

**Office of Thrift Supervision**Department of the Treasury *Managing Director, Examinations, Supervision, and Consumer Protection*

1700 G Street, N.W., Washington, DC 20552 • (202) 906-7984

March 12, 2004

MEMORANDUM FOR: Chief Executive Officers

FROM: Scott M. Albinson 

SUBJECT: Preliminary Examination Response Kit -
Interagency Loan Data Request

The Office of Thrift Supervision (OTS) recently adopted an Interagency Loan Data Request form for the purpose of electronically collecting, reviewing and analyzing a thrift's loan portfolio data. The document conforms the loan data requested to the standard data sets used by the Federal Deposit Insurance Corporation, the Federal Reserve Board, the Office of the Comptroller of the Currency, and the Conference of State Bank Supervisors.

Since many service bureaus already use the Interagency Loan Data Request format for their clients that are banks, we hope this will make the examination process quicker and less burdensome for you. The loan data request format does not require you to provide any information, however, that you do not already have available electronically.

As we have in the past, we will contact you prior to an examination to discuss the data that you have and the form in which you can provide it. We will also supply the name and telephone number of someone in the local OTS regional office you may contact with questions.

Attachment

INTERAGENCY LOAN DATA REQUEST
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OTS scheduled your institution for an examination that will begin on _____. During this examination we plan to use the Interagency Loan Data Request for reviewing and analyzing loan portfolios. We request that you provide the information on high-density, 3-1/2" diskettes or compact disks (CDs) in a pre-defined, fixed-width format (see the attached instructions).

Your participation is voluntary. We will contact you before the examination to discuss the data that you have and the form in which you can provide it. If you have any questions before this initial contact, you may call _____ at _____.

Do not create or capture any information that is not already available electronically. We ask that you provide only data already available in electronic form. If a data field is not available, then enter spaces. Do not insert a null character or skip the data field. If possible, please provide a reconciliation report of the electronic data to the TFR line numbers. Provide the name and telephone number of a person whom we may contact with questions.

INTERAGENCY LOAN DATA REQUEST

Please provide separate diskettes or separate CDs for the following pools of loans using a PC-readable format:

Homogeneous Loans and Leases:¹

1. Owned one- to four-family loans.
2. All consumer loans. If necessary, consumer loans may be segregated into multiple homogeneous pools (which were similarly underwritten), and each pool should be on a separate diskette or CD.

Nonhomogeneous Loans and Leases:²

1. All other loans not identified above.

If all the loans from any homogeneous pool or the nonhomogeneous pool will not fit on one diskette or CD, it is acceptable to provide that pool on multiple diskettes or CDs. Do not include duplicate records. Report each loan only once per file.

You may not be able to supply data for every field requested on this form. However, the more data you can supply, the smoother the exam process will work. All fields are required. If a data field is not available, then enter the appropriate number of spaces. Do not insert a null character or skip the data field.

If you need assistance, please contact _____ at _____. We also welcome your comments and suggestions for improving this process.

¹ Homogeneous assets amortize monthly and are typically underwritten based on common, uniform standards. Classification decisions are generally based on delinquency status.

² Nonhomogeneous assets are less likely to be uniform and classification decisions are based on broader considerations than just delinquency status. Examples include commercial real estate and commercial or construction loans.

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Technical Instructions

Data Date

Please provide the loan information as of _____ (quarter-end date).

FDIC/FRB/OCC Data Fields

The data requested in the Interagency Loan Data Request is the standard data sets used by the Federal Deposit Insurance Corporation, Federal Reserve Board, the Office of the Comptroller of the Currency, and the Conference of State Bank Supervisors. If your service bureau also services commercial banks, you may save time responding to this request by starting with the FDIC/FRB/OCC data.

Field Order

The data fields must appear in the exact order listed in the Data Field Definition Form. Please provide a file description, printed or electronic version, identifying each data field in the order found in the record.

File Format

Each single distinct horizontal row should contain all the data for each loan. Do not wrap data for a single loan into two or more rows or combine data from more than one loan into a single row.

Media

Please download loan information to a 3-1/2" high-density diskette(s) or CD(s) in an IBM compatible, PC-readable format.

File Size Limitation

If all the loans will not fit on one diskette or CD, it is acceptable to provide them on multiple diskettes or CDs. Due to the size limitations of our Microsoft Excel application, if any file contains more than 65,450 loans, please contact _____ at _____.

File Compression

Please let us know if you compressed the files and, if so, how to decompress them.

