

FDIC RSAM

Loss Share Data Specifications

Non-Single Family (NSF) Reporting Instructions

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NSF Data Specification Overview

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

Assuming Institutions (AI) that purchase bank assets from the FDIC under the terms of Shared-Loss Agreement 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.

AIs must submit separate reports to the FDIC 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: (1) the Single Family Residential (SFR – Schedule 4.15A) portfolio, and (2) the Non-Single Family (NSF – Schedule 4.15B) portfolio. In addition, there may be additional portfolios: Securities (Schedule 4.15C) and Subsidiaries (Schedule 4.15D). This document describes the data reporting requirements for AIs that have purchased an NSF portfolio (Schedule 4.15B and 4.15D assets).

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.

Data Quality Standards for Payment Approval

The FDIC requires data to be submitted consistent with these data specifications before payments are approved. The data quality standards process includes 3 types of validations: file formatting, source, and RDVP. Current data specification requirements can be obtained at the FDIC.gov website. 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.

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 Microsoft Excel per the Certificate template (if applicable).
2. Files must meet the basic file formatting requirements. Files must be submitted using the FDIC-provided Microsoft Excel templates and with correct file naming conventions. Please reference the RTSP User Guide for a full listing of file formatting requirements.

3. Asset level data must cover the appropriate time period and meet the data specifications.
4. The Certificate data must cover the appropriate time period, meet the data specifications, and contain correct information about the failed bank and the agreement.
 - a. Summary Certificate Data: loss claims will not be paid when accompanied by an “Error”.
 - b. Asset Level Detail Data: the FDIC may make partial loss claim payments and withhold payment on assets associated with an “Error”.

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. 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 validation check status of an “Error” or “Warning” result for that period, or subsequent periods. Payments are made in accordance with the respective agreements and are not limited to or by these guidelines.

Note that the FDIC may withhold payment for other reasons as well, as permitted in the Shared-Loss Agreement.

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.

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

- NSF Certificate file (Microsoft Excel file or the RTSP generated file)
- NSF Active Loans file (Required if NSF portfolio contains active loans)
- NSF ORE Listing file (Required if NSF portfolio contains ORE loans)
- NSF Inactive Loans file (Required if NSF portfolio contains assets subject to recovery sharing)

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

- NSF Asset Sales file
- NSF Loss and Recoveries file
- NSF Paid-In-Full file
- NSF Related Loan file
- NSF FDIC Adjustment file

Along with these data files each report should also contain a *signed* copy of the certificate file in Adobe PDF format. If the AI does not report FDIC allowable values, as defined in the Loss Share Data Specifications, Data Key definitions will be required in RTSP.

File Descriptions

The table on the next page describes the ten types of files that comprise a single NSF Report.

Table 1: NSF Submission File Descriptions

File	Description	# of Data Fields	File Naming Convention
<i>NSF Certificate file</i>	Aggregate level file containing a summary of changes in the NSF portfolio, covered losses in the current period, and cumulative losses for all periods. AIs should continue to use their customized Certificate templates provided by FDIC. With the RTSP Iteration 4.1 release on September 22, 2014, AIs may elect to either continue uploading their customized Certificate file or they may choose to use their RTSP generated Certificate.	n/a	12345-NSF-cert-yyyymmdd.xls
<i>NSF Active Loans file</i>	Loan level file containing loans covered by Loss Share that are active at the end of the reporting period. Active Loans should not be found in the ORE, Inactive, or any Single-Family Loss file leading to terminal disposition.	106	12345-NSF-activeloans-yyyymmdd.xls
<i>NSF Inactive Loans file</i>	Loan Level file listing of all inactive assets that are still subject to recovery-sharing.	5	12345-NSF-inactiveloans-yyyymmdd.xls
<i>NSF Asset Sales file</i>	Asset Level file containing a listing of loans and ORE assets sold during the reporting period.	7	12345-NSF-asset sales-yyyymmdd.xls

