

# **XML File Upload User Guide**

## **FR 2028D** **Small Business Lending Survey**

### **Federal Reserve System**

STATISTICS FUNCTION  
September 30, 2023

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## General Information

The Federal Reserve System’s Reporting Central Application provides the ability for a reporting entity to submit their reports electronically through the use of an XML file. This document describes the required format for creating the XML file for the FR2028D (Small Business Lending Survey) report.

## How the XML File Is Structured

Each XML file contains financial data for one reporting entity and asof date. The data in the file is organized into the following sections.

- Reporting File
  - Create date
  - Create time
- Report
  - Respondent Id
  - As Of Date
  - Series Id
- Item Data
  - Value

## XML structure or schema:

```
<?xml version="1.0" encoding="UTF-8"?>
<reportingFile xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" createDate="1957-08-13" createTime="09:30:47+05:00"
xsi:noNamespaceSchemaLocation="RCInputXML-1.0-20160520.xsd">
  <report series="FR2028D" asOfDate="2021-06-30" reporterId="999999999">
    <!-- Cover Page and Schedule items -->
    <itemData confidential="N" estimated="N" mdrm="MDRM1111">
      <value>value for "MDRM1111"</value>
    </itemData>
  </report>
</reportingFile>
```

**Reporting File** is a wrapper that encapsulates all the data in the file; it must include the create date and time of the file.

**Report** is a wrapper that encapsulates all the data items; it must include attributes to identify the respondent Reporter Id, the report As of Date, and the report Series Id.

**Item Data** is a wrapper that encapsulates the report data values for the reporting entity and as of date.

## XML Tags and Their Meanings

XML Tag/Attribute	Meaning/How Used
<reportingFile>	A tag used to encapsulate all of the data in the file
xsi:noNamespaceSchemaLocation="RCInputXML-1.0-20160520.xsd"	Attribute of the reportingFile tag which specifies the location of the Schema
createTime="09:30:45"	Attribute of the reportingFile tag which specifies the time the file was created

XML Tag/Attribute	Meaning/How Used
createDate="2016-08-13"	Attribute of the reportingFile tag which specifies the date the file was created
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"	Optional attribute of the reportingFile tag which tells the schema-validator that all elements used in the XML file are declared in the "http://www.w3.org/2001/XMLSchema-instance" namespace
<report>	A tag used to identify the series name, the reporting entity and the as of data of the data.
reporterId="999999999"	Attribute of the report tag which specifies the respondent ID
asOfDate="2016-09-30"	Attribute of the report tag which specifies the as of date of the report
series="SERIESID"	Attribute of the report tag which specifies the series name
<itemData>	A tag used to encapsulate the item and its value from the report
mdrm="MDRM9999"	Attribute of the itemData tag which identifies a specific item in the report
<value>	A tag encapsulated within itemData tag and contains the value of the item
<context>	An optional tag encapsulated within itemData tag used to identify the order of a variable list of items
mdrm="MDRM8888"	Attribute of the context tag which identifies a group of items in the report
value="1"	Attribute of the context tag which identifies the order of in the item group

#### FR2028D Item Data MDRMs

Cover Page				
Data Items	MDRM	Data Type	Field Length	Notes
Bank Name	QSBL9017	Text	192	
Address	QSBL9028	Text	192	
City	QSBL9130	Text	72	
State	QSBL9200	Text	30	
Zip code	QSBL9220	Text	30	
Person to be contacted concerning this report	QSBL8901	Text	72	
Area code/phone number	QSBL8902	Text	30	
E-mail Address of Contact	QSBL4086	Text	4000	

