

# **FDIC RSAM**

## **Loss Share Data Specifications v1.3.3**

### **Non-Single Family (NSF) Reporting Instructions**

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# Table of Contents

<b>I.</b>	<b>Executive Summary .....</b>	<b>3</b>
i.	Background.....	3
ii.	Reporting Frequency .....	3
iii.	Data Quality Standards for Payment Approval.....	3
iv.	Report Contents .....	4
v.	File Descriptions.....	5
vi.	File Naming Convention .....	8
vii.	How to Submit a Report to FDIC.....	8
<b>II.</b>	<b>Instructions for Completing the NSF Certificate File .....</b>	<b>9</b>
i.	NSF Certificate File Section 1: Summary of Covered Losses and FDIC Payment Calculation	9
ii.	NSF Certificate File Section 2: Summary of Changes in Asset Balances and Covered Losses	13
iii.	NSF Certificate File Section 3: Performance Report.....	19
<b>III.</b>	<b>Instructions for Completing the NSF Loan Level Files.....</b>	<b>27</b>
i.	General Instructions.....	27
ii.	Field Formatting Requirements.....	27
iii.	Field Definition Documents .....	28
1.	Instructions Tab.....	28
2.	Data Validation tab .....	29
3.	Template tab.....	29
<b>IV.</b>	<b>Appendix A – List of Changes in Version 1.3.3.....</b>	<b>31</b>
<b>V.</b>	<b>Appendix B – Clarifications to Loss Share Data Specifications Version 1.3.2 .....</b>	<b>32</b>
<b>VI.</b>	<b>Appendix C – List of Changes in Version 1.3.2 .....</b>	<b>37</b>
<b>VII.</b>	<b>Appendix D – List of Changes in Version 1.3.1 .....</b>	<b>38</b>

## **I. Executive Summary**

### **i. Background**

The primary goals of the FDIC's program for monitoring Shared-Loss Agreements are:

- To protect the financial interest of the Deposit Insurance Fund by ensuring purchasers entered into Shared-Loss Agreements use sound business judgment in managing the assets under the Shared-Loss Agreement, and adhere to the terms of the agreement
- To apply consistent standards which ensure fair treatment for all stakeholders (FDIC, purchasers, and borrowers)
- To estimate the cost of the FDIC's Loss Share obligations for its financial statements and manage its risk exposure

Acquiring Institutions (AI) that purchase bank assets from the FDIC under the terms of Shared-Loss Agreements are required to report detailed information about these assets on a regular basis throughout the life of the agreement. The data reporting requirements are designed to meet these goals in a way that balances the reporting costs imposed on the purchasers and the FDIC's compliance needs. If any of the requirements are excessively expensive or difficult to implement, please contact the lead FDIC Specialist for your agreement.

AIs must submit separate reports for each failed bank, even if the AI has purchased multiple failed banks under Loss Share. Data reporting requirements differ based on the type of portfolio purchased from FDIC. Typically there are two such types of portfolios: the Single Family Residential (SFR) portfolio and the Non-Single Family (NSF) portfolio. In addition, there may be Securities (Schedule C) and Subsidiaries (Schedule D). This document describes the data reporting requirements for AIs that have purchased an NSF portfolio (Schedule 4.15B and 4.15D assets).

### **ii. Reporting Frequency**

AIs with NSF portfolios are required to submit reports on a quarterly basis. Reports are due **30** days after the end of the calendar quarter. AIs are required to submit a report each period even if no losses were incurred during the reporting period.

### **iii. Data Quality Standards for Payment Approval**

The FDIC requires data to be submitted consistent with these data specifications before payments are approved. Both the certificate summary and detailed asset level data must adhere to these data specifications. The data specifications are designed to provide explicit data quality requirements

and describe fundamental relationships between the various segments of the submission. Current data specification requirement can be obtained at the FDIC.gov website.

The following are minimum requirements that must be met for loss payments to be approved.

1. The certificate must be signed appropriately and submitted as both a PDF (signed) and in Excel per the certificate template.
2. File names must meet the requirements discussed in Section I vi of this document.
3. The FDIC-provided Excel templates must be used for data submission(s).
4. Asset level data must cover the appropriate time period and meet the data specifications.
5. The certificate data must cover the appropriate time period, meet the data specifications, and contain correct information about the failed bank and the agreement.
6. The certificate and related data submissions must not trigger a validation criteria “Error” message.
  - a. **Summary Certificate Data:** loss claims will not be paid when accompanied by certificate data that trigger an “Error” message.
  - b. **Asset Level Detail Data:** the FDIC may make *partial* loss claim payments and withhold payment on assets associated with an “Error” message.

Note that the FDIC may withhold payment for other reasons as well, as permitted in the agreement.

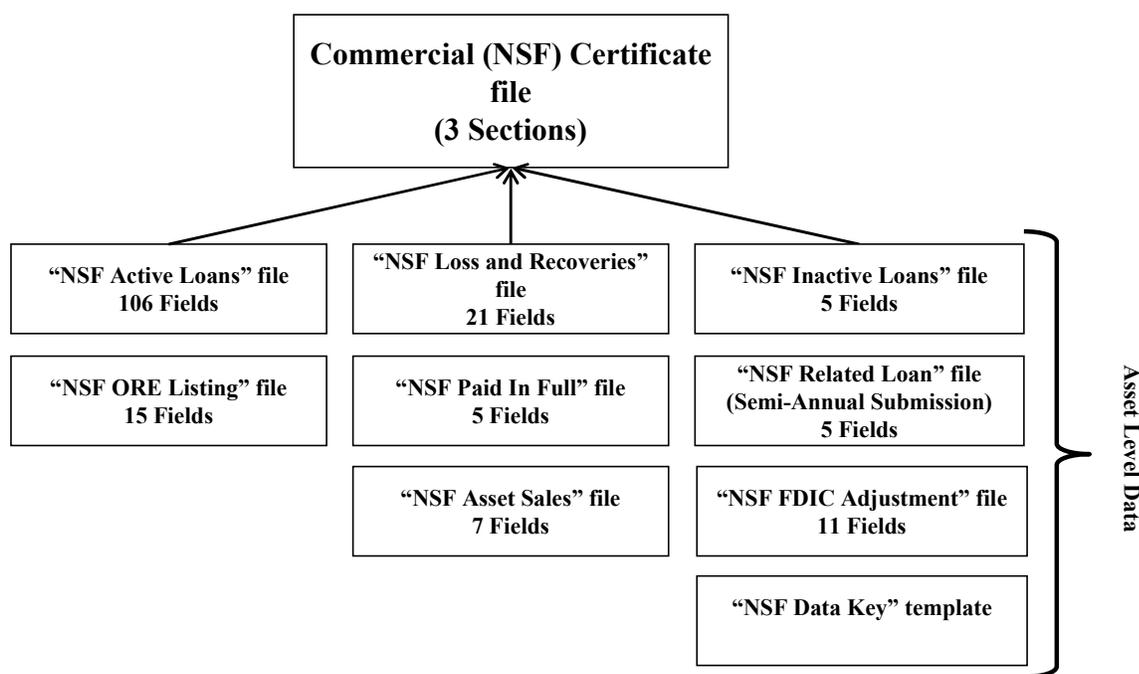
The data specifications contain validation criteria comparing data from the current period to prior reporting periods. Therefore, adequate data should be provided for all reportable periods, including the current period. Payment of loss claims on later submissions may be delayed in cases where prior period data does not meet the requirements defined in the data specifications.

The FDIC may require amendment of prior period data that trigger either a data specifications “Error” or “Warning” result in that period, or subsequent periods. Payments are made in accordance with the respective agreements and are not limited to or by these guidelines.

#### **iv. Report Contents**

Reports submitted for NSF portfolios (NSF Reports) should include data for assets listed in Schedules 4.15B and (if applicable) 4.15D of the Shared-Loss Agreement. Assets listed in Schedules 4.15A (Single Family) and 4.15C (securities) should not be included in the NSF Report. Each NSF report should consist of a certificate and supporting asset level detailed electronic data files, as specified herein and per FDIC Data Specifications at FDIC.gov, in Microsoft Excel format. The files should conform to the specifications described in this document and in the Field Definition documents. There are ten types of files. Some of the files are always required while others are only required under certain business scenarios.

The diagram below illustrates the ten types of files that comprise a single NSF Report.



Each NSF Report should *always* contain the following files:

- NSF Certificate file
- NSF Active Loans file

Each NSF Report may contain any of the following files if certain business events occur:

- NSF Inactive Loans file
- NSF Asset Sales file
- NSF Loss and Recoveries file
- NSF ORE Listing file
- NSF Paid In Full file
- NSF Related Loan file
- NSF FDIC Adjustment file
- NSF Data Key template

Along with these data files each report should also contain a *signed* copy of the certificate file in Adobe PDF format and the NSF Data Key template, if the AI does not report FDIC allowable values.

## v. File Descriptions

The table below describes the ten types of files that comprise a single NSF Report.

<b>File</b>	<b>Description</b>	<b>When Required</b>	<b>Number of Data Fields</b>	<b>File Naming Convention</b>
NSF Certificate file	Aggregate Level file containing a summary of changes in the NSF portfolio, covered losses in the current period, and cumulative losses for all periods	Always required		12345-NSF-cert-yyyyymmdd.xls
NSF Active Loans file	Loan Level file containing loans covered by Loss Share that are active at the end of the reporting period. Active loans should not also be found in the PIF, Asset Sales, or ORE files.	Always required	106	12345-NSF-activeloans-yyyyymmdd.xls
NSF Inactive Loans file	Loan Level file listing of all inactive assets that are still subject to recovery-sharing. For example, include loans that were fully charged off at time of closing. The file is not a reconciliation report but rather is intended for inactive assets with a potential for recovery-sharing.	Required if the NSF portfolio contains inactive loans	5	12345-NSF-inactiveloans-yyyyymmdd.xls
NSF Asset Sales file	Asset Level file containing a listing of loans and ORE assets sold during the reporting period.	Required if any assets in the NSF portfolio were sold during the reporting period	7	12345-NSF-asset sales-yyyyymmdd.xls
NSF Loss and Recoveries file	Loan Level file containing details about losses, recoveries, and expenses covered by Loss Share	Required if any covered losses or recoveries occurred in the NSF portfolio during the reporting period	21	12345-NSF-lossandrecoveries-yyyyymmdd.xls