<i>NSF Loss and Recoveries file</i>	Loan Level file containing details about losses, recoveries, and expenses covered by Loss Share	21	12345-NSF- lossandrecovery-yyyymmdd.xls
<i>NSF ORE Listing file</i>	Loan Level file containing a listing of Other Owned Real Estate covered by Loss Share	15	12345-NSF-ore- yyyymmdd.xls
<i>NSF Paid In Full file</i>	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 or loans that were dropped from loss share.	5	12345-NSF-pif- yyyymmdd.xls
<i>NSF Related Loan file</i>	Loan Level file containing assets with "related loans" as defined by the Purchase and Assumption Agreement.	5	12345-NSF- relatedloans-yyyymmdd.xls
<i>NSF FDIC Adjustment file</i>	Loan Level file listing any FDIC adjustments made during the quarter that relate to activity in previous quarters.	11	12345-NSF- fdicadjustment-yyyymmdd.xls

When are files required?

Non-Single Family (NSF) File Types	Required?	Comment
Certificate	Required	Customized Certificate template or RTSP generated file
Signed Certificate	Required	
Active Loans	Conditional	Required if Certificate value <> 0
ORE	Conditional	Required if Certificate value <> 0
Inactive Loans	Conditional	Required when reporting assets subject to recovery-sharing
Asset Sale	Conditional	Required if Certificate value <> 0
Loss and Recovery	Conditional	Required if Certificate value <> 0
Paid-in-Full	Conditional	Required if Certificate value <> 0
Related Loan	Conditional	Required for the June and December semi-annual submissions
FDIC Adjustment	Conditional	Required if Certificate value <> 0 or if a FDIC CMC Adjustment file is present

File Formatting Validations

The FDIC requires standardized file names for all of the files included in the Shared Loss Certificate submission reporting.

Table 2: Example of NSF Active Loans File Naming Convention

For example: 12345-NSF-activeloans-yyyymmdd.xls							
Agreement Number	Hyphen	Transaction Type	Hyphen	File Name	Hyphen	As-Of-Date	File Extension
12345	-	NSF	-	activeloans	-	yyyymmdd	.xls or .xlsx

Agreement Number – The failed institution's FDIC Agreement Number (a 5 digit number assigned at closing)

Transaction 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

Period End 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 or .xlsx extension

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

In the event that FDIC requests a resubmission, the AI must re-submit the requested file(s). The filenames of the revised files cannot have the same file name as the original file and should include a version number after the period end date portion of the filename using the following version numbering convention; -v2, -v3, -v4, etc. The initial submission does not require a version number at the end of the file name.

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

When resubmitting Certificates or supporting files, please review your list of required files and ensure all files requiring re-submission are included in the resubmission request. If you feel certain files have been omitted from the re-submission request please contact your assigned RSAM Specialist. Please also review the AI RTSP User guide for further instructions on re-submitting files.

File formatting: FDIC requires specific formatting for each file associated with the NSF Certificate submissions.

Certificate

- Format: Microsoft Excel (.xls or .xlsx)
- Microsoft Excel file is required if AI elects not to use the RTSP generated Certificate
- Required file name (see instructions above)
- Workbook Tab Requirements
 - 1st tab Position
 - Required tab name – “Certificate Section 1”
 - FDIC Template – No deviations acceptable
 - 2nd tab Position –
 - Required tab name – “Certificate Section 2”
 - FDIC Template – No deviations acceptable
 - 3rd tab Position
 - Required tab Name – “Certificate Section 3”

- FDIC Template – No deviations acceptable
- Header data validation
 - Cell (F,1) - Agreement Name
 - Cell (F,2) - Agreement Number
 - Cell (F,3) - Closed Date
 - Cell (F,4) - Period Start Date
 - Cell (F,5) - Period End Date
 - Data provided in the header must match exactly to data stored in RTSP

Signed Certificate

- Format: pdf (Include all three pages)
- Always required
- Required file name: same as the Certificate file with (.pdf) extension (see instructions above)
- Workbook Tab Requirements
 - No tab requirements for this file type
- Header Validation
 - No header validation requirements for this file type

