Spreadsheet File Transfer User Guide

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 30, 2017

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 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 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
LQTFL9780	9	ALPHA	'LQTFL9780' 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).
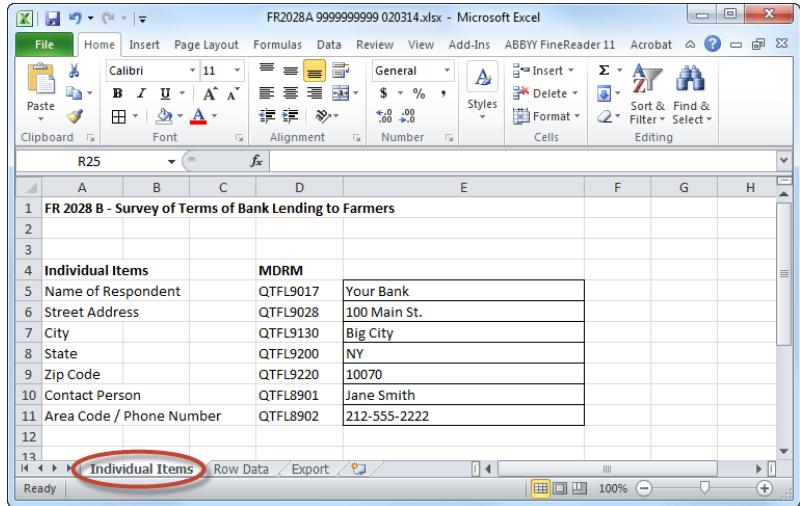

The **Row Data** worksheet contains the data for each record of the FR 2028B. Note each record (row) is preceded by the MDRM "**LQTFL9780.**"
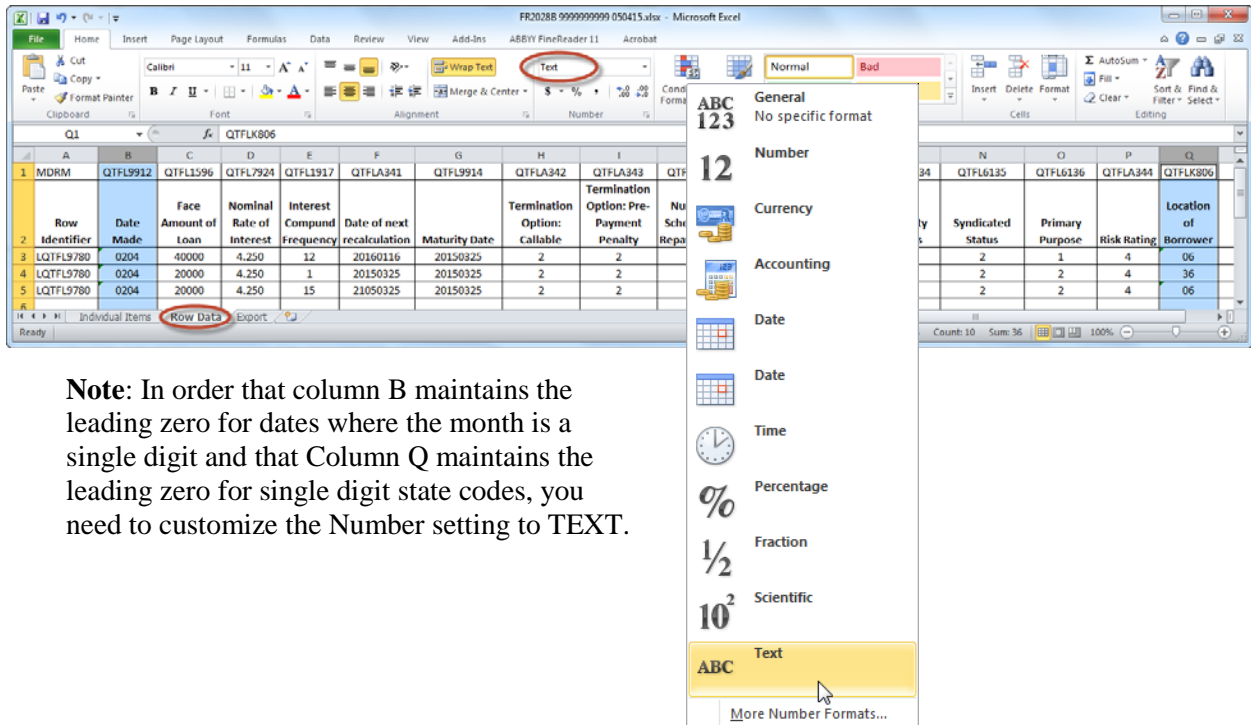

