SNC REPORTING APPLICATION USER GUIDE

V1.0

Table of Contents

Introduction/Overview

The SNC Reporting Application, SNCnet, is a web-based application that supports the Shared National Credit (SNC) Program, an interagency program designed to evaluate large and complex syndicated credits, administered by the three federal banking regulatory agencies ("the Agencies"): the Federal Reserve System (FRS), Office of the Comptroller of the Currency (OCC), and the Federal Deposit Insurance Corporation (FDIC). This application is used by federally supervised institutions to report SNC data to the Agencies.

The SNCnet is housed on the OASIS platform, which supports multiple examination types. *These instructions apply only to the usage of OASIS for Shared National Credits.*

This User Guide will provide instructions on accessing, entering, and submitting SNC data to the Agencies via SNCnet. For information on obtaining access to SNCnet, please refer to the SNC Contact Form Instructions. For details on reporting requirements – who is required to report, what to report, etc. - please refer to the SNC Reporting Instructions. Both documents are located on the FRS' Shared National Credit website.

Contacts

If you have questions, or need additional information, contact the appropriate group(s), using the email address provided below. Always copy your institution's primary regulator.

Question Type	SNC Primary Contact	Email
Reporting Questions	FRS SNC Business Office	KC.SRM.SNC.Reporting@kc.frb.org
Technology Questions	SNC Technology Office	SYS.SR.SNC.Technology.Office@frb.gov
OASIS Access/SNCnet Permissions	FRS Exam Office	CHI.SR.SNC.Exam.Office@chi.frb.org

Primary Regulator	SNC Exam Office	Email
FDIC	FDIC SNC Exam Office	FDIC-SNC@FDIC.gov
FRS	FRS Exam Office	CHI.SR.SNC.Exam.Office@chi.frb.org
OCC	OCC SNC Exam Office	SNC@occ.treas.gov

SNC Reporter Profile

A Reporting Bank's data submission is validated based on the SNC Reporter Profile. The profile is comprised of the following information:

1. **Rating System Type**[1]:

    a. **Both** – Internal Obligor and Credit Ratings are required for all risk rated credits.

    b. **Credit** - Only Internal Credit Ratings are required for all risk rated credits.

    c. **Obligor** – Only Internal Obligor Ratings are required for all risk rated credits.

2. **Participant Submission Required? -** Yes or No

3. **BASEL Ratings Required**? - Yes or No

All banks may choose to manually enter credit and entity data, and/or upload XML files.

Accessing SNCnet

Users access SNCnet on the OASIS application using one of two methods – Login.gov or Okta. Only users that have a non-U.S. based phone number will use Okta. Users must also have a verified SNCnet account.

See the FRS' Shared National Credit Website for information related to requesting and setting up your account. Once your account has been created, access SNCnet via OASIS Home.

Due to the confidentiality of SNC data, log out of SNCnet when it is not in use. Log out by clicking on the profile located in the upper right-hand corner of the screen and selecting ***Sign Out***.

IMPORTANT NOTES

➢ Your account will be automatically deactivated after 90 days of inactivity. Users should sign into the application prior to the 90 days to ensure account remains active. Email reminders from the SNC Offices and automated messages from OASIS are only sent to users with **ACTIVE** accounts.

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[1] This information was provided by the Firm Admin of each Reporting Bank. If the information is incorrect, or has changed, please contact the FRS SNC Business Office.
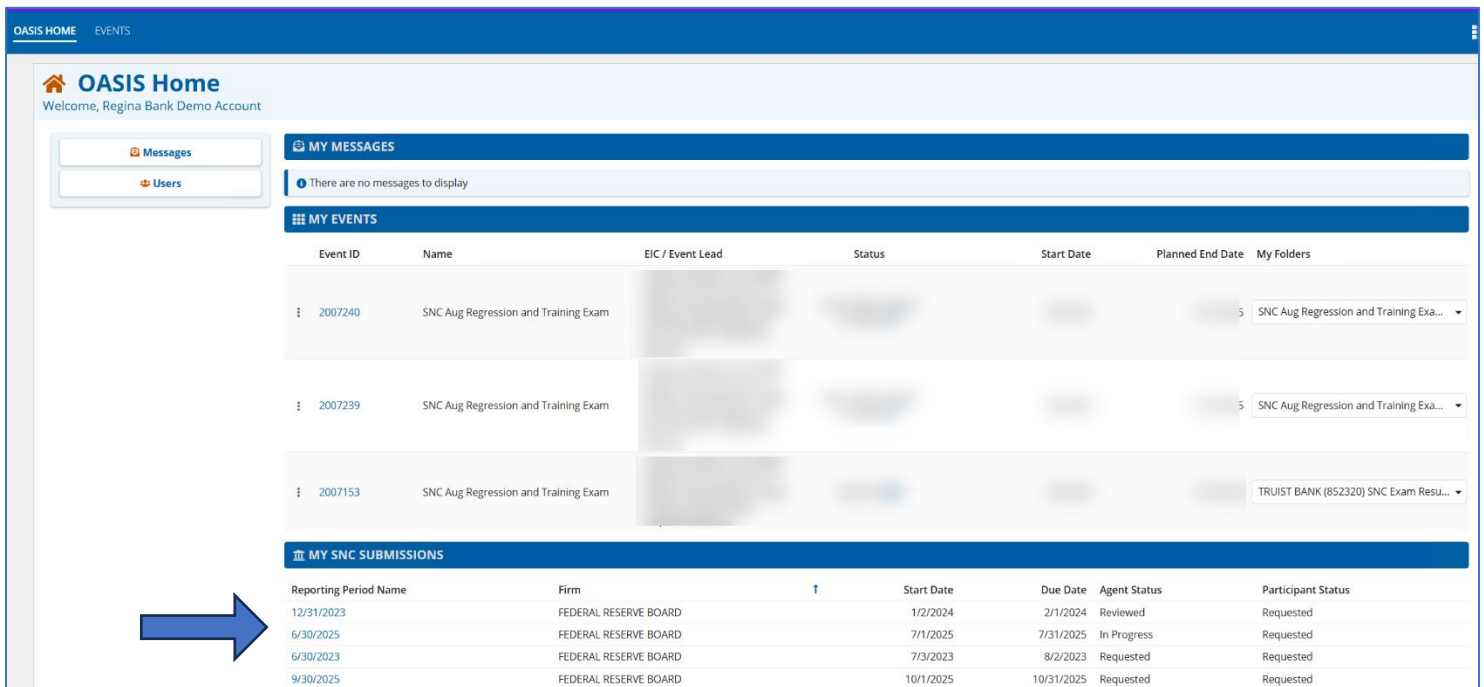
OASIS Home

After a successful login, you will be directed to the OASIS Home page. Depending on your role(s) and permissions, you may have access to events, messages, and other information **not related to SNC**.

➢ My Messages
Send and view messages sent to you or messages you have sent.

➢ My Events
Depending on your role(s) and permissions, SNC and non-SNC events are listed. For SNC events, you may have access to upload exam loan documentation and access examination results.

➢ My SNC Submissions
View and submit SNC data.

My SNC Submissions

To access your SNC data, navigate to 'My SNC Submissions'. This section lists current and prior SNC submissions for all institutions you have permission to access. The status of each type of submission an institution is required to provide is displayed. Click on the Reporting Period Name (the report date) located in the left column of the **My SNC Submissions** table to access that submission.

Submission Statuses

Submission Status	Status Description
Requested	No credits or entities have been added to the reporting period (current) or reporting has not yet opened (future)
In Progress	At least one credit or entity has been added to the reporting period
Submitted	Data has been submitted to Agencies and is no longer editable. To reopen the submission for updates, a request must be sent to the FRS SNC Business Office.
Reviewed	Data has been reviewed by the Agencies. The Agent Credits that have been identified as SNCs are now flagged. An Amendment is required to edit data. A request must be sent to the FRS SNC Business Office.
Not Applicable (applies only to Participant submissions)	Submission is not required

When a submission is selected, all menus related to that submission are available. By default, you will be taken to the Summary page.

To return to OASIS at any time, click the OASIS logo in the upper left corner.

SNC Submission Menus

Summary | Reported Entities | Agent Credits | Participant Credits

➢ **Summary**
- o Home page[2] for the reporting period
- o Key Portfolio Indicators (statistics of the overall portfolio)
- o Validations and Changes
- o Actions Menu (including Reports)
- o Submission Details

➢ **Reported Entities**
- o Search/View all entities reported as agents, obligors, sponsors, or participants in the current Agent and Participant, if applicable, submissions
- o Create new entities
- o Update entities

➢ **Agent Credits**
- o Search/View all credits in the current Agent submission
- o Update Credits
- o Clone Credits
- o Delete Credits

➢ **Participant Credits (if applicable)**
- o Search/View all credits in the current Participant submission
- o Update Credits
- o Clone Credits
- o Delete Credits

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[2] Content changes based on the status of the submission

Summary

The Summary screen is the home page for a reporting period. The content is dynamic; it changes based on the options available to you, and the state of the submission.

The first time you access the submission, the Summary screen will display options for adding credits to the submission (for details, see the Credits Section).

Credits are available from last quarter

Upload Credits Copy Credits Add Credit
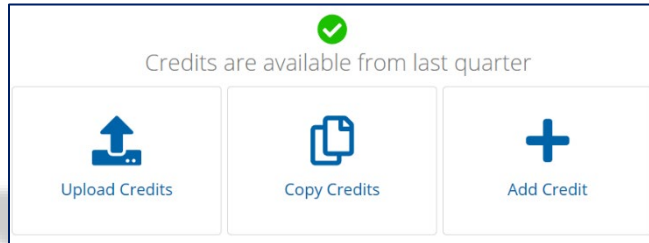
NOTE - If this is the first time you are reporting, there will not be any credits available from the last quarter. The Copy Credits option will not be available.

On the right side of the screen, you will find:

➢ **Actions** – contains actions available to you based on the state of the submission. By default, the available actions are hidden. Click '+Show More Actions'.

