

Title 45 - DEPARTMENT OF BANKING AND FINANCE

Chapter 3 - DATA CENTER RECORD KEEPING STANDARDS

001 DEFINITIONS.

001.01 For purposes of this Rule, "data center" means:

001.01A A data processing department within a bank staffed by direct employees of the bank;

001.01B A data processing service organization that processes the transactions of a bank, including, but not limited to, service organizations wholly or partially owned by the bank, or owned wholly or partially by other banks; or

001.01C Private organizations not affiliated with any bank that provide services by contractual agreement.

002 SCOPE OF RULE.

002.01 This Rule establishes minimum standards for certain aspects of computerized record keeping systems employed in the recording, updating, and maintenance of the financial transactions of banks. Sound record keeping principles are necessary to ascertain the true condition of a bank, and to ensure that examiners can extract, or have extracted, information from data files necessary to the examination.

002.02 Data centers are to record, update, and maintain specific information as set forth in this Rule. The various departments of the bank should submit information in a format specified by the data center.

002.03 Any additional data, not included in this Rule, may be included in the computerized records of the bank.

003 RESTRICTION ON ALTERATIONS.

003.01 Those fields which reflect the original terms, conditions, or provisions entered into by and between the bank and the customer, must not be altered by file maintenance transactions, except to correct a recording or processing error. In the event any of these fields are altered, a paper or electronic copy of the alteration should be created and retained in accordance with Neb. Rev. Stat. § 8-107.

004 REQUIRED DATA - DEPOSIT ACCOUNTS.

004.01 Demand Deposit Accounts.

004.01A Accounts maintained in computer records must be identified by a unique code. A range of account numbers is not an acceptable method.

004.01A1 TYPE CODE. Designates an account that receives special services.

004.01A1a Revolving Credit Account (Overdraft Checking Account). A demand deposit account on which the bank has pre-approved payment of insufficient checks.

004.01A2 IDENTIFICATION CODE. Designates owner of the funds.

004.01A2a Public Funds Account. Deposits may include those:

004.01A2a1 for which the bank is required to pledge securities,

004.01A2a2 belonging to any federal, state, local, or public entity,

004.01A2a3 deposited by an officer of a public entity in an official capacity. A method of differentiation between federal, state, county, and municipal deposits must be maintained.

004.01A2b Credit Bank Account (Commonly Referred to as Correspondent Bank Accounts). Deposits due to any commercial bank, savings bank, or trust company.

004.01A2c Trust Fund Account. For banks with trust powers, funds deposited in the bank by its trust department.

004.01A2d Accounts of Directors, Officers, or Employees of the Bank. A single code may be used to identify all three categories.

004.01A2e Dealer Reserve Account. An account belonging to any retail dealer, the purpose of which is to receive that dealer's portion of finance charges, credit insurance premiums, or other similar type funds.

004.01A2f Bank Control Account. Each account, which represents outstanding cashier's checks, officer's checks, expense checks, or other similar bank checks, or which represent suspense items, unposted items, income, expense, or any other type of account belonging to the bank. Each such item so maintained shall be carried in a separate account.

004.01A3 STATUS CODE. Designates a unique feature of an individual account. These codes are not necessarily mutually exclusive.

004.01A3a Accounts on Which No Statement is to be Printed.

004.01A3b Accounts on Which No Statement is to be Mailed.

004.01A3c Restricted Account. An account on which notification has been given or received by the bank to preclude activity in that account.

004.01A3d Dormant Account. An account belonging to a customer which the bank cannot locate or identify. This must not include an account involved in litigation where the court will determine the rightful owner of the funds nor an account awaiting distribution through estate settlement procedures.

004.01A3e Inactive Account. An account in which no customer-initiated dollar activity has occurred for a period of time as specified by the Board of Directors. Inactive account means an account in which the bank still has contact with the customer, as opposed to a dormant account as defined in Subsection 004.01A3d of this Rule.

004.01B Fields of data that must be recorded in the computer records:

004.01B1 DATE ACCOUNT OPENED. The date the account was opened, or the date the initial deposit was made. If the account was opened prior to the date records were converted from manual to automated system, then the date the records were so converted may be used.

004.01B2 ACCOUNT NUMBER.

004.01B3 NAME OF DEPOSITOR. Short name is acceptable.

004.01B4 ADDRESS OF DEPOSITOR. Address must include the zip code.

004.01B5 CURRENT BALANCE. Actual posted dollar balance of the account, including uncollected funds and funds on which "holds" have been placed.

004.01B6 COLLECTED OR UNCOLLECTED FUNDS. That portion of a deposit balance which has either been collected or uncollected by the depository bank. Either method will be acceptable, as long as it is identified.

004.01B7 DATE AND AMOUNT OF LAST CUSTOMER DEPOSIT. The date and amount of the last deposit activity, initiated by the customer, that was posted to the account.

