

# **File Upload User Guide**

**FR 2248**

**Domestic Finance Company Report  
of  
Consolidated Assets and Liabilities**

**Federal Reserve System**

STATISTICS FUNCTION

March 31, 2024

## 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 2248 – Domestic Finance Company Report of Consolidated Assets and Liabilities**. 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.

## How to create a text file from a spreadsheet for the FR 2248

The FR 2248 is comprised of one schedule 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.

### 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

#### FR 2248 Report Detailed Field Specifications

| Report Form<br>Line Number | Item   | On-balance-sheet    | Off-balance-sheet<br>Securitizations |
|----------------------------|--|---------------------|--------------------------------------|
| Financial Data Items       |  | 8-character<br>MDRM | 8-character<br>MDRM                  |
| 1.                         | Cash and Cash Equivalents (Report end-of-quarter only) | DFCR0066            |                                      |
| 2.                         | Securities (Report end-of-quarter only)                | DFCR0390            |                                      |
| 3.a.(1)                    | 1-4 Family Real Estate Loans                           |                     | DFCRA253                             |
| 3.a.(1)(a)                 | Revolving, Open-end Loans                              | DFCR1797            |                                      |
| 3.a.(1)(b)                 | Closed-end Loans Secured by First Liens                | DFCR5367            |                                      |
| 3.a.(1)(c)                 | Closed-end Loans Secured by Junior Liens               | DFCR5368            |                                      |
| 3.a.(2)                    | Multifamily Real Estate Loans                          | DFCR1460            | DFCRA254                             |
| 3.a.(3)                    | Commercial and Farm Real Estate Loans                  | DFCR1683            | DFCRA255                             |

### Field Values

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

**Table 1.** Format Differences for Financial Data Item Values

Entered into the Spreadsheet

| Financial Data Item Value | Format              |
|---------------------------|---------------------|
| Positive                  | [leave value as is] |
| 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.

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

|    |                      |  |                 |  |                  |                   |   |
|----|----------------------|--|-----------------|--|------------------|-------------------|---|
| 1  |                      |  |                 |  |                  |                   |   |
| 2  | FR 2248              | Domestic Finance Company Report of Consolidated Assets and Liabilities |                 |  |                  |                   |   |
| 3  |                      |  |                 |  |                  |                   |   |
| 4  | Respondent ID        |  | 9999999999      |  |                  |                   |   |
| 5  | Series Name          |  | FR 2248         |  |                  |                   |   |
| 6  | As of Date           |  | 8/31/2015       |  |                  |                   |   |
| 7  |                      |  |                 |  |                  |                   |   |
| 8  | Financial Data Items |  |                 |  |                  |                   |   |
| 9  | Report Form          | RC   | RC              |  |                  |                   |   |
|    |                      | On-bal-sheet   | Off-bal-sheet   |  | On-balance-sheet | Off-balance-sheet |   |
| 10 | Line Name            | Item Identifier  | Item Identifier | Item Description                                       |                  | Securitizations   |   |
| 11 | 1.                   | DFCR0066   |                 | Cash and Cash Equivalents (Report end-of-quarter only) | 10               |                   |   |
| 12 | 2.                   | DFCR0390   |                 | Securities (Report end-of-quarter only)                | 3                |                   |   |
| 13 | 3.a.(1)              |  | DFCRA253        | 1-4 Family Real Estate Loans                           |                  |                   | 5 |
| 14 | 3.a.(1)(a)           | DFCR1797   |                 | Revolving, Open-end Loans                              | 7                |                   |   |
| 15 | 3.a.(1)(b)           | DFCR5367   |                 | Closed-end Loans Secured by First Liens                | 5                |                   |   |
| 16 | 3.a.(1)(c)           | DFCR5368   |                 | Closed-end Loans Secured by Junior Liens               | 4                |                   |   |
| 17 | 3.a.(2)              | DFCR1460   | DFCRA254        | Multifamily Real Estate Loans                          | 6                |                   | 3 |
| 18 | 3.a.(3)              | DFCR1683   | DFCRA255        | Commercial and Farm Real Estate Loans                  | 1                |                   | 7 |
| 19 | 3.b.(1)              | DFCR2751   | DFCR5001        | Consumer Motor Vehicle Loans                           | 9                |                   | 5 |