➢ **Submission Details** – indicates the status of the submission:[3]
  o **Circle icon** – Submission status is Requested or In Progress
  o **Single green checkmark** – Submission Status is Submitted
  o **Double green checkmark** – Submission Status is Reviewed

Actions

+ SHOW MORE ACTIONS

Submission Details

◯ Agent Submission
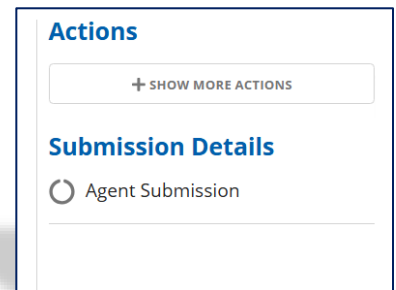
After credits are added to the submission, the onscreen content updates to include:

➢ Validations (see the Validations section for more details)
➢ Changes (see the Reconciliation section for more details)
➢ Key Performance Indicators:
  o Total Credits, New Entities, Total Global Commitment and Outstanding, and Leveraged Portfolio (number of credits where the Leveraged Lending Flag is Yes), difference from the prior period

Total Credits	New Entities Reported	Total Global Commitment	Total Global Outstanding	Leveraged Portfolio
14	**1**	**$5.17B**	**$823.75M**	**14%**
↑ **11 (+367%)** Over last period		↑ **$4.16B (+414%)** Over last period	↑ **$823.74M (+1.4829e+07%)** Over last period	**0%** In prior period

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[3] Refer to Submission Statuses for a description of each submission status.

Recommendations for Entering SNC Data

Order of Operations

To simplify reporting, a user can now use multiple methods to report SNC Data in a single reporting period: upload an XML file(s), enter manually, and copy from a previous reporting period.

If your institution plans to use one or more methods in a single reporting period, to avoid potential data conflicts, it is best to do so in the following order:

1. Upload XML
2. Copy Credits
3. Manually Add Credits/Entities

Agent and Participant Submissions - Entities

A bank that provides both an Agent and Participant submission can now enter and access both submissions in one place. While credit data is separate, these submissions share entities. To avoid potential data conflicts, these entities should use the same unique identifiers in each submission type.

Bilateral Submissions

If your bank provides Bilateral Submissions, these credits have been consolidated into the Agent submission. Bilateral credits should have a Bilateral Indicator of 'Yes'.

Credits Section

All credits, pursuant to the SNC Reporting Instructions, must be included in your submission. There are several methods for adding credits to an Agent or Participant submission. Institutions may use one, or all options. When using multiple methods, refer to the Order of Operations to prevent errors in data processing.

> ➢ **Upload Credits**
>> o Upload Agent, Bilateral, and Participant credits using XML files. When using XML, updates to those credits can be made by uploading a new file, or by editing credits and/or entities manually.
>
> ➢ **Copy Credits (from previous reporting period)**
>> o When an institution submits Agent and/or Participant credits, after the submission status has been updated to Reviewed by the SNC Business Office, these become available to be copied into the subsequent report date.
>
> ➢ **Add Credit**
>> o Manually enter Agent, Bilateral and/or Participant credits and entities
>
> ➢ **Clone Credit**
>> o Clone existing Agent, Bilateral, and/or Participant credits

Credits are available from last quarter

Upload Credits   Copy Credits   Add Credit

Actions

+ SHOW MORE ACTIONS

Submission Details

◯ Agent Submission

Upload Credits

In this section, you will learn how to add credits to your submission via XML upload. The instructions apply to both Agent and Participant submissions. A copy of the XSD and XML references can be accessed on the [FRS' Shared National Credit website](#)[4].

IMPORTANT NOTES

➢ An XML file can be uploaded multiple times. All credits and entities in the XML file that are successfully added to the submission are updated by the subsequent file uploads.

➢ XML upload can be used in conjunction with the Copy Credits and Add/Clone Credit functions. **The XML upload will not update or delete credits and entities entered using these methods ("manually"),** *unless* credits and entities with the **same** Internal Credit or Internal Entity IDs are included in the XML file. When this occurs, those credits and entities are updated by the XML file.

Uploading an XML File

1. On the Summary screen, select the **Upload Credits** option. *Note* - If that option no longer appears on the main screen, select it from the Actions menu.
2. The Upload Credits screen displays.
3. If you are required to report a Participant submission, you will have the option to choose the file type. Under **Report Type,** select the radio button for the file being uploaded, **Agent** or **Participant**. By default, the Agent submission is selected[5].

Agent Submission Only

Upload Credits for 9/30/2025

Upload 9/30/2025 Credits & Entities (XML) *

[UPLOAD] 🖼 *Drop file here*

What file should I upload?
Upload an XML file according to the ⬇ XML Schema Definition (XSD) structure from the |

How will I see my Credits & Entities?
Please wait up to 5 minutes for your file to be processed. If there are no errors in your fi
your file.

[CANCEL]

Agent and Participant Submission

Upload Credits for 9/30/2025

Report Type *
🔘 Agent ⚪ Participant

Upload 9/30/2025 Credits & Entities (XML) *

[UPLOAD] 🖼 *Drop file here*

What file should I upload?
Upload an XML file according to the ⬇ XML Schema Definition (XSD) structure from the FRB Shared National Credit site.

How will I see my Credits & Entities?
Please wait up to 5 minutes for your file to be processed. If there are no errors in your file, your credits and entities will ap
unacceptable errors for your file.

[CANCEL]

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[4] The SNC Program does not endorse a specific tool for creating or validating XML files.
[5] If you have already submitted the Agent or Participant data, the radio button for that report type will not be available.

4. Use the **Upload** button to select the file from your computer or **drag and drop** the file directly into the area to the right of the button. Once the file has been uploaded, the Confirm button will become available.

5. Click the **Confirm** button. The screen updates to display the progress of the uploaded file; additional files cannot be uploaded while an XML file is being processed. *NOTE – if you have a small file, this screen could flash very quickly. If nothing happens after clicking confirm, try refreshing your browser.

6. When the processing is complete, the **View Results** button becomes available. Click the button.

7. If the upload is successful, credits and entities are loaded to the submission. Credits can be accessed from the Agent Credits or Participant Credits menus. The Summary screen is updated to include the Validations and Changes sections.

8. If the upload was not successful, credits and entities are not loaded. A red banner at the top of the screen contains the notification. All errors are contained in the Error Log; click the link in the notification to download the error log file.

XML Errors

An XML file will not load successfully if:

➢ The XML is formatted incorrectly (i.e., tags are in the wrong order, required tags are missing, data is formatted incorrectly)

➢ Business validations preventing upload are triggered (please refer to the SNC Reporting Validations document on the FRS' Shared National Credit website.)

If the XML file did not load, the red banner on the Summary screen will include a link to the Error Log file, a TXT file. Click the link and download the file. Address each error in the file, then repeat the steps to upload credits.

Formatting Errors

The error file lists formatting errors first. Each error message starts with the line number in the file triggering the error. **NOTE -** The same formatting issue may trigger multiple errors.

Example #1

In the screenshots below, the error message indicates that on line 17 of the XML, the Credit Agreement Date (creditAgreementDate tag) is in the wrong place; Origination Date field (originationDate tag) should be in its place. Either the Origination Date field (originationDate tag) is missing or is in the wrong order. In this example, the Origination Date is missing from the XML file.

Error Log

```
File  Edit  Format  View  Help
XML Error Messages
lineNumber: 17; columnNumber: 26; cvc-complex-type.2.4.a:Invalid content was found starting with element
'creditAgreementDate'. One of '{originationDate} ' is expected.
```

XML File

```
<cusip />
<creditAgreementDate>2019-03-01</creditAgreementDate>
<creditAgreementIdentifier>TestCredits</creditAgreementIdentifier>
```
Ln 17, Col 3

Example #2

In the screenshot below, the error message '**agentIsEntityRef**' indicates that an Agent with an ID of 'TheAgent' is referenced in the XML, the entire file has been processed (line 243 is the last line of the XML), but a matching entity with the same internal entity ID is missing from the Entities section.

```
XML Error Messages
lineNumber: 243; columnNumber: 18; cvc-identity-constraint.4.3: Key 'agentIsEntityRef'

with value 'TheAgent' not found for identity constraint of element 'SNCAgentReport'.
```

```
<agentId>TheAgent</agentId>
```

Copy Credits from Previous Report Date

This method will copy credits from the last period when data was reported into the current reporting period. To ensure the most recent information is provided, **the following information is removed** and must be updated prior to submission:

- Global Outstanding
- Participant Shares of Global Outstanding
- Credit Ratings: Rated Flag, Bank Internal Obligor Rating, Bank Internal Credit Rating, Accrual Status, Concordance Rating, Days Past Due, BASEL Ratings, if applicable

Important!

> - **By default, ALL credits will be copied into the current submission.**
> - If you prefer to only copy certain credits into the submission, you must select the credits you want to **EXCLUDE**. In other words, only choose the credits you **DO NOT** want to copy into the submission.

Copy Credits Process

When there are eligible Agent or Participant credits from the last reporting period, and no credits or entities have been added to the current period, the message "Credits are available from last quarter" will display on the Summary screen.
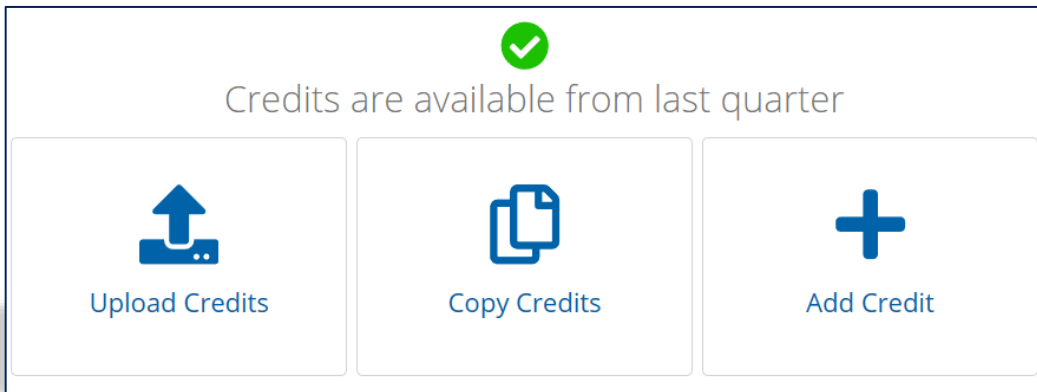
After credits or entities have been added to the current period, if credits remain in the previous quarter, Copy Credits can be accessed from the Actions menu.