004.01B8 DATE AND AMOUNT OF LAST CUSTOMER WITHDRAWAL. The date and amount of the last withdrawal activity, initiated by the customer, that was posted to the account.

004.01B9 DATE OF LAST CUSTOMER INITIATED ACTIVITY IN THE ACCOUNT. The date the last activity, initiated by the customer, was

posted to the account.

004.01B10 DATE ACCOUNT WAS OVERDRAWN. The date a currently overdrawn account first became overdrawn and remained in a continuously overdrawn status.

004.01B11 NUMBER OF TIMES AND NUMBER OF DAYS AN ACCOUNT WAS OVERDRAWN. This could be accumulated on a previous twelve month running total, or year-to-date plus total previous year.

004.01B12 DATE OF THE LAST STATEMENT. The date the last statement of the account was printed and activity purged from the file.

004.01B13 BALANCE OF THE LAST STATEMENT. The balance of the last statement of the account, which was printed, or an electronic copy was made, and activity was purged from the file.

004.02 Savings Deposit Accounts.

004.02A If any of the following accounts are maintained in the computer records, they must be identified by a unique code. A range of account numbers is not an acceptable method.

004.02A1 TYPE ACCOUNT CODE.

004.02A1a Regular Savings. An interest-bearing account where withdrawal may be made without penalty.

004.02A1b Club Savings. An account which may or may not pay interest where the bank is to make payment at a pre-arranged date (Christmas, vacation, etc.).

004.02A1c Other Savings. Any other account that is not regular savings or club savings.

004.02A2 IDENTIFICATION CODE. Designates the owner of the funds.

004.02A2a Public Funds Savings Account. Savings deposits may include those:

004.02A2a1 for which the bank is required to pledge securities,

004.02A2a2 belonging to any federal, state, or local public entity, or

004.02A2a3 deposited by an officer of a public entity in an official capacity. A method of differentiation between federal, state, county, and municipal deposits should be maintained.

004.02A2b Credit Bank Savings Account. Savings deposits due to any commercial bank, savings bank, or trust company.

004.02A2c Trust Fund Savings Account. For banks with trust powers, funds deposited in a savings account in the bank by its trust department.

004.02A2d Savings Accounts of Directors, Officers, or Employees of the Bank. A single code may be used to identify all three categories.

004.02A2e Bank Control Account. Any savings account belonging to the bank, such as suspense items and unposted items recorded as separate accounts.

004.02A3 STATUS CODE. Designates a unique feature of an individual account. These codes are not necessarily mutually exclusive.

004.02A3a Savings Account on Which No Statement Is To Be Printed. Account where no statement is to be produced by request of the depositor.

004.02A3b Savings Account on Which No Statement Is To Be Mailed. Account where no statement is to be mailed.

004.02A3c Restricted Savings Account. Account on which notification has been given or received by the bank to preclude activity in that account.

004.02A3d Dormant Savings Account. Account belonging to an entity which the bank cannot locate or identify. This shall not include an account involved in litigation where the court will determine the rightful owner of the funds nor an account awaiting distribution through estate settlement procedure.

004.02A3e Inactive Savings Account. Account in which no customer-initiated dollar activity has occurred for a period of time as specified by the Board of Directors. Inactive savings account means an account in which the bank still has contact with the customer as opposed to a dormant account as defined in Subsection 004.02A3d of this Rule.

004.02B Required Fields of Data:

004.02B1 SAVINGS ACCOUNT NUMBER.

004.02B2 DATE THE SAVINGS ACCOUNT WAS OPENED. Date the account was opened, or the date the initial savings deposit was made which opened the account. If the account was opened prior to the date the records were converted from manual to automated system, then the date the records were so converted may be used.

004.02B3 NAME OF THE DEPOSITOR. Short name is acceptable.

004.02B4 ADDRESS OF THE DEPOSITOR. Must include zip code.

004.02B5 CURRENT BALANCE. Actual posted dollar balance of the savings account, including uncollected funds and funds on which "holds" have been placed.

004.02B6 COLLECTED OR UNCOLLECTED FUNDS. That portion of a deposit balance which has either been collected or uncollected by the depository bank. Either method is acceptable, as long as it is identified.

004.02B7 DATE OF LAST CUSTOMER INITIATED ACTIVITY. Date the last activity was posted to the account which was initiated by the customer.

004.02B8 DATE AND AMOUNT OF LAST CUSTOMER DEPOSIT. Date and amount of the last deposit activity, initiated by the customer, that was posted to the account.

004.02B9 DATE AND AMOUNT OF LAST CUSTOMER WITHDRAWAL. Date and amount of the last withdrawal activity, initiated by the customer, that was posted to the account.