Note: In order that column B maintains the leading zero for dates where the month is a single digit and that Column Q maintains the leading zero for single digit state codes, you need to customize the Number setting to TEXT.

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.
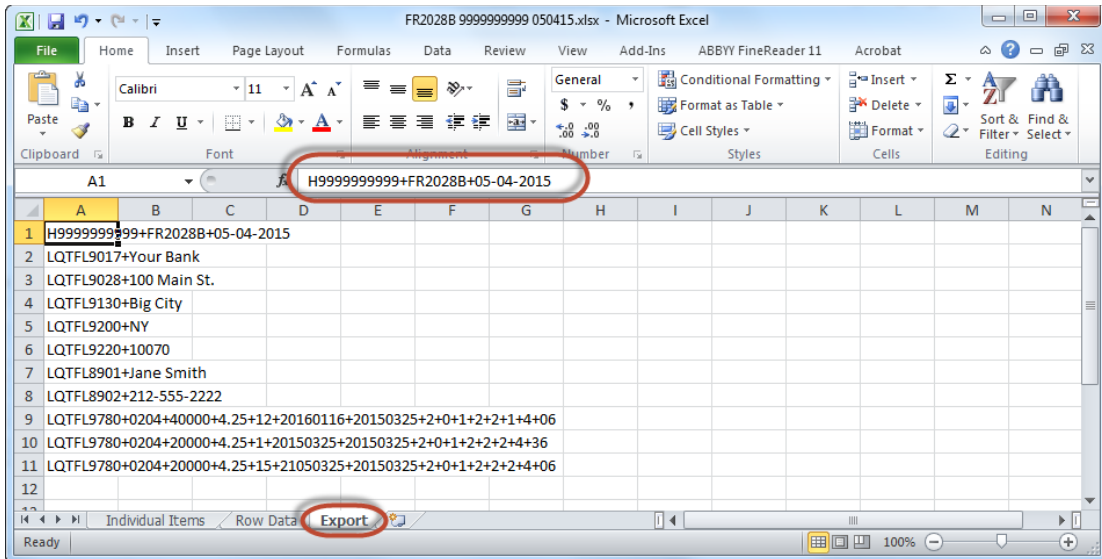
Rows 2-8 contain the formulas for the Individual Items worksheet.