Survey Form						
Item #	Data Items		MDRM	Data Type	Field Length	Notes
1	Does your institution use the preferred classification for what constitutes a U.S. nonfam		QSBLPQ99	Numeric	1	Report 1 for yes and 0 for no
1a	a. If "No" please provide your instituon's definition of a small business loan that was used to complete this survey.		QSBLPR00	Text	4000	Does not allow carriage returns.
2	Does your bank use more than one base rate for Commercial & Industrial (C&I) loans to U.S. small businesses? If Yes, skip to question 3. If No, complete question 2		QSBLHP48	Numeric	1	Report 1 for yes and 0 for no
3	What is your base rate? Enter 1 - Prime Rate / 2 - Federal Home Loan Bank Rate / 3 - U.S.Treasury Rate / 4 - Proprietary Rate / 5 - SOFR / 6 - Other Rate		QSBLHP49	Numeric	1	Report as 1 Numeric digit
4	Select and rank the three most common base rates by dollar volume of C&I loans. If only two rates are used, leave "Third Most Common" empty. If multiple "Other" rates are used, consider all of these as "Other Rate" when determining the most common rates.					
4a.	Most common		QSBLHP50	Numeric	1	Report as 1 Numeric digit
4b.	Second most common		QSBLHP51	Numeric	1	Report as 1 Numeric digit
4c.	Third most common		QSBLHP52	Numeric	1	Report as 1 Numeric digit
5	Outstanding Term C&I loans					
5a	Number	Fixed Rate	QSBLHP53	Numeric	14, 0	Does not allow negative values.
5a	Number	Variable Rate	QSBLHP65	Numeric	14, 0	Does not allow negative values.
5b	Outstanding dollar amount	Fixed Rate	QSBLHP54	Numeric	14	Reported in thousands of dollars. Does not allow negative values.
5b	Outstanding dollar amount	Variable Rate	QSBLHP66	Numeric	14	Reported in thousands of dollars. Does not allow negative values.
5c	Weighted average interest rate	Fixed Rate	QSBLHP55	Decimal	2,3	Up to 2 digits before the decimal, and 3 digits required after the decimal.
5c	Weighted average interest rate	Variable Rate	QSBLHP67	Decimal	2,3	Up to 2 digits before the decimal, and 3 digits required after the decimal.

Survey Form						
Item #	Data Items		MDRM	Data Type	Field Length	Notes
5d	Weighted average maturity (in months)	Fixed Rate	QSBLHP57	Decimal	3,2	Up to 3 digits before the decimal, and 2 digits required after the decimal.
5d	Weighted average maturity (in months)	Variable Rate	QSBLHP69	Decimal	3,2	Up to 3 digits before the decimal, and 2 digits required after the decimal.
5e	Maximum maturity (in months)	Fixed Rate	QSBLHP58	Decimal	3,2	Up to 3 digits before the decimal, and 2 digits required after the decimal.
5e	Maximum maturity (in months)	Variable Rate	QSBLHP70	Decimal	3,2	Up to 3 digits before the decimal, and 2 digits required after the decimal.
5f	Number with interest rate floor	Variable Rate	QSBLHP77	Numeric	14	Does not allow negative values.
5g	Dollar amount with interest rate floor	Variable Rate	QSBLLB24	Numeric	14	Reported in thousands of dollars. Does not allow negative values.
5h	Weighted average interest rate floor	Variable Rate	QSBLHP80	Decimal	2,3	Up to 2 digits before the decimal, and 3 digits required after the decimal.
6	Outstanding C&I Loans Made Under Commitment (Formal or Informal)					
6a	Number	Fixed Rate	QSBLHP81	Numeric	14	Does not allow negative values.
6a	Number	Variable Rate	QSBLHP92	Numeric	14	Does not allow negative values.
6b	Commitment dollar amount	Fixed Rate	QSBLHP82	Numeric	14	Reported in thousands of dollars. Does not allow negative values.
6b	Commitment dollar amount	Variable Rate	QSBLHP93	Numeric	14	Reported in thousands of dollars. Does not allow negative values.
6c	Outstanding dollar amount	Fixed Rate	QSBLHP83	Numeric	14	Reported in thousands of dollars. Does not allow negative values.
6c	Outstanding dollar amount	Variable Rate	QSBLHP94	Numeric	14	Reported in thousands of dollars. Does not allow negative values.
6d	Weighted average interest rate	Fixed Rate	QSBLHP84	Decimal	2,3	Up to 2 digits before the decimal, and 3 digits required after the decimal.
6d	Weighted average interest rate	Variable Rate	QSBLHP95	Decimal	2,3	Up to 2 digits before the decimal, and 3