NSF Active Loans

- Format: Microsoft Excel (.xls or .xlsx)
- File is required if balance exists on Certificate File
- Required file name (see instructions above)
- Workbook Tab Requirements
 - 1st tab Position
 - Required tab name – No requirement on tab name
 - Required as 1st tab
- Header data validation
 - Cell (A1) – Agreement Number-Agreement Name
 - Must have Agreement Number first followed by a dash (-) followed by the Agreement Name
 - Cell(A2) – Certificate Period End Date
 - Must match date on File Name and match the period end date for the Certificate submission being submitted against in RTSP
 - Cell(A3) – Record count
 - Must match number of records in the file
- Data Validation
 - Cells(A6 – DB6) – Standard Column headers specified by the FDIC
 - Must match the template provided by the FDIC
 - Cell(A7) – Submission Data Begins
 - Each column and row of data from this point forward is validated against FDIC Instructions for NSF Active Loans file

NSF Asset Sales

- Format: Microsoft Excel (.xls or .xlsx)
- File is required if balance exists on Certificate File
- Required file name (see instructions above)
- Workbook Tab Requirements
 - 1st tab Position
 - Required tab name – No requirement on tab name
 - Required as 1st tab
- Header data validation
 - Cell (A1) – Agreement Number-Agreement Name
 - Must have Agreement Number first followed by a dash (-) followed by the Agreement Name
 - Cell(A2) – Certificate Period End Date
 - Must match date on File Name and match the period end date for the Certificates submission being submitted against in RTSP

- Cell(A3) – Record count
 - Must match number of records in the file
- Data Validation
 - Cells(A6 – G6) – Standard Column headers specified by the FDIC
 - Must match the template provided by the FDIC
 - Cell(A7) – Submission Data Begins
 - Each column and row of data from this point forward is validated against FDIC Instructions for NSF Asset Sales file

NSF Loss and Recovery

- Format: Microsoft Excel (.xls or .xlsx)
- File is required if balance exists on Certificate File
- Required file name (see instructions above)
- Workbook Tab Requirements
 - 1st tab Position
 - Required tab name – No requirement on tab name
 - Required as 1st tab
- Header data validation
 - Cell (A1) – Agreement Number-Agreement Name
 - Must have Agreement Number first followed by a dash (-) followed by the Agreement Name
 - Cell(A2) – Certificate Period End Date
 - Must match date on File Name and match the period end date for the Certificate submission being submitted against in RTSP
 - Cell(A3) – Record count
 - Must match number of records in the file
- Data Validation
 - Cells(A6 – U6) – Standard Column headers specified by the FDIC
 - Must match the template provided by the FDIC
 - Cell(A7) – Submission Data Begins
 - Each column and row of data from this point forward is validated against FDIC Instructions for NSF Loss and Recovery file

NSF ORE

- Format: Microsoft Excel (.xls or .xlsx)
- File is required if balance exists on Certificate File
- Required file name (see instructions above)
- Workbook Tab Requirements
 - 1st tab Position
 - Required tab name – No requirement on tab name
 - Required as 1st tab
- Header data validation
 - Cell (A1) – Agreement Number-Agreement Name
 - Must have Agreement Number first followed by a dash (-) followed by the Agreement Name
 - Cell(A2) – Certificate Period End Date
 - Must match date on File Name and match the period end date for the Certificate submission being submitted against in RTSP
 - Cell(A3) – Record count
 - Must match number of records in the file
- Data Validation
 - Cells(A6 – O6) – Standard column headers specified by the FDIC
 - Must match the template provided by the FDIC
 - Cell(A7) – Submission Data Begins
 - Each column and row of data from this point forward is validated against FDIC Instructions for NSF ORE file