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File Type

Please provide the data in an ASCII text, fixed width, ANSI standard format following the file description provided. The following rules apply when using ASCII text, fixed width, ANSI standard:

— A/N Alphanumeric:

- Only ASCII character codes 32 through 126.
- Alphanumeric fields should be left justified and padded (to the right) as necessary with spaces (ASCII character code 32). Do not use text delimiters. For example:

This → John Doe Not This → “John Doe”
- Certain alphanumeric fields may be restricted to a specific set of values (as indicated for given fields).
- Alphanumeric fields that are not applicable, are unavailable, or that are null fields in your system should be provided as all spaces.

— N Numeric:

- Only ASCII character codes 48 through 57 (i.e., the numerals 0 through 9), ASCII character code 46 (a period or decimal point), ASCII character code 32 (space), or in rare instances (please see note below) ASCII character code 45 (minus sign).
- Numeric fields should be right justified and padded (to the left) as necessary with leading spaces. Use no formatting (commas, etc.).
- ***Except in fields 35, 36, 48, and 80***, numeric fields should always be positive values. Minus signs are an option in these four fields because the data they contain could routinely be positive *or* negative, making use of an absolute value problematic. We will also allow minus signs in field 22 since in some systems overpayments by borrowers on the final payment could push the note into a credit balance.
- Numeric fields may contain a decimal point; the Format field in the file description for each column will indicate the only format acceptable. If a column contains a decimal point, it will have a fixed number of decimal places (as indicated for given fields). If your system maintains decimal (floating-point) numbers to a greater number of decimal places than we request, your values should be rounded (NOT truncated) to the number of decimal places we have requested.
- Numeric fields that are not applicable, are unavailable, or that are null fields in your system should be provided as all spaces.

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— D Date:

- Only ASCII character codes 48 through 57 (i.e., the numerals 0 through 9) and ASCII code 32 (space).
- Date fields should always contain 8 characters and be in year month day form (i.e., YYYYMMDD) with no additional formatting (i.e., no slashes or hyphens). Julian dates must be converted. For example, the date July 1, 2001 should appear like: 20010701.
- Dates that are not applicable, are unavailable, or that are null fields in your system should be provided as all spaces.

— Logic:

- Each row should contain the specified number of characters and should be terminated with a carriage-return line-feed character sequence (ASCII character codes 10 and 13).
- Only ASCII character code 78 (capital N – indicating NO or FALSE), ASCII character code 89 (capital Y – indicating YES or TRUE), or ASCII character code 32 (space).
- Logic fields that are not applicable, are unavailable, or that are null fields in your system should be provided as a space.

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Data Field Definition Form

Date of Data: _____

Contact Person: _____

Phone Number: _____

Format of Data

Field #	Data Field Name	Data Field Description	ASCII, Fixed Width Format		
			Type	Width	Format
1.	Borrower ID	Primary key identifier for the borrowing entity. This is the CIF number. This field must be populated.	A/N	34	
2.	Short Name	Obligor's abbreviated name. Individuals in order of last name, first name, middle initial. Businesses use truncated name. This field must be populated.	A/N	30	
3.	Long Name	Obligor's full legal name. Format s/b first name, middle initial, and last name. For businesses, use full legal name. This field must be populated.	A/N	40	
4.	Address Line 1	Street address.	A/N	40	
5.	Address Line 2	Vendor defined.	A/N	40	
6.	Address Line 3	Vendor defined.	A/N	40	

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Field #	Data Field Name	Data Field Description	ASCII, Fixed Width Format		
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7.	City	City in which the primary borrower has its main or head office.	A/N	40	
8.	State	Post Office state code in which the primary borrower has its main or head office.	A/N	2	
9.	Zip Code	Zip code for the primary borrower's main or head office.	A/N	9	
10.	Taxpayer ID	Nine-digit code issued by the US Government (TIN). Individuals use social security number.	A/N	9	
11.	Business Type	Borrower's North American Industry Classification System (NAICS) code or SIC code.	A/N	6	
12.	Relationship Name	Unique identifying name associating related borrowers. The group name is associated with a unique group ID or relationship number. Do not enter CIF number here.	A/N	40	
13.	Relationship ID	Unique ID used to identify a group of related borrowers.	A/N	34	
14.	Credit Score	Credit score (e.g., FICO or Beacon) obtained from a credit bureau that was used in the underwriting of the credit. If multiple bureau scores were used, provide the dominant score.	N	3	999
15.	Stock Symbol	Symbol used to identify primary borrower by NYSE, AMEX, or NASDAQ, etc.	A/N	8	
16.	Out-of-Territory	Indicator if the borrower's address or location is outside of the institution's market area.	Logic	1	Y/N
17.	Insiders and Employees	If the data supports, report Regulation O defined insiders using "O" for executive officer, "D" for director, and "P" for principal shareholders. Additionally, if the data supports, designate employees (those that are not executive officers) with "E." If the vendor data does not support this scheme, simply identify insider status with Y/N.	A/N	1	O/D/P/E or Y/N
18.	Lending Division	The division or responsibility code responsible for the underwriting and/or monitoring of the borrower.	A/N	10	