NSF ORE Listing file	Loan Level file containing a listing of Other Owned Real Estate covered by Loss Share	Required if the NSF portfolio contains covered Other Owned Real-Estate	15	12345-NSF-ore- yyyymmdd.xls
NSF Paid In Full file	Loan Level file containing Paid In Full loans covered by Loss Share within the reporting period. Do not report loans on the PIF file where a partial payment has been made.	Required if any loans in NSF portfolio were paid in full during the reporting period	5	12345-NSF-pif- yyyymmdd.xls
NSF Related Loan file	Loan Level file containing assets with “related loans” as defined by the Purchase and Assumption Agreement.	Required semi-Annually	5	12345-NSF- relatedloans- yyyymmdd.xls
NSF FDIC Adjustment file	Loan Level file listing any FDIC adjustments made during the quarter that relate to activity in previous quarters.	Required if any FDIC Adjustments are reported during the period	11	12345-NSF- fdicadjustment- yyyymmdd.xls
NSF Data Key template	Template which maps AI provided values to FDIC allowable values. This template is comprehensive of all fields with enumerated values across all NSF detail files. Please only submit one file per reporting period.	Required if AI does not report FDIC allowable values. <b>If the AI reports any values outside the enumerated values noted in each of the NSF Certificate files, this file is required.</b>	n/a	12345-NSF- datakey- yyyymmdd.xls

## vi. File Naming Convention

Each file should be named according to the File Naming Convention listed in the table above. Below is a detailed description of each section of the file name:

For example: 12345-NSF-activeloans-yyyymmdd.xls							
Fund ID	Hyphen	Submission Type	Hyphen	File Name	Hyphen	As-Of-Date	File Extension
12345	-	NSF	-	activeloans	-	yyyymmdd	.xls

**Fund Id** – The failed institution's FDIC fund ID (a 5 digit number assigned at closing)

**Submission Type** – 3 digit indicator signifying if the file is a Commercial (NSF) or Single-Family (SFR) submission

**File Name** – Unique file name used for all files submitted

**As-Of-Date** – Period end date of the submission formatted as yyyymmdd

**File Extension** – All files submitted must be in Excel and file must have the .xls extension

### File naming convention for revised submission(s) for a reporting period:

In the event that FDIC rejects a report, then the AI must re-submit revised files where changes have occurred and the FDIC has requested or agreed to the file submission. Please do not re-transmit files if the FDIC has not requested a resubmission. Additionally, once a Certificate Submission has been validated and paid, do not submit any additional files. The filenames of the revised files should include a version number at the end of the As-Of-Date portion of the filename using the following version numbering convention; -v2, -v3, -v4, etc. The version number should be incremented each time the files are resubmitted to FDIC. The initial submission does not require a version number at the end of the file name and file name must not include the word *final*.

For example, if FDIC rejects a report twice during a given reporting period, the file name of the certificate file for the first revision would take the form *12345-NSF-cert-yyyymmdd-v2* while the file name of the certificate file for the second revision would take the form *12345-NSF-cert-yyyymmdd-v3*.

When resubmitting Certificates or supporting files, do not resubmit files until all files required to be revised can be submitted at the same time. For example, if critical issues exist for both the Active Loans and ORE Listing file, the AI should adjust both files and submit both files at the same time. The AI should not submit first the Active Loans file prior to adjusting the ORE Listing file and vice versa.

## vii. How to Submit a Report to FDIC

AIs should submit NSF Reports to FDIC via *IntraLinks* - a secure web-based tool used by the FDIC Loss Share Program to securely exchange critical information with AIs. Within IntraLinks, AIs will

be provided access to a folder named after the Fund ID number for their Failed Institution. AIs that purchased assets from multiple Failed Institutions will be provided access to one folder for each institution. Within each Fund ID folder, there will be a sub-folder named *Certificate & Workbook Adjustment Submissions*. AIs should submit their reports by storing the report files in this folder. AIs should request access to IntraLinks from their assigned FDIC Specialist.

In cases where an AI is required to submit revised files the AI must follow the naming convention outlined in the previous section.

## **II. Instructions for Completing the NSF Certificate File**

The NSF Certificate file has three sections. The first section derives the payment to/from the AI. The second section provides a summary of changes in asset balances i.e. a roll forward report for the commercial pool for the quarter, and a summary of covered losses, offsetting recoveries and income. The third section presents a summary of the performance of the commercial Shared-Loss portfolio as of the end of the quarter.

All column and row references below refer to the templates provided in the Excel spreadsheet titled ***12345-NSF-cert-yyyymmdd***. Please refer to this spreadsheet when reviewing the subsequent sections.

The Certificate file contains formulas that automatically calculate many of the values to be reported. The values in some of the cells (highlighted in blue) are pre-populated by FDIC and will not change over the life of the agreement. Other fields (highlighted in yellow) should be populated by the AI. FDIC provided fields and automatically calculated fields should not be changed. If there are concerns about the FDIC supplied fields, please contact your Loss Share Specialist. All financial data fields on the Certificate file are reported in whole dollars. An overview of the NSF certificate follows.

### **i. NSF Certificate File Section 1: Summary of Covered Losses and FDIC Payment Calculation**

The template provided on the worksheet titled “certificate section 1” presents the calculation of the payment to/from the AI for the certificate. This section derives payments for a variety of agreements and as a result not all items apply to all failed bank Shared-Loss Agreements.

***1. Is FDIC coverage rate based solely on commercial agreement losses?*** This is answered by the FDIC. If the answer is “Yes”, then rows 3 and 4 do not need to be completed by the AI, and certificates related to other asset types (single family or securities) are not relevant to the calculation of losses for this certificate. If the answer is “No”, then the AI must complete row 3, and may need to complete row 4. The data for these items come from the Single Family and (if applicable) Securities certificates.

**2. Are assets that were fully charged off at closing treated differently in this agreement?** This is answered by the FDIC. The answer to this question controls the treatment of recoveries from assets that were fully charged off as of failure. If the answer is “No”, then the “Recoveries from Fully-Charged-Off Assets at Close” column in the payment amount calculation section should be left blank and the AI does not need to complete row 4 below.

**3. Single Family: Inception-to-date Covered Losses, net of Recoveries:** For banks where the answer to row 1 is “No”, and where single family loans are included under Loss Share, please provide the inception-to-date single family losses from the last single family certificate that was filed (normally the current period). This is found in the “balance” column of row 19 on the second page of the single family certificate. Otherwise this field should be left blank.

**3a. Securities: Inception-to-date Covered Losses, net of Recoveries:** For banks where the answer to row 1 is “No”, and where securities are included under Loss Share, please provide the inception-to-date covered losses (net of recoveries) from the last securities certificate that was filed. Otherwise this field should be left blank.

**4. Single Family: Inception-to-date Recoveries from fully charged off assets:** For banks where the answer to row 1 is “No”, and where single family loans are included under Loss Share, and the answer to row 2 is “Yes”, provide the inception-to-date recoveries from fully charged off assets from the last single family certificate that was filed (normally current period). This is calculated as the sum the “balance” column of rows 16a, 17a and 20 on the second section of the SFR certificate. Otherwise this field should be left blank.

**4a. Securities: Inception-to-date Recoveries from fully charged off assets:** For banks where the answer to row 1 is “No”, and the answer to row 2 is “Yes”, and where securities are included under Loss Share, provide the inception-to-date recoveries from fully charged off assets associated with the last securities certificate that was filed.

The next section derives covered losses and recoveries for this certificate, plus contextual information necessary to calculate the FDIC loss-sharing rates that apply to these losses. The AI does not need to enter data into this section as it is automatically calculated. The section is shown below for illustrative purposes.

**This section calculates covered losses during this period:**

	All Previous Certificates	This Certificate	Inception to Date
5. Total Covered Loss (Gain) Amount.....	0	0	0
6. If answer to 2 is Yes, then add back: Recoveries From Fully Charged Off Assets.....	0	0	0
7. Equals: Total Covered Losses subject to standard loss share treatment.....	0	0	0

**5. Total Covered Loss (Gain) Amount:** If the answer to row 1 is “Yes”, then this comes solely from Section 2 of the current commercial certificate (the relevant columns from Row 14). Otherwise it adds the numbers from 3 and 3a to the aggregates from Section 2 of the current commercial certificate.

**6. If answer to 2 is Yes, then add back: Recoveries From Fully Charged Off Assets:** If the answer to row 2 is “No”, then these recoveries are treated the same as other recoveries and the value should be set to zero. Otherwise, if the answer to row 1 is “Yes”, then this comes from Section 2 of

the current commercial certificate (the relevant columns from Row 10a and 12a). If the answer to row 1 is “No” and the answer to row 2 is “Yes”, then it adds the numbers from 4 and 4a to the aggregates from Section 2 of the current commercial certificate.

**7. Equals: Total Covered Losses subject to standard loss share treatment:** This is the sum of rows 5 and 6.

The next section automatically calculates the payment for the AI and is shown below for illustrative purposes.

**This section calculates the payment amount:**

- 8. Maximum amount eligible for payment within each tranche.....
- 9. FDIC's Applicable Loss Share Percentage.....
- 10. Beginning Balance: Amount of each tranche already filled from previously reported losses.....
- 11. New Covered Losses (Gains) under standard loss share incurred during period.....
- 12. Covered Losses (Gains) applicable to each tranche during this period (on this Certificate).....
- 13. Distribution of Net Losses across tranches after this Certificate.....
- 14. Covered Losses (Gains) applicable to each tranche during this period (on this Cert).....
- 15. Amount Due From (to) FDIC for this Certificate.....

	Net Loss			Recoveries from Fully-Charged-Off Assets at Close (not applicable)	Total Due From (to) FDIC
	1st Tranche (First Loss Tranche)	2nd Tranche (Below Stated Threshold)	3rd Tranche (Above Stated Threshold)		
8. Maximum amount eligible for payment within each tranche.....	100	200	n/a		
9. FDIC's Applicable Loss Share Percentage.....	0%	50%	95%	50%	
10. Beginning Balance: Amount of each tranche already filled from previously reported losses.....	-	-	-		
11. New Covered Losses (Gains) under standard loss share incurred during period.....	-	n/a	n/a		
12. Covered Losses (Gains) applicable to each tranche during this period (on this Certificate).....	-	-	-		
13. Distribution of Net Losses across tranches after this Certificate.....	-	-	-		
14. Covered Losses (Gains) applicable to each tranche during this period (on this Cert).....	-	-	-		
15. Amount Due From (to) FDIC for this Certificate.....	-	-	-		

**Column Descriptions:** The first three columns, called “tranches”, report and calculate losses based on the extent of covered losses reported prior to the current reporting period, the terms of the agreement, and the covered losses on this certificate. Depending on the agreement terms, the FDIC’s share of losses may – or may not – vary, depending on the cumulative covered losses to date. The initial losses are reported in the “1<sup>st</sup> Tranche”. Once cumulative losses exceed the maximum eligible losses for that tranche, additional losses are then reported in the “2<sup>nd</sup> Tranche”; once cumulative losses exceed the maximum eligible losses for the “2<sup>nd</sup> Tranche”, any additional losses are reported in the “3<sup>rd</sup> Tranche”.