Actions

+ ADD CREDIT

⬆ UPLOAD CREDITS

⬅ COPY CREDITS

+ NEW ENTITY

+ ADD NIC ENTITY
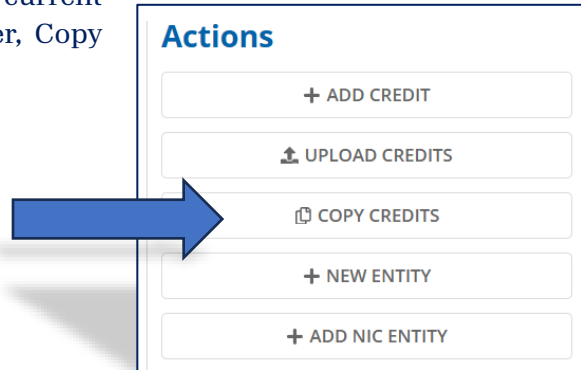
1. Click the Copy Credits option from the main screen or from the Actions menu.
2. The Copy Credit screen is displayed opens. If applicable, select the type of credit to be copied, Agent or Participant. By default, Agent is selected.
3. **Available Credits are from Report Date** indicates which reporting period credits will be copied from.
   a. **Option #1 - Copy All Credits**
      i. **By default, the option to copy all available credits is selected.** The total number of credits that will be copied is displayed in the 'Count of copied credits (x)'. Choosing this option will automatically copy all previous credits into the current submission. In this example, eight (8) credits will be copied.

Copy Credit

Credit Type *
● Agent ○ Participant

Available Credits are from Report Date 3/31/2023

Copy All Credits ❓*
● Yes ○ No

Count of copied credits (8)

   b. **Option #2 – Copy Specific Credits by Exclusion**
      i. To copy specific credits, under Copy All Credits, select No. All available credits are displayed.

Copy Credit

Credit Type *
● Agent ○ Participant

Available Credits are from Report Date 3/31/2023
Use the checkboxes to select credits to exclude from being copied forward

Copy All Credits ❓*
○ Yes ● No

Count of copied credits (8)

Q Search Credits		SEARCH

☐	Internal Id	↑ Obligor	Origination Date	Maturity Date	Global Committed	Bilateral
☐	SampleCr		7/30/2020	6/23/2030	$955,848,815	No
☐	SampleCr		5/6/2021	5/6/2026	$46,000,000	No

Copy All Credits ❓*
○ Yes ● No

Count of copied credits (8)

*Note – the total number of credits that will be copied **does not change.** No credits have been excluded from the copy process.

Copy Credit

Credit Type ❓*
○ Agent ○ Participant
Available Credits are from Report Date 3/31/2023
Use the checkboxes to select credits to exclude from being copied forward

Copy All Credits ❓*
○ Yes ● No
Count of copied credits (5)

	Internal Id	↑	Obligor	Origination Date	Maturity Date	Global Committed	Bilateral
☐	SampleCredit2		OBLIGOR WITH SPONSORS	7/30/2020	6/23/2030	$955,848,815	No
☑	SampleCred		NOT RATED OBLIGOR	5/6/2021	5/6/2026	$46,000,000	No
☑	SampleC		MERCIAL REAL ESTATE	7/13/2022	7/13/2029	$500,000	No
☑	SampleCredit		COMMERCIAL REAL EST...OR	7/13/2022	7/13/2029	$50,000,000	No
☐	SampleCredit3		LEVERAGED OBLIG	5/6/2021	5/6/2030	$750,000,000	No
☐	SampleCredit5		COMMERCIAL...E OBLIGOR	10/31/2022	7/13/2030	$67,974,681	No
☐	SampleCredit1		OBLIGOR...SORS	7/30/2020	6/23/2030	$624,848,815	No
☐	SampleCredit4		LEVE...GOR	5/6/2021	5/6/2030	$1,250,000,000	No

Copy All Credits ❓*
○ Yes ● No
Count of copied credits (5)

ii. If necessary, search for the credits you want to exclude. The table can also be sorted.

iii. Click the checkboxes next to the credits you **DO NOT want to copy**. Notice that the count of copied credits decreases. Make sure the total number of copied credits matches the number you want to copy.

iv. Once you have the correct credits selected, click the **Submit** button.

v. You are returned to the Summary screen, where the Copy In Progress status is displayed. Click Refresh or wait until the process is complete.

Summary	Reported Entities	Agent Credits	Participant Credits

Copy In Progress

Credits are being copied from the previous report date. Please wait up to 30 minutes for process to complete. Click refresh to check if the process is complete.

Note: Additionally, this page will auto-refresh and display the copied credits once processing is complete

REFRESH

Now that credits have been added to the reporting period, credits can be viewed from the Agent Credits or Participant Credits menus. The screen also updates to display the appropriate tabs:

- Validations
- Changes (if applicable)

Add Credit

Credits may be added manually to the submission at any time. However, it is important to keep in mind when multiple methods of reporting are used, the order of operations is important.

All credits require entities, which include the credit's Obligor, Agent, Sponsors (if applicable), and Participant(s). If credits have already been added to the submission using the XML upload or Copy Credits feature, entities created by those processes can be selected for manually entered Agent and Participant credits.

If credits have not been added to the submission, entities must also be added manually. Entities can be added before or during the process of adding a credit using the 'Add NIC Entity' or 'New Entity' options. See the Entities Section for step-by-step instructions.

Add Credit Workflow

The Add Credit workflow groups related data items on separate tabs: Obligor, Details, Agent, Participant(s), and Ratings. Based on the data entered, the Financial Analysis tab may also be displayed (Agent credits only).

Information must be filled out on each tab, in order, before moving to the next tab. When there are "Level 1" errors, all errors must be fixed before moving to the next stage of the credit workflow. In most cases, a user may choose the 'Save and Exit' option to save progress and complete updates later. At a minimum, the Obligor and Internal Credit ID must be entered before the credit can be saved. (For business validations, including an explanation of "Level 1" errors, see the SNC Reporting Validations document on the FRS' Shared National Credit website.)

An option to Validate entries is located at the bottom of each tab.

The option to Add Credit is available on the Summary page and on the Agent Credits and Participant Credits pages.

Obligor Tab

1. Select one of the **Add Credit** options from the Summary Page.

2. The Add Credit screen is displayed. Select the applicable Submission Type, Agent or Participant. The Bilateral Credit indicator defaults to 'No'. **NOTE** – Only Banks that provide Bilateral submissions should change the indicator to 'Yes' when appropriate.
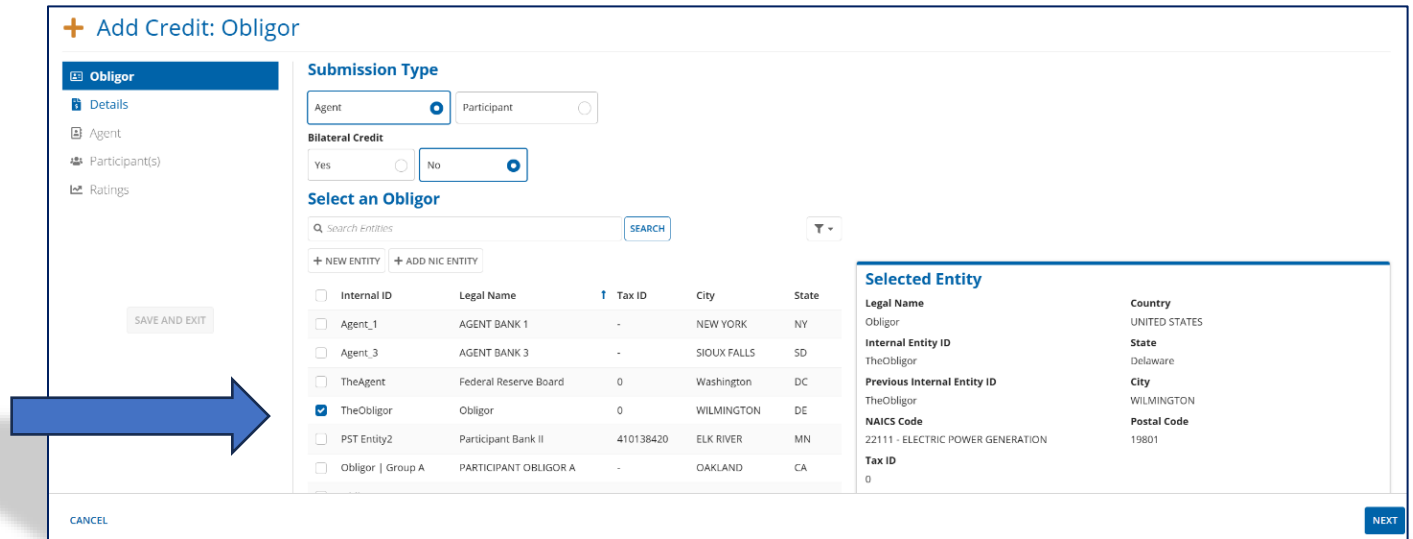
Select an Obligor

3. The Entity selection screen is used to select from available entities or create a new one:

   a. Entities you have already added, uploaded, or copied into the submission are displayed in the **Available Entities** table. By default, 10 entities are displayed at a time. If necessary, move through the pages or use the search feature to find the correct Obligor.
   b. If you have not added entities, or the entity you need is not available, use the **+New Entity** or **+Add NIC Entity** buttons to create the obligor (see Entities Section). When the entity is added, it will be the first entity in the table.

c. Select the checkbox next to the correct entity to select it. The obligor is then displayed as the 'Selected Entity' on the right side of the screen.

Financial Sponsors

For each credit, you must indicate whether the credit[6] has financial sponsors.

