



## Understanding the Credit Ledger

### Credit Ledger at a Glance:

The Credit Ledger at a Glance gives a brief summary of the balance of credits for each credit classification associated with the bank. This summary is available in three different locations:

1. Clicking on a Bank Site icon on the Banks & ILF Site Map.
2. At the bottom of the Bank Information Page.
3. At the top of the Bank or ILF Site's Detailed Credit Ledger.

Explanation of terms in the Credit Ledger at a Glance:

- **Last transaction:** date the last transaction was entered in ledger.
- **Available Credits:** Total amount of credits available to be sold (or debited).
- **Withdrawn Credits:** Total amount of credits which have been sold (or debited).
- **Released Credits:** Total amount of credits which have been released for sale (or debit), typically because of some milestone met.
- **Potential Credits:** Total amount of credits a bank may have if all ecological and performance milestones are met.

Credit Ledger at a Glance for Appomattox				
Last Transaction: Jan 02, 2013				
Name	Available Credits	Withdrawn Credits	Released Credits	Potential Credits
<b>Wetland</b>				
<u>POW - Palustrine Open Water</u>	2.2	.63	2.83	2.83
<u>Wetlands</u>	.048	39.14	39.188	118
<b>Stream</b>				
<u>Riverine</u>	724	6890	7614	11670

### Detailed Ledger View:

To view the detailed ledger, on the Bank Information Page, click the '**Ledger**' link in the top menu list, in the upper right-hand corner under the frog.

[\[Ledger\]](#) [\[Bank Contact Sheet\]](#) [\[Annual Inspections\]](#) [\[Cyber Repository\]](#) [\[Photo Gallery\]](#)

The credit ledger is divided into three (3) regions:

- Credit Ledger at a Glance (see above)
- Query Ledger
- Credit Ledger

Additionally, the user can query the ledger using several different filters or text. Ledger data can be exported by clicking '**Export to Excel**' in the lower left corner of the ledger.



**Credit Ledger:**

The Credit Ledger contains the detailed credit ledger for the specific bank. The user can see each individual entry in the ledger.

View	Type	Jurisdiction	Date	Permittee	Credits	Permits	Credit Classification	Impact HUC	Impact Quantity	TW	Available Credits	Comment	Debit Ratio
	Init	Federal	12/05/2007		26.5500		Fresh (Wet) Meadow			.0000	.0000		
	Rel	Federal	12/05/2007		7.7800		Fresh (Wet) Meadow			.0000	7.7800		
	Wdr	Federal	12/05/2007	Road Mitigation - BWSR Minor Acct	7.7800		Fresh (Wet) Meadow			7.7800	.0000		2

**Explanation of Ledger Columns:**

**View** – Clicking the Magnifying Glass icon, opens a small window showing the transaction details.

**Type** - There are three transaction types: Initiation (Init), Credit Release (Rel), and Credit Withdrawal (Wdr). USFWS are the only banks with Pending (Pnd) transaction types.

**Initiation (Init)** transactions describe the potential credits a bank may have once it meets all of its success criteria. It also describes the amount of land (acres or linear feet) managed (restored, enhanced, etc.) to generate those potential credits.

**Release (Rel)** transactions describe credits which have been released for sale or debit, typically by meeting a performance milestone.

**Withdrawal (Wdr)** transactions describe credit sales or debits.

**Jurisdiction** – Federal indicates the credits could be used to offset federal impacts. Non-federal indicates credits that may not be used to offset federal impacts. Federal credits may be sold to offset non-federal impacts.

**Date** – The date the credits were sold or debited (withdrawn).

**Permittee** – This column is only populated on credit sale (Wdr) transactions and contains the name of the entity purchasing or otherwise securing the credits.

**Credits** – This column contains the number of credits involved in this transaction.

**Permits** – The Permits column contains all permit numbers associated with any withdrawal transactions –from the USACE, USFWS, and from other federal, state, and local agencies.

**Credit Classification** – This column contains the credit classification used for the transaction’s credits.

**Impact HUC** – Impact HUC contains the 8-digit hydrologic unit code of the impact site if entered on withdrawal transactions.

**Impact Quantity** – Impact Quantity contains the acres or linear feet of impact if entered on withdrawal transactions.

**Available Credits** – Contains a running total of available credits.

$$Available\ credits = Total\ Released\ Credits - Total\ Withdrawn\ Credits$$

**TW** – The Total Withdrawal Credits (TW) contains a running total of all credits sold or debited.

**Comments** – Simply a comment field for each transaction.

*Species credit sales are initially entered as ‘Pending’. Once approved by the appropriate USFWS regulator these become ‘Withdrawal’ transactions. ‘Pending’ transactions are not visible to the public.*

**Helpful Tip:**  
*Some Districts have added additional fields containing information pertinent to their District. These may or may not be visible to the public.*



## Query Ledger:

The Query Ledger section provides the ability to filter transactions based on a combination of attributes or search the ledger for particular permit numbers. Be aware that the TW column and available credits column calculates only for those transactions currently being viewed. If the ledger is filtered to only show withdrawal transactions, the available transactions will be negative.

Ledgers with multiple credit classifications may be viewed in two different ways. Select '**Yes**' next to '**Extended View**' to replicate the TW and available credits column for each of the credit classifications provided by the bank. Otherwise, all transactions will be in order of date regardless of the credit classification.

Select a '**Transaction Type**' from the dropdown box to view only those types of transactions (Init, Rel, Wdr).

Select '**Credit Classification**' to view transactions for a particular credit classification.

Select '**Jurisdiction**' to view only transactions for **Federal** or **Non-Federal**.

Extended View	<input checked="" type="radio"/> No <input type="radio"/> Yes
Transaction Type	All
Credit Classification	All
Jurisdiction	All
Permit No	

**Federal** credits may be used to offset federal permitted impacts. In some districts, they may also be used to compensate for state or local permitted impacts.

**Non-Federal** credits are intended for use solely outside federal jurisdiction (to provide state or local mitigation only).

Enter a permit number or partial permit number and hit the Enter key on your keyboard to only show transactions that have the numbers in the permit. For example, enter '2009' to see a list of all credit withdrawals that list permit numbers issued in the year 2009.

### **Helpful Tip:**

*If a bank or ILF site has multiple credit classifications, viewing the ledger without extended view results in summarizing across the different credit classifications and not giving a true picture of available credits for any specific credit classification.*