Data Collection Template Overview

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Data Collection Template Overview • 2022

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Overview

The ONES large credit union data collection program gathers information using 12 standard templates covering loans, loan losses (charge offs and recoveries), deposits, members, and derivatives. Each template defines the column names, types, definitions, and ordering that must be submitted in each file. This overview provides additional instruction that should be followed when generating submission data.

Table 1 provides a summary of the templates by data category. See the Overall Instructions section for instructions applicable to all templates, while template specific details are provided in the Templates Instructions by Category section.

Table 1: Summary of Collected Data by Category

DATA CATEGORY	CATEGORY TEMPLATES	SUBMISSIONS PER QUARTER	SUMMARY DESCRIPTION
LOANS	Auto, CC, Mortgage, EQ, Student, Other Consumer, CRE, Non-CRE	One file per month for each product template. Omit a product template that is not applicable to your credit union in a month.	Monthly loan-level data for all loans covered by a given template that existed at any point during the submission month. • Submit a loan record each month from portfolio entry to exit
LOAN LOSSES	Loss Severity	One file per month.	Cumulative charge offs, recoveries and other relevant information on loans going through the charge off or recovery process in the submission month. • Submit a loan record each month from the start of loss activity until the net charge off is finalized for that particular loan record.
DEPOSITS	Deposits	One file per month.	Account-level deposit data for any deposit account open at any

			time during the submission month.
MEMBERS	Members	One file per month.	All members with a primary account and any non-member with an account at any point of the submission month.
DERIVATIVES	Derivatives	One file per month. Omit if your credit union does not have derivatives to report.	All derivative positions active or open at the end of the submission month.

Overall Template Instructions

Each data collection template defines the required information that must be submitted for different data categories. However, the templates also share a set of common conventions to ensure ONES can process the files correctly and that they contain the expected population of information.

All submissions should follow the rules outlined in the File Structure, Format and Naming Conventions and Field Formatting Conventions. Failure to follow these rules will impact ONES's ability to process your file and may require your data to be resubmitted in the correct format.

Reconciling the final monthly submission of each quarter (March, June, September, December) to the Call Report is a best practice performed by many credit unions. This minimizes the chance that ONES identifies potentially missing or misreported information. Details on the reconciliations performed by ONES is available in sections for the loan, loss severity, and deposit templates.

File Structure, Format and Naming Conventions

Use the rules provided in Table 2 to understand the correct number of templates to submit, and the format and naming conventions your submissions should follow.

Table 2: Template File Format and Naming Conventions

CONVENTION	DESCRIPTION
NUMBER OF TEMPLATE	Submit one file per month per template as part of each quarterly submission.

FILES TO SUBMIT	• There are 12 total templates, so assuming your credit union has data covered by each template in Q12022, you would submit 36 files (12 files for January 12 for February, and 12 for March). • Omit loan or derivative templates that are not appliable to your credit union in a given month. For example, if your credit union does not have any commercial loans, you would omit the CRE and non-CRE templates. Credit unions are always expected to submit Loss Severity, Deposit and Member templates.
TEMPLATE DELIMITTER	Each template should be submitted as a "|" (i.e. pipe) delimited text file containing all columns in the specified order.
INCLUDE A FORMATTED HEADER ROW	The first row of the file should be a header with the following formatting: • The header should appear in the order specified by the template. • Do not include any special characters (e.g., asterisks). • Header names should be all uppercase.
FILE NAME	Name file as JoinNumber_Template_v3_YYYYMM_YYYYMMDDHHMMSS.txt, where: • JoinNumber is the unique integer assigned to a credit union by NCUA, • Template refers to the name of the template (should be one of Auto, CreditCard, HomeEquity, Mortgage, Other, Student, CRE, NonCRE, Deposits, Member, LossSeverity, Derivative), • YYYYMM is the formatted snapshot year and month, and • YYYYMMDDHHMMSS is the formatted date and time the file was created.

Field Formatting Conventions

ONES' automatic data processing relies on fields being correctly formatted. Table 3 provides formatting conventions that should be applied to fields in every template.

Table 3: Field Formatting Conventions

CONVENTION	DESCRIPTION
ID FIELDS	Encode LOAN_ID, MEMBER_ID, ACCOUNT_ID, and TRADE_ID so they do not include account numbers, SSNs, TINs, or other PII that could easily identify an account, loan, or member.
CONFORMED FIELDS	Conformed fields must have one of the allowable integer values. Do not submit conformed fields as float, decimal or other non-whole number numeric data type.

MISSING VALUES	If a field allows missing values, present missing fields as blanks with pipe delimiting. Do not provide a default value (e.g. 0 or the word Null) for missing values.
DATE FIELDS	All date fields should be submitted as integers in YYYYMMDD format (e.g. 2022-5-16 would be the integer 20220516). Since the date fields are being submitted as integers they are not quoted.
TEXT FIELDS	All text fields should follow the following conventions: • Do not include carriage returns or "|" character in text fields. • Enclose text fields in double quotes. Do not use triple quotes.

