TECHNICAL INSTRUCTIONS
Standard Loan Data Field Request

Our systems are versatile with respect to capturing data in various formats. However, our task is simplified substantially if we are provided a loan data file that meets the criteria specified below under ΛStandard Loan Data Preferences. Δ We encourage you to provide the file consistent with those specifications. However, we realize that this will not always be feasible. If you cannot provide a loan data file consistent with our Standard Loan Data Preferences, we can accept data in other formats, including:

Microsoft Access	Lotus
dBase	Paradox
Microsoft Excel	ASCII Text (any delimiter)
Foxpro	ASCII Text (Fixed Width)

THE STANDARD LOAN DATA FIELD REQUEST FORM

The attachment is a list of fields that regulatory agencies have found useful. **If the file provided is ASCII fixed width, please note the special instructions below.**

We do not expect you to provide all of the fields listed. The list was developed as a tool for requesting data, and represents the universe of data fields that might be available in banks throughout the country. Please do not be intimidated by the length of the list. However, keep in mind that the more data fields you can provide, the better we will be able to use the data.

Please make a good faith effort to match your institution ≈s loan data field names to those on the Standard Loan Data Field Request Form. For your convenience, descriptions of each field are contained in the list.

STANDARD LOAN DATA PREFERENCES

< **Loan information should be downloaded to a 3 Œ" diskette(s) in an ASCII comma delimited format, with double quotes surrounding text fields, and no other double quotes included in the text data.**

  If the data cannot be provided in the 3 Œ" diskette media, or you cannot provide the data in one of the above formats, please contact us for possible alternative solutions.

< **We prefer that all loan records be included in one file.**

  However, separate files are acceptable in those cases where the data will not fit on one diskette or where there are different loan accounting systems for different types of loans (i.e., installment, commercial,

mortgage). Files zipped with PKZIP (or other compression utility) are also acceptable.

In situations where additional fields are provided in a separate file (and require horizontal merging into existing records), be sure to include a Ʌkey∆ field(s) so that accurate merging can be accomplished.

< **We prefer the data contain field names the same as those listed in the standard data field request as ɅAbbreviated Field Name.∆**

However, we can accept any field names. In a situation where field names are different than standard, you must indicate which fields correspond to the requested data fields.

< **The data fields should be provided in the order listed, to the largest extent possible.**

< **All information for each loan should be contained within one record.**

Participation sold data should <u>not</u> be provided as a separate record (provide as separate field).

Partial charge-off data should <u>not</u> be provided as a separate record (provide as separate field).

Do <u>not</u> include duplicate records within the download.

< **Completely charged-off loans and paid-off loans should <u>not</u> be included in the download.**

Loans with partial charge- offs should be provided, with balances shown net of partial charge- offs.

< **All fields containing decimal points and date fields should be provided in the following formats:**

Decimal Points: Should be actually included in data provided, not implied (i.e., $12,500.25 should be provided as 12500.25, interest rate of 8.75% should be provided as .0875).

Dates: MM/DD/YYYY (i.e., March 8, 1996 should be provided as 03/08/1996).

< **Please do <u>not</u> include packed or zoned decimals.**

< **Please identify the format of the information provided (for example, comma delimited ASCII, fixed width ASCII, spreadsheet, database) on the Standard Loan Data Field Request Form.**

<u>CLARIFICATIONS REGARDING CERTAIN LOAN DATA FIELDS</u>

< **Borrower ID** versus **CIF** versus **Group ID/Relationship Number** versus **Group/Relationship Name:**

In many situations, the above are interchangeable. There are subtle differences (consult loan data field definitions for details); however, our main objective is to obtain an indicator that will identify related loans. Please provide whatever indicator (CIF number, Borrower ID, Group ID, Group Name, or other) is most appropriate and consistent. If you have more than one of the above, provide them all, and consult with the examiner-in-charge as to which will be most effective.

