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- **Withdrawn Credits**: Total amount of credits which have been sold (or debited).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](image)

**Last Transaction: Jan 02, 2013**

<table>
<thead>
<tr>
<th>Name</th>
<th>Available Credits</th>
<th>Withdrawn Credits</th>
<th>Released Credits</th>
<th>Potential Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wetland</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>POW - Palustrine Open Water</td>
<td>2.2</td>
<td>.63</td>
<td>2.83</td>
<td>2.83</td>
</tr>
<tr>
<td>Wetlands</td>
<td>.048</td>
<td>39.14</td>
<td>39.188</td>
<td>118</td>
</tr>
<tr>
<td>Stream</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Riverine</td>
<td>724</td>
<td>6890</td>
<td>7614</td>
<td>11670</td>
</tr>
</tbody>
</table>

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.

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.

<table>
<thead>
<tr>
<th>Type</th>
<th>Jurisdiction</th>
<th>Date</th>
<th>Permits</th>
<th>Credits</th>
<th>Permits</th>
<th>Credit Classification</th>
<th>Impact HUC</th>
<th>Impact Quantity</th>
<th>TW</th>
<th>Available Credits</th>
<th>Comment</th>
<th>Credit Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Init</td>
<td>Federal</td>
<td>1/25/2001</td>
<td>Fresh Wet Meadow</td>
<td>28,500</td>
<td>Fresh Wet Meadow</td>
<td>USACE, USFWS</td>
<td>0.0000</td>
<td>0.0000</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rel</td>
<td>Federal</td>
<td>12/05/2005</td>
<td>Fresh Wet Meadow</td>
<td>7,500</td>
<td>Fresh Wet Meadow</td>
<td>USACE, USFWS</td>
<td>0.0000</td>
<td>7,5000</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>RPD</td>
<td>Federal</td>
<td>12/05/2005</td>
<td>Road Mitigation - BRKR</td>
<td>7,500</td>
<td>Fresh Wet Meadow</td>
<td>USACE, USFWS</td>
<td>7,5000</td>
<td>0.0000</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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 Withdrawn Credits (TW) contains a running total of all credits sold or debited.

Comments – Simply a comment field for each transaction.
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.

- **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.