Survey Form						
Item #	Data Items		MDRM	Data Type	Field Length	Notes
						digits required after the decimal.
6e	Number with interest rate floor	Variable Rate	QSBLHQ03	Numeric	14	Does not allow negative values.
6f	Dollar amount with interest rate floor	Variable Rate	QSBLLB25	Numeric	14	Reported in thousands of dollars. Does not allow negative values.
6g	Weighted average interest rate floor	Variable Rate	QSBLHQ06	Decimal	2,3	Up to 2 digits before the decimal, and 3 digits required after the decimal.
7	New Term C&I Loans					
7a	Number	Fixed Rate	QSBLHQ09	Numeric	14	Does not allow negative values.
7a	Number	Variable Rate	QSBLHQ21	Numeric	14	Does not allow negative values.
7b	Outstanding dollar amount	Fixed Rate	QSBLHQ10	Numeric	14	Reported in thousands of dollars. Does not allow negative values.
7b	Outstanding dollar amount	Variable Rate	QSBLHQ22	Numeric	14	Reported in thousands of dollars. Does not allow negative values.
7c	Weighted average interest rate	Fixed Rate	QSBLHQ11	Decimal	2,3	Up to 2 digits before the decimal, and 3 digits required after the decimal.
7c	Weighted average interest rate	Variable Rate	QSBLHQ23	Decimal	2,3	Up to 2 digits before the decimal, and 3 digits required after the decimal.
7d	Weighted average maturity (in months)	Fixed Rate	QSBLHQ13	Decimal	3,2	Up to 3 digits before the decimal, and 2 digits required after the decimal.
7d	Weighted average maturity (in months)	Variable Rate	QSBLHQ25	Decimal	3,2	Up to 3 digits before the decimal, and 2 digits required after the decimal.
7e	Maximum maturity (in months)	Fixed Rate	QSBLHQ14	Decimal	3,2	Up to 3 digits before the decimal, and 2 digits required after the decimal.
7e	Maximum maturity (in months)	Variable Rate	QSBLHQ26	Decimal	3,2	Up to 3 digits before the decimal, and 2 digits required after the decimal.

Survey Form						
Item #	Data Items		MDRM	Data Type	Field Length	Notes
7f	Number with interest rate floor	Variable Rate	QSBLHQ33	Numeric	14	Does not allow negative values.
7g	Dollar amount with interest rate floor	Variable Rate	QSBLLB26	Numeric	14	Reported in thousands of dollars. Does not allow negative values.
7h	Weighted average interest rate floor	Variable Rate	QSBLHQ36	Decimal	2,3	Up to 2 digits before the decimal, and 3 digits required after the decimal.
8	New C&I Loans Made Under Commitment (Formal or Informal)					
8a	Number	Fixed Rate	QSBLHQ44	Numeric	14	Does not allow negative values.
8a	Number	Variable Rate	QSBLHQ55	Numeric	14	Does not allow negative values.
8b	Commitment dollar amount	Fixed Rate	QSBLHQ45	Numeric	14	Reported in thousands of dollars. Does not allow negative values.
8b	Commitment dollar amount	Variable Rate	QSBLHQ56	Numeric	14	Reported in thousands of dollars. Does not allow negative values.
8c	Outstanding dollar amount	Fixed Rate	QSBLHQ46	Numeric	14	Reported in thousands of dollars. Does not allow negative values.
8c	Outstanding dollar amount	Variable Rate	QSBLHQ57	Numeric	14	Reported in thousands of dollars. Does not allow negative values.
8d	Weighted average interest rate	Fixed Rate	QSBLHQ47	Decimal	2,3	Up to 2 digits before the decimal, and 3 digits required after the decimal.
8d	Weighted average interest rate	Variable Rate	QSBLHQ58	Decimal	2,3	Up to 2 digits before the decimal, and 3 digits required after the decimal.
8e	Number with interest rate floor	Variable Rate	QSBLHQ66	Numeric	14	Does not allow negative values.
8f	Dollar amount with interest rate floor	Variable Rate	QSBLLB27	Numeric	14	Reported in thousands of dollars. Does not allow negative values.
8g	Weighted average interest rate floor	Variable Rate	QSBLHQ69	Decimal	2,3	Up to 2 digits before the decimal, and 3 digits required after the decimal.
9	In your opinion, apart from normal seasonal variation, how has U.S. small business C&I credit line usage changed during the most recent calendar quarter? 1-		QSBLHQ70	Numeric	1	Report as 1 Numeric digit