|    |            |          |  |                          |                        |  |  |
|----|------------|----------|--|--------------------------|------------------------|--|--|
| 55 | Text Items |          |  |                          |                        |  |  |
| 56 | Cover Page | DFCR9017 |  | Company Name             | The Bank               |  |  |
| 57 | Cover Page | DFCR9028 |  | Street Address           | 111 Main Street        |  |  |
| 58 | Cover Page | DFCR9130 |  | City                     | The Town               |  |  |
| 59 | Cover Page | DFCR9200 |  | State                    | YS                     |  |  |
| 60 | Cover Page | DFCR9220 |  | Zip Code                 | 75557                  |  |  |
| 61 | Cover Page | DFCR8901 |  | Contact Name             | Jane Jones             |  |  |
| 62 | Cover Page | DFCR8902 |  | Area Code / Phone Number | 555-999-9999           |  |  |
| 63 | Cover Page | DFCR4086 |  | E-mail Address           | jane.jones@thebank.com |  |  |

**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 of 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 for one MDRM. For FR 2248, the maximum number of columns is one. The formula for each financial item must contain one and only one “+”.
- Financial data displays after each “+”.

Financial Data Excel formula: ="L"&Sheet1!C11&"+"&Sheet1!F11

Translates to: LDFCR0066+10

### 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.

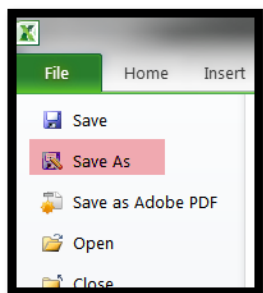
Text Data Excel formula: ="L"&Sheet1!C61&"\_\_"&Sheet1!F61&"\_\_"

Translates to: LDFCR8901\_\_Jane Jones\_\_

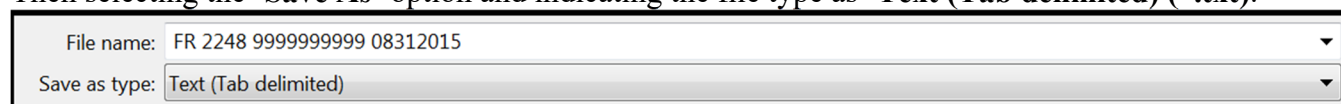
This is repeated for all fields. Once all fields have been linked, you can create the text file.

### Step 3 – Create the Text File

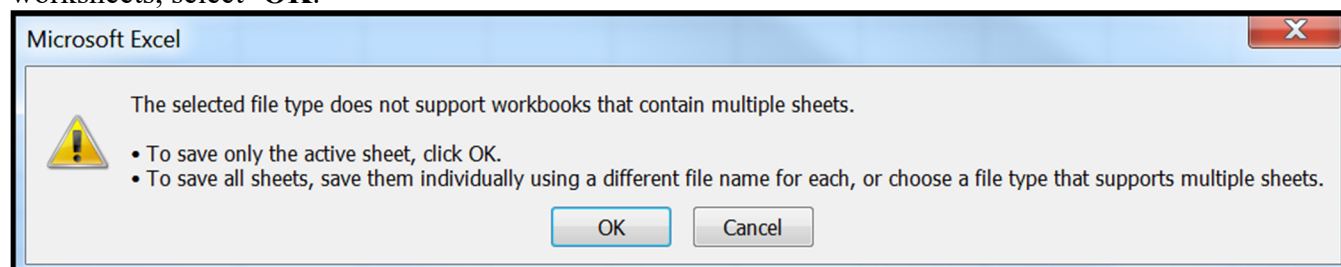
After saving the file in spreadsheet format the text file can be created by first navigating to the **File** tab.