IMPORTANT NOTES

➢ Only sponsors with twenty-five (25) or more percent ownership will be accepted.
➢ Total Ownership cannot exceed one hundred (100).
➢ **All credits to an obligor must have the same sponsors.** This validation is only run when attempting to submit data.

4. Respond to the question, "Does this Credit have Financial Sponsors?" (You may need to scroll down to see this question.)

5. If the obligor does not have a sponsor with a twenty-five (25) or more percent ownership, select **No.**

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[6] Although sponsors are at the obligor level, the current structure requires this information to be captured at the credit level.

6. If the obligor does have a sponsor with a twenty-five (25) or more percent ownership, select **Yes**. This will add the 'Select Sponsors' section (Entity selection screen) to the Obligor tab.

    a. Entities you have already added, uploaded, or copied into the submission are displayed in the **Available Entities** table. By default, 10 entities are displayed at a time. If necessary, move through the pages or use the search feature to find the correct Sponsor(s).

    b. If you have not added entities, or the entity you need is not available, use the **+New Entity** or **+Add NIC Entity** buttons to create the Sponsor (see Entities Section). When the entity is added, it will be the first entity in the table.

    c. Select the checkbox next to the correct entity to select it, then use the arrow to transfer to the **Selected Entities** table. Repeat until all sponsors are added (max of four).

    d. Enter the Percent Ownership for each sponsor.

    e. Click Validate to ensure all data is entered correctly.

    f. Click Next to go to the Details tab or click Save and Exit to save your progress and exit the Add Credit Workflow.

Credit Details Tab

This tab contains basic details of the credit and a section for Commercial Real Estate. Certain fields are validated as data is entered and must be corrected before moving to the next tab (see screenshots). For answers to common reporting questions, refer to the SNC Reporting Instructions and FAQs found on the Shared National Credit section of the Federal Reserve Bank of Kansas City's website.

1. Fill out all required fields.

IMPORTANT NOTES

- ➢ **Internal Credit ID**
  - o The Internal Credit ID is used to retain history of the credit. When manually entering a credit that has been previously reported, be sure to enter the Previous Internal Credit ID in the Internal Credit ID field.
  - o If the credit has a **new** Internal Credit ID, enter the new ID. After the credit is saved, find the credit in the Changes tab, in the New Credits section and map (or reassign) to the Previous Internal Credit ID. See the Map to Prior Credit instructions.
- ➢ When adding a **Participant** credit, the following fields are not displayed:
  - o Global Outstanding
  - o Credit Agreement Identifier

- ➢ When adding an **Agent** credit, if you select **Yes** as the Leveraged Lending Flag, the Financial Analysis tab will be added.

Commercial Real Estate
This section collects information about credits for Commercial Real Estate.

At a minimum, credits identified as being for commercial real estate must indicate whether the obligor is a Real Estate Investment Trust or equivalent, and whether the property is under Acquisition, Development, or Construction. Additional fields become required depending on the response to those questions. If the credit is not for Commercial Real Estate, no additional information is required.

1. Select a response to the question, 'Is this credit for Commercial Real Estate?' If the credit is not for Commercial Real Estate, select **No**, then move on to the next tab.
2. If the credit is for Commercial Real Estate, select **Yes**.
3. Two additional questions are displayed:
    a. 'Is the obligor a Real Estate Investment Trust or equivalent?'
    b. Is the property under Acquisition, Development, or Construction?
4. Select the appropriate response to each question. See the section below for the required information based on each response.

Property Type Only
   ➢ Required when response to, 'Is the obligor a Real Estate Investment Trust or equivalent?', is **Yes**

⌄ Commercial Real Estate

Is this credit for Commercial Real Estate? *

| Yes ⬤ | No ◯ |

Is the property under Acquisition, Development, or Construction? *

| Yes ⬤ | No ◯ |

Is the obligor a Real Estate Investment Trust or equivalent? *

| Yes ⬤ | No ◯ |

Property Type *

Hotel/Hospitality/Gaming ▾

Property Section Only
   ➢ Required when response to, 'Is the obligor a Real Estate Investment Trust or equivalent?' is **No**

⌄ Commercial Real Estate

Is this credit for Commercial Real Estate? *

| Yes ⬤ | No ◯ |

Is the property under Acquisition, Development, or Construction? *

| Yes ⬤ | No ◯ |

Is the obligor a Real Estate Investment Trust or equivalent? *

| Yes ◯ | No ⬤ |

Property Section

Property Type *

--- Select a Property Type --- ▾

Property Valuation ($) *

Loan to Value ❓ *

Valuation Type

--- Select a Valuation Type --- ▾

Valuation as of Date *

mm/dd/yyyy 📅

Both Property Section and Property Metrics

➢ Required when response to, 'Is the property under Acquisition, Development, or Construction?', is **No**

Click Next to go to the Agent tab or click Save and Exit to save your progress and exit the Add Credit Workflow.

Agent Tab

On this tab, use the Entity selection screen to select the lead or primary Agent of the credit.

NOTE - When reporting a Participant credit, the reporting institution or consolidated subsidiary of the reporting institution **should not** also be the Agent of the credit. Refer to SNC Reporting Instructions for more information on the reporting of Agent banks.

1. Entities you have already added, uploaded, or copied into the submission are displayed in the **Available Entities** table. By default, 10 entities are displayed at a time. If necessary, move through the pages or use the search feature to find the correct Agent.

2. If you have not added entities, or the entity you need is not available, use the +**New Entity** or +**Add NIC Entity** buttons to create the Agent (see Entities Section). When the entity is added, it will be the first entity in the table.

3. Select the checkbox next to the correct entity to select it. The Agent is then displayed as the 'Selected Entity' on the right side of the screen.

4. Click the **Next** button to proceed to the **Participant(s)** tab or click Save and Exit to save your progress and exit the Add Credit Workflow.

Participant(s) Tab

On this tab, use the Entity selection screen to select the entity or entities that participate in the credit.

Notes

➢ When reporting an Agent credit, if the entity that is the agent of the credit has a share of the Global Committed that is greater than zero, the agent must also be reported as a participant.

➢ When reporting a Participant or Bilateral credit, the participant should be the reporting institution or consolidated subsidiary of the reporting institution. Refer to SNC Reporting Instructions for more information on the reporting of participants.

1. Entities you have already added, uploaded, or copied into the submission are displayed and available in the **Available Entities** table. By default, 10 entities are displayed at a time. If necessary, move through the pages or use the search feature to find the correct Participant(s).

2. If you have not added entities, or the entity you need is not available, use the **+New Entity** or **+Add NIC Entity** buttons to create the Participant (see Entities Section). When an entity is added, it will be the first entity in the table.

3. Select the checkbox next to the correct entities to select them, then use the arrow to transfer to the **Selected Entities** table. Repeat until all Participants are added.

4. Enter each participant's Share of the Global Committed and Global Outstanding for the selected credit.[7]

5. Click the **Next** button to proceed to the **Ratings or Financial Analysis** tab or click Save and Exit to save your progress and exit the Add Credit Workflow.

---

[7] When reporting a Bilateral credit, the participant shares should be 100% of the Global Committed and Global Outstanding.

Financial Analysis Tab

If the credit has been identified as leveraged on the Credit Details tab (Leveraged Lending Flag), the Financial Analysis tab is added to the Add Credit Workflow.

All metrics in the Primary Repayment and Leverage sections are required. Enter the values and corresponding "As of Date" or use the 'Apply All Date" to use the same as of date for all metrics. Refer to the SNC Reporting Instructions for additional information on how to complete the Financial Analysis tab.

Click the **Next** button to proceed to the **Ratings** tab or click Save and Exit to save your progress and exit the Add Credit Workflow.

Ratings Tab

On this tab, enter the internal risk rating information for the credit. The ratings expected are determined by the institution's SNC Reporter Profile. If the credit is not internally risk rated, the reason for not rating the credit must be provided from a predetermined list of acceptable options.

Based on the SNC Reporter Profile, the required ratings may be:

- ➢ *Only* Credit Ratings
- ➢ *Only* Obligor Ratings
- ➢ *Both* Credit and Obligor Ratings
- ➢ BASEL Ratings

Refer to the SNC Reporting Instructions for additional information.

Internally Risk Rated Credits

1. '*Do you risk rate this credit?*' Select **Yes**.
2. Select the **Accrual Status**. If Nonaccrual is selected, the Nonaccrual Date field will be displayed.
3. **Days Past Due**. If applicable, enter the number of Days Past Due.
4. **Bank Internal Obligor Rating**. If the SNC Reporter Profile is "Both Internal Credit and Obligor Ratings" or "Only Obligor Ratings", report the internal obligor rating.
5. **Bank Internal Credit Rating**. If the SNC Reporter Profile is "Both Credit and Obligor Ratings" or "Only Credit Ratings", report the internal credit rating.
6. **Concordance Ratings**. Convert the internal credit or obligor rating into a Concordance Rating by reporting the percentage that applies to the rating.
7. **BASEL Ratings**. If the SNC Reporter Profile includes BASEL Ratings, enter the applicable ratings for this credit.