NUMERIC FIELDS	All numeric fields should follow the following conventions:
	• Do not enclose numeric fields in quotes.
	• All fields measured in percent (e.g., interest rate or loan-to-value fields) should be entered with the whole percentage to the left of the decimal and the fractional amount to the right. Round the fractional amount to 4 decimal places.
	   o E.g., 3 1/16% should be entered as 3.0625.
	• Non-integer numeric fields should omit commas but can include decimal points. Follow the template field definitions on number of allowed decimal places.
	• Fields measured in dollars should be rounded to two decimal places and not include a dollar sign or comma.
	   o E.g., Two thousand three-hundred and eighty-seven dollars and fifty-two cents would be represented as 2387.52.

Template Instructions by Category

Please review the following sections for template specific data submission expectations.

Loans

ONES' loan templates are used to collect record level data on loans, leases, and lines of credit. Eight templates (Auto, Credit Card, Home Equity, Residential Mortgage, Student, Other, Commercial Real Estate and Commercial Non-real Estate) are used to collect product and collateral specific data points. Overall information on the expected data population covered by the templates is provided in Table 4; in each template only submit the loans covered by that template.

Additional instructions are provided below for each of the following topics:

- Maintaining a Consistent LOAN_ID
- Submitting Your Data in the Correct Template

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Table 4: Loan Template Expected Data Population

INCLUDE	EXCLUDE

• All loans held for investment, including:
  • Participation loans,
  • Purchased loans,
  • Acquired loans,
  • Loans serviced by other institutions or external vendors.
 	
• Loan records that originate and close in the same month.
 	
• Lending commitments that have been originated but not drawn.
 	
• Loans that were originally planned to be held as an investment, but later changed to be held for sale (set HELD_FOR_SALE_FLAG = "Y" starting in the month the decision to move the loan to held for sale status occurred).
  • For example, loans held for investment that are later sold as part of a loan pool or mortgage securitization.
 	
• Pipeline loans held for sale to organizations other than GSEs and Ginnie Mae (should have HELD_FOR_SALE_FLAG = "Y").
	• Pipeline loans expected to be held for sale to GSEs or Ginnie Mae at origination or acquisition.
	
	• Loans serviced for others, but not "owned" by the institution.
	  • For example, loans serviced on behalf of the GSEs, Ginnie Mae or other financial institutions.

Maintaining a Consistent LOAN_ID

Each loan should maintain a consistent LOAN_ID over time. The LOAN_ID field should not change, even if the underlying account number changed. For example, if a loan is modified, extended, renewed, charged off or a credit card is lost or stolen, the

loan's underlying account number could be changed. However, when submitting the loans in the template, it should continue to be reported under the same LOAN_ID.

Submitting Your Data in the Correct Template

Submitting loans in the template that is consistent with their collateral and product type ensures that product and collateral specific data points are gathered. In many cases this is straight-forward and follows the treatment of the loans in Schedule A of the Call Report, such as recording consumer mortgages, home equity loans and credit cards in the templates for those products. However, Table 5 provides ONES` expectations on the templates that apply to certain types of loans.

Table 5: Examples of Where to Report Products in the Loan Templates

BUSINESS LINE	PRODUCT TYPE	TEMPLATE	EXPLANATION
CONSUMER	Vehicles manufactured for household use (e.g.: cars, trucks, SUVs, motorcycles)	Auto	The auto template is designed to capture data points broadly applicable to vehicles. Any loans that would be reported in Call Report Schedule A – Section 1 items for New Vehicles, Used Vehicles or Lease Receivables should be reported in the Auto template.
CONSUMER	RVs, boats, ATVs, other sport vehicles, aircraft, other consumer-oriented transportation vehicles	Auto	Including loans, leases, and lines of credit for these additional vehicle types in the Auto template so data points broadly applicable to vehicles are captured. This stands in contrast to the Call Report which indicates that loans collateralized by these types of products should be reported with all other secured non-real estate loans.
CONSUMER	Student Loan	Student	Report all student loans in the Student template. Federally guaranteed student loans and consolidated loans granted prior to July 1, 2010 are

			included in the Student template (reported in other secured non-real estate loans in Call Report).
CONSUMER	Other consumer loans	Other	Generally, report loans that would be included in the Call Report line items for Payday Alternative Loans (PAL), all other unsecured loans or all other non-real estate secured loans in the Other template.
			However, follow the instructions above and include all consumer vehicle loans in the auto template and all student loans in the student loan template.
COMMERCIAL	Real Estate Loans	CRE	Include all commercial loans collateralized primarily real estate in the CRE template.
			In contrast to the Call Report, include commercial loans with 1- to 4- family residential property as collateral in the CRE template.
COMMERCIAL	SBA Guaranteed Loans	CRE or Non-CRE	Report SBA loans that are used to purchase real estate for business purposes and collateralized primarily by real estate in the CRE template.
			Report unsecured SBA loans or SBA loans that are collateralized by primarily non-real assets in the Non-CRE template. This includes PPP loans. Report PPP loans in the Non-CRE template and assign CREDIT_UNION_PRODUCT_TYPE as "SBA PPP".
COMMERCIAL	Loans fully secured by shares or deposits	Non-CRE	Include in the Non-CRE template.
			Do not follow Call Report convention to report these loans in the template for all other