The fourth column, “Recoveries from Fully-Charged-Off Assets at Close”, reports the relevant recoveries only if the answer to row 2 is “Yes”; otherwise, the dollar amounts are zero. The last column reports the total amount due from (to) the FDIC.

**Row Descriptions:**

**8. Maximum amount eligible for payment within each tranche:** Reports the amounts of cumulative covered losses where the FDIC loss-share percentage may change. They define the boundaries between the three tranches.

**9. FDIC's Applicable Loss Share Percentage:** Reports the FDIC’s share of losses for covered losses that fall within each respective tranche.

**10. Beginning Balance: Amount of each tranche already filled from previously reported losses:** Reports the amount of losses previously reported in the various tranches are at the beginning of this certificate based on applicable tranche thresholds (row 8) and cumulative losses/recoveries from all previously reported certificates that are relevant.

**11. New Covered Losses (Gains) under standard loss share incurred during period:**

Automatically copies the “This Certificate” column of row 7. For this row, the column subtitle “1<sup>st</sup> Tranche” is irrelevant.

**12. Covered Losses (Gains) applicable to each tranche during this period (on this Certificate):**

Describes how the new covered losses or eligible recoveries incurred on this certificate are allocated across tranches based on the transactions terms (row 8) and losses incurred to date (row 10).

**13. Distribution of Net Losses across tranches after this Certificate:** Reports the amount of losses recorded in each Tranche at the end of the period, incorporating all the reported losses and recoveries for this certificate and all previous relevant certificates. The numbers on this row will help determine how the losses (gains) will be allocated across tranches for the next reporting period.

**14. Covered Losses (Gains) applicable to each tranche during this period (on this Cert):** The certificate automatically repeats Row 12 for the first three columns. If the answer to row 2 is “Yes”, then the recoveries from fully charged off assets for this certificate are reported in the fourth column.

**15. Amount Due From (to) FDIC for this Certificate:** Calculates payment from (to) FDIC by applying the FDIC share percentage (row 9) to the covered losses on this certificate (row 14). The total is shown in the last column.

The bottom section of this page is designated for payment instruction (bank account number, routing number, etc.), bank address, Officer Name and signature, to be completed by the AI.

**9 Digit ABA Number:** Report the nine-digit identifying code assigned to an institution by Rand McNally to facilitate the sorting, routing, and processing of transactions to/from that institution. The ABA number is also known as a routing transit number from the DORPS Customer profile. This is the AI’s account number at a Federal Reserve Bank (FRB). If the AI does not use an FRB account for wires it will be their correspondent bank’s account at a FRB.

**Account Number:** Report the account number assigned to the AI. If the AI uses an account at the FRB this may be left blank or the ABA number could be repeated here. If an AI does not use an account at a FRB for wires this will be their account number at their correspondent bank.

**Account Name:** Report the account name assigned to the AI. This is typically the legal name of the AI to which the wire will be sent.

**Further Credit Account:** This is typically used as a customer account number but may be used by an AI to indicate a sub-account of the Account Number above (such as a general ledger number).

**Further Credit Name:** Report the name assigned to the Further Credit Account (if applicable).

**OBI:** This is the abbreviation for Other Beneficiary Information. This is used for reference purposes, and it frequently points toward a person or department that should be notified about the payment.

## ii. NSF Certificate File Section 2: Summary of Changes in Asset Balances and Covered Losses

Part A of the template provided on the worksheet titled “certificate section 2” provides a summary of the activity and the covered losses for assets listed on Schedule 4.15B and 4.15D. Please aggregate the balances of these assets into the appropriate loan or ORE column, regardless of whether they are held by the parent bank or a subsidiary at the time of failure. If your agreement stipulates coverage for Shared-Loss Subsidiaries and provides a Schedule 4.15D, report assets listed on Schedule 4.15D in the separate column titled “investment in subsidiaries”.

This report provides information in the context of the Shared-Loss Agreement. Therefore asset balances should be reported in a way that is consistent with the agreement and the associated loss share calculations. *In some cases, the data in this report may not match items with similar names or descriptions on the AI’s financial statements.* For example, some assets held by subsidiaries may qualify for loss share coverage even though they are not consolidated in the AI’s financial statements. Other examples relate to accrued interest and write downs. Under loss share write downs are based on the asset balance when the last payment was made. This may differ from the AI’s financial statements, where the asset balance could include some accrued interest, and the associated write-down may be larger.

A copy of the report is shown on the below.

PART A. Opening/Closing/Net Shared-Loss Asset Balances	Cumulative at beg of Quarter	This Quarter							Total	FDIC Adjustments	Cumulative at end of Quarter
		Commercial Real Estate Loans Constr & Dev	Other	C & I Loans	ORE & oth repo assets	Consumer Loans	Other Loans	Investment in Subs			
1. Opening Balance	0	0	0	0	0	0	0	0	0	0	
2. Adjustments: a) Transfers		0	0	0	0	0	0	0	0	0	
b) Reclassifications		0	0	0	0	0	0	0	0	0	
c) Assets dropped from loss share	0	0	0	0	0	0	0	0	0	0	
d) Other	0	0	0	0	0	0	0	0	0	0	
3. Adjusted Opening Balance	0	0	0	0	0	0	0	0	0	0	
4. Add: a) Assumed Commitment Advances	0	0	0	0	0	0	0	0	0	0	
b) Permitted Advances	0	0	0	0	0	0	0	0	0	0	
c) Capitalized Expenses	0	0	0	0	0	0	0	0	0	0	
5. Less: a) Prin Collections (amort/prepayments)	0	0	0	0	0	0	0	0	0	0	
b) Paid in full	0	0	0	0	0	0	0	0	0	0	
c) Sales (qualifying or non-qualifying)	0	0	0	0	0	0	0	0	0	0	
d) Charge-Offs (excluding accr int)	0	0	0	0	0	0	0	0	0	0	
e) Qualifying loss on sales	0	0	0	0	0	0	0	0	0	0	
6. Net (Reduction)/Increase Amount	0	0	0	0	0	0	0	0	0	0	
7. Closing Balance	0	0	0	0	0	0	0	0	0	0	
<b>PART B. Charge-Offs, Recoveries &amp; Reimbursable Expenses</b>											
8. Charge-offs: a) Principal (from 5d and 5e)	0	0	0	0	0	0	0	0	0	0	
b) Accr Int (up to 90 days)	0	0	0	0	0	0	0	0	0	0	
9. Total Charge-Offs	0	0	0	0	0	0	0	0	0	0	
10. Less: a) Recs From Fully CO Assets*	0	0	0	0	0	0	0	0	0	0	
b) Other Recoveries	0	0	0	0	0	0	0	0	0	0	
11. Net Charge-Offs/(Recoveries)	0	0	0	0	0	0	0	0	0	0	
12. Add: a) Reimb Exps from Fully CO Assets*	0	0	0	0	0	0	0	0	0	0	
b) Other Reimbursable Expenses	0	0	0	0	0	0	0	0	0	0	
13. Less: Offsetting Income	0	0	0	0	0	0	0	0	0	0	
14. Total Covered Loss (Gain) Amount	0	0	0	0	0	0	0	0	0	0	
<b>Memo items:</b>											
15. Gross Recoveries this period								0		0	
16. Gross Recoveries from Fully Charged Off Assets this period *								0		0	
17. Total number of assets under loss share								0		0	

### Header definition

***Beginning of this Shared-Loss Period:*** The first day of the reporting quarter.

***End of this Shared-Loss Period:*** The last day of the reporting quarter.

**Column definitions (including asset type definitions)**

***Cumulative at beginning of Quarter:*** In the first quarter of the Shared-Loss Agreement, this is the opening balance of the commercial and other pool, and most rows will be zero. In all other quarters, this is the *Cumulative at end of Quarter* balance reported in the previous quarter.

The next several columns relate to activity for the current quarter, broken out by type of asset. Include only those assets included in the commercial and other Loss Share pool, excluding securities (if applicable).

***Construction & Development:*** Report construction and development loans of all types, including loans secured by real estate and made to finance vacant land, land development, and construction of all types of buildings. Exclude land known to be used for agricultural purposes; they are reported under “other loans”.

***Other Commercial Real Estate Loans:*** Report all types of commercial real estate loans except for those reported under the construction and development loans. They include loans secured by properties with 5 or more residential units (multifamily), hotels, office buildings, nursing homes, churches, etc. Exclude farm loans: they are reported under “other loans”.

***C&I:*** Report all types of loans made for commercial and industrial purposes, except for loans that are secured by commercial real estate.

***ORE & other repossessed assets:*** Report investments in real estate ventures plus all foreclosed real estate covered under the commercial and other pool, plus any other repossessed assets. Also report any judgments or other assets covered by loss share that are not loans or securities. If applicable, include ORE & other repossessed balances applicable to Schedule 4.15D assets.

***Consumer Loans:*** Report loans to consumers, including auto loans, credit cards, student loans, or any other loan to consumers.

***Other Loans:*** Report all loans that are not included in the other definitions, such as loans secured by farmland, loans to depository institutions, loans to finance agriculture, and loans to governments.

***Investment in Subsidiaries:*** Report the total investment in subsidiaries listed on Schedule 4.15D and covered as such in the Shared-Loss Agreement. If the Shared-Loss Agreement does not include a Schedule 4.15D and covers assets held by subsidiaries directly (meaning subsidiary assets are included in Schedule 4.15B), do not report those assets here. Instead, report them under the columns that best describe the assets. If the agreement covers subsidiaries rather than subsidiary assets, report both the loans to the subsidiaries and the investment in subsidiaries in this column.

The asset types align with those used in the Call Report (for banks) and Thrift Financial Report (for thrifts). A brief description of each asset type is included in the column descriptions above.<sup>1</sup> The table below provides a mapping to the line items and reference numbers in the Call Report and Thrift Financial Report. The Call Report and Thrift Financial Report instructions provide more details on the categorization of loans and ORE.