< **Social Security Number** versus **Taxpayer ID Number:**

We prefer Social Security Numbers (on individuals) and Taxpayer ID Numbers (on corporate borrowers) be provided in the same field. However, if you are unable to provide both in the same field, we can accept them in separate fields.

SPECIAL INSTRUCTIONS FOR FIXED WIDTH ASCII TEXT

When providing a fixed width ASCII text file, it is imperative that the starting points and widths of fields are accurately communicated to the examiners. Therefore, a computer generated record layout, which details the file structure of the fixed width ASCII file, is needed.

LIST OF DATA ELEMENTS

	Requested Data Field	Definition	Abbreviated Field Name
Information Related to Borrowers:			
1	Borrower City	The city where the borrower's home or head office is located.	CITY
2	Borrower ID Number	The unique ID number assigned to each borrower. This number relates all notes/facilities owed directly by this borrower to the bank. (This number may be the same as the CIF Number).	CUSTID
3	Borrower Income	If the borrower is a corporation, report the net income. For individuals and other entities, report the gross income.	INCOME
4	Borrower Name	The full legal name (Last Name, First Name, MI) of the borrower (preferred). The information may also be provided in multiple fields (Last Name in field called NAME1, First Name in a field called NAME2, MI in a field called NAME3).	NAME
5	Borrower Short Name	Abbreviated name assigned to each borrower.	SHORTNAME
6	Borrower State	The state where the borrower's home or head office is located.	STATE
7	Borrower Street Address	The street address where the borrower's home or head office is located (single field preferred). May also be provided in multiple fields (provide as ADDR1, ADDR2, ADDR3, etc).	ADDR
8	Borrower ZIP	The zip code where the borrower's home or head office is located.	ZIP
9	CIF Number	Central Information File identifier. The number that links all loan, deposit, and other accounts to the borrower. (This number may be the same as the Borrower ID Number).	CIF
10	County Code	The county where the borrower's home or head office is located.	CNTYCD
11	Group ID or Relationship Number	The unique number used to identify a borrower≈s total banking relationship. Relationships may include guarantors, partners in joint ventures or	GROUPNO

4

Requested Data Field	Definition	Abbreviated Field Name
	partnerships, or family relationships.	
12 Group or Relationship Name	The unique identifying name associating related borrowers. The group name is associated with a unique Group ID or Relationship Number.	GROUPNAME
13 Insider	Indicates if the borrower is either an insider of the bank or a related interest of an insider of the bank. If possible, indicate the type of insider (i.e., director, executive officer, principal shareholder, non-executive officer, or employee).	INSIDER
14 Last Corporate or Borrower Resolution	Date of the last authorized borrowing resolution executed by the borrower (i.e., corporate, partnership).	LSTBORRES
15 Last Financial Statement Date	The date of the borrower's last financial statement.	LSTFINSMT
16 Loan Officer	The institution code, description, or officer initials indicating the loan officer responsible for the borrower relationship.	OFFICER
17 Out of Territory or Country Code	Code that indicates if the borrower's address or location is outside of the institution's market area. Alternatively, this field can indicate that the loan is outside of the U.S.	OUTTERRCD
18 SIC Code	The borrower's Standard Industrial Code (SIC) (4 characters).	SICCODE
19 Social Security Number	Nine-digit Social Security number for individuals. Provide this field ONLY if your bank maintains Social Security Numbers separately from Tax ID Numbers.	SSN
20 Tax ID Number	Federal Tax ID number or Social Security Number.	TAXID
Information Related to Loans:		
21 Accrued Interest	Total amount of interest accrued and unpaid on a note/credit facility.	ACCRINT
22 Amortizing or Non Amortizing Status	Indicates if the note/credit facility is amortizing or non -amortizing.	AMORTCD
23 Branch ID	Identifies the branch location where the note/credit facility was	BRANCH