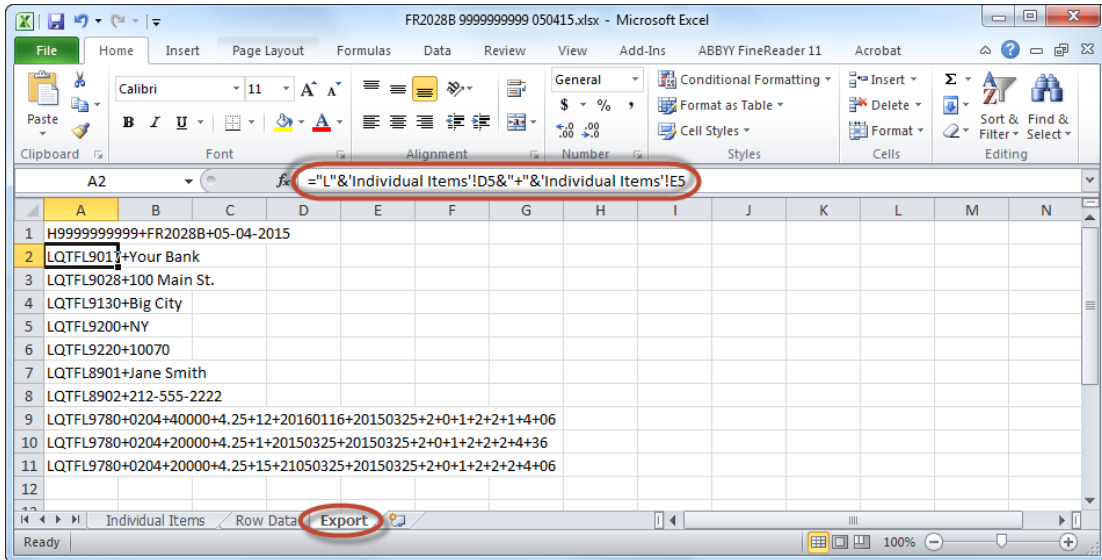
The formula is written as:
=’L’&'Individual Items'!D5&"+"&'Individual Items'!E5
    where
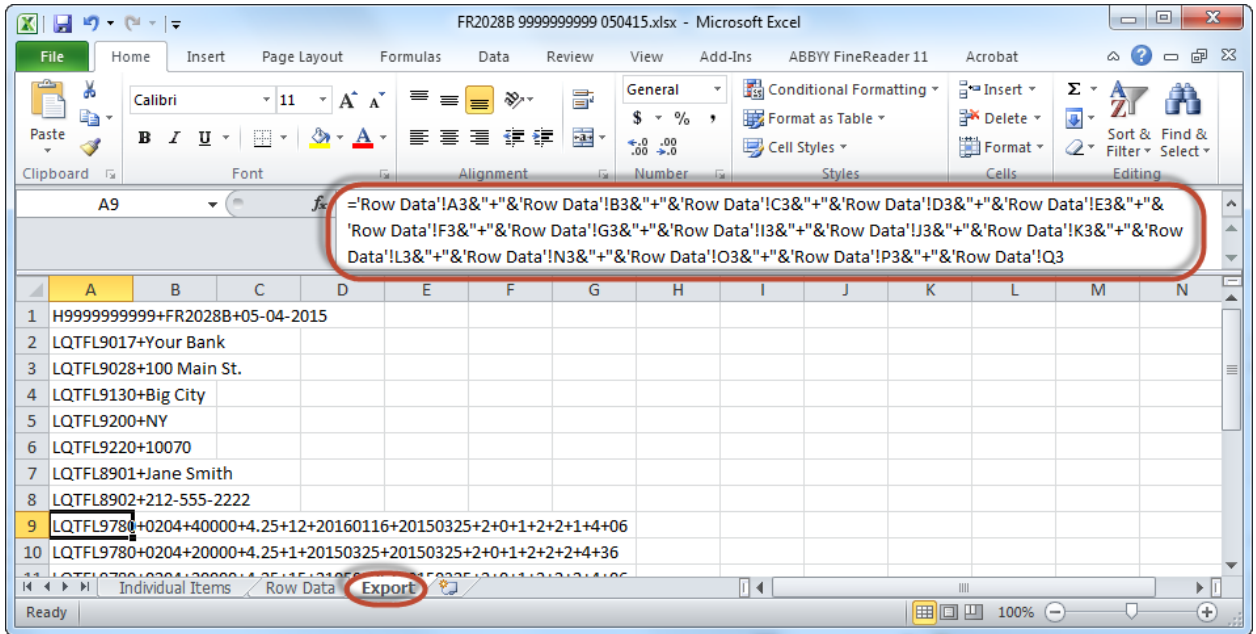   ‘Individual Items’!D5 is the MDRM in column D, row 5
    'Individual Items'!E5 is the content of column E, row 5
    which transforms to:
    LQTFL9017+Your Bank