			secured non-real estate loans/lines of credit.
COMMERCIAL	Loans less than $50,000	CRE or Non-CRE	Report in the CRE template if the loan is collateralized by real estate; otherwise, use the Non-CRE template.
			Do not follow the Call Report Instructions to move otherwise commercial loans with less than $50,000 balance into a non-commercial template.
COMMERCIAL	Vehicles manufactured for household use (e.g.: cars, trucks, SUVs)	Auto	This allows collateral specific data points to be gathered. It is also consistent with the Call Report instructions that indicate that loans collateralized by vehicles manufactured for household use are reported in the consumer vehicle line items.
COMMERCIAL	RVs, boats, ATVs, aircraft, other vehicles not manufactured for household use	Non-CRE	Report in the Non-CRE template so business attributes are collected.
			This follows the Call Report treatment which indicates that commercial loans collateralized by vehicles manufactured for household use should be reported in the applicable non-commercial (consumer) line item.
COMMERCIAL	Credit Card	Credit Card	Include in the credit card template.
COMMERCIAL	Other non-real estate loans	Non-CRE	Report any other commercial or business loans that are not primarily collateralized by real estate in the Non-CRE template.

Assigning Field Values

CONFORM_PROPERTY_TYPE

The value assigned to the CONFORM_PROPERTY_TYPE field in the Home Equity, Mortgage and CRE templates should reflect a loan's collateral type. Some specific examples we want to highlight are as follows:

- In the mortgage and home equity templates, use value 5 ("Multi Family") for consumer loans collateralized by a property with more than 4 units. In the case of loans for Planned Unit Developments (PUD), or similar multi-property developments, the CONFORM_PROPERTY_TYPE value should reflect the loan's specific collateral, not the entire development.
  - For example, a loan on a single-family dwelling (house, individual townhouse or condo, etc) in a PUD should be assigned the applicable single-family CONFORM_PROPERTY_TYPE to reflect the individual unit collateralizing the loan.
- In the commercial real estate template, use value 9 ("Single family") for commercial loans collateralized by multiple 1-4 unit property.

When to Report Zero Value

Zero is a valid value for certain fields. For example, in ACT_PNI_PAID, NBR_TIMES_MOD and CURR_BAL, zero would denote that no PNI was paid in the given month, the loan was never modified and that it has a zero balance currently. You can provide a zero value for fields like this when it represents the actual value. If the actual value is unknown (e.g., it is not known how many times the loan was modified of what the current balance is) then report the value as missing.

For other fields, zero is an unexpected value. For example, zero is not a valid FICO score. For these fields make sure not to provide zero as a placeholder for unknown data. If the value is not known follow the instructions in Table 3 to provide a missing value.

Portfolio Reporting Guidance

Signature Secured Loans

Signature secured loans, where the only security is the borrower's signature, should be treated as unsecured loans. Report these loans with SECURED_FLAG set to "N" and collateral related fields, including CONFORM_COLLATERAL_TYPE and LTV fields set to null (missing).

Reporting Participation Loans

Participation loans must be reported in the related product loan level files. Credit unions are expected to monitor and assess participation loans with the same risk management practices afforded other balance sheet loans, therefore ONES expects the credit union to have access to the same data elements and status information.

Bought Participations

Participations that are bought should set values for the CONFORM_LOAN_SOURCE as either 5 (Syndication Purchase) or 6 (Participation) and provide a value for the CONFORM_PARTICIPATION_AGENT field. Report the ORIG_BAL equal to just the portion of the loan's original balance being participated in by your credit union. The CURR_BAL should reflect only the portion of the current balance that is owned by the credit union and still outstanding. Complete the PARTICIPATION_RATIO as the percent of the total original balance that was purchased and owned by the credit union. If a bought participation is re-participated, report the updated ORIG_BAL, CURR_BAL and PARTCIPATION_RATIO to reflect the reduced exposure to the participation loan starting with the loan template file for the month the re-participation occurred.

Sold Participations

For sold participations completed prior to origination, report the ORIG_BAL equal to just the portion of the loan's original balance being retained by your credit union. The CURR_BAL should reflect only the portion of the current balance that is retained by the credit union and still outstanding. Complete the PARTCIPATION_RATIO as the percent of the original balance retained and owned by the credit union.

If a participation sale has not been completed prior to origination or a loan previously Held For Investment (HFI) on the balance sheet is intended to be sold for participation, set the HELD_FOR_SALE_FLAG = Y for each of the months after the intention to sell. As each portion of the participation is sold, update the ORIG_BAL, CURR_BAL and the PARTICIPATION_RATIO to reflect the retained and remaining balances after the additional participation sales occurred. Once the participation sale is completed and no more portions are for sale, set the HELD_FOR_SALE_FLAG = N.