Requested Data Field	Definition	Abbreviated Field Name
	originated or is managed. Please inform the examiner-in-charge if this identification number is part of the note/credit facility number.	
24 Capitalized Interest	The amount of interest not paid at the previous maturity date and added to the renewed note/credit facility balance.	CAPINT
25 Charged -Off Amount	The amount associated with the note/credit facility that has been charged off. If the note/credit facility balances reported elsewhere are not net of charged -off amounts, indicate this to the examiner.	CHGOFFAMT
26 Co-Maker or Joint Maker	The name of the co -maker(s) or joint maker(s) whose signature(s) appears on the promissory note or loan agreement.	COMAKER
27 CRA Code	Institution code indicating CRA status or applicability.	CRACD
28 Current Balance	The portion of the note/credit facility that appears as an asset on the bank's General Ledger. This balance is net of all participations sold, charge -offs, and specific reserves.	CURRBAL
29 Number of Days Past Due	If interest or principal is delinquent, indicate the number of days delinquent. If both are delinquent, indicate the larger of the two numbers.	DAYSLATE
30 Dealer Code	The code identifying loans accepted from auto, mobile home, or other sales agents.	DEALERCD
31 Dealer Reserve Balance	The amount of the dealer reserve held in conjunction with the applicable account.	DEALERRES
32 Escrow Balance	The amount currently held in escrow for payment to third parties, such as insurance and real estate taxes.	ESCRBAL
33 Firm Commitment to Sell	Indicates loans that are held for delivery under the terms of a binding commitment to sell.	COMMSELCD
34 Guarantor or Endorser Name	Name of the individual or entity that guarantees, in part or in full, the borrower's note.	GTYNAME
35 Index	The specific underlying market index	INDEX

Requested Data Field	Definition	Abbreviated Field Name
	used to calculate the interest rate of an adjustable rate note/credit facility (i.e., LIBOR, Wall Street Prime, Cost of Funds Index, One -Year Treasury Bill).	
36 Interest Rate	The interest rate currently applicable to the note/credit facility. If the interest rate is variable, indicate the current rate (i.e., 7.25%, not Prime + 1).	RATE
37 Interest Paid to Date	Amount of interest collected since origination or other institution-defined time period.	INTPAID
38 Interest Rate Reset Interval	The time between periodic reset dates for variable or adjustable rate loans.	RTCHGFRQ
39 Internal Rating or Watch List Indicator	Numerical or character credit quality rating assigned to each note/credit facility. If bank has both an internal rating system and a watch list, please provide both.	INTCLASS
40 Internal Rating Date	Date the most recent internal rating was assigned to the loan.	INTCLDATE
41 Last Payment Date	Date the last payment was made.	LASTPMT
42 Last Renewal Date	Date on which the legally binding note/credit facility was extended or renewed, even if principal reductions have been made.	LASTRENEW
43 Late Charges	Late charges that are currently due.	LTCHGBAL
44 Lending Division	The division of the institution responsible for the underwriting and/or monitoring of the loan.	DIVISION
45 Lifetime Interest Rate Cap	The upper limit on the interest rate that can be charged over the life of the loan.	RTCEIL
46 Maturity Date	The date on which the legally binding note/credit facility matures.	MATDATE
47 Mortgage Loan Type	For real estate loans, indicates if the note/credit facility is secured by a first lien on single -family residential real estate.	MTGTYPE
48 Next Payment Date	Date the next scheduled payment is due.	NXTDUEDT
49 Nonaccrual	Indicates if the note/credit facility is on nonaccrual status.	NONACCRCD