004.02B10 DATE OF LAST STATEMENT. Date the last statement of the savings account was printed, or an electronic copy was made, and the activity purged from the file. This applies only to "Statement Savings Accounts" or other similar savings accounts for which statements reflecting the activities in the account are customarily produced.

004.02B11 BALANCE OF LAST STATEMENT. Balance of the last statement of the account, which was printed, or an electronic copy was made, and activity purged from the file.

004.02B12 INTEREST RATE. Annual rate of simple interest paid on that savings account. This is not the effective rate determined by periodic compounding. A code may be used to specify the annual rate of interest.

004.03 Certificates of Deposit.

004.03A If any of the following accounts are maintained in the computer records, they must be identified by a unique code. A range of account numbers is not an acceptable method.

004.03A1 TYPE CODE. Designates a contractual arrangement.

004.03A1a Automatically Renewable Certificate. Certificate where the instrument specifically states the contract will automatically be extended for an additional term equal to that originally agreed upon between the depositor and the bank,

unless withdrawn by the customer within a specified time following the maturity.

004.03A1b Single Maturity Certificate. Certificate which is not automatically renewable.

004.03A2 IDENTIFICATION CODE. Designates the owner of the funds.

004.03A2a Public Funds Certificate of Deposit. Certificate may include those:

004.03A2a1 for which the bank is required to pledge securities,

004.03A2a2 belonging to any federal, state, local public entity, or

004.03A2a3 deposited by an officer of a public entity in an official capacity. A method of differentiation between federal, state, county, and municipal deposits should be maintained.

004.03A2b Credit Bank Account. Certificate due to any commercial bank, savings bank, or trust company.

004.03A2c Trust Fund Account. For banks with trust powers, Certificate issued by the bank to its trust department.

004.03A2d Insider Account. Certificate Issued to Directors, Officers, or Employees of the Bank. A single code may be used to identify all three categories.

004.03A3 STATUS CODE. Designates a unique feature of an account. These codes are not necessarily mutually exclusive.

004.03A3a Negotiable Certificate. Certificate which is made payable to the bearer or endorser.

004.03A3b Demand Certificate.

004.03A3c Redeemed Certificate (Closed). Certificate that has been presented to the bank for payment.

004.03A3d Dormant Certificate. Certificate belonging to an entity which the bank cannot locate or identify. This must not include a certificate involved in litigation where the court will determine the rightful owner of the fund or a certificate awaiting distribution through estate settlement procedures.

004.03A3e Pledged Certificate.

004.03B Required Fields of Data:

004.03B1 CERTIFICATE NUMBER. Number assigned to the Certificate for identification purposes. This is not what is usually referred to as a "Customer Identification Number."

004.03B2 NAME OF DEPOSITOR. Short name is acceptable.

004.03B3 ADDRESS OF DEPOSITOR. Address must include zip code.

004.03B4 DATE ISSUED. Date the Certificate was originally issued.

004.03B5 TERM OF CERTIFICATE. Number of months or days which determine the maximum interest to be paid.

004.03B6 INTEREST PAID. Annual rate of simple interest paid on the Certificate.

004.03B7 NEXT MATURITY DATE. Date shown on the Certificate on which the principal amount matures or is due and payable to the depositor. In the case of automatically renewable certificates of deposit, the maturity date is the next date the Certificate is due.

004.03B8 CURRENT BALANCE. Actual posted balance of the Certificate.

004.03B9 DATE LAST INTEREST WAS PAID. Date interest was calculated and paid direct to the holder or added to the current balance.

005 REQUIRED DATA - LOANS.

005.01 Installment Loans.

005.01A If any of the following accounts are maintained in the computer records, they must be identified by a unique code. A range of account numbers is not an acceptable method.

005.01A1 TYPE OF LOAN. Designates the classification of the loan according to legal definitions.

005.01A1a Direct Loans to Borrowers. Loans governed by the Personal Loan statutes, Neb. Rev. Stat. §§ 8-815 to 8-829, inclusive. (Installment Loans)

005.01A1b Indirect Loans - Purchased Paper. Loans governed by the Installment Sales Act (Dealer Paper)

005.01A1c Other Loans. Loans not governed by the Personal Loan statutes or the Installment Sales Act.

005.01A1d Direct Lease Paper (If Maintained With Installment Loans).

005.01A1e Indirect Lease Paper (If Maintained With Installment Loans).

005.01A2 LOAN CLASSIFICATIONS. Minimum classifications:

005.01A2a Loans to purchase automobiles on installment basis.

005.01A2b Credit cards and related plans:

005.01A2b1 Retail (charge account) credit card plans.

005.01A2b2 Check credit and revolving credit plans.

005.01A2c Loans to purchase retail consumer goods on installment basis:

005.01A2c1 Mobile homes (exclude travel trailers).

005.01A2c2 Other retail consumer goods (exclude credit cards and related plans).