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:
```
LQTFL9780+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.
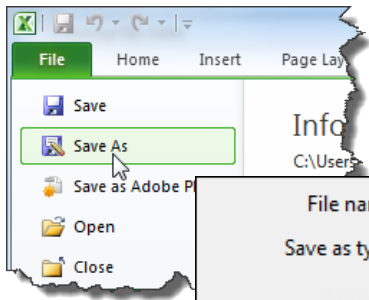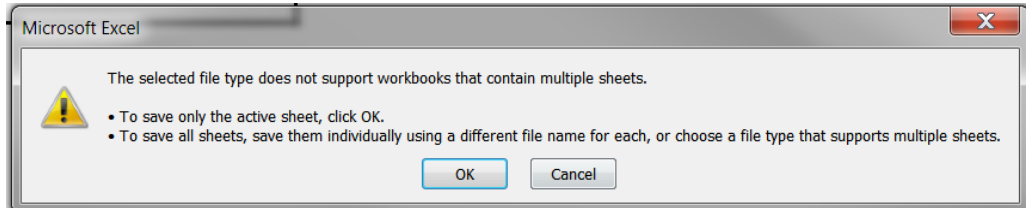
Save the file in spreadsheet format. Navigate to the **Export** worksheet, then select the 'Save As' option under the File menu.
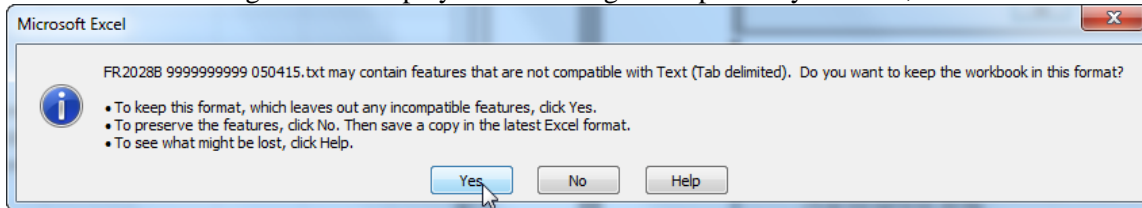
Select the file type as 'Text (Tab delimited) (*.txt)' and click Save.
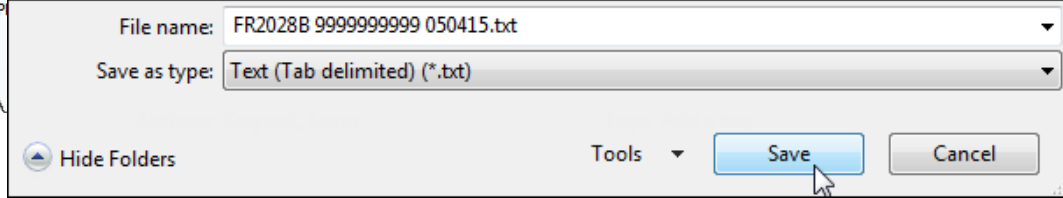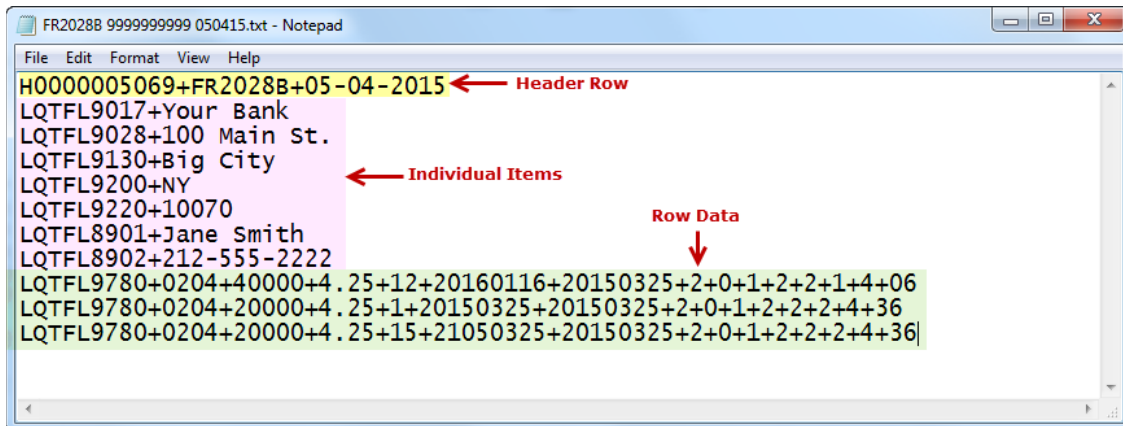
If a message appears indicating that this file selection does not support workbooks with multiple worksheets, select 'OK.'

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 3** of this guide.

SECTION 2. 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.