Certificate Report Asset Type	Call Report		TFR Reference Number
	Report Line Item	Reference Number	
Construction & Development	RC-C 1.a.(1)	RCONF158	SC230
	RC-C 1.a.(2)	RCONF159	SC235
			SC240
			SC265
Other Commercial Real Estate (CRE)	RC-C 1.d.	RCON1460	SC256
	RC-C 1.e.(1)	RCONF160	SC260
	RC-C 1.e.(2)	RCONF161	
C&I	RC-C 4.a.	RCON1763	SC32
	RC-C 4.b. (all of 4)	RCON1764	
Consumer	RC-C 6.a.	RCONB538	SC35
	RC-C 6.b.	RCONB539	
	RC-C 6.c. (all of 6)	RCONK137	
		RCONK207	
Other Loans	RC-C 1.b.	RCON1420	
	RC-C 2.a.	RCONB531	
	RC-C 2.b.	RCONB534	
	RC-C 2.c	RCONB535	
	RC-C 3.	RCON1590	
	RC-C 7.	RCON2081	
	RC-C 8.	RCON2107	
	RC-C 9.a.	RCONJ454	
	RC-C 9.b.(1)	RCON1545	
	RC-C 9.b.(2)	RCONJ451	
ORE and other repossessed assets	RC-M 3.a.	RCON5508	SC405
	RC-M 3.b	RCON5509	SC425
	RC-M 3.d	RCON5511	SC426
	RC-M 3.e	RCON5512	SC428
	RC-M 3.f	RCONC979	SC430
	RC-M 3.g	RCFN5513	SC45

**Total:** This is the sum of all the asset types for the quarter, and it presents the activity for the entire commercial and other pool under Loss Share except securities.

**FDIC Adjustments:** Report any FDIC adjustments made during the quarter that relate to activity in previous quarters. Typically these will be adjustments to previous Certificate reports that are associated with an audit, but they could relate to other types of reviews. If there are FDIC

<sup>1</sup> The treatment of subsidiaries varies on both the Call Report and the Shared-Loss Agreements.

adjustments to this quarter's activity, it will normally result in a new submission in the Certificate report for the quarter. Report only adjustments that were made this quarter, not cumulative adjustments over the life of the agreement. If amounts are reported in this column, the AI must submit an FDIC adjustment file. Similarly, if the AI submits an FDIC Adjustment file, then amounts must be reported in this column. In the initial submission, the entire column is all zeros.

Any adjustments to asset balances should be reported in the Section 2 Part A. Adjustments which increase the **balance** should be reported as positives; adjustments which decrease the **balance** should be reported as negatives. This should tie back to the 'Balance Adjustment' field of the FDIC Adjustments file. Any adjustments to Charge-offs should be reported in Section 2 Part A or Part B. Any adjustments to Recoveries or Reimbursable Expenses should be reported in Section 2 Part B. Adjustments which increase the cumulative **loss** should be reported as positives; adjustments which decrease the cumulative **loss** should be reported as negatives. This should tie back to the 'AI adjustments' field of the FDIC Adjustments file.

**Cumulative at end of quarter:** This is a summary of activity through the entire life of the agreement. For rows that report quarterly activity, it is the sum of 3 columns: the cumulative activity at the beginning of the quarter, the total activity this quarter, and the FDIC adjustment this quarter. For rows that report asset balances, it is calculated as indicated for the row.

### **Row definitions**

#### ***Part A. Opening/Closing/Net Shared-Loss Asset Balance***

**1. Opening balance:** For the cumulative at beginning of quarter column and the cumulative at end of quarter columns, this is the initial balance of the entire commercial and, if applicable, Schedule 4.15D assets as of the beginning of the agreement. For the columns of asset activity for this quarter, it should be the balance as of the beginning of the quarter. For the total assets as of the beginning of the quarter, it equals row 7 of the first column (cumulative assets as of the beginning of the quarter). It will also equal row 7 for cumulative assets and the end of the quarter from the previous report.

**2a. Transfers:** Report transfers of asset between asset types. Most of the time, this is movement between a loan and ORE & other repossessed assets when foreclosures occur. Therefore this is zero by definition for the columns that report total assets in the Loss Share pool.

**2b. Reclassifications:** Report adjustments in asset types, typically where the initial report classified the asset incorrectly. For example, if a loan had been classified as a C&I loan, but was later discovered to be a loan collateralized by an apartment building, the loan balances for C&I loans would be reduced, and the balance for other CRE loans would be increased, to reflect that change. Therefore this is zero by definition for the columns that report total assets in the Loss Share pool. Do not report reclassifications to or from the single family Loss Share pool; report those under 2d.

**2c. Assets dropped from Loss Share:** Report all assets dropped from Loss Share (for example, due to limits associated with advances or maturity, or non-qualifying asset sales). For asset sales that do not qualify for Loss Share, report the non-qualifying loss on sale. (Do not report the gain on sale

here: if there had been an AI or Failed Bank charge off on the asset, then the gain should be reported as a recovery in the second section. Do not report the proceeds from non-qualifying asset sales; report the proceeds on row 5c).

**2d. Other:** Report all adjustments to asset balances that are not reported elsewhere. It may include accrued but unpaid interest, reclassifications to/from the single family loan pool, or other types of adjustments. Further, Recoveries of prior period Charge-offs of principal and capitalized expenditures which affect Shared-Loss asset balances should be entered in line 2d. This will be a subset of the total amount of recoveries reported in the Loss and Recoveries file and only applies if the recovery amount impacts the current asset balance in either the Active Loans or ORE Listing file.

**3. Adjusted opening balance:** This is the sum of 1, 2a, 2b, 2c and 2d.

**4a. Assumed commitment advances:** Report advances of unfunded commitments that had been made by the failing bank before the bank was closed. Do not include advances that exceed the commitments as of the date of failure. This should be zero for the ORE & other repossessed assets column.

**4b. Permitted advances:** Report loan advances that were not committed by the failed bank but that are permitted under the Shared-Loss Agreement or because the FDIC has approved them. This should be zero for the ORE & other repossessed assets column.

**4c. Capital expenditures:** Report all investments to protect the value of the asset and that meet the FDIC criteria for these types of investments. This includes all types of expenses that are capitalized into the asset and qualify for loss sharing coverage as part of a subsequent charge-off or sale.

**5a. Principal collections (amort/prepaymts):** Report principal payments and loan prepayments, excluding Paid in Full. Include principal collections from short sales, discounted payments or settlements. Do not include associated losses. Qualifying losses are reported on 5e; non-qualifying losses are reported on 2c.

**5b. Paid in Full:** Report principal prepayments resulting from loan payoff.

**5c. Sales (qualifying and non-qualifying):** Report all principal recoveries from asset sales. Do not include losses or gains on sale. Gains on sale are excluded from Part A of the report altogether; however, certain gains on sale for assets are reported as recoveries in Part B (row 10b). Qualifying losses are reported on 5e; non-qualifying losses are reported on 2c. Do not include principal collections from short sales; report those in 5a. Certain gains on sales, such as gains on sales of assets written down by the failed bank or assets for which a loss claim has been processed, are reported as recoveries in Part B of the report (row 10b).

**5d. Charge-offs (excluding accrued interest):** Report all charge-offs that qualify for loss share coverage that impact asset balances. Do not include charge-offs of interest accrued but not paid, even if they are reported on the AI's financial statements. This includes both partial and complete charge-offs.

**5e. Qualifying loss on sale:** Report all Loss on Sale that qualifies for loss share coverage. Losses that do not qualify for coverage are reported on 2c.

**6. Net (Reduction)/Increase Amount:** This is sum of (4a, 4b and 4c) minus sum of (5a, 5b, 5c, 5d and 5e).

**7. Closing Balance:** This is Adjusted Balance (row 3) minus Net (reduction)/Increase Amount (row 6).

**Part B: Charge-offs, Recoveries & Reimbursable Expenses**

**8a. Charge-offs: Principal (from 5d and 5e):** This is the sum of 5d and 5e.

**8b. Charge-offs: Accrued interest (up to 90 days):** Report charge-offs of accrued interest that are allowed as covered losses under the agreement. This includes accrued interest when the first write-off is taken on a covered asset—not to exceed 90 days.

**9: Total Charge-Offs:** This is the sum of Principal (8a) and Accrued Interest (up to 90 days) (8b).

**10a: Less: Recoveries From Fully Charged Off Assets:** Report all recoveries from assets fully charged off as of the inception of the Shared-Loss Agreement or adjustments to such recoveries. These assets may be termed zero-balance failed bank charge offs in the Shared-Loss Agreement. Do not report recoveries from assets with non-zero balances at the beginning of the agreement (they are reported on the next row).

**10b: Less: Other Recoveries:** Report all other recoveries and adjustments to covered losses. The recoveries should include those that are associated with any asset where there has been a charge-off or a Loss on Sale.

**11. Net Charge-Offs (Recoveries):** This is Total Charge-offs (row 9) minus Recoveries (rows 10a and 10b).

**12a. Add: Reimbursable Expenses from Fully Charged Off Assets** Report all reimbursable expenses that relate to assets that were fully charged off as of the inception of the Shared-Loss Agreement and that may be charged as covered losses at the time they are incurred. For example, this includes qualifying expenses associated with environmental assessments or abatement.

**12b. Add: Other Reimbursable Expenses:** Report all expenses that are treated as covered losses at the time they are incurred – except for those that relate to assets that were fully charged off as of the inception of the Shared-Loss Agreement. For example, this includes qualifying expenses associated with environmental assessments or abatement.

**13. Less: Offsetting Income:** Report income on all assets where a charge-off or reimbursable expense has been charged. Whether ORE Income is reported here or as a Recovery item depends on the date of the agreement. Under the recent agreements (April 2011 forward), ORE Income is listed as a Recovery item. Therefore, if the new agreement applies, please report ORE Income as a Recovery item. If reporting using an older agreement, then ORE Income is reported as Offsetting

Income. Please review the applicable Shared-Loss Agreement to determine appropriate reporting. If the AI is a repeat AI and treatment differs across agreements, the AI may choose to report either way. In this case, please inform your FDIC RSAM Specialist of the reporting protocol.

**14. Total Covered Loss (Gain) Amount:** This is Net Charge-offs (row11) plus Reimbursable Expenses (rows 12a and 12b) minus Offsetting Income (row 13).

**Memo items:**

**15. Gross Recovery this period:** Sum of Recoveries reporting on rows 10a and 10b. Do not net any allowable expenses.

**16. Gross Recoveries from Fully Charged Off Assets this period:** Report gross recoveries this period entered on row 10a. Do not net any allowable expenses.

**17. Total number of assets under Loss Share:** Report the total number of assets under Loss Share reported on this certificate. Include all asset types – not just loans.