005.01A2d Loans to repair and modernize residential property.

005.01A2e Other installment loans for household, family, and other personal expenditures.

005.01A3 IDENTIFICATION CODE. Designates the borrower on a loan.

005.01A3a Director, Officer, or Employee of the Bank. A single code may be used to identify all three categories.

005.01A4 STATUS CODE. Designates a unique feature of an account. These codes are not necessarily mutually exclusive.

005.01A4a Recourse Indicator (With or Without).

005.01A4b Repurchase Indicator (Full or Limited).

005.01A4c Repossessed Indicator.

005.01B Required Fields of Data:

005.01B1 BORROWER NUMBER. A number assigned to a particular borrower. This number can be either common for all indebtedness or common for all installment loan indebtedness.

005.01B2 LOAN NUMBER.

005.01B3 NAME OF BORROWER(S). Short name is acceptable.

005.01B4 ADDRESS OF BORROWER. Must include zip code.

005.01B5 LOAN OFFICER

005.01B6 DATE OF LOAN. Date shown on the face of the note.

005.01B7 AMOUNT ADVANCED. Principal amount of the loan; sometimes called proceeds, net amount financed, or amount of loan. It may be disclosed to the borrower in a single amount or disclosed as sale price less any down payment of cash or goods.

005.01B8 TOTAL OF PAYMENTS (TIME BALANCE). The sum of amount advanced, insurance premiums, official fees, and the total finance charge.

005.01B9 AMOUNT FINANCED. The sum of the amount advanced, insurance premiums, and official fees.

005.01B10 FINANCE CHARGE (TIME PRICE DIFFERENTIAL). The total time balance less amount advanced, insurance premiums, and official fees.

005.01B11 ORIGINAL MATURITY DATE. Date the current note was originally contracted to be paid off.

005.01B12 DATE OF THE FIRST PAYMENT. Date the first payment is required from the borrower by disclosure on the contract.

005.01B13 CURRENT MATURITY DATE. Date the current note is presently contracted to be paid off. If this date is the same as the original maturity date, both fields will contain identical data.

005.01B14 NUMBER OF EXTENSIONS. Number of months or days (where 30 days equal one month) that the original maturity date has been extended.

005.01B15 EXTENSION CHARGES ASSESSED. Accumulated additional finance charges assessed when the maturity date of the loan is extended. Extensions may affect the rebate on finance charges.

005.01B16 EXTENSION CHARGES PAID OR UNPAID. Balance of extension charges assessed, either paid or unpaid.

005.01B17 NUMBER OF TIMES LATE (DELINQUENT). Method of determining delinquency is described by applicable law.

005.01B18 LATE (DELINQUENT) CHARGES ASSESSED. Accumulated charges assessed to the obligor for late payment.

005.01B19 LATE (DELINQUENT) CHARGES PAID OR UNPAID. Balance of late charges assessed, either paid or unpaid.

005.01B20 NUMBER OF TIMES REWRITTEN. Number of times a new loan has been written to replace one or more existing loans,

regardless of whether any new money was involved. Extension of maturity is not considered a rewritten note.

005.01B21 SCHEDULE OF PAYMENTS. Include number of regular payments, regular payment amount, number(s) of irregular payment(s), and amount(s) of irregular payment(s).

005.01B22 NUMBER OF PAYMENTS MADE OR REMAINING. The total number of scheduled payments made or remaining, including regular and irregular payments.

005.01B23 AMOUNT OF PAYMENTS MADE. The total amount of payments made which has reduced the time balance. This must not include amounts for any unscheduled charges.

005.01B24 DATE OF LAST CUSTOMER PAYMENT MADE. Date the last dollar transaction was posted, not to include any unscheduled charges.

005.01B25 AMOUNT OF LAST PAYMENT. Dollar amount of the last payment that does not include any unscheduled charges.

005.01B26 DATE NEXT PAYMENT IS DUE.

005.01B27 UNPAID BALANCE. The sum of amount advanced, insurance premiums, official fees, and total finance charges minus the amount of payments made.

005.01B28 INTEREST RATE. Annual percentage rate as disclosed in the contract in the form of xx.xxx%. This is the same as the APR described in Regulation Z.

005.01B29 DESCRIPTION OF COLLATERAL/OR COLLATERAL TYPE INDICATOR. A descriptive identification of the collateral pledged, or an indicator code for type of collateral.

005.01B30 DEALER NUMBER

005.01B31 PARTICIPATION INDICATOR (PURCHASED OR SOLD). When a specific loan is a participation, it must have an indicator.

005.01B32 PARTICIPATION IDENTIFICATION NUMBER. An identification of who the participation was purchased from or sold to. A current list of codes assigned must be maintained at the bank. A single code may be used to identify multiple entities.