Survey Form						
Item #	Data Items	MDRM	Data Type	Field Length	Notes	
	Increased substantially / 2- Increased somewhat / 3-Remained basically unchanged / 4-Decreased somewhat / 5-Decreased substantially					
10	If credit line usage has changed during the most recent calendar quarter (as described in question 11), how important have been the following possible reasons for the change? 1-Not Important / 2-Somewhat Important / 3-Very Important					
10a	Change in terms of lending		QSBLHQ71	Numeric	1	Report as 1 Numeric digit
10b	Change in pricing (rates, fees, etc.)		QSBLHQ72	Numeric	1	Report as 1 Numeric digit
10c	Change in local or national economic conditions		QSBLHQ73	Numeric	1	Report as 1 Numeric digit
10d	Change in borrower's business revenue or other business specific conditions		QSBLHQ74	Numeric	1	Report as 1 Numeric digit
11	In your opinion, apart from normal seasonal variation, how has demand for U.S. small business C&I loans changed during the most recent calendar quarter? 1-Substantially stronger / 2-Moderately stronger / 3-Remained basically unchanged / 4-Moderately weaker / 5-Substantially weaker		QSBLHQ75	Numeric	1	Report as 1 Numeric digit
12	Applications Received and Approved					
12a	Number		QSBLHQ76	Numeric	14	Does not allow negative values.
12a	Number		QSBLHQ78	Numeric	14	Does not allow negative values.
12b	Dollar amount		QSBLHQ77	Numeric	14	Reported in thousands of dollars. Does not allow negative values.
12b	Dollar amount		QSBLHQ79	Numeric	14	Reported in thousands of dollars. Does not allow negative values.
13	Select and rank the top three reasons for denying a U.S. small business C&I loan during the most recent calendar quarter. 1-Financials / 2-Collateral / 3-Credit History / 4-Owner Equity Investment / 5-Management Experience / 6-Concerns About Business Plan / 7-Supervisory or Regulatory Requirements; Did Not Meet SBA Guidelines / 8-Reduced Risk Tolerance of Bank Management / 9-Concentration Limits; Industry Exposure					
13a	Most common		QSBLHQ85	Numeric	1	Report as 1 Numeric digit
13b	Second most common		QSBLHQ86	Numeric	1	Report as 1 Numeric digit