**iii. NSF Certificate File Section 3: Performance Report**

This report summarizes the performance status of the covered loss portfolio. The asset types used in this report match those for Section 2, so they are not described here (4.15D assets reported as Investment in subsidiaries are excluded from this report but included in Section 2). The columns in the report correspond to performance and are described below. There are two sections in this report. The top section reports the number/count of assets, and the bottom section reports the balance/dollar amount.

**Number of Loans / Properties**

	Performing	Delinquent			In Foreclosure	Reposessed Assets *	Total
		30-59 days	60-89 days	90+ days			
Construction & Development	0	0	0	0	0	0	0
Other Comm Real Estate	0	0	0	0	0	0	0
Total Comm Real Estate	0	0	0	0	0	0	0
C&I	0	0	0	0	0	0	0
Consumer Loans	0	0	0	0	0	0	0
Other Loans	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0

**\$ Balance (000s)**

	Performing	Delinquent			In foreclosure	Reposessed Assets *	Total
		30-59 days	60-89 days	90+ days			
Construction & Development	0	0	0	0	0	0	0
Other Comm Real Estate	0	0	0	0	0	0	0
Total Comm Real Estate	0	0	0	0	0	0	0
C&I	0	0	0	0	0	0	0
Consumer Loans	0	0	0	0	0	0	0
Other Loans	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0

The performance status categories are defined as follows:

**Performing:** Report all loans that are less than 30 days delinquent, except for those in nonaccrual or foreclosure status. If the loan is in foreclosure, report in the In Foreclosure column; otherwise, if the loan is only in nonaccrual status report the nonaccrual loan in the 90+ Days Delinquent column.

**30-59 Days Delinquent:** Report all loans that are 30-59 days delinquent, except for those in nonaccrual or foreclosure status. If the loan is in foreclosure, report in the In Foreclosure column; otherwise, if the loan is only in nonaccrual status report the nonaccrual loan in the 90+ Days Delinquent column.

**60-89 Days Delinquent:** Report all loans that are 60-89 days delinquent, except for those in nonaccrual or foreclosure status. If the loan is in foreclosure, report in the In Foreclosure column; otherwise, if the loan is only in nonaccrual status report the nonaccrual loan in the 90+ Days Delinquent column.

**90+ Days Delinquent:** Report all loans that are 90 or more days delinquent and all nonaccrual loans where foreclosure proceedings have not begun.

**In Foreclosure:** Report all loans where foreclosure proceedings have begun.

**Reposessed Assets:** Report all ORE and other types of reposessed assets. The total balance for this column should match item '7 Closing Balance' on Section 2 of the Certificate Report for ORE and other reposessed assets.

**Total:** Report the sum of all other columns. The total column minus the Reposessed Assets column should match the corresponding asset type by column for item '7 Closing Balance' in Section 2 of the Certificate Report, excluding the investments in subsidiaries.

**1. Populating Section 3 from Active Loans and ORE Listing files:** Section 3 of the Commercial Certificate must be consistent with the Active Loans and ORE Listing files in two aspects: a) totals by Performing, Delinquent (30-59, 60-89, 90+), In Foreclosure, and Reposessed Assets should match aggregates from the asset level files; and b) totals by FDIC Asset Type (Construction & Development, Other Commercial Real Estate, C&I, Consumer Loans, and Other Loans) should match the aggregates from the asset level detail .

More specifically, the Number of Loans/Properties and \$ Balance (000s) tables must match information found in the Active Loans file in the fields 'FDIC Asset Type', 'Balance Outstanding', 'Days Past Due', 'Nonaccrual', and 'Exceptional Loan Status'. For Reposessed Assets, the tables will be populated with information found in the ORE file using the field 'Current Balance'.

The status of Foreclosure takes precedence over the other performance categories. Therefore, if the 'Exceptional Loan Status' of a loan is either 'F' (Foreclosure) or '9' (Bankruptcy and Foreclosure), the loan is assigned to the 'In Foreclosure' category regardless of its 'Nonaccrual' or 'Days Past Due' status. The next priority is nonaccrual status. If a loan has 'Nonaccrual' equal to 'Y' (Yes), where foreclosure proceeding has not begun, it is assigned to the 90+ days category regardless of its true 'Days Past Due'.

The table below provides a detailed listing of Certificate page 3 to Active Loans detail reconciliations that are performed during the Certificate validation. The first column 'Description' provides a detailed description of the validation applied (please take note of critical differences in validations highlighted in red). The second column provides the exact fields in the NSF Active Loans file which are used to validate page 3 counts. \$Balances (000s) is the sum of the corresponding 'Balance Outstanding' of the Active Loans file for a performance category. For the Repossessed Assets category, sum the 'Current Balance' field of the ORE List file. Balances may be reported rounded to either the nearest \$1000 or \$1.

Detailed Listing of Certificate page 3 to Active Loan detail reconciliations

<b>Description</b>	<b>Data Fields to Compare</b>
Section 3 Total Number of Loans/Properties - <b>Performing Column Only Count for Construction and Development Category</b> Should Equal Calculation: Count of Active Loans by 'Days Past Due' into the following categories: 29 or less. This excludes the following assets: 1) Loans with an Exceptional Loan Status of 'F' (Foreclosure) or '9' (Bankruptcy and Foreclosure) in the Active Loans File; 2) Loans with a Nonaccrual status of 'Y' (Yes) in the Active Loans file; and 3) Assets reported in the ORE Listing file.	1. Days Past Due (Column AV) = 29 or less and 2. Nonaccrual (Column AX) = N and 3. Exceptional Loan Status (Column CS) = B, N or U and 4. FDIC Asset Type (Column CF) = C&D
Section 3 Total Number of Loans/Properties - <b>Performing Column Only Count for Other Commercial Real Estate Category</b> Should Equal Calculation: Count of Active Loans by 'Days Past Due' into the following categories: 29 or less. This excludes the following assets: 1) Loans with an Exceptional Loan Status of 'F' or '9' in the Active Loans File; 2) Loans with a Nonaccrual status of 'Y' in the Active Loans file; and 3) Assets reported in the ORE Listing file.	1. Days Past Due (Column AV) = 29 or less and 2. Nonaccrual (Column AX) = N and 3. Exceptional Loan Status (Column CS) = B, N or U and 4. FDIC Asset Type (Column CF) = CRE or Other CRE
Section 3 Total Number of Loans/Properties - <b>Performing Column Only Count for Commercial and Industrial Category</b> Should Equal Calculation: Count of Active Loans by 'Days Past Due' into the following categories: 29 or less. This excludes the following assets: 1) Loans with an Exceptional Loan Status of 'F' or '9' in the Active Loans File; 2) Loans with a Nonaccrual status of 'Y' in the Active Loans file; and 3) Assets reported in the ORE Listing file.	1. Days Past Due (Column AV) = 29 or less and 2. Nonaccrual (Column AX) = N and 3. Exceptional Loan Status (Column CS) = B, N or U and 4. FDIC Asset Type (Column CF) = C&I
Section 3 Total Number of Loans/Properties - <b>Performing Column Only Count for Consumer Loans Category</b> Should Equal Calculation: Count of Active Loans by 'Days Past Due' into the following categories: 29 or less. This excludes the following assets: 1) Loans with an Exceptional Loan Status of 'F' or '9' in the Active Loans File; 2) Loans with a	1. Days Past Due (Column AV) = 29 or less and 2. Nonaccrual (Column AX) = N and 3. Exceptional Loan Status (Column CS) = B, N or U and

Nonaccrual status of 'Y' in the Active Loans file; and 3) Assets reported in the ORE Listing file.	4. FDIC Asset Type (Column CF) = Consumer
Section 3 Total Number of Loans/Properties - <b>Performing Column Only Count for Other Loans Category</b> Should Equal Calculation: Count of Active Loans by 'Days Past Due' into the following categories: 29 or less. This excludes the following assets: 1) Loans with an Exceptional Loan Status of 'F' or '9' in the Active Loans File; 2) Loans with a Nonaccrual status of 'Y' in the Active Loans file; and 3) Assets reported in the ORE Listing file.	1. Days Past Due (Column AV) = 29 or less and 2. Nonaccrual (Column AX) = N and 3. Exceptional Loan Status (Column CS) = B, N or U and 4. FDIC Asset Type (Column CF) = Oth
Section 3 Total Number of Loans/Properties - <b>30- 59 days Column Only Count for Other Loans Category</b> Should Equal Calculation: Count of Active Loans by 'Days Past Due' into the following categories: 30-59 days. This excludes the following assets: 1) Loans with an Exceptional Loan Status of 'F' or '9' in the Active Loans File; 2) Loans with a Nonaccrual status of 'Y' in the Active Loans file; and 3) Assets reported in the ORE Listing file.	1. Days Past Due (Column AV) = 30 to 59 and 2. Nonaccrual (Column AX) = N and 3. Exceptional Loan Status (Column CS) = B, N or U and 4. FDIC Asset Type (Column CF) = Oth
Section 3 Total Number of Loans/Properties - <b>30- 59 days Column Only Count for Consumer Loans Category</b> Should Equal Calculation: Count of Active Loans by 'Days Past Due' into the following categories: 30-59 days. This excludes the following assets: 1) Loans with an Exceptional Loan Status of 'F' or '9' in the Active Loans File; 2) Loans with a Nonaccrual status of 'Y' in the Active Loans file; and 3) Assets reported in the ORE Listing file.	1. Days Past Due (Column AV) = 30 to 59 and 2. Nonaccrual (Column AX) = N and 3. Exceptional Loan Status (Column CS) = B, N or U and 4. FDIC Asset Type (Column CF) = Consumer
Section 3 Total Number of Loans/Properties - <b>30- 59 days Column Only Count for Commercial and Industrial Category</b> Should Equal Calculation: Count of Active Loans by 'Days Past Due' into the following categories: 30-59 days. This excludes the following assets: 1) Loans with an Exceptional Loan Status of 'F' or '9' in the Active Loans File; 2) Loans with a Nonaccrual status of 'Y' in the Active Loans file; and 3) Assets reported in the ORE Listing file.	1. Days Past Due (Column AV) = 30 to 59 and 2. Nonaccrual (Column AX) = N and 3. Exceptional Loan Status (Column CS) = B, N or U and 4. FDIC Asset Type (Column CF) = C&I
Section 3 Total Number of Loans/Properties - <b>30- 59 days Column Only Count for Other Commercial Real Estate Category</b> Should Equal Calculation: Count of Active Loans by 'Days Past Due' into the following categories: 30-59 days. This excludes the following assets: 1) Loans with an Exceptional Loan Status of 'F' or '9' in the Active Loans File; 2) Loans with a Nonaccrual status of 'Y' in the Active Loans file; and 3) Assets reported in the ORE Listing file.	1. Days Past Due (Column AV) = 30 to 59 and 2. Nonaccrual (Column AX) = N and 3. Exceptional Loan Status (Column CS) = B, N or U and 4. FDIC Asset Type (Column CF) = CRE or Other CRE
Section 3 Total Number of Loans/Properties - <b>30-</b>	1. Days Past Due (Column AV) = 30 to 59