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.
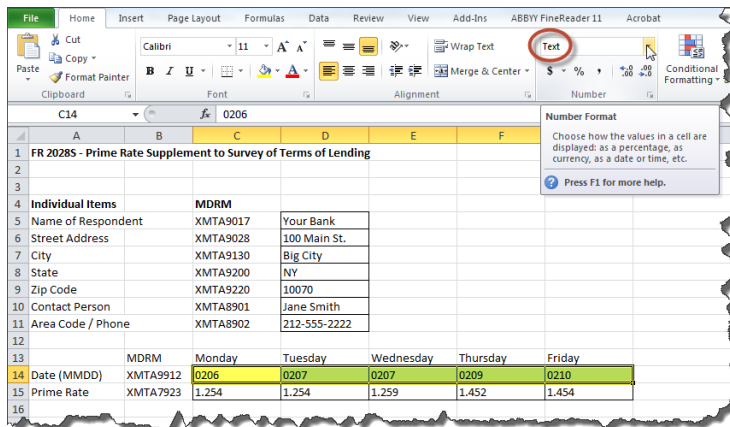
Prime Rate Number Format. In your spreadsheet, select cells C15 through G15 and set the Number Format to '0.000'. This will ensure that the number displays to three decimal places.
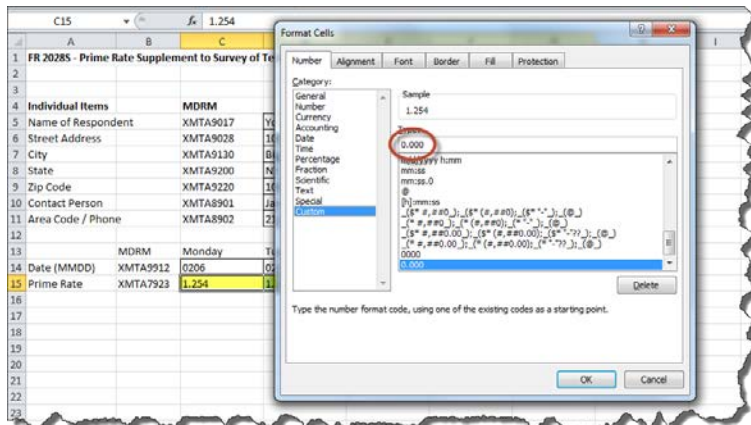
The **Export** worksheet contains the formulas that transform your worksheet entries to a format acceptable to Reporting Central.

Cell A1 contains the file header record.

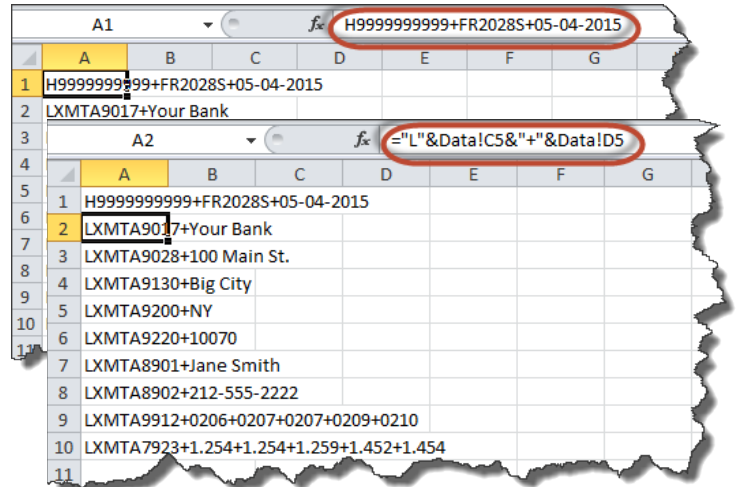**Cells A2-A8** contain the formulas for the contact data items.

The formula is written as:
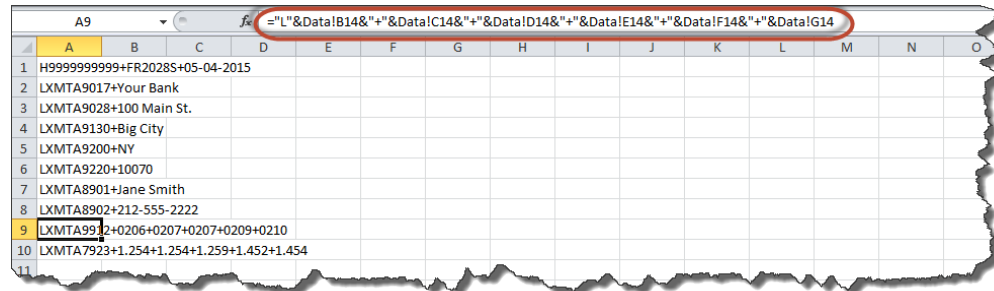```
='L'&Data!C5&"+"&Data!D5
```
where
- `Data!C5` is the MDRM
- `Data!D5` is data content