Sold participations should set CONFORM_PARTICIPATION_AGENT = 2. Unlike bought participations, sold participations are not restricted to having CONFORM_LOAN_SOURCE set to either 5 (Syndication Purchase) or 6 (Participation); set the value for CONFORM_LOAN_SOURCE based on how the loan entered your credit union's portfolio. Sold participations should only have CONFORM_LOAN_SOURCE set to 5 or 6 if your credit union purchased a syndication/participation and then re-participated it.

Recording a Loan's Exit from the Portfolio

Each loan's performance record should be submitted in the applicable template for every month it exists from the time it enters the portfolio until it exits the portfolio. The CONFORM_EXIT_TYPE field should be populated once for each loan in the final instance of that record as a "going concern". Information on how to treat loans exiting the portfolio is provided in Table 6.

Table 6: Examples of How to Handle a Loan's Exit from the Portfolio

LOAN EXIT REASON	HOW TO REPORT IN THE TEMPLATES
PAID OFF OR SOLD	• Report a final loan template record in the month the payoff or sale occurs setting CONFORM_EXIT_TYPE correctly. • Major loan and product characteristics should reflect the values prior to loan exit. For loans where the credit union received the full payoff, DPD and CURR_BAL should both be zero. If a loan exited via a payoff where the expected payment was not made in full, follow the applicable instructions in row 2 or 3.
TERMINAL LOSS EVENT: FULLY CHARGED OFF, REPOSSESSED, REAL ESTATE OWNED (REO), OR OTHER LOSS EVENT ACCORDING TO YOUR CREDIT UNION'S INTERNAL RISK MANAGEMENT POLICIES	• Report a final loan template record in the month the event occurs setting CONFORM_EXIT_TYPE correctly. • Report the loan in the Loss Severity template beginning with the first month the loss activity (charge off or recovery) occurred. Continue to report the loan in the Loss Severity template until the net charge off is finalized. • Major loan and product characteristics should reflect the values prior to loan exit. DPD and CURR_BAL should reflect actual outstanding balance and delinquency at time of exit.
PARTIALLY CHARGED OFF LOAN THAT HAS BEEN WRITTEN DOWN TO THE VALUE OF THE COLLATERAL PLUS COST TO CARRY	• Continue to report the loan in the applicable loan template each month. If your credit union determines the loan is no longer a "going concern" and warrants a terminal loss event (e.g. full charge off, etc) follow row two's instructions. • Major loan and product characteristics should reflect the loans the current values. DPD and CURR_BAL should reflect actual outstanding balance and delinquency in the current month. • Report the loan in the Loss Severity template beginning with the first charge off activity. Report the loan in both the loan template and the Loss Severity template concurrently. Continue to report the loan in the Loss Severity template each month until the net charge off is finalized.

Reconciling to the Call Report

ONES' uses the Call Report to verify the reasonableness of loan data submitted each quarter. Because the expected loan template populations (see Submitting Your Data in the Correct Template) do not align exactly with the Call Report definitions for a given line item, Table 7 provides a crosswalk between the submitted loan data and the Call Report "products" used throughout ONES' reconciliation process (some reconciliations will refer to groups of these Call Report products). See the sections on reconciling Loan Volume and Delinquent Loan Volume, Indirect Loans, Loans Purchased, and Participations.

Although balances reported on the Call Report and Loan templates may not reconcile exactly, they should still generally align, and provide assurance on the reasonableness of the submitted loan population. Known caveats include:

- Limitations on the detailed information needed to determine if a loan falls under one of the cases where commercial loans are reported in the Call Report's applicable consumer line item. In these cases, known data is used to try and correctly determine where the loan would have been reported in the Call Report.
- The balance reported for a loan in the Call Report may differ from the balance reported in the loan templates due to accounting and reporting rules that are applicable in certain cases.

NCUA is also working to determine how to most efficiently and appropriately provide additional Call Report reconciliation guidance, related to:

- the Call Report's $50,000 threshold for classifying loans that would otherwise be reported as commercial in a consumer loan category.
- Reconciling the Call Report category for all other non-commercial real estate loan/lines of credit volume.

Individual credit unions are strongly encouraged to use their internal data and knowledge of their Call Report definition process to include any definitional differences in their internal validations to ensure a one-to-one reconciliation.