<p><b>59 days Column Only Count for Construction and Development Category</b> Should Equal Calculation: Count of Active Loans by 'Days Past Due' into the following categories: 30-59 days. This excludes the following assets: 1) Loans with an Exceptional Loan Status of 'F' or '9' in the Active Loans File; 2) Loans with a Nonaccrual status of 'Y' in the Active Loans file; and 3) Assets reported in the ORE Listing file.</p>	<p>and</p> <ol style="list-style-type: none"> <li>2. Nonaccrual (Column AX) = N</li> <li>and</li> <li>3. Exceptional Loan Status (Column CS) = B, N or U</li> <li>and</li> <li>4. FDIC Asset Type (Column CF) = C&amp;D</li> </ol>
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<p>Section 3 Total Number of Loans/Properties - <b>60-89 days Column Only Count for Construction and Development Category</b> Should Equal Calculation: Count of Active Loans by 'Days Past Due' into the following categories: 60-89 days. This excludes the following assets: 1) Loans with an Exceptional Loan Status of 'F' or '9' in the Active Loans File; 2) Loans with a Nonaccrual status of 'Y' in the Active Loans file; and 3) Assets reported in the ORE Listing file.</p>	<ol style="list-style-type: none"> <li>1. Days Past Due (Column AV) = 60 to 89</li> <li>and</li> <li>2. Nonaccrual (Column AX) = N</li> <li>and</li> <li>3. Exceptional Loan Status (Column CS) = B, N or U</li> <li>and</li> <li>4. FDIC Asset Type (Column CF) = C&amp;D</li> </ol>
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<p>Section 3 Total Number of Loans/Properties - <b>60-89 days Column Only Count for Other Commercial Real Estate Category</b> Should Equal Calculation: Count of Active Loans by 'Days Past Due' into the following categories: 60-89 days. This excludes the following assets: 1) Loans with an Exceptional Loan Status of 'F' or '9' in the Active Loans File; 2) Loans with a Nonaccrual status of 'Y' in the Active Loans file; and 3) Assets reported in the ORE Listing file.</p>	<ol style="list-style-type: none"> <li>1. Days Past Due (Column AV) = 60 to 89</li> <li>and</li> <li>2. Nonaccrual (Column AX) = N</li> <li>and</li> <li>3. Exceptional Loan Status (Column CS) = B, N or U</li> <li>and</li> <li>4. FDIC Asset Type (Column CF) = CRE or Other CRE</li> </ol>
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<p>Section 3 Total Number of Loans/Properties - <b>60-89 days Column Only Count for Commercial and Industrial Category</b> Should Equal Calculation: Count of Active Loans by 'Days Past Due' into the following categories: 60-89 days. This excludes the following assets: 1) Loans with an Exceptional Loan Status of 'F' or '9' in the Active Loans File; 2) Loans with a Nonaccrual status of 'Y' in the Active Loans file; and 3) Assets reported in the ORE Listing file.</p>	<ol style="list-style-type: none"> <li>1. Days Past Due (Column AV) = 60 to 89</li> <li>and</li> <li>2. Nonaccrual (Column AX) = N</li> <li>and</li> <li>3. Exceptional Loan Status (Column CS) = B, N or U</li> <li>and</li> <li>4. FDIC Asset Type (Column CF) = C&amp;I</li> </ol>
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<p>Section 3 Total Number of Loans/Properties - <b>60-89 days Column Only Count for Consumer Loans Category</b> Should Equal Calculation: Count of Active Loans by 'Days Past Due' into the following categories: 60-89 days. This excludes the following assets: 1) Loans with an Exceptional Loan Status of 'F' or '9' in the Active Loans File; 2) Loans with a Nonaccrual status of 'Y' in the Active Loans file; and 3) Assets reported in the ORE Listing file.</p>	<ol style="list-style-type: none"> <li>1. Days Past Due (Column AV) = 60 to 89</li> <li>and</li> <li>2. Nonaccrual (Column AX) = N</li> <li>and</li> <li>3. Exceptional Loan Status (Column CS) = B, N or U</li> <li>and</li> <li>4. FDIC Asset Type (Column CF) = Consumer</li> </ol>
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Listing file.	
Section 3 Total Number of Loans/Properties - <b>60-89 days Column Only Count for Other Loans Category</b> Should Equal Calculation: Count of Active Loans by 'Days Past Due' into the following categories: 60-89 days. This excludes the following assets: 1) Loans with an Exceptional Loan Status of 'F' or '9' in the Active Loans File; 2) Loans with a Nonaccrual status of 'Y' in the Active Loans file; and 3) Assets reported in the ORE Listing file.	<ol style="list-style-type: none"> <li>1. Days Past Due (Column AV) = 60 to 89 and</li> <li>2. Nonaccrual (Column AX) = N and</li> <li>3. Exceptional Loan Status (Column CS) = B, N or U and</li> <li>4. FDIC Asset Type (Column CF) = Oth</li> </ol>

Section 3 Total Number of Loans/Properties - <b>90+ days Column Only Count for Other Loans Category</b> Should Equal Calculation: Count of Active Loans by 'Days Past Due' into the following categories: 90+ days. This excludes the following assets: 1) Loans with an Exceptional Loan Status of 'F' or '9' in the Active Loans File; and 2) Assets reported in the ORE Listing file.	<ol style="list-style-type: none"> <li>1. Days Past Due (Column AV) = 90 or greater <b>or</b> Nonaccrual (Column AX) = Y and</li> <li>2. Exceptional Loan Status (Column CS) = B, N or U and</li> <li>3. FDIC Asset Type (Column CF) = Oth</li> </ol>
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Section 3 Total Number of Loans/Properties - <b>90+ days Column Only Count for Consumer Loans Category</b> Should Equal Calculation: Count of Active Loans by 'Days Past Due' into the following categories: 90+ days. This excludes the following assets: 1) Loans with an Exceptional Loan Status of 'F' or '9' in the Active Loans File; and 2) Assets reported in the ORE Listing file.	<ol style="list-style-type: none"> <li>1. Days Past Due (Column AV) = 90 or greater <b>or</b> Nonaccrual (Column AX) = Y and</li> <li>2. Exceptional Loan Status (Column CS) = B, N or U and</li> <li>3. FDIC Asset Type (Column CF) = Consumer</li> </ol>
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Section 3 Total Number of Loans/Properties - <b>90+ days Column Only Count for Commercial and Industrial Category</b> Should Equal Calculation: Count of Active Loans by 'Days Past Due' into the following categories: 90+ days. This excludes the following assets: 1) Loans with an Exceptional Loan Status of 'F' or '9' in the Active Loans File; and 2) Assets reported in the ORE Listing file.	<ol style="list-style-type: none"> <li>1. Days Past Due (Column AV) = 90 or greater <b>or</b> Nonaccrual (Column AX) = Y and</li> <li>2. Exceptional Loan Status (Column CS) = B, N or U and</li> <li>3. FDIC Asset Type (Column CF) = C&amp;I</li> </ol>
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Section 3 Total Number of Loans/Properties - <b>90+ days Column Only Count for Other Commercial Real Estate Category</b> Should Equal Calculation: Count of Active Loans by 'Days Past Due' into the following categories: 90+ days. This excludes the following assets: 1) Loans with an Exceptional Loan Status of 'F' or '9' in the Active Loans File; and 2) Assets reported in the ORE Listing file.	<ol style="list-style-type: none"> <li>1. Days Past Due (Column AV) = 90 or greater <b>or</b> Nonaccrual (Column AX) = Y and</li> <li>2. Exceptional Loan Status (Column CS) = B, N or U and</li> <li>3. FDIC Asset Type (Column CF) = CRE or Other CRE</li> </ol>
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<p>Section 3 Total Number of Loans/Properties - <b>90+ days Column Only Count for Construction and Development Category</b> Should Equal Calculation: Count of Active Loans by 'Days Past Due' into the following categories: 90+ days. This excludes the following assets: 1) Loans with an Exceptional Loan Status of 'F' or '9' in the Active Loans File; and 2) Assets reported in the ORE Listing file.</p>	<ol style="list-style-type: none"> <li>1. Days Past Due (Column AV) = 90 or greater  <p style="text-align: center;"><b>or</b></p> Nonaccrual (Column AX) = Y  and</li> <li>2. Exceptional Loan Status (Column CS) = B, N or U  and</li> <li>3. FDIC Asset Type (Column CF) = C&amp;D</li> </ol>
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<p>Section 3 Total Number of Loans/Properties - <b>In Foreclosure Column Only Count for Construction &amp; Development Category</b> Should Equal Calculation: Count of Active Loans with an 'Exceptional Loan Status' of 'F'. This excludes the following assets: 1) loans with an Exceptional Loan Status of 'B' (B = Bankruptcy) or 'N' (Not in bankruptcy and/or foreclosure) in the Active Loans file; and 2) assets reported in the ORE Listing file.</p>	<ol style="list-style-type: none"> <li>1. Exceptional Loan Status (Column CS) = 9 or F  and</li> <li>2. FDIC Asset Type (Column CF) = C&amp;D</li> </ol>
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<p>Section 3 Total Number of Loans/Properties - <b>In Foreclosure Column Only Count for Other Commercial Real Estate Category</b> Should Equal Calculation: Count of Active Loans with an 'Exceptional Loan Status' of 'F'. This excludes the following assets: 1) loans with an Exceptional Loan Status of 'B' or 'N' in the Active Loans file; and 2) assets reported in the ORE Listing file.</p>	<ol style="list-style-type: none"> <li>1. Exceptional Loan Status (Column CS) = 9 or F  and</li> <li>2. FDIC Asset Type (Column CF) = Other CRE or CRE</li> </ol>
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<p>Section 3 Total Number of Loans/Properties - <b>In Foreclosure Column Only Count for Commercial and Industrial Category</b> Should Equal Calculation: Count of Active Loans with an 'Exceptional Loan Status' of 'F'. This excludes the following assets: 1) loans with an Exceptional Loan Status of 'B' (B = Bankruptcy) or 'N' (Not in bankruptcy and/or foreclosure) in the Active Loans file; and 2) assets reported in the ORE Listing file.</p>	<ol style="list-style-type: none"> <li>1. Exceptional Loan Status (Column CS) = 9 or F  and</li> <li>2. FDIC Asset Type (Column CF) = C&amp;I</li> </ol>
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<p>Section 3 Total Number of Loans/Properties - <b>In Foreclosure Column Only Count for Consumer Loans Category</b> Should Equal Calculation: Count of Active Loans with an 'Exceptional Loan Status' of 'F'. This excludes the following assets: 1) loans with an Exceptional Loan Status of 'B' (B = Bankruptcy) or 'N' (Not in bankruptcy and/or foreclosure) in the Active Loans file; and 2) assets reported in the ORE Listing file.</p>	<ol style="list-style-type: none"> <li>1. Exceptional Loan Status (Column CS) = 9 or F  and</li> <li>2. FDIC Asset Type (Column CF) = Consumer</li> </ol>
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<p>Section 3 Total Number of Loans/Properties - <b>In Foreclosure Column Only Count for Other</b></p>	<ol style="list-style-type: none"> <li>1. Exceptional Loan Status (Column CS) = 9 or F</li> </ol>
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<p><b>Loans Category</b> Should Equal Calculation: Count of Active Loans with an 'Exceptional Loan Status' of 'F'. This excludes the following assets: 1) loans with an Exceptional Loan Status of 'B' (B = Bankruptcy) or 'N' (Not in bankruptcy and/or foreclosure) in the Active Loans file; and 2) assets reported in the ORE Listing file.</p>	<p>and 2. FDIC Asset Type (Column CF) = Oth</p>
<p>Section 3 Total Number of Loans/Properties - <b>In Repossessed Assets Column Only Count</b> Should Equal Calculation: Count of records in the ORE Listing file.</p>	<p>1. ORE Listing file 2. Count of records</p>