NSF PIF

- Format: Microsoft Excel (.xls or .xlsx)
- File is required if balance exists on Certificate File
- Required file name (see instructions above)
- Workbook Tab Requirements
 - 1st tab Position
 - Required tab name – No requirement on tab name
 - Required as 1st tab
- Header data validation
 - Cell (A1) – Agreement Number-Agreement Name
 - Must have Agreement Number first followed by a dash (-) followed by the Agreement Name
 - Cell(A2) – Certificate Period End Date
 - Must match date on File Name and match the period end date for the Certificate submission being submitted against in RTSP
 - Cell(A3) – Record count
 - Must match number of records in the file
- Data Validation
 - Cells(A6 – E6) – Standard Column headers specified by the FDIC
 - Must match the template provided by the FDIC
 - Cell(A7) – Submission Data Begins
 - Each column and row of data from this point forward is validated against FDIC Instructions for NSF PIF file

NSF Related Loans

- Format: Microsoft Excel (.xls or .xlsx)
- File is always optional
- Required file name (see instructions above)
- Workbook Tab Requirements
 - 1st tab Position
 - Required tab name – No requirement on tab name
 - Required as 1st tab
- Header data validation
 - Cell (A1) – Agreement Number-Agreement Name
 - Must have Agreement Number first followed by a dash (-) followed by the Agreement Name
 - Cell(A2) – Certificate Period End Date
 - Must match date on File Name and match the period end date for the Certificate submission being submitted against in RTSP
 - Cell(A3) – Record count
 - Must match number of records in the file
- Data Validation
 - Cells(A6 – E6) – Standard Column headers specified by the FDIC
 - Must match the template provided by the FDIC
 - Cell(A7) – Submission Data Begins
 - Each column and row of data from this point forward is validated against FDIC Instructions for the NSF Related Loan file

NSF Inactive Loans

- Format: Microsoft Excel (.xls or .xlsx)
- File is required if AI has assets subject to recovery sharing that are not either Active or ORE.
- Required file name (see instructions above)
- Workbook Tab Requirements
 - 1st tab Position
 - Required tab name – No requirement on tab name
 - Required as 1st tab
- Header data validation

- Cell (A1) – Agreement Number-Agreement Name
 - Must have Agreement Number first followed by a dash (-) followed by the Agreement Name
- Cell(A2) – Certificate Period End Date
 - Must match date on File Name and match the period end date for the Certificate submission being submitted against in RTSP
- Cell(A3) – Record count
 - Must match number of records in the file
- Data Validation
 - Cells(A6 – E6) – Standard column headers specified by the FDIC
 - Must match the template provided by the FDIC
 - Cell(A7) – Submission Data Begins
 - Each column and row of data from this point forward is validated against FDIC Instructions for the NSF Inactive Loan file

NSF FDIC Adjustment

- Format: Microsoft Excel (.xls or .xlsx)
- File is required if balance exists on Certificate File or if the FDIC has uploaded a CMC Adjustment file.
- Required file name (see instructions above)
- Workbook Tab Requirements
 - 1st tab Position
 - Required tab name – No requirement on tab name
 - Required as 1st tab
- Header data validation
 - Cell (A1) – Agreement Number-Agreement Name
 - Must have Agreement Number first followed by a dash (-) followed by the Agreement Name
 - Cell(A2) – Certificate Period End Date
 - Must match date on File Name and match the period end date for the Certificate submission being submitted against in RTSP
 - Cell(A3) – Record count
 - Must match number of records in the file
- Data Validation
 - Cells(A6 – L6) – Standard column headers specified by the FDIC
 - Must match the template provided by the FDIC
 - Cell(A7) – Submission Data Begins
 - Each column and row of data from this point forward is validated against FDIC Instructions for the NSF FDIC Adjustment file

Source Validations

Source Validations are performed as the Certificate reporting files are uploaded to RTSP. These validations primarily apply to those data fields which ‘must be populated’. In some cases, Source Validations will perform in conjunction with other data validations particularly for those fields which ‘must be populated with defined allowable values’.