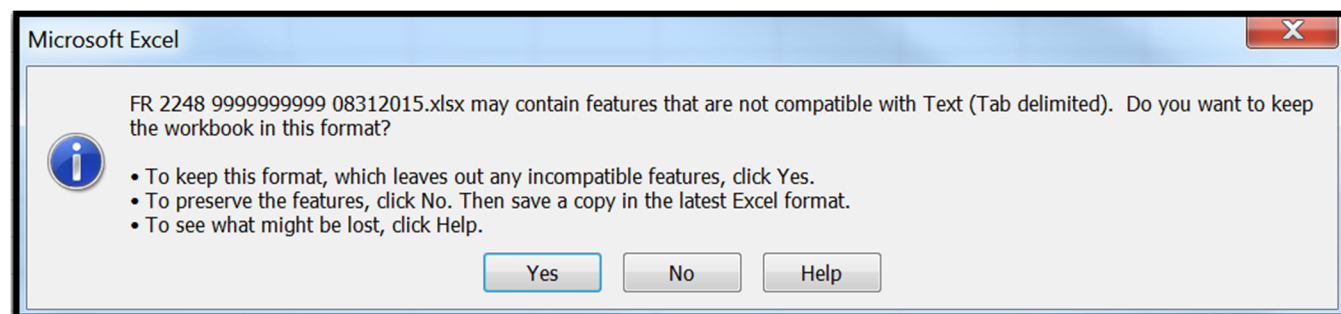
Then selecting the 'Save As' option and indicating the file type as 'Text (Tab delimited) (\*.txt).'



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

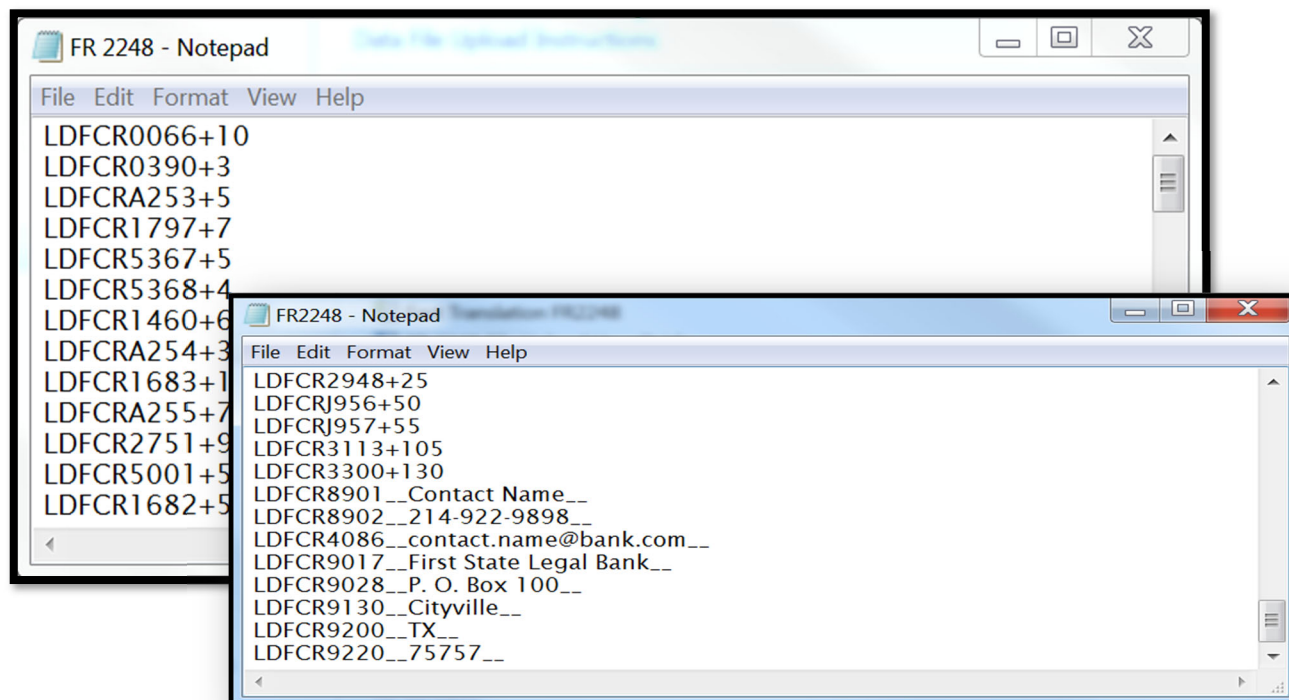


An additional message will be displayed concerning incompatibility features, select 'Yes.'