### III. Instructions for Completing the NSF Asset Level Files

#### i. General Instructions

The Asset Level files must be reported as separate files in Microsoft Excel format. Each row in a file should represent a single asset record. Each column in a file should represent a single data field. The sixth line in each file should contain the names of each data field followed by the asset records. Field names should contain only alphabetic characters and/or numbers, and have no leading spaces or zeroes. Do not include footers under the asset record rows; no data should follow the asset detail rows. Each file submitted should contain the exact order and number of fields listed in the Field Definitions Documents. Fields can be left empty if data are not available and the field is not required, however, the field order, data format, and number of fields must adhere strictly to the Field Definitions Documents.

#### ii. Field Formatting Requirements

File Type	Field Formatting
<p>A/N</p> <p>Alphanumeric</p>	<p>Alphanumeric fields may include alphabetic, numeric, and special characters except for carriage returns, new line characters, line feeds, tabs, or   (pipes).</p> <p>Alphanumeric fields should be without text delimiters. For example:</p> <p>Example:       Address Fields</p> <p>Improper:       1234   Anywhere Street                   1234 ^1 Anywhere Street</p> <p>Proper:         1234 Anywhere Street</p> <p>Certain alphanumeric fields may be restricted to a specific set of values.</p>
<p>N</p> <p>Numeric</p>	<p>Numeric fields should contain only numbers (no alphabetic characters). Decimal points and leading minus signs are permitted. Balances should contain 2 decimal places, percentages should have five (5.125% should be given as .05125). Balance of zero should be shown as 0 and not a dash (-).</p> <p>Use number formatting (No commas, currency signs, etc.) for numeric fields. Numeric fields, including loss calculations and costs paid by the AI, should generally be positive values; loss calculations which result in a net gain (that is, a payment to the FDIC) should be represented by a negative value. Example:</p> <p>Gross balance recoverable by the AI = 100000 Total cash recovery = 110000 Loss Amount = -10000</p>

D Date	<p>Date fields should contain only numbers 0 – 9.</p> <p>Date fields should always contain 8 characters and be in year month day form (YYYYMMDD) with no additional formatting (i.e., no slashes or hyphens). For example, the date July 1, 2001 should appear like: 20010701</p> <p>If you do not have a certain data item, submit a null value in that field.</p>

### iii. Field Definition Documents

Field Definitions Documents are individual Excel files that define the requirements for a single Asset Level file and they form an integral part of this data specification. Each Field Definition Document contains four tabs:

- Instructions tab –
- Data Validation tab –
- Template tab –

#### 1. Instructions Tab

The 'Instructions' tab includes the following fields that define different attributes of the loan level data provided:

Name	Description
Column	The column position in the Excel spreadsheet the field should appear
Field #	The column number the field should appear
Field	Name of the field
Description	The definition of the field
Type	The type of data that should populate the field (Alphanumeric, Numeric, or Date)
Comments	Additional comments about the field. If applicable, the comment field will indicate if field requires a data key
Required Field	Indicates if the field is required and data must be provided. The FDIC assumes where AIs provide no values for non-required fields

	the AI is indicating the field is not applicable to the specific asset. Any other reason for omitting information is unacceptable. For non-required fields, the AI must submit information per the specified formatting or Allowable Value list, otherwise an Error will be triggered (AIs may also submit a data key template for non-required fields with allowable values).
Allowable Values	Listing of acceptable values for the field
Formatting Req.	Describes how the contents of the field should be displayed
Width	The maximum number of characters in the field

## 2. Data Validation tab

The 'Data Validation' tab contains the Data Validation Criteria for Payment Approval described in the Executive Summary section of this document. Each validation rule is marked as either Error or Warning.

**Error** – Fields marked as Errors in the Data Validation tab of the Field Definition Document must conform to the Validation Criteria without exception.

**Warning** – Fields marked as Warnings are reviewed by the FDIC and exception may be granted for cases where there is a legitimate business reason(s) why a field is not populated.

## 3. Template tab

The 'Template' tab contains an Excel worksheet that is recommended that the AI use to produce the Loan Level files submitted to the FDIC. Each field in the template is in the exact order and field naming convention outlined in the 'Instructions' tab of each Field Definition Document.

In the 'Template' tab of each individual Field Definition Document there are Excel conditional formatting rules that will cause individual cells to highlight if certain formatting rules are not followed. There are two conditional formatting rules that if violated will cause a certain field to highlight yellow. Rule 1, if a field that has a data type of Date is not formatted YYYYMMDD then the field will highlight. Rule 2, if a field that has a data type of Numeric is not a number then the field will highlight. An example of this feature is shown below:

(Fund ID) - (Failed Institution)  
 (YYYYMMDD)  
 (Record Count)

SHARED_LOSS_MONTH	LOAN_ID	ORIGINAL_LOAN_AMOUNT	INTEREST_RATE_SPREAD
February 2nd 2009		Twenty Five Dollars	
1/1/2010		99.99(-)	0.07500
20100202		99.99	

The following fields in the header section must be filled out for each data submission:

**(Fund ID) - (Failed Institution)** - Use the five digit Fund ID and Failed Institution name found in Schedule 4.15A/B. Use the following example; “10010 - Main Street Bank”

**(YYYYMMDD)** - The period-end date of the data submission. Use the following example; 20110101

**(Record Count)** - Indicates the total number of records in the asset level file.

## **IV. Appendix A – List of Changes in Version 1.3.3**

Revisions in version 1.3.3 of the Loss Share Data Specification represent a refresh to align the descriptions and other text in the Instructions, detail files, data key templates, and RDVP. No new fields were added. The revisions included.

1. Incorporated the clarifications to v 1.3.2 that were posted to the website and included in Appendix B.
2. Revised the Instructions document to include specific criteria for calculating counts and \$balances for 'Section 3: Performance Report' of the NSF Certificate.
3. Changed the name of the NSF Loan Sales file to Asset Sales file.
4. Revised the Validation tabs of the NSF Certificate and detail files to include information that ties the validations to the RDVP scorecard.
5. Added a new field 'Balance Adjustment' to the NSF FDIC Adjustment file to accommodate adjustments to asset balances.
6. Added allowable values for the fields 'Note Purpose', 'Borrower's internal rating', 'Note risk rating', 'FFIEC code', and 'State' fields in the NSF Active Loans file.
7. Enhanced data validation criteria.

## V. Appendix B – Clarifications to Loss Share Data Specifications Version 1.3.2

Completion of the March submissions and a call with the AIs raised a number of points about completing the certificates and supporting files of the Loss Share Data Specification. We have summarized the guidance on these points below. (These clarifications have been incorporated into the version 1.3.3 data specification.)

### Clarifications affecting both Single Family and Commercial files

- 1. The Active Loans file is for loans that are active at the end of the period.** Therefore, active loans should not also be found in the PIF, Asset Sales, or ORE Listing files. Further, it is inappropriate to report loans on the PIF file where a partial payment has been made.
- 2. Validation of Unique IDs.** The validation test for a unique Loan number has been relaxed across all files. The validation test for a unique FDIC Asset ID has been relaxed for the Related loans files, the NSF Loss and Recoveries file, and the SFR Recovery and Loss file. Duplicate FDIC Asset IDs may exist in all these cases.
- 3. Locations outside the U.S. Property or borrower locations may be outside the U.S.** For countries outside the U.S. where a US postal service state abbreviation code is not applicable, please use “CN” for Canada, “MX” for Mexico or “FC” for other foreign countries and enter in the state field.
- 4. Resubmissions.** When resubmitting Certificates or supporting files, do not resubmit files until the full revised Certificate submission package is complete. For example, if critical issues exist for both the Active Loans and ORE Listing file, the AI should adjust both files and submit both files at the same time. The AI should not submit first the Active Loans file prior to adjusting the ORE Listing file and vice versa.
- 5. Entry for a Date field that is required but there is a legitimate reason why the field should be blank.** In this case, please report a Null.

### Clarifications affecting Commercial files

- 1. NSF Certificate.**
  - Recoveries in NSF Certificate Section 2, Part A, line 2 Adjustments d) Other.** Recoveries of prior period Charge-offs of principal and capitalized expenditures which affect Shared-Loss asset balances should be entered in line "2. Adjustments d) Other". This will be a subset of the total amount of recoveries reported in the Loss and Recoveries file and only applies if the recovery amount impacts the current asset balance in either the Active or ORE Listing file.
  - Paid in Full line 5b on NSF Certificate Section 2.** The Paid in Full line 5b in Section 2 of the NSF Certificate is new to the version 1.3 certificate as a separate line. Therefore, AIs

may not have a Cumulative at beginning of Quarter balance for Paid in Full. If this is the case, please assign a zero amount to the Cumulative beginning of Quarter balance and focus on reporting Paid in Full amounts for the current and future periods.