RDVP Validations

RDVP Validations are performed after the Certificate reporting files are uploaded to RTSP and have passed Source Validations. These validations generally check values reported across the certificate as well as the certificate detail files and include more complex business event logic.

How to Submit Files: RTSP and Venue

The Resolution Transaction Submission Portal (RTSP) is an internet portal for FDIC's resolution agreements. It provides assuming institution personnel with a secure method for submitting required data files to the FDIC via an automated upload feature. RTSP performs data profiling, qualitative review and validations on the reported data and provides FDIC personnel with secure, role-based access for viewing, inputting and reporting activities associated with monitoring compliance with agreement terms, claims processing and overall resolution program performance.

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

Venue may continue to be utilized for supporting documentation outside of the direct Certificate reporting package, including appraisal reviews, CMC reviews, and general documentation sharing.

Instructions for Completing the NSF Certificate File

The NSF Certificate file has three sections.

1. The first section derives the payment to/from the AI.
2. 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.
3. 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-yyyyymmdd**. 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, an AI should contact their associated Loss Share Specialist. All financial data fields are reported in whole dollars. An overview of the NSF certificate is described below.

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.

Figure 2: Section 1 of the NSF Certificate (Items 1-4a)

For Commercial and Other Shared Loss Agreement			
1. Is FDIC coverage rate based solely on commercial agreement losses?.....		No	
2. Are assets that were fully charged off at closing treated differently in this agreement?.....		Yes	
If the answer to #1 is No, then enter the following:			If the answer to #1 is No, and the answer to #2 is Yes, then enter the following:
3. Single Family: Inception-to-date Covered Losses, net of Recoveries.....	-	4. Single Family: Inception-to-date Recoveries from fully charged off assets	-
3a. Securities: Inception-to-date Covered Losses, net of Recoveries.....	-	4a. Securities: Inception-to-date Recoveries from fully charged off assets	-

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 failed 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 failed 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 failed 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 failed 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.

Figure 3: Section 1 of the NSF Certificate (Items 5-15)

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

This section calculates the payment amount:

	Net Loss			Recoveries from Fully-Charged-Off Assets at Close	Total Due From (to) FDIC
	1st Tranche (Below Intrinsic Loss Est.)	2nd Tranche (Below Intrinsic Loss Est.)	3rd Tranche (Above Intrinsic Loss Est.)		
8. Maximum amount eligible for payment within each tranche.....	-	100.00	n/a		
9. FDIC's Applicable Loss Share Percentage.....	80%	80%	80%	50%	
10. Beginning Balance: Amount of each tranche already filed 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.....	-	-	-		

5. Total Covered Loss (Gain) Amount (Loss Sharing): 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.

5. Total Covered Loss (Gain) Amount (Recovery Quarters): If the answer to row 1 is “Yes”, then this comes solely from Section 2 Part C of the current recovery commercial Certificate (the relevant columns from Row 33). 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 (Loss Sharing): 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 2 is “Yes”, then this comes from Section 2 of the current commercial certificate (the relevant columns from Row 31). 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.

6. If answer to 2 is Yes, then add back: Recoveries From Fully Charged Off (Recovery Quarters): 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 2 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

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 “1st Tranche”. Once cumulative losses exceed the maximum eligible losses for that tranche, additional losses are then reported in the “2nd Tranche”; once cumulative losses exceed the maximum eligible losses for the “2nd Tranche”, any additional losses are reported in the “3rd 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 “1st 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 instructions (bank account number, routing number, etc.), bank address, Officer Name and signature, and is to be completed by the AI. A Non-Single Family Certificate must be signed by an officer of the AI involved in, or responsible for, the administration and servicing of the Shared-Loss Loans, whose name appears on a list provided to the Receiver (as updated by the AI and provided to your FDIC RSAM Specialist as needed from time to time.