## Step 4 – Format the Text File and Add Header Record

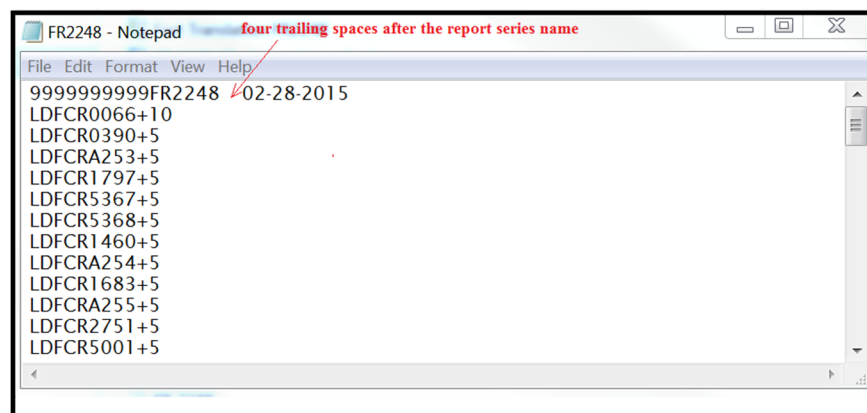
The text file will have been created and will look like this. If there are quotation marks at the beginning and the end of the file, you will need to remove those before continuing.



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 'FR2248,' plus four trailing spaces
- the report as-of date, in MM-DD-YYYY format



## Step 5 – Reporting Central Submission

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.

Reporting Central

Build: 3.2.0 (05/14/2015 02:00 AM) (revision: 3786/T3310)

Status/Search Data Entry **File Upload** Data Editing Admin

Specify a file to upload.

File:  Browse...

Continue

FR2248\_20131231  
FR2248\_20130930  
FR2248\_20130630  
FR2248\_20130131

File name: FR2248\_20131231 All Files (\*.\*)

Open Cancel

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

Status/Search Data Entry **File Upload** Data Editing Admin

Reporter: [redacted]  
Series: FR2248  
As of Date: 12/31/2015  
Security Classification: Internal FR

Status:  
Submission Date:  
Submitter:

Sections: Cover Page Select

Save As Draft Save As Draft with Edits Validate Submit Cancel Clear Form

☐ Estimated Data

Board of Governors of the Federal Reserve System

Domestic Finance Company Report of Consolidated Assets and Liabilities - FR 2248

OMB Number 7100-0005

**Contact Information**

Contact Name   
Area Code / Phone Number   
E-mail Address

**Required Information**

Company Name   
Street Address   
City

**Important Notes**

Public reporting burden for this information collection is estimated to be 35 minutes per response, including time to gather and maintain data in the proper form, to review instructions and to complete the information collection. Send comments regarding this burden estimate to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; and to the Office of Management and Budget, Paperwork Reduction Project, (7100-0005), Washington, DC 20503.

**Legal**

This report is authorized by law (12 U.S.C. § 225(a)). Your voluntary cooperation in submitting this report is needed to make the results comprehensive, accurate, and

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 2248 Report Detailed Field Specifications**