Survey Form						
Item #	Data Items	MDRM	Data Type	Field Length	Notes	
13c	Third most common		QSBLHQ87	Numeric	1	Report as 1 Numeric digit
14	In your opinion, how have your credit standards for C&I loans to U.S. small businesses changed over the most recent calendar quarter? 1-Tightened considerably / 2-Tightened somewhat / 3-Remained basically unchanged / 4-Eased Somewhat / 5-Eased considerably		QSBLHQ88	Numeric	1	Report as 1 Numeric digit
15	In your opinion, how have your terms of C&I loans to U.S. small businesses changed over the most recent calendar quarter?					
15a	Maximum size of credit lines		QSBLHQ89	Numeric	1	Report as 1 Numeric digit
15b	Maximum maturity of loans and credit lines		QSBLHQ90	Numeric	1	Report as 1 Numeric digit
15c	Costs of credit lines		QSBLHQ91	Numeric	1	Report as 1 Numeric digit
15d	Spreads of loan rates over the bank's cost of funds (wider spreads=tightened, narrower spreads=eased)		QSBLHQ92	Numeric	1	Report as 1 Numeric digit
15e	Premiums charged on riskier loans		QSBLHQ93	Numeric	1	Report as 1 Numeric digit
15f	Loan covenants		QSBLHQ94	Numeric	1	Report as 1 Numeric digit
15g	Collateral requirements		QSBLHQ95	Numeric	1	Report as 1 Numeric digit
15h	Use of interest rate floors (more use=tightened, less use=eased)		QSBLHQ96	Numeric	1	Report as 1 Numeric digit
15i	Level of interest rate floors (higher=tightened, lower=eased) 1-Tightened considerably / 2-Tightened somewhat / 3-Remained basically unchanged / 4-Eased somewhat / 5-Eased considerably		QSBLHQ97	Numeric	1	Report as 1 Numeric digit
16	If your bank has tightened its credit standards or its terms for C&I loans to U.S. small businesses over the most recent calendar quarter (as described in questions 16 and 17), how important have been the following possible reasons for the change? 1-Not Important / 2-Somewhat Important / 3-Very Important Possible reasons for tightening credit standards or loan terms					
16a	Deterioration in your bank's current or expected capital position		QSBLHQ98	Numeric	1	Report as 1 Numeric digit
16b	Less favorable or more uncertain economic outlook		QSBLHQ99	Numeric	1	Report as 1 Numeric digit
16c	Worsening of industry-specific problems		QSBLHR00	Numeric	1	Report as 1 Numeric digit

<b>Survey Form</b>						
Item #	Data Items	MDRM	Data Type	Field Length	Notes	
16d	Less aggressive competition from other banks		QSBLHR01	Numeric	1	Report as 1 Numeric digit
16e	Less aggressive competition from nonbank lenders		QSBLHR02	Numeric	1	Report as 1 Numeric digit
16f	Reduced tolerance for risk		QSBLHR03	Numeric	1	Report as 1 Numeric digit
16g	Decreased liquidity in the secondary market for these loans		QSBLHR04	Numeric	1	Report as 1 Numeric digit
16h	Deterioration in your bank's current or expected liquidity position		QSBLHR05	Numeric	1	Report as 1 Numeric digit
16i	Increased concerns about the effects of legislative changes supervisory actions, or changes in accounting standards, both past and expected		QSBLHR06	Numeric	1	Report as 1 Numeric digit
16j	Other: Please provide specific reason...		QSBLPR01	Text	4000	Does not allow carriage returns.
17	If your bank has eased its credit standards or its terms for C&I loans to U.S. small businesses over the most recent calendar quarter (as described in questions 16 and 17), how important have been the following possible reasons for the change? 1-Not Important / 2-Somewhat Important / 3-Very Important Possible reasons for easing credit standards or loan terms					
17a	Improvement in your bank's current or expected capital position		QSBLHR07	Numeric	1	Report as 1 Numeric digit
17b	More favorable or less uncertain economic outlook		QSBLHR08	Numeric	1	Report as 1 Numeric digit
17c	Improvement in industry-specific problems		QSBLHR09	Numeric	1	Report as 1 Numeric digit
17d	More aggressive competition from other banks		QSBLHR10	Numeric	1	Report as 1 Numeric digit
17e	More aggressive competition from nonbank lenders		QSBLHR11	Numeric	1	Report as 1 Numeric digit
17f	Increased tolerance for risk		QSBLHR12	Numeric	1	Report as 1 Numeric digit
17g	Increased liquidity in the secondary market for these loans		QSBLHR13	Numeric	1	Report as 1 Numeric digit
17h	Improvement in your bank's current or expected liquidity position		QSBLHR14	Numeric	1	Report as 1 Numeric digit
17i	Reduced concerns about the effects of legislative changes, supervisory actions, or changes in accounting standards, both past and expected		QSBLHR15	Numeric	1	Report as 1 Numeric digit
17j	Other: Please provide specific reason...		QSBLPR02	Text	4000	Does not allow carriage returns.
18	In your opinion, how has the credit quality of U.S. small business applicants changed over the most		QSBLHR18	Numeric	1	Report as 1 Numeric digit