Table 7: Crosswalk Between Loan Templates and Call Report Products

CALL REPORT PRODUCT	LOAN TEMPLATE BUSINESS RULE
UNSECURED CREDIT CARDS	Credit card template loans, where SECURED_FLAG = "N" and (BUSINESS_ACCOUNT_FLAG = "N" or (BUSINESS_ACCOUNT_FLAG = "Y" and

	CURR_CRED_LIMIT <= 50,000)) and HELD_FOR_SALE_FLAG = "N"
STUDENT LOANS	Loans in the student template, where CONFORM_PRODUCT_TYPE != 1 and HELD_FOR_SALE_FLAG = "N"
NEW AUTOS	Auto template loans, where FLAG_USED = "N" and LEASE_FLAG = "N" and CONFORM_COLLATERAL_TYPE in (1, 2, 3) and (BUSINESS_ACCOUNT_FLAG = "N" or (BUSINESS_ACCOUNT_FLAG = "Y" and CURR_BAL <= 50,000)) and HELD_FOR_SALE_FLAG = "N"
USED AUTOS	Auto template loans, where FLAG_USED = "Y" and LEASE_FLAG = "N" and CONFORM_COLLATERAL_TYPE in (1, 2, 3) AND (BUSINESS_ACCOUNT_FLAG = "N" or (BUSINESS_ACCOUNT_FLAG = "Y" and CURR_BAL <= 50,000)) and HELD_FOR_SALE_FLAG = "N"
LEASED AUTOS	Auto template loans, where LEASE_FLAG = "Y" and CONFORM_COLLATERAL_TYPE in (1, 2, 3) AND (BUSINESS_ACCOUNT_FLAG = "N" or (BUSINESS_ACCOUNT_FLAG = "Y" and CURR_BAL <= 50,000)) and HELD_FOR_SALE_FLAG = "N"
OTHER UNSECURED	Other template loans where SECURED_FLAG = "N" and HELD_FOR_SALE_FLAG = "N" or: • NON-CRE template loans where SECURED_FLAG = "N" and ((((CURR_CRED_LIMIT is not missing and CURR_CRED_LIMIT <=50,000) or (CURR_CRED_LIMIT is missing and CURR_BAL <= 50,000)) or CREDIT_UNION_PRODUCT_TYPE = "SBA PPP") and HELD_FOR_SALE_FLAG = "N"
OTHER SECURED	Other template loans where SECURED_FLAG = "Y" and HELD_FOR_SALE_FLAG = "N" or: • Credit card template loans with SECURED_FLAG = "Y" and (BUSINESS_ACCOUNT_FLAG = "N" or (BUSINESS_ACCOUNT_FLAG = "Y" and CURR_CRED_LIMIT <= 50,000)) and HELD_FOR_SALE_FLAG = "N" • Student template loans with CONFORM_PRODUCT_TYPE = 1 and HELD_FOR_SALE_FLAG = "N" • Auto template loans with CONFORM_COLLATERAL_TYPE not in (1, 2, 3) and

	(BUSINESS_ACCOUNT_FLAG = "N" or (BUSINESS_ACCOUNT_FLAG = "Y" and CURR_BAL <= 50000)) and HELD_FOR_SALE_FLAG = "N" • NON-CRE template loans where SECURED_FLAG = "Y" AND ((CURR_CRED_LIMIT is not missing and CURR_CRED_LIMIT <=50,000) or (CURR_CRED_LIMIT is missing and CURR_BAL <= 50,000)) and HELD_FOR_SALE_FLAG = "N"
FIRST LIEN 1-4 FAMILY RESIDENTIAL	Mortgage or home equity template loans, where LIEN_TYPE = 1 and HELD_FOR_SALE_FLAG = "N" or: • CRE Template loan where CURR_BAL <= 50,000 and HELD_FOR_SALE_FLAG = "N"
JUNIOR LIEN 1-4 FAMILY RESIDENTIAL	Mortgage or home equity template loans, where LIEN_TYPE > 1 and HELD_FOR_SALE_FLAG = "N"
COMMERCIAL REAL ESTATE	CRE template loans, where CURR_BAL > 50,000 and HELD_FOR_SALE_FLAG = "N"
COMMERCIAL NON-REAL ESTATE	NON-CRE template loans, where ((CURR_CRED_LIMIT is not missing and CURR_CRED_LIMIT >50,000) or (CURR_CRED_LIMIT is missing and CURR_BAL > 50,000)) and HELD_FOR_SALE_FLAG = "N", or: • Credit card template loans, where BUSINESS_ACCOUNT_FLAG = "Y" and CURR_CRED_LIMIT > 50,000 and HELD_FOR_SALE_FLAG = "N" • Auto template loans, where BUSINESS_ACCOUNT_FLAG = "Y" and CURR_BAL > 50,000 and HELD_FOR_SALE_FLAG = "N"

Loan Volume and Delinquent Loan Volume

For a given Call Report "product" the sum of CURR_BAL from the loan data should reconcile reasonably with the outstanding volume reported in Schedule A, Section 1, and, after bucketing by the DPD field, the delinquent volume reported in Schedule A, Section 2. Table 8 provides a crosswalk between the Call Report the loan submission Call Report products presented previously in Table 7.