Credits not Internally Risk Rated
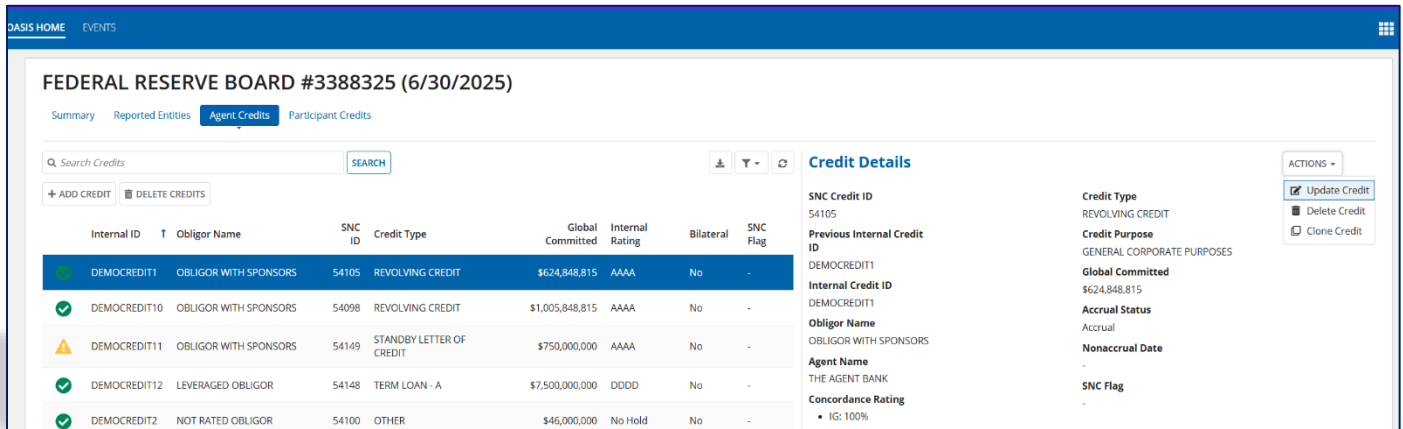
1. **'*Do you risk rate this credit?*'** Select **No**.
2. **Days Past Due**. If applicable, enter the number of Days Past Due.
3. **Select reason credit is not rated** (*Depending on the SNC Reporter Profile, the dropdown will either be labeled as Bank Internal Obligor Rating or Bank Internal Credit Rating):
   a. For **Agent** credits, the options are Trading Account, Successor Agent, or No Hold.
   b. For **Participant** credits, the option is: Trading Account.

You have reached the end of the Add Credit Workflow. If there are no errors, click Save and Exit.

View Agent Credits/Participant Credits

Agent Credits that have been added, copied, or uploaded to the submission can be viewed from the Agent Credits menu. Participant credits can be viewed and selected from the Participant Credits menu.

Once a credit is selected, a preview of the Credit Details is displayed on the right-side of the screen. When the submission status is 'In Progress', the available actions are Update Credit, Delete Credit, or Clone Credit. When the submissiuon status is 'Submitted' or 'Reviewed', the available action is View Credit.

Update Credit

From the Agent Credits or Participant Credits menu, search for and select a credit. A preview of the credit appears on the right-side of the screen.

1. Click the Actions dropdown.
2. Select Update Credit.
3. The credit workflow opens.
4. Select the appropriate tab(s) to update and/or correct data (see Add Credit Workflow).
5. Click Save and Exit when updates are complete.

Delete Credits

Select the Agent Credits or Participant Credits menu.

To delete a single credit, search for and select the credit. A preview of the credit appears on the right-side of the screen.

1. Click the Actions dropdown.
2. Select Delete Credit.
3. A confirmation window opens.
4. To complete the deletion, click the Save & Delete button.
5. The credit is deleted.
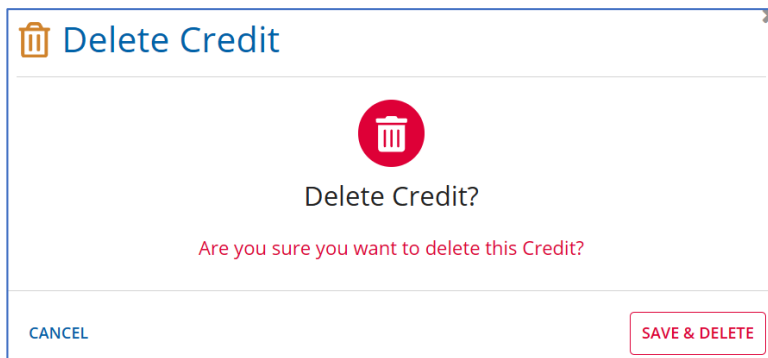
To delete multiple credits at the same time, use the Delete Credits option.

1. Click the Delete Credits button.
2. The Delete Credits screen displays.
3. If necessary, use the Search Credits field.
4. Click the checkbox next to the credits to select the ones to be deleted.
5. Click the Submit button.
6. The credits are deleted.

		Internal ID	Obligor Name	↑	SNC ID	Credit Type	Global Committed	Internal Rating	Bilateral	SNC Flag
☐	✓	DEMOCREDIT9	BILATERAL OBLIGOR		54107	REVOLVING CREDIT - ASSET BASED	$325,750,000	AAAA	No	-
☐	✓	DEMOCREDIT6	COMMERCIAL REAL ESTATE OBLIGOR		54101	CAPITALIZED LEASE OBLIGATION	$70,000,000	BBBB	No	-
☑	✓	DEMOCREDIT5	COMMERCIAL REAL ESTATE OBLIGOR		54104	REVOLVING CREDIT	$67,974,681	BBB	No	-
☐	✓	DEMOCREDIT12	LEVERAGED OBLIGOR		54148	TERM LOAN - A	$7,500,000,000	DDDD	No	-
☐	✓	DEMOCREDIT4	LEVERAGED OBLIGOR		54106	STANDBY LETTER OF CREDIT	$1,250,000,000	CCCC	No	-
☑	✓	DEMOCREDIT8	NOT RATED OBLIGOR		54099	OTHER	$73,000,000	No Hold	No	-
☑	✓	DEMOCREDIT2	NOT RATED OBLIGOR		54100	OTHER	$46,000,000	No Hold	No	-
☐	✓	DEMOCREDIT10	OBLIGOR WITH SPONSORS		54098	REVOLVING CREDIT	$1,005,848,815	AAAA	No	-

Clone Credit

Note - When a credit is cloned, all data is copied from the selected into the new credit, except for the following fields:

- Internal Credit ID
- Previous Internal Credit ID
- Global Outstanding (for Agent credits)
- Participant Shares of Global Outstanding
- All Rating Information

From the Agent Credits or Participant Credits menu, search for and select a credit. A preview of the credit appears on the right-side of the screen.
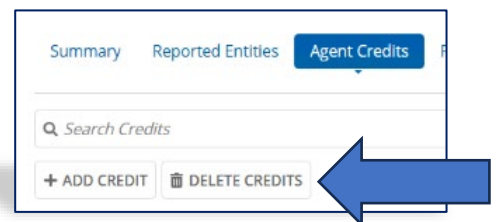
1. Click the Actions dropdown.
2. Select Clone Credit.
3. The credit workflow opens.
4. Select the appropriate tab(s) to fill out required fields (see Add Credit Workflow).
5. Click Save and Exit when complete.

Entities Section

The term "entity" refers to the obligor, agent, participant, and sponsor in a credit. Entities may be added before or while creating credits and can be used across Agent and Participant submissions.

There are two options for adding entities, New Entity or Add NIC Entity. When the option 'Add NIC Entity' is selected, you will select an entity from the National Information Center (NIC) database. Each option can be selected from the Actions menu of the Summary screen, or from within the Add Credit Workflow.
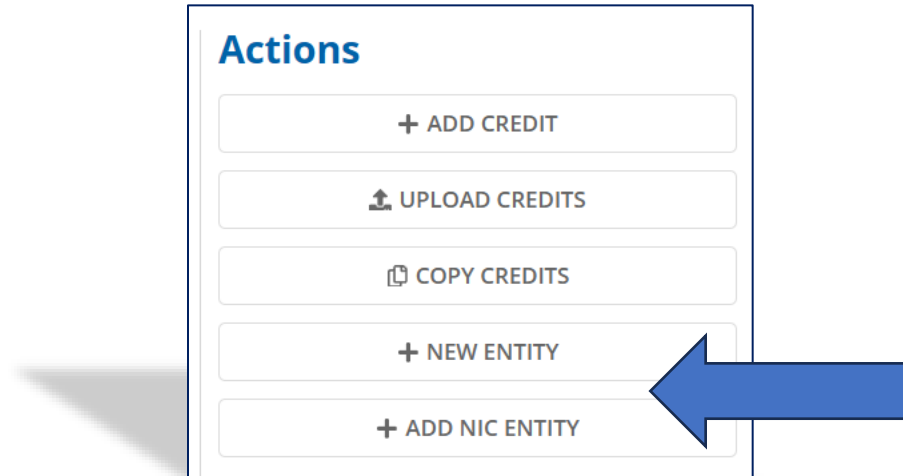
IMPORTANT NOTES

 ➢ Ensure that Internal Entity ID is reported correctly. Refer to the SNC Reporting Instructions for detailed instructions.
 ➢ Ensure that all entities are reported **with accurate legal names and locations**. Entity information directly impacts the distribution of SNC examination results; incorrectly reported information may result in SNC examination results being distributed to incorrect entities.
 ➢ Institutions should only consider an element as "optional" if the data element being requested is not stored electronically or cannot be derived from data stored electronically.
 ➢ Not all entities are contained in the NIC database; however, when entities are selected from NIC, it can save time entering entity attributes and promotes accuracy and consistency across reporting banks.
 ➢ The legal name of domestic branches of banks in the NIC database is the branch location (i.e. New York Branch). As of September 2025, the NIC search feature does not include the name of the branch's Head Office. This will be added in a future release. Please be sure to select the correct RSSD.

Add Entity using 'Add NIC Entity' button

Use this option to search for and select an entity from the National Information Center (NIC) database. This option will assign the RSSD of the selected entity to the provided Internal Entity ID.

1. Click the Add NIC Entity button.
2. The Add Entity from NIC screen displays.
3. On the left, use the available search criteria to search for the entity in NIC. A list of entities matching the entered criteria is displayed on the right. By default, 10 entities are displayed at a time.
4. If the entity is found, click the row to select the entity.
5. The selected entity will populate the Entity Details section (you may need to scroll down to view).
6. Enter an Internal Entity ID.
7. The entity attributes from NIC are editable and can be updated if necessary.
8. Click the Save and Close button to add to your available entities. If you selected this option while in the Add Credit workflow the entity will be displayed and is selectable.