Figure 4: Section 1 of the NSF Certificate (Wiring Instructions)

<i>This section contains wiring instructions of Intergovernment Payout and Collection:</i>	
9-Digit ABA Number	<input type="text"/>
Account Number	<input type="text"/>
Account Name	<input type="text"/>
Further Credit Account	<input type="text"/>
Further Credit Name	<input type="text"/>
OBI	<input type="text"/>

Preparer signature:	X
Preparer name:	<input type="text"/>
Officer signature:	X
Officer name:	<input type="text"/>
Officer title:	<input type="text"/>
Bank Name:	<input type="text"/>
Bank Address:	<input type="text"/>

9 Digit ABA Number: Report the nine-digit identifying code assigned to the AI 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, 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.

Note: Both the **9 Digit ABA Number** and the **Account Number** fields must be filled in and correspond to the AI’s Wire Instructions which the AI should also provide separately

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 towards a person or department that should be notified about the payment.

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:

Figure 5: Section 2 of the NSF Certificate

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			
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
b) Permitted Advances		0	0	0	0	0	0	0	0	0
c) Capitalized Expenses		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
b) Paid in full		0	0	0	0	0	0	0	0	0
c) Sales (qualifying or non-qualifying)		0	0	0	0	0	0	0	0	0
d) Charge-Offs (excluding accr int)		0	0	0	0	0	0	0	0	0
e) Qualifying loss on sales		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
PART B. Charge-Offs, Recoveries & Reimbursable Expenses										
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
b) Other Reimbursable Expenses		0	0	0	0	0	0	0	0	0
13. Less: Offsetting Income		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
Memo Items:										
15. Gross Recoveries this period								0		
16. Gross Recoveries from Fully Charged Off Assets this period *								0		
17. Total number of assets under loss share								0		

Header definitions:

- **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). A brief description of each asset type is included in the column descriptions above.¹ The table below provides a mapping to the line items and reference numbers in the Call Report. The Call Report instructions provide more details on the categorization of loans and ORE.

Table 3: Line Item Mapping and Reference Numbers

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. RC-C 4.b. (all of 4)	RCON1763 RCON1764	SC32
Consumer	RC-C 6.a. RC-C 6.b. RC-C 6.c. (all of 6)	RCONB538 RCONB539 RCONK137 RCONK207	SC35
Other Loans	RC-C 1.b. RC-C 2.a. RC-C 2.b. RC-C 2.c RC-C 3. RC-C 7. RC-C 8. RC-C 9.a. RC-C 9.b.(1) RC-C 9.b.(2)	RCON1420 RCONB531 RCONB534 RCONB535 RCON1590 RCON2081 RCON2107 RCONJ454 RCON1545 RCONJ451	
ORE and other repossessed assets	RC-M 3.a. RC-M 3.b RC-M 3.d RC-M 3.e RC-M 3.f RC-M 3.g	RCON5508 RCON5509 RCON5511 RCON5512 RCONC979 RCFN5513	SC405 SC425 SC426 SC428 SC430 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.

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

Report only adjustments 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 and 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 'FDIC Adjustment' field of the Loss and Recoveries file which will agree 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 current reporting period adjustments to asset balances that are not reported elsewhere. This may also include the reclassifications to/from the single family loan pool.

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 on loan sales 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 on loan sales 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. Loss on ORE sales are considered charge-offs therefore record loss on ORE sales in 5d. Charge-offs, not 5e. Qualifying loss on sales.

5e. Qualifying loss on sale: Report all Loss on Loan Sale that qualifies for loss share coverage. Losses that do not qualify for coverage are reported on 2c. Loss on ORE sales should be reported in 5d. Charge-offs.

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 (row6).

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 assets, such as income on mineral rights or rental

income. 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).