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.

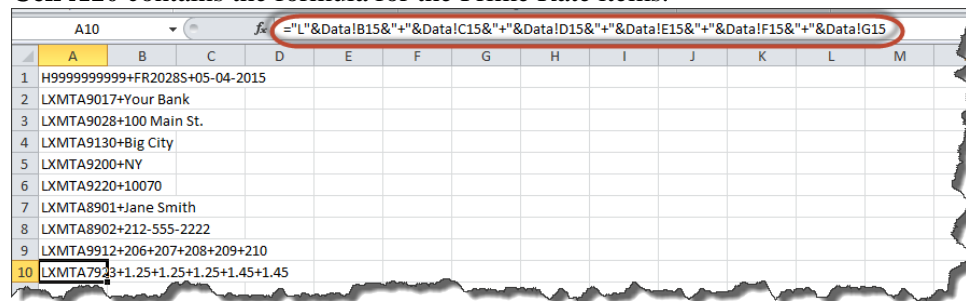**Cell A10** contains the formula for the Prime Rate items.



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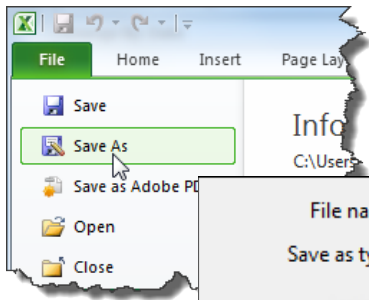
Save the file in spreadsheet format. Navigate to the **Export** worksheet, then select the 'Save As' option under the File menu.

