

Interagency Loan Data Request (ILDR)

The Interagency Loan Data Request, or ILDR, is a voluntary standardized request for electronic loan information relative to 82 data fields per note. For institutions that participate in this process, the agencies are increasing the number of required loan data fields from 5 to 30 to facilitate greater consistency in the data submission process and promote efficiency in the examination process. Many institutions already provide the data for most of these fields. Other than a change in the number of required fields, the format, layout, and data fields of the ILDR remain unchanged. The table below lists the previous required loan data fields in yellow and the additional loan data fields that are now required in blue. Institutions that voluntarily use the ILDR should plan to provide at least the minimum required loan data fields for examinations starting on September 30, 2013.

ILDR Data Fields					
1	Borrower ID*	29	Number of renewals	57	Amount Sold**
2	Short Name*	30	Number of extensions	58	Participation Sold Original Amount
3	Long Name*	31	Note purpose	59	Collateral description
4	Address line 1	32	Collateral Code	60	Loan for sale
5	Address line 2	33	Interest Rate**	61	Next due date**
6	Address line 3	34	Interest Rate Index	62	Payment frequency
7	City**	35	Interest Rate Spread	63	Variable Rate
8	State**	36	Interest earned not collected**	64	Periodic Interest Rate Cap
9	Zip Code**	37	Borrower's internal rating	65	Interest Rate Reset Interval
10	Taxpayer ID**	38	Borrower's rating date	66	Lifetime Interest Rate Cap
11	Business Type	39	Note risk rating**	67	Troubled Debt Restructured**
12	Relationship Name	40	Note balance rated pass	68	Amortizing/Non-amortizing status
13	Relationship ID	41	Note balance rated special mention	69	Payment amount**
14	Credit Score	42	Note balance rated substandard	70	Last Payment Date**
15	Stock symbol	43	Note balance rated doubtful	71	Capitalized Interest
16	Out-of-Territory	44	Charge off amount	72	Number of payments in contract**
17	Insiders and Employees	45	Specific Reserve	73	Collateral Value
18	Lending Division	46	Shared National Credit	74	Collateral Valuation/Appraisal Date
19	Lending Officer**	47	Guarantor	75	Lien Status
20	Branch ID	48	Days Past Due**	76	Block Numbering Area or Census Tract
21	Note number*	49	Interest paid-to date	77	MSA Code
22	Balance outstanding*	50	Nonaccrual**	78	Dealer Code
23	Undisbursed Commitment Availability	51	Times Past Due 30-59**	79	Dealer Reserve Balance
24	Original Amount**	52	Times Past Due 60-89**	80	Escrow Balance
25	Origination Date**	53	Times Past Due 90+**	81	Co-maker\Joint-maker
26	Last renewal date	54	Type**	82	Late Charges
27	Maturity Date**	55	FFIEC Code**	*	Currently Required Field
28	Last extension date	56	Participation indicator**	**	Additional Required Field