Add Entity from NIC

Filters

Name	Country
federal reserve bank	--- Select a value --- ▼

RSSD ID	State
	--- Select a value --- ▼

Entity Type	City
--- Select a value --- ▼	

↺ RESET   SEARCH NIC

Search Results

RSSD ID	Name	Tax ID	City	State
847773	CINCINNATI BRANCH OF FEDERAL RESERVE BANK OF CLEVELAND	-	CINCINNATI	OH
848677	FEDERAL RESERVE BANK OF ATLANTA	-	ATLANTA	GA
849870	FEDERAL RESERVE BANK OF KANSAS CITY CONSOLIDATED HEAD OFFICE	-	KANSAS CITY	MO
877677	FEDERAL RESERVE BANK OF NEW YORK	-	NEW YORK	NY
879774	FEDERAL RESERVE BANK OF CHICAGO	-	CHICAGO	IL
880677	FEDERAL RESERVE BANK OF MINNEAPOLIS	-	MINNEAPOLIS	MN
2445726	FEDERAL RESERVE BANK OF NEW YORK CASH MGT. DIV. (LIABILITIES)	-	NEW YORK	NY
3633436	FEDERAL RESERVE BANK OF NEW YORK FOREIGN INVESTMENTS (CLAIMS)	-	NEW YORK	NY

‹ 11 – 18 of 18 ›

Entity Details

Legal Name *	Country *
FEDERAL RESERVE BANK OF NEW YORK	UNITED STATES ▼

Internal Entity ID *	State *
	New York ▼

Industry Code Type *	City *
NAICS Code ⦿ SIC Code ○	NEW YORK

NAICS Code *	Postal Code
52111 - MONETARY AUTHORITIES-CENTRAL BANK ▼	10045

Tax ID
0

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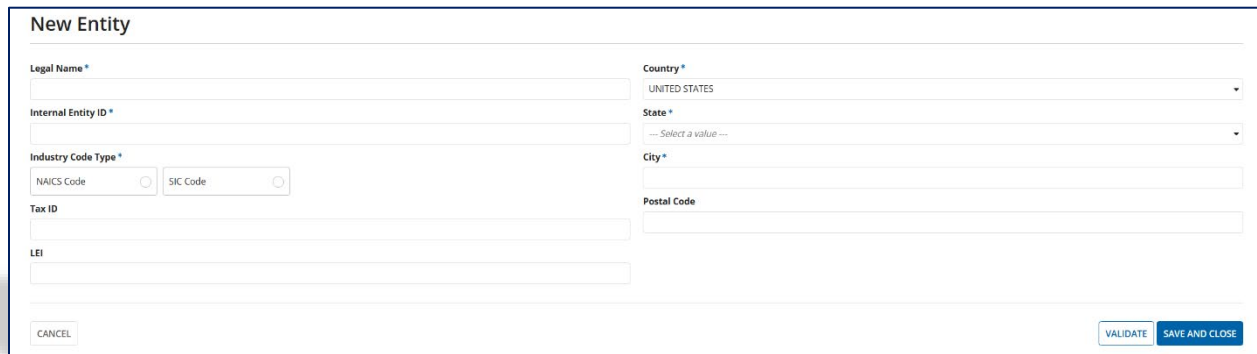CANCEL   VALIDATE   SAVE AND CLOSE

Add Entity using 'New Entity' button

Use this option to create an entity without searching the National Information Center (NIC) database. The information provided will be used by the SNC Reporting Office to assign an RSSD from the NIC.

➢ **TIP** – When entering an entity that was reported in a previous period, enter the Internal Entity ID first. SNCnet will recognize the entity and provide the option to populate all fields with the previously reported data. All attributes remain editable; if necessary, update the appropriate fields. Utilizing this feature means that the Internal Entity ID is already assigned to the same RSSD from the previous period. **DO NOT** use this feature when reporting a brand-new entity.

Manually Enter all Entity Fields
1. Click the New Entity button.
2. The New Entity screen is displayed.
3. Enter the entity attributes into required fields, as outlined in the Entities overview and in the SNC Reporting Instructions. The following fields are required conditionally:
   a. **State**: required only when Country is United States or Canada
   b. **Postal Code** - required only Country is United States or Canada
4. Use the Validate button to confirm there are no errors.

Copy Entity from Previous Reporting Period
1. Click the New Entity button.
2. The New Entity screen is displayed.
3. Enter the Internal Entity ID and then tab or click out of the field.
4. If SNCnet recognizes the Internal Entity ID, and it is not already used in the current reporting period, an option to copy the previous data will be available.

New Entity

Legal Name *	Country *
	UNITED STATES
Internal Entity ID *	State *
OBLIGOR|CRE	--- Select a value ---
Previously Reported Entity	City *
This entity was previously reported. To pull in the previous reported entity data click here	
Industry Code Type *	Postal Code
NAICS Code ○ SIC Code ○	
Tax ID	
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5. Click the link. All fields, except for the Industry Code Type and Industry Code, are populated with previous data.

New Entity

Legal Name *	Country *
COMMERCIAL REAL ESTATE OBLIGOR	UNITED STATES
Internal Entity ID *	State *
OBLIGOR|CRE	Missouri
Previous Internal Entity ID	City *
OBLIGOR|CRE	KANSAS CITY
Industry Code Type *	Postal Code
NAICS Code ○ SIC Code ○	64108
Industry Code Type cannot be empty	
Tax ID	
0	
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2790707	

6. Click the Industry Code Type to populate the previous NAICS or SIC code.
7. Select Save and Close button.

Previous Internal Entity ID
OBLIGOR\|CRE

Industry Code Type *

NAICS Code ●	SIC Code ○

NAICS Code *
71131 - PROMOTERS OF PERFORMING ARTS, SPORTS, AND SIMILAR EVENTS WITH FACILITIES

Validations

Each credit and entity must pass several edit checks before credits can be submitted. Once a credit or entity is added to the submission, the Validations section is added to the Summary page.

Validations are divided into two main categories[8]:

1. **Errors**. These are validations that must be resolved before data can be submitted. Errors are displayed with a 🔴 icon.
2. **Warnings**. These are validations that should be reviewed and resolved if possible. However, resolution is not required to submit data. These are displayed with a ⚠️ icon.

The Validations section is divided into tabs:

➢ **All Validations** – Credit and Entity validations, for Agent and Participant submissions. Details include: **Internal Credit ID, Credit Type, and Submission Type**

➢ **Credit Validations** – Credit validations, for Agent and Participant submissions. Details **include Internal Credit ID, Obligor Name, and Submission Type**

➢ **Entity Validations** – Entity validations, for entities used in Agent and Participant submission. Details include: **Internal Entity ID and Entity Legal Name**

The total number of errors and warnings is also provided in each tab. Use the Search validations field to search for credits or entities using any of the available details, such as Obligor Name. Other options include filtering by Errors or Warnings, Agent or Participant and exporting the list to Excel. *Note – the export option will export the filtered list of validations.

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[8] Errors and Warnings correspond to Validity and Quality errors in the legacy reporting application, eSNC. Refer to the SNC Reporting Validations document on the FRS' Shared National Credit website for a list of data validations.

To manually correct errors, click the vertical dots menu next to the validation. Select 'Update Entity' or 'Update Credit' to the entity or credit, in update mode. When updating a credit, the first tab of the credit with validations, even if it was not the one selected, will be displayed. z

You can also search for and select the credit or entity from the applicable menu (Agent Credits, Participant Credits, Reported Entities).

↑ Internal ID	Validation Type	Field	Problem	Submission Type	
⚠ THESPONSOR4	Entity	State	When State/Province is not blank, the Country must be United States or Canada.	-	⋮
⛔ THESPONSOR3	Entity	State	When State/Province is not blank, the Country must be United States or Canada.	-	📝 Update Entity

Update Entity

Validation Errors

⛔ **State** When State/Province is not blank, the Country must be United States or Canada.

Legal Name *
FINANCIAL SPONSOR 4

Country *
--- Select a value ---
Previously selected value is currently not active. Please select another option

Internal Entity ID *
THESPONSOR4

State
DC

Previous Internal Entity ID
THESPONSOR4

City *
WASHINGTON

Industry Code Type *
⦿ NAICS Code   ○ SIC Code

Postal Code
90501

NAICS Code *
52111 - MONETARY AUTHORITIES-CENTRAL BANK

Tax ID

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CANCEL   VALIDATE   SAVE AND CLOSE

⛔ SAMPLECREDIT22	Credit	Share of Outstanding	The sum of participants' share of outstanding must be equal to the Global Outstanding, within $500.	Agent	⋮
⛔ SAMPLECREDIT22	Credit	Accrual Status	You can only select an Accrual Status of "Not Applicable" for Letters of Credit, or credits with a Concordance Rating of 100% Loss.	Agent	📝 Update Credit

➕ Update Credit: SAMPLECREDIT22

- 🆔 Obligor
- 📄 Details
- 📋 Agent
- 👥 **Participant(s)** 🔴
- 📈 Ratings 🔴

SAVE AND EXIT

Validation Errors

⛔ **Share of Outstanding** The sum of participants' share of outstanding must be equal to the Global Outstanding, within $500.

Global Committed Subtotals

Global	Participants	Difference
$955,848,815	$955,848,815	$0

Global Outstanding Subtotals

Global	Participants	Difference
$0	$800,000,000	$-800,000,000

Select Participants

Available Entities

🔍 Search Entities   SEARCH   ▼▾

➕ NEW ENTITY   ➕ ADD NIC ENTITY

Selected Entities (4)

Search by Legal Name   ↻ RESET   🔍 SEARCH

☐ Entity	Location

☐ Entity	Commitment Share ($)	Commitment Share %	Outstanding Share ($)	Outstanding Share %

Reconciliation (Changes Tab)

Institutions are required to provide a reconciliation of Agent[9] credits reported each quarter. This process promotes accurate reporting and provides the Agencies the ability to track changes to the SNC portfolio between reporting periods and must be completed before an Agent Submission can be submitted.

To support this process, SNCnet detects changes in an institution's portfolio between reporting periods and presents that information on the Summary page, on the Changes tab. This tab contains:

➢ **Removed Credits from Last Quarter:** *Required*

➢ **New Credits:** Do *not* require action; however, it is important to review the list for accuracy. For more details, see the New Credits section.