- **How should gains on Sale be reported in the NSF Certificate.**

Guidance on reporting gains on sale is provided in the NSF Reporting Instructions for version 1.3.2:

***“5c. Sales (qualifying and non-qualifying):***

Report all principal recoveries from asset sales. Do not include losses or gains on sale. Gains on sale are excluded from Part A of the report altogether; however, certain gains on sale for assets are reported as recoveries in the bottom section of the report (row 10b.). Qualifying losses are reported on 5e; non-qualifying losses are reported on 2c. Do not include principal collections from short sales; report those in 5a.”

Certain gains on sales, such as gains on sales of assets written down by the failed bank or assets for which a loss claim has been processed, are reported as recoveries in the bottom section of the report (row 10b).

- **Recoveries in NSF Certificate Section 2, Part B, line 10 b) Other Recoveries.**

This will include the sum total of all recoveries reported in field 8 (Recoveries) of the Loss and Recoveries file.

- **Reporting Nonaccrual loans where Foreclosure proceedings have not begun in the NSF Certificate Section 3.** As stated in the NSF Instructions, please include all nonaccrual loans where foreclosure proceedings have not begun in the 90+ days Delinquent category. For these loans, the field Nonaccrual in the NSF Active Loans file must be reported with a value of ‘Y’.

## **2. NSF Active Loans file.**

- **FDIC Asset type – may only contain allowable values.** Some AIs have not been reporting the FDIC Asset type field 84 in the NSF Active Loans file. The FDIC Asset type is required to tie the asset type balances in the loan detail to the Cert balances in line 7 of Section 2. Therefore, AIs must report the allowable values for the FDIC Asset type.

Field 54 (Loan Type) will no longer be a required field for the NSF Active file.

## **3. NSF Asset Sales file.**

- The Asset Sales file should include both ORE and Loan sales. The file name has been changed from ‘Loan Sales’ to ‘Asset Sales’ in version 1.3.3.

AIs should report all loans, ORE and other sales in the Asset Sales file regardless (1) if the sale resulted in a loss or (2) if the asset was a loan or ORE prior to sale.

The field Loss Share in the Asset Sales file applies to asset sales requiring FDIC approval. For general ORE sales the field Loss Share should be coded with “X=ORE”. For loan sales that are transacted without previous FDIC authorization, the field Loss Share should be coded

“N=No”. For loan sales that have previous FDIC authorization, the field Loss Share should be coded with “Y=Yes”.

In the case where a loan sale or ORE sale results in a loss, the sale itself should be recorded in the Asset Sales file per instructions above and the following instructions should be followed for filing the associated claim in the NSF Loss and Recoveries file.

- **Loan Sale**  
If the loan sale is noted as an approved loan sale in the Asset Sales file (field Loss Share = ‘Y’) then the associated Loss amount should be reported in the field "Loss on Sale" in the NSF Loss and Recoveries file and in line 5e) Qualifying loss on sales in Section 2 of the NSF Certificate. Only losses associated with sales requiring FDIC approval are reported in line 5e.

If the loan sale required FDIC approval and approval was not provided (field Loss Share = ‘N’) then no associated Loss should be reported in the NSF Loss and Recoveries file. However, the loss amount should be recorded in line 2c “Assets Dropped from Loss Share”.

- **ORE Sale**  
If the ORE sale is a general ORE Sale, the Loss amount should be reported in the field Charge-offs in the Loss and Recoveries file and in line 5d) Charge-Offs (excluding accr int) in Section 2 of the NSF Certificate. Please refer to the Shared Loss Agreement to determine if the asset sales requires FDIC approval.

**4. NSF Loss and Recoveries file.**

- The definition of Total Covered Loss (Gain) in version 1.3.1 was expanded to include Full Charge-off Recoveries and Full Charge-off Reimbursable Expenses as given in field 12 of the Loss and Recoveries file:

“Total Covered Loss = Chargeoffs (excluding accrued interest) + Qualifying loss on sale + Accrued interest charge – Recoveries + Reimbursable expense charges – Offsetting income + FDIC adjustment - Full Chargeoff Recoveries + Full Chargeoff Reimbursable Expenses.”

As a result, please include Full Chargeoff Recoveries (field 17) and Full Chargeoff Reimbursable Expenses (field 18) in the calculation of Total Covered Loss.

- **New Reason Codes for Recovery and Expense reasons.** New allowable values will be added to the Recovery and Expense reasons in fields 20 and 21, respectively, of the Loss and Recoveries file to capture reasons not listed. The new reason codes are:

Code number	Recovery reason
22	Expense Reversal
98	Not Applicable
99	Other
Code Number	Expense reason
19	Recovery Reversal
98	Not Applicable
99	Other

- **Recovery and Expense amounts and reasons.** Recovery and Expense amounts in the NSF Loss and Recoveries file (fields 8 and 9) state “If there are multiple recoveries (expenses) for the asset, report as a sum.” Instead, the Comments should read “if there are multiple recoveries (expenses) with the same reason for the asset, report as a sum. Otherwise, report amounts separately for each unique recovery or expense reason.” Recovery and Expense reasons for fields 5 and 8 should be reported using the code number for the reason. For example, report “1” for “1 = Accrued Interest”. If either the Recovery or Expense amount is zero, report “98 = Not Applicable” for the corresponding reason.
- **Reporting Recovery and Expense detail for the June 30 reporting period.** The Loss Share Data Specifications version 1.3.2 introduces reasons codes for NSF Recoveries and Expenses and asks AIs to provide this additional detail in their submissions for the June 30 reporting period. Specifically, the inclusion of the recovery reason and expense reason fields requires AIs to list detailed categories of recovery or expense types; this may result in multiple records reported for individual assets. Several AIs have commented that the time period between the announcement of the requirement and the due date of the June 30 submissions is insufficient to revise their systems to provide the additional detail.

Therefore, our guidance is if an AI is unable to prepare the additional detail in time for the June Certificate reporting cycle the AI may adopt a phased approach to the requirement. For June 30 Certificate submissions, AIs may gross recoveries and expenses and report using either (1) the recovery or expense reason code for the primary (largest dollar amount) recovery or expense or (2) using the recovery and expense reason of “Other”. AIs should focus on achieving full compliance with their September 30 submissions.

- **Should Rental income be reported as Offsetting Income or as a Recovery in the NSF Certificate.** The answer to this depends on the version of the agreement. Under the new agreement (April 2011), ORE Income is listed as a Recovery item. Therefore, if the new agreement applies, please report ORE Income as a Recovery item. If reporting using an older agreement, then ORE Income is reported as Offsetting Income. Please review the applicable Shared-Loss agreement to determine appropriate reporting. If the AI is a repeat acquirer and treatment differs across agreements, the AI may choose to report either way. In this case, please inform your FDIC RSAM Specialist of the reporting protocol.

## 5. NSF FDIC Adjustments file.

- The AI Adjustment amount in field 6 of the FDIC Adjustment workbook should foot to the total FDIC Adjustment amounts reported in the NSF Certificate.
- The Description of the FDIC Adjustment Amount and the AI Adjustment Amount has the signs of the amounts reversed. In the both case, the Description should read: “Amounts which are due to the FDIC should be reported as a negative, and amounts which are due from the FDIC should be reported as a positive.”
- The field FDIC Adjustment Amount should be zero in cases where the field Adjustment Requested By has a value of ‘AI’.

- The FDIC Adjustment Amount should have a numeric value when the field Adjustment Requested By has a value of 'FDIC'.
- The FDIC Adjustment in field 11 of the NSF Loss and Recoveries file should tie to the AI Adjustment amount reported in the FDIC Adjustments file.
- The field Shared Loss Period must be populated with the appropriate Shared Loss reporting period.
- The FDIC adjustment amount should also be reported in the NSF Loss and Recoveries file as it is included in the calculation of Total Covered Loss.

#### **6. NSF Related Loan file.**

- The Assuming Institution shall prepare and deliver to the FDIC a related loans file for the calendar months ending June 30 and December 31. The file includes schedules of "related loans" as defined by the Purchase and Assumption Agreement.
- Asset ID must be unique when combined with the related loan number.

#### **7. NSF Data Key template.**

- If an AI does not report FDIC allowable values, the AI must complete the NSF Data Key template to ensure the FDIC has the AI's most recent data key and mapping to FDIC allowable values. The file should include a mapping of all fields in a Certificate submission where enumerated values are specified. The data key templates are to be submitted every quarter as a separate file.
- The first tab of the template lists the FDIC allowable values for the NSF files and the third tab provides an example mapping. Please complete the second tab of the template with a comprehensive mapping of the AI provided values to FDIC allowable values.
- When completing the template located on the second tab, please ensure that the fields FDIC File, FDIC Field, and FDIC Allowable Value are consistent with the values provided in the first tab. *It is important that these values are not truncated or altered in any manner.* Commas and semicolons in the FDIC allowable values should not be included in the template; these are provided for ease of understanding the provided allowable values.
- Lastly, allowable values for unknown or not applicable have been added to many of the FDIC fields. Please be aware that the value unknown should be used sparingly and generally only at the initiation of Certificate reporting or during system conversions. FDIC RSAM Specialists may contact the AI where the value unknown is used excessively.

## **VI. Appendix C – List of Changes in Version 1.3.2**

Revisions in version 1.3.2 of the Loss Share Data Specification included the changes described below.

1. The “Certificate File Section 3: Performance Report” section was revised to include additional instructions to complete section 3 of certificate.
2. The “Field Formatting Requirements” section was revised to include additional information on what is not a valid alphanumeric character.
3. Added instructions to describe the process for requesting FDIC Asset ID(s) after the Final Workbook Adjustment Process.
4. Added instructions to describe the process for reporting FDIC Adjustment(s) related to prior period submissions.
5. Added two fields, Recovery reason and Expense reason, to the Loss and Recoveries file along with reason codes.
5. Introduced data key template for AIs to map provided values to FDIC allowable values.
6. Enhanced data validation criteria.

## **VII. Appendix D – List of Changes in Version 1.3.1**

Revisions in version 1.3.1 of the Loss Share Data Specification consist of minor updates to this document. Changes for release version 1.3.1 did not impact the Field Definition Documents. Included in this release are the two changes described below.

1. The section “How to Submit a Report to FDIC” was revised to include additional instructions for uploading files to IntraLinks. FDIC has phased out the FDIC email box previously used to submit files and therefore removed instructions for email submission from this document.
2. The file naming conventions have been revised to meet the needs of the program.