Select the file type as 'Text (Tab delimited) (*.txt)' and click Save.
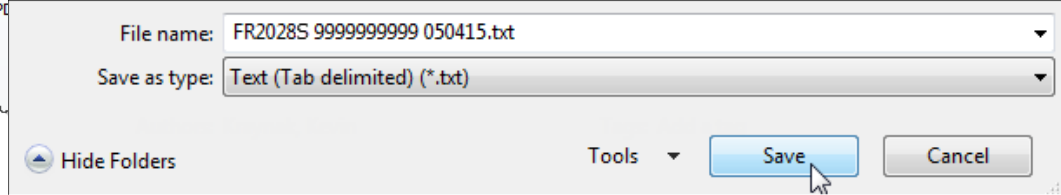
If a message appears indicating that this file selection does not support workbooks with multiple worksheets, select 'OK.'
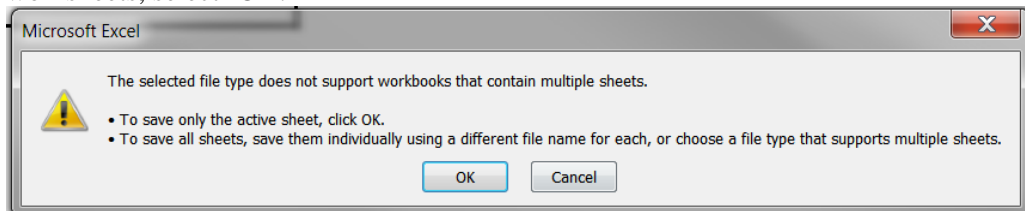
An additional message will be displayed concerning incompatibility features, select 'Yes.'

Your text file will look like this:

Instructions for uploading your file to Reporting Central are covered in **Section 3** of this guide.

# SECTION 3. UPLOADING FILE TO REPORTING CENTRAL

In Reporting Central, select the File 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.
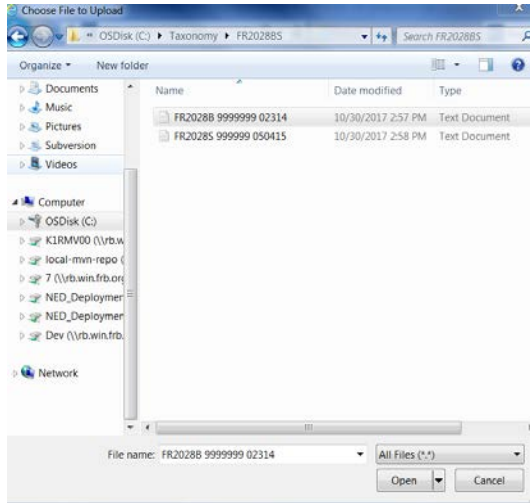


If there are no formatting issues during the file upload the data will load directly into the report screen.



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 2028B Report Detailed Field Specifications

| Item Description | Type | Limit[1] | Column | MDRM |
|---|---|---|---|---|
| **Individual Items** | | | | |
| 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 |
| **Row Items** | | | | |
| 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) | QTLFA343 |
| 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)[2] | Integer | 2 | (15) | QTFLK806 |

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[1] 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.

[2] 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 2028S Report Detailed Field Specifications

| Item Description | Type | Limit[1] | Column | MDRM |
|---|---|---|---|---|
| Text Items | | | | |
| 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 |
| Financial Data Items | | | | |
| 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 |

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[1] 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 C
# FIPS State Numeric Codes

| Name | FIPS State Numeric Code | 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 |
| Connecticut | 09 | New Mexico | 35 |
| Delaware | 10 | New York | 36 |
| District of Columbia | 11 | North Carolina | 37 |
| Florida | 12 | North Dakota | 38 |
| Georgia | 13 | Ohio | 39 |
| Hawaii | 15 | Oklahoma | 40 |
| Idaho | 16 | Oregon | 41 |
| Illinois | 17 | Pennsylvania | 42 |
| 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 |

| Area Name | FIPS State Numeric Code |
|---|---|
| American Samoa | 60 |
| Federated States of Micronesia | 64 |
| Guam | 66 |
| Marshall Islands | 68 |
| Northern Mariana Islands | 69 |
| Palau | 70 |
| Puerto Rico | 72 |
| U.S. Minor Outlying Islands | 74 |
| Virgin Islands of the U.S. | 78 |