The steps described in the next two sections are demonstrated in the Reconciliation Process training video. A link is also available on the FRS' Shared National Credit website.

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[9]Bilateral credits reported in Agent submissions are excluded from the reconciliation process.

Removed Credits from Last Quarter

All credits identified as "Removed", based on the Previous Internal Credit ID, are listed in this section of the Changes tab. The Removed Credits section is divided into two subtabs: 'Needs Review' and 'Reconciled Credits'.

For each credit in this section, reconcile the credit by providing a reason why the credit was not reported, or by copying the credit into the submission. The total number of Removed Credits from Last Quarter must equal zero (0) before the Agent Submission can be submitted.

NOTES

➢ **How Removed and New Credits are Identified**
  o SNCnet compares the Previous Internal Credit ID of credits in the current reporting period to the Previous Internal Credit IDs in the previous reporting period. Any IDs that are not present are identified as removed.

➢ **When is the Removed Credits section populated?**
  o When at least one credit or entity is added to the current report date. As credits are added and updated, the list is updated.

➢ **Reconciliation of Removed Credits can be reviewed and saved multiple times**. All credits in the 'Needs Review' section do not need to be reviewed and updated at once. As reasons are entered for credits, they are moved to the 'Reconciled Credits' subtab. Any credits still requiring a reason are still displayed in the 'Needs Review' section.

➢ **Credits Incorrectly Identified as Removed**
  o **Is the credit missing from the reporting period?**
    ▪ Copy the credit into the reporting period or use one of the methods described in the Credits Section to add the credit.
  o **Is the credit already in the reporting period, with a different SNC Credit Number?**
    ▪ Look for the credit in the New Credits section. Use the feature to 'Map to Prior Credit' to reassign the correct SNC Credit ID.

Review Removed Credits

1. Select the Changes tab. By default, the '**Needs Review**' subtab is displayed. The total number of credits requiring review is displayed in the header.

2. Sort, search or download the list of credits from this screen.

3. When ready to select reasons for removal, click the '**ENTER REASONS**' button.

Internal ID	Obligor Name	SNC ID	Credit Type	Global Committed	Internal Rating	Origination Date
DEMOCREDIT10	OBLIGOR WITH SPONSORS	54098	REVOLVING CREDIT	$1,005,848,815	AAAA	7/30/2020
DEMOCREDIT8	NOT RATED OBLIGOR	54099	OTHER	$73,000,000	No Hold	5/6/2021
DEMOCREDIT2	NOT RATED OBLIGOR	54100	OTHER	$46,000,000	No Hold	5/6/2021
DEMOCREDIT6	COMMERCIAL REAL ESTATE OBLIGOR	54101	CAPITALIZED LEASE OBLIGATION	$70,000,000	BBBB	7/13/2022
DEMOCREDIT12	LEVERAGED OBLIGOR	54148	TERM LOAN - A	$7,500,000,000	DDDD	5/6/2021
DEMOCREDIT5	COMMERCIAL REAL ESTATE OBLIGOR	54104	REVOLVING CREDIT	$67,974,681	BBB	10/31/2022
DEMOCREDIT1	OBLIGOR WITH SPONSORS	54105	REVOLVING CREDIT	$624,848,815	AAAA	7/30/2020
DEMOCREDIT11	OBLIGOR WITH SPONSORS	54149	STANDBY LETTER OF CREDIT	$750,000,000	AAAA	7/30/2020
DEMOCREDIT4	LEVERAGED OBLIGOR	54106	STANDBY LETTER OF CREDIT	$1,250,000,000	CCCC	5/6/2021
DEMOCREDIT9	BILATERAL OBLIGOR	54107	REVOLVING CREDIT - ASSET BASED	$325,750,000	AAAA	4/30/2022

Needs Review | Reconciled Credits

Removed Credits from Last Quarter (10)

Q Search Credits   SEARCH

✎ ENTER REASONS

10 items

Page Size   10   15   25   50

4. The Edit Removed Credits page displays. The following options are available (also see picture below):
   a. **Select from Dropdown:** For each credit, select Reason for Removal from the dropdown menu
   b. **Selecting Other:** When 'Other' is selected as the reason, a clear description must be entered
   c. **Apply Reason to Multiple Credits:** To choose the same reason for multiple credits (red)
      i. Select the checkbox next to the credits that should have the same reason
      ii. Select the reason from the dropdown underneath **Apply to Multiple**.
   d. **Copy Credit into Reporting Period**: If the credit should have been reported, and you would like to copy the credit into the current report date, switch the toggle in the Copy Forward toggle so that it changes to blue. This removes the reason dropdown.
5. When complete, click the Save button.

Edit Removed Credits

Apply to Multiple

Canceled ▼

Enter a reason for removing each credit, or use the Copy Forward toggle to copy the selected credit forward into the current reporting submission.

	Internal Id	Obligor	Origination Date	Maturity Date	Global Committed	Reason for Removal	Other Description	Copy Forward
☐	DEMOCREDIT10	OBLIGOR WITH SPONSORS	7/30/2020	6/23/2030	$1,005,848,815	Paid Off ▼ (A)		
☐	DEMOCREDIT8	NOT RATED OBLIGOR	5/6/2021	5/6/2026	$73,000,000			(D) ⬤
☐	DEMOCREDIT2	NOT RATED OBLIGOR	5/6/2021	5/6/2026	$46,000,000	No Longer a SNC ▼		
☐	DEMOCREDIT6	COMMERCIAL REAL ESTATE OBLIGOR	7/13/2022	7/13/2029	$70,000,000	Restructured with Material Change ▼		
☑	DEMOCREDIT12	LEVERAGED OBLIGOR	5/6/2021	5/6/2030	$7,500,000,000	Canceled ▼		
☑	DEMOCREDIT5	COMMERCIAL REAL ESTATE OBLIGOR	10/31/2022	7/13/2030	$67,974,681	Canceled ▼		
☐	DEMOCREDIT1	OBLIGOR WITH SPONSORS	7/30/2020	6/23/2030	$624,848,815	Other ▼	Sold to new Agent, XYZ Ban 27/255 (B)	
☐	DEMOCREDIT11	OBLIGOR WITH SPONSORS	7/30/2020	6/23/2030	$750,000,000	--- Select a Deletion Reason --- ▼		⬤
☐	DEMOCREDIT4	LEVERAGED OBLIGOR	5/6/2021	5/6/2030	$1,250,000,000	--- Select a Deletion Reason --- ▼		⬤

6. The number of credits needing review has been reduced by the number of credits and reviewed credits have been moved to the Reconciled Credits subtab.

Needs Review | Reconciled Credits

Removed Credits from Last Quarter (3)

🔍 Search Credits   SEARCH

✏ ENTER REASONS

Internal ID	Obligor Name	SNC ID	Credit Type
DEMOCREDIT11	OBLIGOR WITH SPONSORS	54149	STANDBY LETTER OF CREDIT
DEMOCREDIT4	LEVERAGED OBLIGOR	54106	STANDBY LETTER OF CREDIT
DEMOCREDIT9	BILATERAL OBLIGOR	54107	REVOLVING CREDIT - ASSET BASED

Needs Review | **Reconciled Credits**

Reconciled Credits from Last Quarter (6)

🔍 Search Credits   SEARCH

✏ ENTER REASONS

Internal ID	Obligor Name	SNC ID	Credit Type
DEMOCREDIT10	OBLIGOR WITH SPONSORS	54098	REVOLVING CREDIT
DEMOCREDIT2	NOT RATED OBLIGOR	54100	OTHER
	COMMERCIAL REAL ESTATE		CAPITALIZED LEASE

New Credits

All credits identified as "New" (not previously reported), based on the Previous Internal Credit ID, are listed in this section of the Changes tab. Search, sort, or download the list of credits.

➢ **How New Credits are Identified**
   o SNCnet compares the Previous Internal Credit ID of credits in the current reporting period to the Previous Internal Credit IDs in the previous reporting period. Any IDs that are not recognized are identified as new.

➢ **Credits Incorrectly Flagged as New**
   o Credits may be incorrectly identified as new if reported with an Internal Credit ID that has not been previously reported. Use the Map to Prior Credit option to reassign the Previous Internal Credit ID.
   o If unable to correct the issue on your own, contact the FRS SNC Business Office.

New Credits (5)

Internal ID	Obligor Name	Credit Type	Origination Date	Global Committed	
UNIQUE1	Primary Obligor	REVOLVING CREDIT	-	-	MAP TO PRIOR CREDIT
SAMPLECREDIT22	OBLIGOR WITH SPONSORS	REVOLVING CREDIT	7/30/2020	$955,848,815	MAP TO PRIOR CREDIT
SAMPLECREDITSEPT1	NOT RATED OBLIGOR	OTHER	5/6/2021	$73,000,000	MAP TO PRIOR CREDIT
SAMPLECREDITSEPT2	NOT RATED OBLIGOR	OTHER	5/6/2021	$46,000,000	MAP TO PRIOR CREDIT

Map to Prior Credit

Identify the "new" credit to be corrected, then choose the correct credit, based on the Previous Internal Credit ID, to reassign or map the credit to.

In the example below, a review of the New Credits list showed that '**SAMPLECREDIT22'** is really the same credit as '**DEMOCREDIT1'** in the Removed Credits section. To correct this issue, we need to use the Map to Prior Credit function.

DEMOCREDIT1	OBLIGOR WITH SPONSORS	54105	REVOLVING CREDIT	$624,848,815	AAAA	7/30/2020	Other
DEMOCREDIT11	OBLIGOR WITH SPONSORS	54149	STANDBY LETTER OF CREDIT	$750,000,000	AAAA	7/30/2020	Other

7 items

Page Size 10 15 25 50

New Credits (5)

Internal ID	Obligor Name	Credit Type	Origination Date	Global Committed	
UNIQUE1	Primary Obligor	REVOLVING CREDIT	-	-	MAP TO PRIOR CREDIT
SAMPLECREDIT22	OBLIGOR WITH SPONSORS	REVOLVING CREDIT	7/30/2020	$955,848,815	MAP TO PRIOR CREDIT

1. Click the 'Map to Prior Credit' button next to the appropriate credit.

2. The Map Prior Credit screen displays. Credits from previous Agent submissions are listed. If necessary, use the search feature to find the correct credit.

