
52	MRRRS343	Capital requirement for all de minimis exposures	Numeric	14	Data in Thousands
53	MRRRS344	Additional capital requirement	Numeric	14	Data in Thousands
54	MRRRS345	Sum of items 52 and 53	Numeric	14	Data in Thousands
55	MRRRS581	Standardized market risk-weighted assets: Sum of items 4, 7, 14, 18 (if applicable), 42 or 48 (as appropriate), and 54, all multiplied by 12.5	Numeric	14	Data in Thousands
56	MRRRS347	For advanced approaches institutions, advanced market risk-weighted assets: Sum of items 4, 7,15, 18 (if applicable), 45 or 51 (as appropriate), and 54, all multiplied by 12.5	Numeric	14	Data in Thousands
M.1	MRRRS348	VaR-based measure for interest rate positions	Numeric	14	Data in Thousands
M.2	MRRRS349	VaR-based measure for debt positions	Numeric	14	Data in Thousands
M.3	MRRRS350	VaR-based measure for equity positions	Numeric	14	Data in Thousands
M.4	MRRRS351	VaR-based measure for foreign exchange positions	Numeric	14	Data in Thousands
M.5	MRRRS352	VaR-based measure for commodity and other positions	Numeric	14	Data in Thousands
M.6	MRRRS353	Modeled specific risk included in the previous day's VaR-based measure that is not included in Memorandum items 1 through 5	Numeric	14	Data in Thousands
M.7	MRRRS354	VaR-based measure for interest rate positions	Numeric	14	Data in Thousands
M.8	MRRRS355	VaR-based measure for debt positions	Numeric	14	Data in Thousands
M.9	MRRRS356	VaR-based measure for equity positions	Numeric	14	Data in Thousands
M.10	MRRRS357	VaR-based measure for foreign exchange positions	Numeric	14	Data in Thousands
M.11	MRRRS358	VaR-based measure for commodity and other positions	Numeric	14	Data in Thousands
M.12	MRRRS359	Modeled specific risk included in the average of the daily VaR-based measure that is not included in Memorandum items 7 through 11	Numeric	14	Data in Thousands

Item	MDRM	Item Description	Type	Length	Values
M.13	MRRRS360	Number of trading days in the calendar quarter with a trading profit	Numeric	14	Data in Days
M.14	MRRRS361	Number of trading days in the calendar quarter with a trading loss	Numeric	14	Data in Days
M.15	MRRRS362	Number of trading days in the calendar quarter where the trading day's trading loss exceeded the respective VaR estimate	Numeric	14	Data in Days
M.16	MRRRS363	The largest ratio of a daily trading loss to that trading day's VaR measure in the calendar quarter	Numeric	8 (6,2)	Data as a Percentage
M.17	MRRRS364	The second largest ratio of a daily trading loss to that trading day's VaR measure in the calendar quarte	Numeric	8 (6,2)	Data as a Percentage
M.18	MRRRS365	The third largest ratio of a daily trading loss to that trading day's VaR measure in the calendar quarter1	Numeric	8 (6,2)	Data as a Percentage
M.19	MRRRS366	The starting date of the stress period used to measure the stressed VaR2	Date	14	Date YYYYMMDD
M.20	MRRRS367	Number of changes to stress period starting date used in calculations for the preceding 12 weeks	Numeric	14	Number
M.21	MRRRS368	Total specific risk add-ons for non-modeled net long securitization positions	Numeric	14	Data in Thousands
M.22	MRRRS369	Total specific risk add-ons for non-modeled net short securitization positions	Numeric	14	Data in Thousands