NSF Recovery Certificate File Section 2 Part C: Recovery Quarter Recoveries, Expenses and ORE Carryforwards

This report summarizes covered transactions effecting payment activity for agreements in the Recovery Quarter. **This section of the Certificate only contains qualifying transactions booked against Recovery Assets.**

Figure 6: Section 2 Part C of the NSF Recovery Certificate:

PART C. Recovery Quarter Recoveries, Expenses, and ORE Carryforwards			Current Period		Cumulative at End of Quarter
15. Final Shared-Loss Quarter Covered Loss (Gain) Amount					
16. Gross ORE Income					
17. Less: Reimbursable Expenses (ORE)					
18. Less: FDIC Adjustments to ORE Assets					
19. Net ORE Income					
20. Net ORE Loss Carryforward (rolling)					
21. Gross Recoveries					
22. Less: Reimbursable Expenses (Non-ORE)					
23. Less: a) FDIC Adjustments to Shared-Loss Quarter Covered Losses					
b) FDIC Adjustments to Recovery Period-Only (Non-ORE)					
24. Less: First Recovery Period Reimbursable Expenses					
25. Recovery Amount					
26. Negative Net Recoveries (Non-ORE) (rolling)					
27. Gross Recoveries from Fully OO Assets*					
28. Less: Reimbursable Expenses from Fully OO Assets					
29. Less: a) FDIC Adjustments to Shared-Loss Quarter Covered Losses from Fully OO Assets					
b) FDIC Adjustments to Recovery Period-Only from Fully OO Assets					
30. Less: First Recovery Period Reimbursable Expenses from Fully OO Assets					
31. FOO Recovery Amount					
32. Negative Net Recoveries (Fully OO Assets) (rolling)					
33. Total Recovery Amount					
34. Total Covered Loss (Gain) Amount					
35. Recovery Asset Count					
36. Recovery Asset Balance					

15. Final Shared-Loss Quarter Covered Loss (Gain) Amount: This is the total covered loss amount at the end of the final loss share period. This value will remain constant regardless of Recovery Quarter Activity.

16. Gross ORE Income: This field is the total ORE income before expenses. For the current period, this is the sum of Offsetting Income reported in the Loss and Recovery file.

17. Less: Reimbursable Expenses (ORE): This field is the total Reimbursable Expenses booked against assets with the FDIC Asset Type ORE where the Expense reason is not a first recovery quarter reimbursable expenses (Using an expense code of R).

18. Less: FDIC Adjustments to ORE Assets: This is the total FDIC Adjustment Amount made to Recovery Period transactions for ORE assets.

19. Net ORE Income: This is the total positive ORE Income amount to be shared with the FDIC resulting from the sum of lines 16-18.

20. Net ORE Loss Carryforward (Rolling): This is the total negative ORE Income amount which will be used to offset positive gross ORE Income in subsequent quarters. Amount is produced by summing lines 16-18.

21. Gross Recoveries: This is the total Gross Recoveries claimed in the Loss and Recovery file in the plus any positive NET ORE Income.

22. Less: Reimbursable Expenses (Non - ORE): This is the total amount of Reimbursable Expenses (Non-ORE and Non-First Recovery Period) claimed in the current period.

23 A). Less: FDIC Adjustments to Shared-Loss Quarter Covered Losses: This is the total FDIC Adjustment Amount made to Shared Loss transactions during the current period. (Non FCO Assets)

23 B). Less: FDIC Adjustments to Recovery Period (Non-ORE): This is the total FDIC Adjustment Amount made to Recovery Period transactions during the current period. (Non FCO Assets)

24. Less: First Recovery Period Reimbursable Expenses: This is the total amount of Reimbursable Expenses (First Recovery Period only) claimed in the current period using an Expense Reason code with an 'R'.

25. Recovery Amount: This is the Recovery Amount (excludes FCO Assets) in the Current Period, net of FDIC Adjustments and any cumulative beginning of quarter rolling Negative Net Recoveries. This value will be ZERO if during the Quarter the AI has a Negative Net Recovery. This amount can be negative in First Recovery Period if first Recovery Period expenses exceed Net Recovery Period Recoveries. This number is the summation of lines 21-14.