| Report Form<br>Line Number | Item  | On-balance-sheet    | Off-balance-sheet<br>Securitizations |
|----------------------------|---|---------------------|--------------------------------------|
| Financial Data Items       |   | 8-character<br>MDRM | 8-character<br>MDRM                  |
| 1.                         | Cash and Cash Equivalents (Report end-of-quarter only)                          | DFCR0066            |                                      |
| 2.                         | Securities (Report end-of-quarter only)   | DFCR0390            |                                      |
| 3.a.(1)                    | 1-4 Family Real Estate Loans  |                     | DFCRA253                             |
| 3.a.(1)(a)                 | Revolving, Open-end Loans   | DFCR1797            |                                      |
| 3.a.(1)(b)                 | Closed-end Loans Secured by First Liens   | DFCR5367            |                                      |
| 3.a.(1)(c)                 | Closed-end Loans Secured by Junior Liens  | DFCR5368            |                                      |
| 3.a.(2)                    | Multifamily Real Estate Loans   | DFCR1460            | DFCRA254                             |
| 3.a.(3)                    | Commercial and Farm Real Estate Loans   | DFCR1683            | DFCRA255                             |
| 3.b.(1)                    | Consumer Motor Vehicle Loans  | DFCR2751            | DFCR5001                             |
| 3.b.(2)                    | Revolving Consumer Credit   | DFCR1682            | DFCRA198                             |
| 3.b.(3)                    | Government-guaranteed Student Loans   | DFCRP749            | DFCRP747                             |
| 3.b.(4)                    | Private Student Loans   | DFCRP745            | DFCRP748                             |
| 3.b.(5)                    | Other Consumer Loans  | DFCR1987            | DFCR5005                             |
| 3.c.(1)(a)                 | Retail Motor Vehicle Loans  | DFCR2752            | DFCRA297                             |
| 3.c.(1)(b)                 | Wholesale Motor Vehicle Loans   | DFCR2027            | DFCRA298                             |
| 3.c.(2)                    | Commercial, Industrial, and Agricultural Equipment Loans                        | DFCR1989            | DFCRA256                             |
| 3.c.(3)                    | Other Business Loans  | DFCR8610            | DFCRA258                             |
| 3.d.(1)(a)                 | Consumer Motor Vehicle Leases   | DFCRA211            | DFCRA271                             |
| 3.d.(1)(b)                 | Consumer Non-motor-vehicle Leases   | DFCRJ947            | DFCRJ948                             |
| 3.d.(2)(a)                 | Business Motor Vehicle Leases   | DFCRA212            | DFCRA272                             |
| 3.d.(2)(b)                 | Commercial, Industrial, and Agricultural Equipment Loans                        | DFCR1685            | DFCRA257                             |
| 3.d.(2)(c)                 | Other Business Leases   | DFCRJ949            | DFCRJ950                             |
| 3.e.(1)                    | Reserves for Unearned Income  | DFCR2065            |                                      |
| 3.e.(2)                    | Allowance for credit losses on loan and leases.                                 | DFCR2066            |                                      |
| 3.f                        | Net Loans and Capital Leases  | DFCRJ951            |                                      |
| 4.a.(1)                    | Consumer Motor Vehicle Leases   | DFCRA214            | DFCRA274                             |
| 4.a.(2)                    | Consumer Non-motor-vehicle Leases   | DFCRA217            | DFCRA277                             |
| 4.b.(1)                    | Business Motor Vehicle Leases   | DFCRA215            | DFCRA275                             |
| 4.b.(2)                    | Commercial, Industrial, and Agricultural Equipment Leases                       | DFCRA218            | DFCRA278                             |
| 4.b.(3)                    | Other Business Leases   | DFCRJ952            | DFCRJ953                             |
| 4.c                        | Total Operating Leases (Report end-of-quarter only)                             | DFCRJ954            |                                      |
| 5.                         | All Other Assets and Accounts and Notes Receivable (Report end-of-quarter only) | DFCRA219            |                                      |

| Report Form<br>Line Number | Item  | On-balance-sheet | Off-balance-sheet<br>Securitizations |
|----------------------------|---|------------------|--------------------------------------|
| 6.                         | Total Assets (Report end-of-quarter only)                               | DFCR2170         |                                      |
| 7.a.                       | Commercial Paper (Report end-of-quarter only)                           | DFCR2614         |                                      |
| 7.b.                       | Bank Loans (Report end-of-quarter only)                                 | DFCR2613         |                                      |
| 7.c.                       | Notes, Bonds, Debentures, and Other Debt (Report end-of-quarter only)   | DFCRP746         |                                      |
| 7.d.                       | Debt due to Parent Company (Report end-of-quarter only)                 | DFCR2753         |                                      |
| 7.e.                       | All Other Liabilities (Report end-of-quarter only)                      | DFCR3112         |                                      |
| 7.f.                       | Total Liabilities (Report end-of-quarter only)                          | DFCR2948         |                                      |
| 8.a.                       | Retained earnings and Common Stock (Report end-of-quarter only)         | DFCRJ956         |                                      |
| 8.b.                       | Preferred Stock and Other Capital Accounts (Report end-of-quarter only) | DFCRJ957         |                                      |
| 8.c.                       | Total Equity Capital (Report end-of-quarter only)                       | DFCR3113         |                                      |
| 9.                         | Total Liabilities and Equity Capital (Report end-of-quarter only)       | DFCR3300         |                                      |
| <b>Text Items</b>          |   |                  |                                      |
| Cover Page                 | Company Name  | DFCR9017         |                                      |
| Cover Page                 | Street Address  | DFCR9028         |                                      |
| Cover Page                 | City  | DFCR9130         |                                      |
| Cover Page                 | State   | DFCR9200         |                                      |
| Cover Page                 | Zip Code  | DFCR9220         |                                      |
| Cover Page                 | Contact Name  | DFCR8901         |                                      |
| Cover Page                 | Area Code / Phone Number  | DFCR8902         |                                      |
| Cover Page                 | E-mail Address  | DFCR4086         |                                      |