005.01B33 GUARANTOR, ENDORSER, CO-SIGNERS INDICATOR. An indicator that specifies if the loan has a guarantor, endorser, or co-signer.

005.01B34 MINIMUM CHARGES. The charge allowed by law. Minimum charges are allowed in lieu of interest.

005.01B35 ATTORNEY FEES AND COURT COSTS ACTUALLY EXPENDED. Fees actually expended if allowed by applicable statute and/or a court.

005.01B36 OFFICIAL FEES. Actual fees paid to official agencies for recordation of title or lien.

005.01B37 PAYOFF. Amount necessary to retire the debt, after deducting those fees that are subject to rebate.

005.01B38 INSURANCE PREMIUMS. Insurance premiums must be recorded separately as one of the following:

005.01B38a Credit Life Insurance.

005.01B38b Accident and Health Insurance.

005.01B38c Other Insurance: Any insurance other than Credit Life or A&H.

005.01B39 FLOOR PLAN LOANS:

005.01B39a Name of Dealer.

005.01B39b Address. Must include zip code.

005.01B39c Dealer Number.

005.01B39d Date of Trust Receipt or Chattel Mortgage. Date of either document.

005.01B39e Original Amount of Item.

005.01B39f Serial Numbers.

005.01B39g Description. Year, model, make, etc.

005.01B39h Current Balance.

005.01B39i Date Interest Paid To.

005.01B39j Past Due Interest Indicator.

005.01B39k Amortization Plans or Indicator As To Method Or Percentage.

005.01B39l Date of Last Inspection.

005.02 Real Estate Loans.

005.02A If any of the following accounts are maintained in the computer records, they must be identified by a unique code. A range of account

numbers is not an acceptable method.

005.02A1 TYPE OF LOAN. Designates the classification of the loan according to legal definitions (FHA, VA, conventional, construction, interim financing, etc.)

005.02A2 IDENTIFICATION CODE. Designates the borrower on a loan.

005.02A2a Director, Officer, or Employee of the Bank. A single code may be used to identify all three categories.

005.02B Required Fields of Data:

005.02B1 BORROWER NUMBER. A number assigned to a particular borrower. This number can be either common for all indebtedness or common for all real estate loan indebtedness.

005.02B2 LOAN NUMBER.

005.02B3 NAME OF BORROWER(S). Short name is acceptable.

005.02B4 ADDRESS OF MORTGAGED PROPERTY. File must contain the address of the mortgaged property, including zip code. This address may not necessarily be the mailing address of the borrower.

005.02B5 LOAN OFFICER CODE.

005.02B6 ORIGINAL DATE. Date on the note and mortgage.

005.02B7 ORIGINAL AMOUNT. Amount on the note and mortgage.

005.02B8 ORIGINAL COMMITMENT. Original amount of the loan approval.

005.02B9 UNADVANCED FUNDS.

005.02B10 DATE OF LAST DISBURSEMENT OF UNADVANCED FUNDS.

005.02B11 AMOUNT OF LAST DISBURSEMENT OF UNADVANCED FUNDS.

005.02B12 SECURITY TYPE. Residential, multifamily, commercial, etc.

005.02B13 APPRAISED VALUATION. The amount of the latest appraisal conducted by an authorized agent of the bank. Any releases of collateral should reduce the appraised valuation.

005.02B14 DATE OF APPRAISAL. Date of the latest valuation conducted by an authorized agent of the bank.

005.02B15 TERMS. Information should be sufficient to identify the repayment schedule agreed to by the parties.

005.02B16 FIRST PAYMENT DUE. Date indicated by the note which the borrower is to make the first payment on the loan balance, for either interest or principal or any combination thereof.

005.02B17 MATURITY DATE.

005.02B18 INTEREST RATE. Rate of interest currently being charged on the note. There must also be an indicator if the note has a variable interest rate.

005.02B19 CURRENT BALANCE. Balance on which interest is being calculated.

005.02B20 ESCROW BALANCE (IF APPLICABLE).

005.02B21 PARTICIPATION INDICATOR. Indicates whether loan is purchased or sold.

005.02B22 PARTICIPATION BASIS. Either percentage or dollar amount.

005.02B23 PARTICIPANT IDENTIFICATION NUMBER. An identification of whom the participation was purchased from or sold to. A current list of codes assigned should be maintained at the bank. A single code may be used to identify multiple entities.

005.02B24 DATE PRINCIPAL PAID TO.

005.02B25 DATE OF LAST CUSTOMER INITIATED PAYMENT. The date the last dollar transaction was posted, not to include any unscheduled charges.

005.02B26 AMOUNT OF LAST CUSTOMER INITIATED PAYMENT. The dollar amount of the last payment that does not include any unscheduled charges.

005.02B27 DATE NEXT PAYMENT DUE.

005.02B28 STATUS INDICATOR. Open end, closed, real estate in judgment, foreclosure, etc.