Table 8: Reconciling Outstanding and Delinquent Loan Volumes with Call Report

CALL REPORT PRODUCT	CURR_BAL	CURR_BAL VOLUME 30+ DPD
UNSECURED CREDIT CARDS	396	024B + DL0002 + 026B + 027B + 028B

STUDENT LOANS	698A	020T + DL0016 + 021T + 022T + 023T
NEW AUTOS	385	020C1 + DL0030 + 021C1 + 022C1 + 023C1
USED AUTOS	370	020C2 + DL0037 + 021C2 + 022C2 + 023C2
LEASED AUTOS	002	020D + DL0044 + 021D + 022D + 023D
OTHER UNSECURED	397A + 397	089B + DL0022 + DL0009 + DL0023 + 127B + 128B + 129B + DL0024 + DL0025 + DL0026
OTHER SECURED	698C	DL0050 + DL0051 + DL0052 + DL0053 + DL0054
FIRST LIEN 1-4 FAMILY RESIDENTIAL	703A	DL0057 + DL0058 + DL0059 + DL0060 + DL0061
JUNIOR LIEN 1-4 FAMILY RESIDENTIAL	386A	DL0064 + DL0065 + DL0066 + DL0067 + DL0068
ALL OTHER CONSUMER REAL ESTATE	386B	DL0071 + DL0072 + DL0073 + DL0074 + DL0075
COMMERCIAL REAL ESTATE	718A5	DL0078 + DL0085 + DL0092 + DL0099 + DL0106 + DL0079 + DL0086 + DL0093 + DL0100 + DL0107 + DL0080 + DL0081 + DL0082 + DL0087 + DL0088 + DL0089 + DL0094 + DL0095 + DL0096 + DL0101 + DL0102 + DL0103 + DL0108 + DL0109 + DL0110
COMMERCIAL NON-REAL ESTATE	400P	DL0113 + DL0120 + DL0127 + DL0134 + DL0114 + DL0147 + DL0128 + DL0135 + DL0115 + DL0116 + DL0117 + DL0122 + DL0123 + DL0124 + DL0129 + DL0130 + DL0131 + DL0136 + DL0137 + DL0138

Indirect Loans

The outstanding balance of indirect loans (sum of CURR_BAL where CONFORM_LOAN_SOURCE = 2) is reconciled against Call Report Schedule A, Section 5 for several loan groupings. See Table 9 for a crosswalk between the Call Report and the loan submission Call Report products defined in Table 7.

Table 9: Reconciling Indirect Loans with Call Report

CALL REPORT ITEM	CALL REPORT ACCOUNT	CALL REPORT PRODUCT
NEW AND USED VEHICLE LOANS	IN0002	New autos + used autos + leased autos
FIRST AND JUNIOR LIEN RESIDENTIAL MORTGAGES	IN0004	First lien 1-4 family residential + Junior lien 1-4 family residential
COMMERCIAL LOANS	IN0006	Commercial real estate + Commercial non-real estate
ALL OTHER	IN0008	Unsecured credit cards + Student loans + Leased Autos + Other Secured + Other Unsecured

Loans Purchased

The outstanding balance of purchased loans (where CONFORM_LOAN_SOURCE is 3 or 4) is reconciled against outstanding loans purchased reported in Call Report Schedule A, Section 6. In particular:

- Outstanding loans purchased from other financial institutions (account SL0019) is compared against the aggregate CURR_BAL when CONFORM_LOAN_SOURCE = 3
- Outstanding loans purchased from other sources (account SL0021) is compared against the aggregate CURR_BAL when CONFORM_LOAN_SOURCE = 4.

Participations

The outstanding balance of purchased participations (where CONFORM_LOAN_SOURCE is 5 or 6) is reconciled against the outstanding participations purchased volume reported in Call Report Schedule A, Section 6 for several loan groupings. Table 10 presents a crosswalk between the Call Report and the loan submission Call Report products defined in Table 7.

Also consider the following Call Report instructions regarding commercial loan participations when performing your reconciliation:

- The outstanding balance of commercial construction and development loans (CRE template where CONSTR_LOAN_FLAG = "Y") should include unfunded commitments. For these loans use CURR_CRED_LIMIT (if applicable) instead of CURR_BAL in the reconciliation.

- Commercial real estate loans are reported as commercial loans for this reconciliation, regardless of whether the collateral would result in the loan being reported as residential real estate elsewhere on the Call Report.

Table 10: Reconciling Outstanding Participation Loan Volume with Call Report

CALL REPORT ITEM	CALL REPORT ACCOUNT	CALL REPORT PRODUCT
NEW AND USED VEHICLE LOANS	SL0036 + SL0038	New autos + used autos
1- TO 4-FAMILY RESIDENTIAL PROPERTY	691L2 + 691N2	First lien 1-4 family residential + Junior lien 1-4 family residential
COMMERCIAL LOANS	691L8 + 691N8 + 691L9 + 691N9	Commercial real estate + Commercial non-real estate
ALL OTHER + STUDENT LOANS	SL0056 + SL0058 + 691L7 + 691N7	Unsecured credit cards + Student loans + Leased Autos + Other Secured + Other Unsecured

Loss Severity

The Loss Severity template is designed to capture loan-level information on loans, leases or lines of credit that are covered by the loan templates and going through the loss process. Each month's Loss Severity template submission should include all loans going through the charge off and recovery phase, including:

- Real estate owned,
- Repossessions,
- Records that enter and exit the charge off and recovery month in a single month, and
- Any loan where your institution is actively pursuing additional charge off or recovery activity.

