

Reporting Central User Guide

FR 2835

Quarterly Report of Interest Rates on Selected Direct Consumer Installment Loans

Federal Reserve System

Statistics Function
October 2025

Options for submitting

1. **Text File.** See the File Upload user guide, located within the **Reporting Central General User Guide**, for the steps on how to create a Text file.
2. **Data Entry**

Preparing the File Upload for the FR 2835

The FR 2835 is comprised of both financial and text fields.

Field Values

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

All numeric values (interest rates) are to be reported as a percentage to two decimal places. Zero should only be submitted for any items that have a value of zero value. Null values should be submitted for any item that does not apply to the institution.

Field Labels

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

Field Character Limits

Report Form Line Number	Item	8-character MDRM	Field Length
Numeric Data Items - Reported as a percentage to two decimal places			
1	New automobiles (48-month)	LIRS7802	12
2	New automobiles (60-month)	LIRS7332	12
3	New automobiles (72-month)	LIRST146	12
4	Other loans for consumer goods and personal expenditures (24-month)	LIRS7808	12
Text Items			
Cover Page	Explain large fluctuations of reported data	LITX8585	219
Cover Page	Name	LIRS9017	72
Cover Page	Street Address	LIRS9028	72
Cover Page	City	LIRS9130	72
Cover Page	State	LIRS9200	30
Cover Page	Zip Code	LIRS9220	30
Cover Page	Name of Person to Contact	LIRS8901	72
Cover Page	Area Code/Phone Number/Extension of Person to Contact	LIRS8902	30
Cover Page	E-mail Address of Person to Contact	LIRS4086	72