005.02B29 NUMBER OF TIMES LATE (DELINQUENT). Delinquent policy is established by the bank.

005.02B30 LATE (DELINQUENT) CHARGES ASSESSED. The accumulated charges assessed for late payments.

005.02B31 LATE (DELINQUENT) CHARGES PAID/UNPAID. The balance of the late charges assessed either paid or unpaid.

005.02B32 LIEN CLASS. First, second, etc.

005.02B33 GUARANTOR, ENDORSER, CO-SIGNER INDICATOR.

005.03 Commercial Loans.

005.03A If any of the following accounts are maintained in the computer records, they must be identified by a unique code. A range of account numbers is not an acceptable method.

005.03A1 TYPE OF LOAN. Designates the classification of the loan according to legal definitions (demand, time, term, etc.)

005.03A2 IDENTIFICATION CODE. Designates the borrower on a loan. These codes are not necessarily mutually exclusive.

005.03A3 DIRECTOR, OFFICER, OR EMPLOYEE OF THE BANK. A single code may be used to identify all three categories.

005.03A4 LOAN SECURED BY THE STOCK OF OTHER BANKS.

005.03A5 LOANS TO THIS BANK'S AFFILIATES AND LOANS SECURED BY THE STOCK OR OTHER OBLIGATIONS OF THIS BANK'S AFFILIATES.

005.03B Required Fields of Data:

005.03B1 BORROWER NUMBER. A number assigned to a particular borrower. This number can be either common for all indebtedness or common for all commercial loan indebtedness.

005.03B2 LOAN AND/OR NOTE NUMBER.

005.03B3 NAME OF BORROWER(S). Short name is acceptable.

005.03B4 ADDRESS OF BORROWER. Must include zip code.

005.03B5 COLLATERAL CODE. A descriptive identification of the collateral pledged or a code to indicate same.

005.03B6 GUARANTOR, ENDORSER, OR CO-SIGNER INDICATOR.

005.03B7 LOAN OFFICER CODE.

005.03B8 INTEREST RATE. Actual interest rate, or if interest is tied to prime, an indicator of same plus the interest additive.

005.03B9 TERMS. Information must be sufficient to identify the repayment schedule agreed to by the parties.

005.03B10 ORIGINAL DATE OF CURRENT LOAN. Date the initial loan proceeds were disbursed and interest began to accrue.

005.03B11 ORIGINAL AMOUNT OF CURRENT LOAN. Amount of initial loan proceeds.

005.03B12 ORIGINAL DATE OF CURRENT NOTE. Date the current note was executed.

005.03B13 ORIGINAL AMOUNT OF CURRENT NOTE. Amount of current note proceeds.

005.03B14 DATE OF LAST RENEWAL. Date of last renewal of the current note.

005.03B15 ORIGINAL MATURITY DATE. The final date on which the principal amount of the note becomes due and payable. If the current maturity date is different, an additional field must be used.

005.03B16 DATE FIRST PAYMENT DUE (IF APPLICABLE).

005.03B17 DATE NEXT PAYMENT DUE (IF APPLICABLE).

005.03B18 AMOUNT OF NEXT PAYMENT DUE (IF APPLICABLE).

005.03B19 DATE INTEREST PAID TO. Date interest on the obligation has been paid through.

005.03B20 DATE PRINCIPAL PAID TO. Date principal on the obligation has been paid through.

005.03B21 CURRENT BALANCE HERE. The remaining outstanding amount of the note after deduction for participations sold.

005.03B22 GROSS LOAN BALANCE. Current balance here plus participations sold.

005.03B23 PAST DUE AMOUNT-INTEREST. Amount of interest currently past due.

005.03B24 PAST DUE AMOUNT-PRINCIPAL. Amount of principal currently past due.

005.03B25 NON-ACCRUAL INDICATOR. An indicator that the interest rate has been lowered or reduced to zero.

005.03B26 PARTICIPANT IDENTIFICATION NUMBER (IF APPLICABLE).

005.03B27 PARTICIPANT CODE-PURCHASED OR SOLD (IF APPLICABLE).

005.03C Required Fields to be Maintained and/or Totaled by Borrower Number:

005.03C1 LINE OR COMMITMENT INDICATOR. Identifies the type of line or commitment (advised, internal guideline, fee-paid, etc.)

005.03C2 TOTAL LINE OR COMMITMENT. Total approved contingent liability.

005.03C3 UNUSED PORTION. Total amount of unused commitment or line or credit.

005.03C4 FEE BASIS INDICATOR. Type of fee (None, percentage, or dollar amount)

005.03C5 DATE FEE PAID TO (IF APPLICABLE).

005.03C6 HIGHEST NUMBER OF CONSECUTIVE DAYS OUT OF DEBT IN THE LAST 12 MONTHS. Accumulated on a previous twelve month running total, or year-to-date plus total previous year.