Unlike the loan templates, information on all conformed asset classes should be submitted in the same Loss Severity file. Use the CONFORMED_ASSET_CLASS field to denote the asset class (template) for a given loan.

Details on when to report loans in the loss severity template, how to record loss and default information, reconciling the loss template with the loan templates, and reconciling with the Call Report are provided below.

When Should Loans be Reported in the Loss Severity Template?

Report loans in the Loss Severity template as soon as the first charge off or recovery activity occurs. Partially charged off loans should be reported in the Loss Severity template and also reported in their applicable loan template (See Recording a Loan's Exit from the Portfolio section for details). Each loan template collects monthly charge off amounts in the field CHARGE_OFF_AMT; see the section on Reconciling Partially Charged Off Loans with Loan Templates.

Continue to report loans in the Loss Severity template until the loan's net charge off is finalized (no new charge offs, or recoveries are expected). If no new charge off or recovery activity occurred in a month, still report the loan in the Loss Severity template. Submit a final record in the month your credit union determines - based on internal risk management practices - that the loan's loss phase has concluded, and no further recoveries or charge offs are expected. Make sure the final record updates the applicable fields to reflect any finalized loss activity and populates the CLOSE_BOOK_FLAG=Y.

How to Record Loss and Default

When recording loss and default information in the Loss Severity Template, note that:
- CUMUL_CHARGE_OFF_AMT, CUMUL_COLLECTION_CHARGE, CUMUL_RECOVERY_AMT should reflect the totals over the life of the loan up to and including the month of a given file.
- DEFAULT_DATE and BALANCE_AT_DEFAULT fields are both based on an institution's internal definition of default.

NCUA is also evaluating how to best provide additional information on accounting for accrued interest and late fees for loans reported in the loss severity template.

Reconciling Partially Charged Off Loans with Loan Templates

Partially charged off loans should be reported in the applicable Loan template and the Loss Severity template. For these loans the CHARGE_OFF_AMT field in the current month's loan template should equal:

- the difference between the current and prior month values of CUMUL_CHARGE_OFF_AMT reported in the Loss Severity template for loans that had previous charge offs (and therefore were in the loss severity template the prior month)
- the value of CUMUL_CHARGE_OFF_AMT reported in the Loss Severity template for loans that did not have charge offs in prior months

Reconciling to the Call Report

Call Report Schedule A - Section 3 requires credit unions to report year-to-date charge offs and recoveries. Since the Loss Severity template gathers cumulative charge off and recovery data, intermediate calculations are necessary to reconcile the data.

Deposits

Account-level deposit data for each account open at any point in the submission month is collected using a single template that accommodates several different account types. Due to the size of the deposit base of most credit unions, it is suggested that deposit files be zipped prior to upload to the GlobalScape SFTP site to reduce the likelihood of the upload causing a time-out or other error.

Details on recording an account's status in the deposit file and reconciling the deposit account data to the Call Report are provided below. See Table 11 for the template's expected data population. Also note that when submitting your deposit data that Certificates of Deposits (CDs) held as investments in an IRA should be recorded as an IRA, and CDs held by non-members should be recorded as Brokered CDs.

Table 11: Deposit Template Expected Data Population

INCLUDE	EXCLUDE
• Member and non-member accounts for shares, draft shares, Certificates of Deposit (CDs), Individual Retirement Accounts (IRAs), or other commonly available deposit product made available to the members. • Dormant accounts that have not completed the escheatment process. • Accounts that are frozen for temporary reasons such as fraud • Include accounts with overdraft or negative balances as of the month end. CURR_BAL should reflect the negative balance owed to the credit union.	• Escrow accounts and 529 accounts • Internal accounts for processing payments, wires, payroll, or other back-office operations

Recording an Account's Status in the Deposit file

Each account's performance record should be submitted for every month it exists from the time it enters the deposit base until it closes. See Table 12 for examples setting the deposit account status.

Table 12: Examples of How to Set the Status of a Deposit Account

DEPOSIT STATUS CHANGE REASON	HOW TO REPORT IN THE TEMPLATES
CLOSED BY THE MEMBER, CHARGE-OFF, OR ESCHEATMENT	• Submit a final record with CURR_STATUS field=3 in the closure month. • If for any reason an account is re-opened after closure, please use the same AccountID as previously used to report the account.
INACTIVE BY INTERNAL POLICY	• Set CURR_STATUS=2 in the month the account is deemed inactive. • Continue to report the account each month with this status until the account is reclassified as Active or Closed by the member, charged off, or the escheatment process.
TEMPORARILY FROZEN DUE TO NEGATIVE EVENTS LIKE EXCESSIVE OVERDRAFT, FRAUD, OR AML ACTION	• Set CURR_STATUS=4 in the month the freeze action took place. Continue to report the account in the deposit file each month until the account moves into another status.