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19.	Lending Officer	Code or name of loan officer responsible for the borrower relationship.	A/N	20	
20.	Branch ID	Identity of the branch location where relationship is managed.	A/N	10	
21.	Note Number	Primary key identifier for each note. This field must be populated.	A/N	34	
22.	Balance Outstanding	Current outstanding balance of the note. This field must be populated. <i>In rare instances where the customer has overpaid the note and the bank is carrying a credit balance in this field, you may report the number as a negative balance with a minus sign in the first character position to the left of the highest-order digit. For instance, a credit balance of a negative \$3,456.95 should be reported as -3456.95.</i>	N	15	9(12).99
23.	Undisbursed Commitment Availability	Report the unused portions of commitments to make or purchase extensions of credit in the form of loans, participations, lease financing receivables or similar transactions. Include loan proceeds the bank is obligated to advance, such as loan draws, constructions progress payments, seasonal advances under prearranged lines of credit, revolving credit facilities or similar transactions. Include the unused proceeds of commitments for which the bank has charged a commitment fee or otherwise has a legally binding commitment. This will many times be the unused portion of lines of credit, or the unfunded balance on a standby line of credit.	N	15	9(12).99
24.	Original Amount	The original amount of the loan.	N	15	9(12).99
25.	Origination Date	Date the loan was originated.	D	8	YYYYMMDD
26.	Last Renewal Date	The date the note was last renewed.	D	8	YYYYMMDD
27.	Maturity Date	The date when full payment on the note is contractually due.	D	8	YYYYMMDD

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28.	Last Extension Date	The date the note's maturity was last extended.	D	8	YYYYMMDD
29.	Number of Renewals	The number of times the note has been renewed.	N	3	999
30.	Number of Extensions	The number of times the note's maturity date has been extended.	N	3	999
31.	Note Purpose	Description of what the proceeds will be used for.	A/N	40	
32.	Collateral Code	The code associated with the collateral type (e.g., commercial real estate, 1-4 family mortgages, UCC filings, marketable securities, etc.)	A/N	10	
33.	Interest Rate	The contractual rate of interest currently applied to this note.	N	7	.999999
34.	Interest Rate Index	Interest rate base index used when the note's rate varies with an index.	A/N	20	
35.	Interest Rate Spread	The interest rate variance from the index rate charged on this note. Express in terms of a percentage. For example, the premium of a note within a Prime + 2.25% would be expressed as 0.02250. <i>If the interest rate is determined by deducting from the index (i.e., prime minus 2.25%), then report the spread in this field as negative. The entry left of the decimal point should either be a space or a zero if this field is positive, or a minus sign if it is not. An example would be -.02250.</i>	N	7	9.99999
36.	Interest Earned Not Collected	Total amount of interest accrued and not yet received on a note/credit facility. <i>In the case of pre-paid interest (borrower has paid ahead), report the data in this field with a minus sign in the first character position to the left of the highest-order digit. For instance, a pre-paid balance of \$3,456.95 should be reported as -3456.95.</i>	N	15	9(12).99
37.	Borrower's Internal Rating	The overall rating assigned to the borrower. If borrower ratings are not assigned, provide the note rating here.	A/N	5	

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38.	Borrower's Rating Date	Date the most recent internal rating was assigned to the borrower.	D	8	YYYYMMDD
39.	Note Risk Rating	Institution's internal risk rating of the note's total outstanding balance.	A/N	20	
40.	Note Balance Rated Pass	Dollar amount of funded debt on the note rated pass by the institution.	N	15	9(12).99
41.	Note Balance Rated Special Mention	Dollar amount of funded debt on the note rated the equivalent of special mention by the institution.	N	15	9(12).99
42.	Note Balance Rated Sub-standard	Dollar amount of funded debt on the note rated the equivalent of substandard by the institution.	N	15	9(12).99
43.	Note Balance Rated Doubtful	Dollar amount of funded debt on the note rated the equivalent of doubtful by the institution.	N	15	9(12).99
44.	Charge Off Amount	Amount of principal charged off this note.	N	15	9(12).99
45.	Specific Reserve	Amount of specific reserve for loan losses on this note, which is not available to offset losses on any other loan.	N	15	9(12).99
46.	Shared National Credit	Indicator if this note has been identified as qualifying for the SNC program.	Logic	1	Y/N
47.	Guarantor	Name of the entity/person that guarantees the note. With multiple guarantors, give the primary one.	A/N	40	
48.	Days Past Due	The number of days the note is past due on the date this report is produced. <i>If the customer has paid ahead and the bank's system reflects this as a negative past due in this field, report the data in this field with a minus sign in the first character position to the left of the highest-order digit. For instance, a note that's paid ahead 30 days would be reported as -30.</i>	N	5	99999
49.	Interest Paid-to-Date	The date to which interest payments are current.	D	8	YYYYMMDD
50.	Nonaccrual	Indicator if the note has been placed on nonaccrual.	Logic	1	Y/N
51.	Times Past Due 30-59	Number of times the note has been past due 30-59 days since the origination date.	N	3	999