3. Select the credit and click the Map to Credit button.

4. The update is saved; credits are removed from the New Credits and Removed Credits sections. Notice the Internal Credit ID remains '**SAMPLECREDIT22**'; however, the *Previous* Internal Credit ID has been updated to '**DEMOCREDIT1**' and the previous SNC Credit ID, 54105, has been applied to the credit.

Reports

Reports are accessed from the Summary screen, under the Actions menu. Depending on the type of report, the option to generate a report becomes available after at least one credit is added to the submission or when the submission status changes to 'Reviewed'.

For a list of fields in each report, see the Appendix[10].

Shared Credit Review Report

The Shared Credit Review report provides details for each credit in your submission, including all participants. When the CSV version is generated (opens in Excel)[11], the report lists credit details in a separate row for each participant.

This report is available after at least one credit is added to the submission. If the institution provides a Participant submission, options to generate the report for either the Agent or Participant Submission Type will be available.

Credit Information Summary Report

The Credit Information Summary report provides basic information for each credit in an Agent or Participant submission. This includes credits identified as removed.

This report is available after at least one credit is added to the submission. If the institution provides a Participant submission, options to generate the report for either the Agent or Participant Submission Type will be available. When generated after the Agent Submission status changes to 'Reviewed', credits will be identified as SNC or non-SNC.

Entities Compared to NIC Report

The Entities Compared to NIC report is a comparison of the entity attributes (name, location, industry code) reported by an institution to the entity attributes of the assigned RSSD in the National Information Center (NIC) database.

This report is available after the submission status changes to 'Reviewed'.

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[10] As of September 2025, the report layout has been designed to mimic the legacy application. Additional fields reported in SNCnet will be available in a future release.
[11] As of September 2025, the PDF version of this report is not available.

Generate Reports

1. From the Summary screen, under the Actions menu, click the **+Show More Actions** button.
2. Click the button of the appropriate report. Shared Credit Review Report button.
3. The Generate Report screen displays. When selecting the SCRR or Credit Information Summary report, if your bank provides a Participant submission, select the Submission Type, Agent or Participant.
4. Click Submit.
5. Once the report has been generated, the screen updates with a link to the report.
6. Click the link to download the report, then click the Continue button to return to the Summary screen.

Submit Data

When there are no errors or only warnings, the **Submit Agent Data** and/or **Submit Participant Data** buttons are enabled. When all data has been entered, click the appropriate button to submit data.

Note – If you have both an Agent and Participant submission, these do not need to be submitted at the same time.
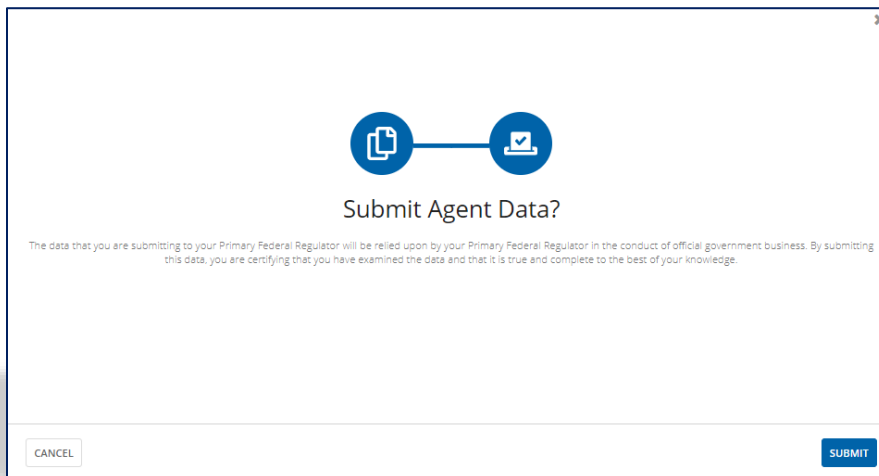
Actions
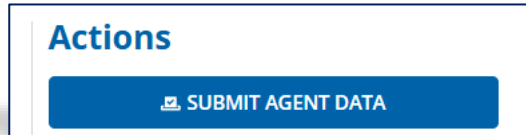
🗳 SUBMIT AGENT DATA

Submit Agent Data

1. From the Summary screen, in the Actions menu, click the Submit Agent Data button.
2. The confirmation screen displays. ***Note** - If other submission errors exist, such as unreconciled credits, a message will be displayed, and the submission process will be cancelled.
3. Click Submit.

Submit Agent Data?

The data that you are submitting to your Primary Federal Regulator will be relied upon by your Primary Federal Regulator in the conduct of official government business. By submitting this data, you are certifying that you have examined the data and that it is true and complete to the best of your knowledge.

CANCEL   SUBMIT

4. You are returned to the Summary screen. The Submit Agent Data button is removed. In the Submission Details, the Agent submission now has a green check mark.

5. Agent Credits are no longer editable. If you have a Participant submission that is still in progress, Participant Credits and Reported Entities may still be edited.

Actions

➕ SHOW MORE ACTIONS

Submission Details

✔ Agent Submission
◯ Participant Submission

Submit Participant Data
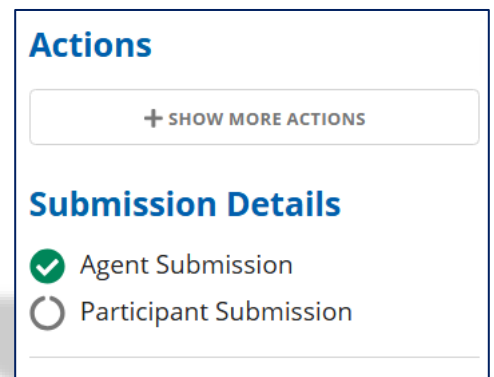
1. From the Summary screen, in the Actions menu, click the Submit Participant Data button.
2. The confirmation screen displays.
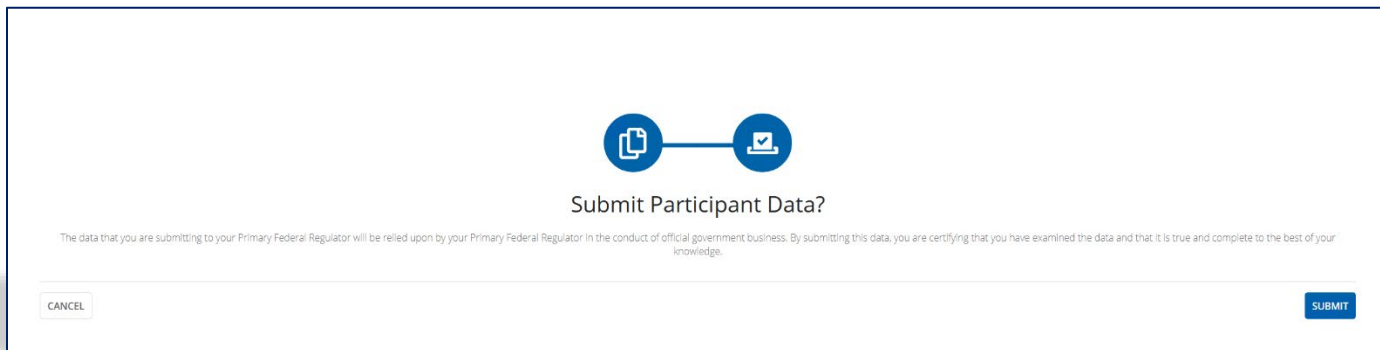3. Click Submit.

4. You are returned to the Summary screen. The Submit Participant Data button is removed. In the Submission Details, the Participant submission now has a green check mark.
5. Participant Credits are no longer editable. If you have an Agent submission that is still in progress, Agent Credits and Reported Entities may still be edited.

Amendments

You may make changes to a previously submitted SNC data file by requesting an amendment.

If you need to amend submitted SNC data, please contact:

FRS and FDIC-regulated reporters:

KC.SRM.SNC.Reporting@kc.frb.org

OCC-regulated reporters:

SNC@occ.treas.gov

Appendix

Report Fields

Credit Information Summary Report

Credit Information Summary Report
Report Date
Status
Internal Credit ID
SNC Credit Id
Credit Agreement Identifier
Obligor Name
Obligor RSSD ID
Credit Type
Global Commitment
Global Outstanding
Origination Date
Maturity Date
Credit Agreement Date
Nonaccrual Date
SNC Flag
Bilateral Indicator

Reported Entities Compared to NIC

Reported Entities Compared to NIC
Entity Name
Entity RSSD ID
Internal Entity ID
City
State/Province
Zip
Country
NAICS Code
NAICS Code Description
SIC Code
SIC Code Description
SNC Regulator
TIN
LEI
NIC Entity Name
NIC City
NIC State
NIC Country
NIC ZIP
NIC NAICS Code
NIC NAICS Code Description

Shared Credit Review Report

Shared Credit Review Report
Report Date
Primary Regulator
SNC Credit Id
Obligor Name
Obligor City
Obligor State
Obligor Country
Obligor RSSD ID
Internal Obligor ID
Industry Code Description
Agent Name
Agent RSSD ID
Agent ID
Internal Credit Id
Prev Internal Credit Id
CUSIP
Origination Date
Maturity Date
Global Commitment
Global Outstanding
Department
Type Of Credit
Purpose Of Credit
Leveraged Lending Flag
Rated Flag
Bank Internal Credit Rating
Percent Rating Investment Grade Pass
Percent Rating Non-Investment Grade Pass
Percent Rating Lowest Rated Pass
Percent Rating Special Mention
Percent Rating Substandard
Percent Rating Doubtful
Percent Rating Loss
Bank Internal Obligor Rating
Non-accrual Date
Days Past Due
SNC Flag
Participant
Participant City

Participant State
Participant Country
Participant RSSD ID
Participant Agency
Participant Internal Entity ID
Commitment Share ($)
Outstanding Share ($)
Total Share of Global Committed
Total Share of Outstanding