26. Negative Net Recoveries (Non-ORE) (Rolling): This is the Negative Net Recoveries amount (excludes FCO Assets) in the current period. Will be ZERO, if the Recovery Amount for the current period was Positive, otherwise will be the Negative Recovery Amount. This amount is net of Adjustments and the rolling Negative Net Recoveries from the Prior Period. This number is the summation of lines 21-14.

27. Gross Recoveries from Fully CO Assets: This is the total FCO Recoveries claimed in the Loss and Recovery file in the current period.

28. Less: Reimbursable Expenses from Fully CO Assets: This is the total amount of FCO Reimbursable Expenses (Non-First Recovery Period) claimed in the current period.

29 A). Less: FDIC Adjustments to Shared-Loss Quarter Covered Losses from Fully CO Assets: This is the total FDIC Adjustment amount made to Shared Loss Period FCO transactions during the current period.

29 B). Less: FDIC Adjustments to Recovery Period from Fully CO Assets: This is the total FDIC Adjustment amount made to Recovery Period FCO transactions during the current period.

30. Less: First Recovery Period Reimbursable Expenses from Fully CO Assets: This is the total amount of FCO Reimbursable Expenses (First Recovery Period only) claimed in the current period using an Expense Reason code with an 'R'.

31. FCO Recovery Amount: This is the FCO Recovery Amount in the current period, net of Adjustments and the rolling Negative Net FCO Recoveries from the Prior Period. This value will be ZERO if during the Quarter the AI has a Negative Net Recovery. This amount can be negative if in First Recovery Period if First Recovery Period FCO Expenses Exceed Net Recovery Period FCO Recoveries. This number is the summation of lines 27-30.

32. Negative Net Recoveries (Fully CO Assets) (Rolling): This is the Negative Net FCO Recoveries amount in the current period. This amount will be ZERO if the FCO Recovery Amount for the current period was positive; otherwise will be the Negative FCO Recovery Amount. This amount is net of Adjustments and rolling Negative Net FCO Recoveries from the Prior Period if applicable.

33. Total Recovery Amount: This is the Total Amount of Recoveries to be shared with the FDIC in the

Current Period. This amount is the sum of lines 25 and 31.

34. Total Covered Loss (Gain) Amount: This is the total covered loss gain amount for the agreement including all Shared Loss Covered Losses as well as Recovery Quarter recoveries.

35. Recovery Asset Count: Count of all assets classified as Recovery Assets

36. Recovery Asset Balance: Balance of all assets classified as Recovery Assets

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.

Figure 6: Section 3 of the NSF Certificate

Number of Loans / Properties							
	Performing	Delinquent			In Foreclosure	Repossessed 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	Repossessed 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.

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:

1. Totals by Performing, Delinquent (30-59, 60-89, 90+), In Foreclosure, and Reposessed Assets should match aggregates from the asset level files; and
2. 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'.

Instructions for Completing the NSF Asset Level Files

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 Loss Share Data Specifications. 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 Loss Share Data Specifications.

Table 5: Field Formatting Requirements

File Type	Field Formatting
A/N Alphanumeric	<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 Improper: 1234 Anywhere Street 1234 ^1 Anywhere Street Proper: 1234 Anywhere Street</p> <p>Certain alphanumeric fields may be restricted to a specific set of values.</p>
N Numeric	<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: 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>

Loss Share Data Specifications files 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 Loss Share Data Specification file contains four tabs:

- i. Instructions tab
- ii. RDVP Validation tab
- iii. Source Validation tab
- iv. Template tab

Instructions Tab

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

Table 6: Instruction Tab Fields

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. Please take note that although a field may not be required for RDVP data validations, it may be a required field for Source Validations.
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

Template Tab

The ‘Template’ tab contains an Excel worksheet that is recommended for 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 Loss Share Data Specifications file.

In the ‘Template’ tab of each individual Loss Share Data Specifications file, 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 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:

Figure 7: Template Tab Example

(Agreement Number) - (Agreement Name)
(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
20130131		99.99	

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

- **Agreement Number-Agreement Name** – Use the five digit Agreement Number and Agreement 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.