Requested Data Field	Definition	Abbreviated Field Name
50 Note Number or Credit Facility Number	The number used by the bank to uniquely identify a note/credit facility.	ACCTNO
51 Note Type or Credit Facility Type	A code or description representing the type of loan. May correspond to the FFIEC Report of Condition.	LOANTYPE
52 Number of Payments	The number of payments specified in the loan agreement or note.	PAYNUM
53 Number of Extensions	The number of times the loan has been extended beyond the original maturity date.	EXTENDS
54 Original Balance	The amount of the note or credit facility that has been executed. If a note/credit facility has been renewed one or more times and the original amount is not available, provide the amount most recently executed.	ORIGAMT
55 Original Date	The date your institution extended credit to the borrower. Date should be consistent with the information provided for original balance.	ORIGDATE
56 Payment Amount	Amount of regularly scheduled payments.	PAYAMT
57 Payment Frequency	The frequency payments are due to the bank (i.e., monthly, quarterly, annually)	PAYFREQ
58 Periodic Interest Rate Cap	For variable or adjustable rate loans, the maximum percentage points that the rate may change each reset interval.	PRTCAP
59 Purpose of Loan	Description or code indicating the stated purpose of the loan proceeds (i.e., finance receivables, finance construction and mini -perm, purchase equipment).	PURPOSE
60 Revolving Line of Credit	Indicates if the loan is a revolving line of credit.	REVCODE
61 Security Perfection Date	The date that the last security interest, lien, or UCC -1 was perfected.	PERFDATE
62 Shared National Credit Indicator	Indicates if the note/credit facility is reviewed under the Shared National Credit program.	SNCCODE
63 Source of Repayment	The expected primary source of repayment (i.e., cash flow from operations, sale of collateral,	REPAYCD

	Requested Data Field	Definition	Abbreviated Field Name
		conversion of receivables).	
64	Specific Reserve	The amount of any specific reserve for a loan that is not available to offset losses on any other loan.	SPECRES
65	Times Past Due 30-59 Days	Number of times the note/credit facility has been past due 30 -59 days since the origination of the loan.	LATE30
66	Times Past Due 60-89 Days	Number of times the note/credit facility has been past due 60 -89 days since the origination of the loan.	LATE60
67	Times Past Due 90+ Days	Number of times the note/credit facility has been past due 90 or more days since the origination of the loan.	LATE90
68	Total Commitment	The sum of the outstanding balance and the undisbursed amount legally available to be drawn upon.	CREDLMT
69	Troubled Debt Restructured Code	Code indicating if the note/credit facility is considered to be a troubled debt restructure.	RTDCODE
70	Unfunded or Undisbursed Balance	The amount legally available under a note/credit facility that has not been disbursed.	UNFUNDED
71	Variable Rate Code	Code indicating adjustable, floating, or variable interest rate.	RATECODE

Information Related to Collateral:

	Requested Data Field	Definition	Abbreviated Field Name
72	Block Numbering Area or Census Tract	Block numbering area or census tract where the collateral is located.	BNACODE
73	Collateral Code	The code associated with a unique collateral type (i.e., commercial real estate, 1 - to 4 -family r eal estate, UCC filings, marketable securities).	COLLCODE
74	Collateral Description	The narrative description of collateral or a description referencing a collateral code. The collateral code for each description must be included in a separate table.	COLLDESC
75	Collateral Value	The total value assigned to the collateral. If the bank has adjusted this value, examiners should be notified.	APPRLAMT
76	Collateral Valuation or	Date collateral was last appraised or valued.	APPRDATE

Requested Data Field		Definition	Abbreviated Field Name
	Appraisal Date		
77	Insurance Code/Flag	A code indicating the status of insurance covering collateral for a note/credit facility.	INSCODE
78	Insurance Expiration Date	The date that the related insurance policy covering bank collateral expires.	INSEXP
79	Lien Status	The priority lien held by this bank (i.e., 1st lien, 2nd lien).	LIENCODE
80	MSA Code	The Metropolitan Statistical Area where the collateral is located.	MSACODE
81	Prior Lien Balance	Total dollar amount of liens with priority over this bank's lien.	PRLIEN
	Information Related to Participations:		
82	Participating Institution Code	Name or code indicating the institution participating in the credit. If the credit is sold to multiple institutions, please indicate this to examiners.	INVESTOR
83	Participation Amount	The current outstanding dollar amount of the loan sold to or purchased from another institution.	PARTSOLD
84	Participation Code	A code indicating that the loan/credit facility involves a participation purchased or sold. Please identify the purchased and sold codes.	PARTTYPE
85	Participation Sold Original Amount	The original amount of the loan participation sold.	PARTORG