005.03C7 HIGH AND LOW CREDIT IN LAST 12 MONTHS. Accumulated on a previous twelve month running total, or year-to-date plus total previous year.

005.03C8 RELATED BORROWERS (CONCENTRATION OF CREDIT). Borrower number of related organizations or persons that have commercial loans. An organization or person is defined as: closely allied interests, the repayment of whose obligations is interdependent by reason of affiliated ownership or control. A current list of codes assigned must be maintained at the bank. A single code may be used to identify multiple entities.

005.03C9 CREDIT STATUS INDICATORS. Loan classification by:

005.03C9a Internal loan review, and

005.03C9b Examiner review.

005.03C10 DATE LAST REVIEWED BY BANK OR DATE LAST AUTHORIZED.

005.03C11 DATE OF LAST CUSTOMER FINANCIAL STATEMENT.

005.03D The following information must be available but may be maintained in a manual system.

005.03D1 PARTICIPANT IDENTIFICATION NUMBER.

005.03D2 NAME OF PARTICIPANT.

005.03D3 ADDRESS OF PARTICIPANT.

005.03D4 BORROWER NUMBER AND LOAN NUMBER OF LOAN PURCHASED OR SOLD.

005.03D5 PARTICIPATION CODE (PURCHASED OR SOLD).

005.03D6 PARTICIPATION TYPE (RECOURSE, REPURCHASE, ETC.).

005.03D7 PARTICIPATION BASIS (PERCENT OR DOLLAR AMOUNT).

005.03D8 AMOUNT OF PARTICIPATION.

005.03D9 PARTICIPATION INFORMATION. Maintain for all loan participations, including 100% purchased or sold loans, and for both bank and non-bank participants.

005.03D10 DESCRIPTION OF COLLATERAL.

005.03D11 VALUE OF COLLATERAL.

005.03D12 DATE OF LAST VALUATION.

006 REQUIRED DATA - SECURITIES.

006.01 If any of the following accounts are maintained in the computer records, they must be identified by a unique code. A range of account numbers is not an acceptable method.

006.01A TYPE CODE. Designates the obligor or type of instrument.

006.01A1 U.S. TREASURY.

006.01A2 FEDERAL AGENCIES NOT GUARANTEED.

006.01A3 STATE, COUNTY, AND MUNICIPALS.

006.01A4 OTHER BONDS, NOTES, AND DEBENTURES.

006.01A5 STOCKS.

006.01B Required Fields of Data:

006.01B1 SECURITY OR ACCOUNT NUMBER. Number assigned to the security.

006.01B2 NAME OF ISSUER. Name of the issuer liable for re-payment and nature of the obligation as stated on the face of the instrument.

006.01B3 COUPON DATES. Month and day the interest coupon may be redeemed.

006.01B4 MATURITY DATE. Date the obligation will mature and principal amount of the investment that will be re-paid to the holder. (This is not necessarily the optional call date of the instrument.)

006.01B5 PAR VALUE. Amount of principal which will be paid to the holder by the obligor on maturity date.

006.01B6 CALL DATE. If security provides for a call option, call date must be recorded.

006.01B7 DATE PURCHASED. Date on which the security became an asset of the bank. (This is not necessarily the date on which a bid or offer to buy was made by the bank.)

006.01B8 SOURCE OF PURCHASE CODE. Identification of the source from which the security was purchased.

006.01B9 PURCHASE PRICE. Price paid for the security including broker fees less accrued interest.

006.01B10 BOOK VALUE. Purchase price adjusted for the appropriate accretion or amortization.

006.01B11 MARKET VALUE. Must be updated at least every 90 days.

006.01B12 INTEREST RATE. Rate of interest which the obligor has agreed to pay to the holder of the security.

006.01B13 YIELD. Rate of return on the security.

006.01B14 CUSIP NUMBER (IF USED). Unique identifier number assigned to the security that gives a description of the security.

006.01B15 CREDIT RATING. Current rating assigned to the security by any rating service. It is recommended that this be updated quarterly by using a reliable source.

006.01B16 RATING SOURCE. The source used to obtain the current rating.

006.01B17 REPURCHASE OR RESALE INDICATOR. An indicator which signifies the security has a repurchase or resale agreement.

006.01B18 GUARANTEE OR INSURANCE INDICATOR. An indicator which signifies the security is insured or guaranteed.

006.01B19 PLEDGED CODE. Those securities which are pledged must be identified by the entity or entities to whom the security is pledged. A current list of codes assigned must be maintained at the bank. A single code may be used to identify multiple entities.

006.01B20 PLEDGED AMOUNT. That amount of the security that is pledged. If the security is pledged to more than one entity, this field must contain the aggregate amount pledged.