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Field #	Data Field Name	Data Field Description	ASCII, Fixed Width Format		
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52.	Times Past Due 60-89	Number of times the note has been past due 60-89 days since the origination date.	N	3	999
53.	Times Past Due 90+	Number of times the note has been past due 90 days or more since the origination date.	N	3	999
54.	Type	The type of loan as defined by the vendor or user. For example, Comm'l, RE, CRE I/L, RC.	A/N	20	
55.	TFR Line Number	The TFR line number used by the vendor or user to categorize loans for Schedule SC in the TFR.	A/N	10	
56.	Participation Indicator	Indicator if the loan was purchased or sold. Enter a "P" if it was purchased, "S" if all or a portion is sold.	A/N	1	P/S
57.	Amount Sold	The current balance of the amount sold.	N	15	9(12).99
58.	Participation Sold Original Amount	The original amount of this note that was sold.	N	15	9(12).99
59.	Collateral Description	The narrative description of the collateral.	A/N	50	
60.	Loan for Sale	Indicator that the note is accounted for under the held-for-sale category.	Logic	1	Y/N
61.	Next Due Date	The date the next payment, principal or interest, is due. For delinquent loans, this will be in the past.	D	8	YYYYMMDD
62.	Payment Frequency	How often payments are contractually required (monthly, quarterly, annually, bullet, etc.).	A/N	10	
63.	Variable Rate	Indicator if the note's interest rate is adjustable, floating, or variable.	Logic	1	Y/N
64.	Periodic Interest Rate Cap	The maximum change allowed to the interest rate at each re-pricing opportunity.	N	7	.999999
65.	Interest Rate Reset Interval	The time between periodic reset dates for variable or adjustable rate loans expressed in days. For instance, a note that adjusts weekly would have a "7" in this field, variable-rate notes adjusting monthly a "30" and so on.	N	4	9999

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66.	Lifetime Interest Rate Cap	The maximum rate the note can reach over its contractual term.	N	7	.999999
67.	Troubled Debt Restructured	Indicate if the note is considered to be a troubled debt restructure.	Logic	1	Y/N
68.	Amortizing/ Non-Amortizing Status	Indicate if the note is amortizing with a "Y." Indicator should be an "N" for notes where payments have been suspended.	Logic	1	Y/N
69.	Payment Amount	Amount of regularly scheduled payment.	N	15	9(12).99
70.	Last Payment Date	Date the last payment was made.	D	8	YYYYMMDD
71.	Capitalized Interest	The amount of interest added to the note's principal balance.	N	15	9(12).99
72.	Number of Payments in Contract	The contractual number of payments required by the note.	N	3	999
73.	Collateral Value	The dollar value the bank ascribes to all collateral securing this note.	N	15	9(12).99
74.	Collateral Valuation/ Appraisal Date	Date collateral was last appraised or valued.	D	8	YYYYMMDD
75.	Lien Status	The priority lien held by this bank (e.g., 1 st lien, 2 nd lien, etc.)	A/N	20	
76.	Block Numbering Area or Census Tract	Block Numbering Area or census tract where the collateral is located.	A/N	6	
77.	MSA Code	The Metropolitan Statistical Area where the collateral is located.	A/N	6	
78.	Dealer Code	The code identifying loans accepted from auto, mobile home, or other sales agents.	A/N	20	
79.	Dealer Reserve Balance	The dealer reserve against this note.	N	15	9(12).99

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80.	Escrow Balance	The amount currently held in escrow for payment to third parties, such as insurance and real estate taxes. <i>In the case of negative escrow balance, report the data in this field with a minus sign in the first character position to the left of the highest-order digit. For instance, an escrow of a negative \$3,456.95 should be reported as -3456.95.</i>	N	15	9(12).99
81.	Co-maker/ Joint-maker	The name of the co-maker(s) or joint maker(s) whose signature(s) appears on the promissory note or loan agreement. Identify first one where there are multiple co-makers.	A/N	40	
82.	Late Charges	Late charges currently due and unpaid.	N	15	9(12).99