Reconciling to the Call Report

To ensure that the deposit template data includes the expected population of deposits, aggregate balances should be compared to the Call Report. See Table 13 for a crosswalk between the template and Call Report and consider the following items when reconciling your data:

- Exclude overdrawn share balances when reconciling the deposit data with the Call Report. These accounts should be reported in the Deposit template but aren't included in the Call Report totals.

Table 13: Deposit Template to Call Report Reconciliation Crosswalk

DESCRIPTION	TEMPLATE CATEGORY	CALL REPORT ITEMS	CALL REPORT ACCOUNT CODES

SHARES / SAVINGS ACCOUNTS	ACCOUNT_TYPE= 2 and NON_MEMBER_FLAG = "N" and CURR_BAL >= 0	Regular Shares	657
SHARE DRAFTS / CHECKING ACCOUNTS	ACCOUNT_TYPE=1 and NON_MEMBER_FLAG = "N" and CURR_BAL >= 0	Share Drafts	902
MONEY MARKET ACCOUNTS (MMA)	ACCOUNT_TYPE=3 and NON_MEMBER_FLAG = "N" and CURR_BAL >= 0	Money Market Shares	911
CERTIFICATES OF DEPOSIT (CDS)	ACCOUNT_TYPE=4 and NON_MEMBER_FLAG = "N" and CURR_BAL >= 0	Share Certificates	908C
INDIVIDUAL RETIREMENT ACCOUNTS (IRAS)	ACCOUNT_TYPE=5 and NON_MEMBER_FLAG = "N" and CURR_BAL >= 0	IRA/KEOGH Accounts	906C
NONMEMER DEPOSITS	ACCOUNT_TYPE=6 or NON_MEMBER_FLAG = "Y" and CURR_BAL >= 0	Nonmember Deposits	SH0880
OTHER	ACCOUNT_TYPE=7 and NON_MEMBER_FLAG = "N" and CURR_BAL >= 0	All Other Shares	630

Members

The member template collects data on members and other primary account holding customers. Include information on:

- All members who are primary on an account or loan that was active at any point in the submission month
- Any non-members who have a loan or deposit reported in the templates.

When preparing your submission, follow the following conventions:
- Report each member or non-member using the same ID across the templates.
- Except for rare situations, these IDs should remain consistent across time for the same member or non-member.
- Non-members with an account or loan in templates should have the ACTIVE_MEMBER_FLAG populated as "N" in the Member template.
- If a secondary member becomes primary on an account or loan during a submission month, report the member on the account and member template.

- For participation loans provide as much member information as available.
- If customer information is not known, please leave MEMBER_ID blank in the loan template.

Change Log

This section provides a summary of changes that appeared in a version relative to the prior version. For example, the change-log items for version 1.2 reflect the changes relative to version 1.1.

Version 1.2 [12/2022]

- Updated Table 5 examples of the correct template to report a loan to make include a specific mention of PPP loans in the row on where to report SBA loans. PPP loans should be reported in the NON-CRE template and the CREDIT_UNION_PRODUCT_TYPE field should be set to "SBA PPP".
- Update instruction on reconciling indirect auto loans to make it clear in that indirect auto leases should also be included in the indirect new and used auto Call Report line item.
- Update instructions on treatment of commercial real estate loans when reconciling participation loans.
- Fixed typo in Call Report reconciliation treatment of NON-CRE template loans that indicated loans with credit limits/balances less than $50,000 would be considered NON-CRE loans. It has been corrected to be greater than $50,000.
- Additional guidance on recording DPD and CURR_BAL fields when loan's exit the portfolio.
- Added details for recording CONFORM_PARTICIPATION_AGENT and CONFORM_LOAN_SOURCE for sold loan participations.
- Added information in the loan template Call Report Reconciliation and How to Record Loss and Default Information sections to let credit unions know that NCUA is considering providing additional information in a future version of the Data Template Overview.
- Moved guidance on reporting participations under Portfolio Guidance subsection.
- Updated section header from Assigning Conformed Field Values to Assigning Field Values.
- Provided guidance on when to assign a value of zero in a field in Assigning Field Values subsection.
- Added guidance on reporting signature secured loans in new Portfolio Guidance subsection.

- Added change log to provide additional clarity to credit unions on changes since prior version.
- Made minor phrasing adjustments to improve clarity.

Version 1.1 [09/2022]

- Expanded Call Report reconciliation guidance to:
  - Update information on reconciling loan volumes and delinquency
  - Include information on reconciling participations, purchased and indirect loans
- Added instructions on:
  - Maintaining consistent LOAN_ID
  - Added information about reconciling charge-offs between loan templates and loss severity template
  - Reporting participation loans
  - Assigning certain conformed fields
- Minor formatting and wording revisions designed to streamline document.

Version 1.0 [05/2022]

- Initial release with guidance on file structure, formatting and naming conventions, field formatting conventions, basic guidance about Call Report reconciliation, and template specific guidance