Survey Form						
Item #	Data Items	MDRM	Data Type	Field Length	Notes	
	recent calendar quarter? 1-Improved substantially / 2-Improved somewhat / 3-Remained basically unchanged / 4-Decreased somewhat / 5-Decreased substantially					
19	If the credit quality of small business applicants has changed over the most recent calendar quarter (as described in question 20), how important have been the following possible factors for the change? 1-Not Important / 2-Somewhat Important / 3-Very Important					
19a	Credit scores	QSBLHR19	Numeric	1	Report as 1 Numeric digit	
19b	Quality of business collateral	QSBLHR20	Numeric	1	Report as 1 Numeric digit	
19c	Quality of personal collateral	QSBLHR21	Numeric	1	Report as 1 Numeric digit	
19d	Willingness to pledge personal assets	QSBLHR22	Numeric	1	Report as 1 Numeric digit	
19e	Personal wealth of business owners	QSBLHR23	Numeric	1	Report as 1 Numeric digit	
19f	Debt-to-income level of business owners	QSBLHR24	Numeric	1	Report as 1 Numeric digit	
19g	Liquidity position of business owners	QSBLHR25	Numeric	1	Report as 1 Numeric digit	
19h	Recent business income growth	QSBLHR26	Numeric	1	Report as 1 Numeric digit	
19i	Prospects for business growth or enterprise values	QSBLHR27	Numeric	1	Report as 1 Numeric digit	
19j	Other: Please provide specific reason...	QSBLPR03	Text	4000	Does not allow carriage returns.	
Special Questions	<p>"Was your lending to small businesses constrained by the availability of liquidity in the market during the reporting period?" Please respond "Yes" or "No". If "Yes", which of these sources contributes to these pressures?</p> <p>(a) Greater competitive pressures for deposits  (b) Unrealized losses on available-for-sale securities  (c) the capacity to borrow from FHLBs  (d) Other – please elaborate.</p>	QSBLHR28	Text	4000	Does not allow carriage returns.	

## Example FR2028D XML File Upload

The following FR2028D XML file upload example includes sample items for the cover page and the Survey Form schedule.

```
<?xml version="1.0" encoding="UTF-8"?>
<reportingFile xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" createDate="1957-08-13" createTime="09:30:47+05:00"
xsi:noNamespaceSchemaLocation="RCInputXML-1.0-20160520.xsd">
  <report series="FR2028D" asOfDate="2021-06-30" reporterId="999999999">
    <!-- Cover Page items -->
      <itemData confidential="N" estimated="N" mdrm="QSBL8901">
        <value>John Smith</value>
      </itemData>
      <itemData confidential="N" estimated="N" mdrm="QSBL9130">
        <value>Jersey City</value>
      </itemData>

    <!-- Survey Form schedule data items -->
      <itemData confidential="N" estimated="N" mdrm="QSBLHP48">
        <value>1</value>
      </itemData>
      <itemData confidential="N" estimated="N" mdrm="QSBLHP49">
        <value></value>
      </itemData>
      <itemData confidential="N" estimated="N" mdrm="QSBLHP50">
        <value>2</value>
      </itemData>
      <itemData confidential="N" estimated="N" mdrm="QSBLHP51">
        <value>5</value>
      </itemData>

  </report>
</reportingFile>
```