006.01B21 DISCOUNT ACCRETED. That portion of the discount (face value less price paid) not including accrued interest, which has been accreted since the date of acquisition. Premium amortized and discount accreted may be the same field.

006.01B22 PREMIUM AMORTIZED. That portion of the premium (purchase price less face value) not including accrued interest, which has been amortized since the date of acquisition.

006.01B23 ACCRUED INTEREST PURCHASED. Amount of accrued interest paid to the seller.

006.01B24 SAFEKEEPING NUMBER. Number of the safekeeping receipt, issued by the responsible party for the security.

006.01B25 SAFEKEEPING LOCATION. Name or a code of the physical location where the security is held within the bank or the identity of the institution responsible for safekeeping.

007 TECHNICAL REQUIREMENTS.

007.01 Section 007 applies to all accounts and required data set forth in Sections 004, 005, and 006 of this Rule.

007.01A Record Identification.

007.01A1 IDENTIFICATION OF RECORD TYPES WITHIN A FILE. Various types of records such as account, header, trailer, or control, are normally maintained within a file. Each record type must be identified by a unique code in the same field of each like record. Any method of recording the code is acceptable.

007.01A2 IDENTIFYING RECORDS FOR A GIVEN BANK. Two methods are in general use and either is acceptable:

007.01A2a A separate file for each bank processed by the data center.

007.01A2b Multiple bank records on one file with each identified by a unique code.

It is also acceptable to record more than one account type (demand deposit, savings, etc.) with either of the above methods. However, records for each account type should be identified by a unique code located in the same record.

007.01A3 IDENTIFICATION OF ACCOUNTS. Certain accounts (public funds, trust funds, etc.) must be identified if the accounts are maintained in the file. The following guidelines apply to all account types:

007.01A3a A unique code or codes can be established by the data center, common to all users, or the data center can provide any method for the bank to identify specified types of accounts. In the event a bank establishes its own codes, an up-to-date list must be maintained by the bank. The data center must be able

to specify where within the record the codes established by the bank are maintained. It is recommended that banks use the coding structure provided by the data center.

007.01A3b A range of account numbers is not an acceptable method of coding.

007.01A3c The type account code should be maintained in either the master account record or an associated record or file. "Master account record" is defined as that record where financial activity is recorded versus any other associated record or file such as name and address master.

007.01A3d Provision for expansion of type account code should be considered for future use.

007.01A3e For purposes of processing, different types of accounts may be identified on a multi-bank file by a separate bank number. Example: Regular passbook savings versus accounts that receive a periodic statement, or club savings account versus regular savings account.

007.02 Banks and/or data centers may use any other codes to identify accounts not specified herein for their own purposes (such as sub-type of account) provided that the minimum standards set forth in this Rule are satisfied. These standards are not intended to limit or exclude the coding of account types.

007.02A Identifying Status of Account. Codes are needed to identify the status of an account. Standards applicable to identifying status for all applications are:

007.02A1 A unique code (or combination of codes) should be used to identify status.

007.02A2 The status code should be maintained either in the master account record or any associated record or file. (Master account record is defined as that record where the financial activity is recorded as opposed to any associated record or file such as master name and address.)

007.02A3 A range of account numbers is not an acceptable method of coding.

007.02A4 Provide for expansion of status codes.

007.03 Any code or combination of codes may be used to identify the status of an account. Any recording method is acceptable provided that the method is uniform from record to record for a given bank. Banks and/or data centers may establish status classifications other than those specified in this Rule for other purposes. These standards are not intended to limit or exclude the identification of accounts by a status indicator.

007.04 Data Fields Within a Record.

007.04A Record keeping guidelines.

007.04A1 Data may be recorded using any of the standard techniques provided by the manufacturer. Acceptable recording methods include, but are not limited to:

007.04A1a standard alpha numeric (character data).

007.04A1b packed signed; signs may be high or low order.

007.04A1c packed unsigned.

007.04A1d zone decimal signed; may be high or low order.

007.04A1e zone decimal unsigned.

007.04A1f binary.

007.04A2 Any unique space savings recording technique or recording techniques designed for security purposes are acceptable. The data center must be able to clearly describe the technique to the Department.

007.04A3 The recording technique used for any given field should be consistent for all like records within a given file.

007.04A4 The format of data recorded in any given field should be consistent for all like records. Example: If the format for a given date fields is MMDDYY, it should be recorded in that format for the given date field for all like records.

007.04A5 All fields of data handled arithmetically should be initialized. Blanks are normally not considered to be a sound record-keeping technique for an arithmetic field. All amount and date fields should be initialized with numeric zeros in the absence of specific values, except in those instances when, for security or coding purposes, a string of non-numeric characters is recorded in the field. Documentation must clearly describe the reason for non-numeric values.

007.04A6 All the data for a given item of information should be recorded as a single contiguous field.

