

Asset Quality Review Sheet - Data Requirements/Definitions

COMPLETE ONLY THE MINIMUM AMOUNT OF INFORMATION ON THIS SHEET TO SUPPORT THE CONCLUSION. IT IS NOT INTENDED THAT ALL DATA ELEMENTS BE COMPLETED.

Data Elements by Block

1. Borrower/Relationship - Include the complete name of the borrower indicating the nature (corporation, partnership, sole proprietorship) of any entity. Use the same borrower's name as on the trial balance.
2. Bank - Name of bank. Charter number should be recorded on first linesheet.
3. Location - Location of the borrower - city/state.
4. Exam Date - Record the "as-of" date of the examination.
5. Line of Business - Specify the nature of business of the borrower.
6. Examiner - Name of examiner performing line review.
7. Guarantor/Co-Signer/Endorser - List applicable guarantors, co-signers, endorsers indicating any limit of support (i.e., End: John Q. Brown - Unlimited
Gty: Dan Q. Richards - \$250M)
8. Reviewer - Name of OCC reviewing examiner, if any.
9. Related Borrower/Debt - Indicate the name of related borrowers or any related entity. If inadequate space is available, continue in Continuation/Comments/Questions section on page 2. Record the total dollar amount of all debt to this borrower and related borrowers.
10. Officer - Indicate the bank officer assigned the credit.
11. Insider: Y N Indicate if this relationship is to a bank insider.
12. Reason worked: Indicate why the loan is being reviewed (Examples include: sample, past due, insider.)
13. Balance - Indicate amount outstanding.
14. Availability - Complete only when borrowing is under a commitment (i.e., working capital line, real estate commitment, etc.) Enter total amount committed as of the review date.
15. Outline, in brief, the origination and maturity dates, original amount, basic terms of each credit, current status and extent of any participations sold. Each credit should be numbered to tie it to other sections of the review sheet. The status includes past due (PD), nonaccrual (NA), or in-substance foreclosure (ISF).

Example:

OA \$90M, < 1-3-94 > , Due < 3-31-96 > , R: \$10,000/quarterly + interest, Loan Current

Asset Quality Review Sheet - Data Requirements/Definitions continued

16. Purpose - Identify purpose of loan (e.g., purchase equipment).
17. Totals - Aggregate dollar amount of outstanding loans and available commitments.
18. Source of Repayment (Primary and Secondary) - Indicate how loans are to be repaid (cash flow, current earnings, liquidation of collateral, inventory).
19. Collateral - Identify type of collateral, if any e.g., real estate (RE), stocks, accounts receivable (AR), inventory (inv), furniture and fixtures (F&F), machinery and equipment (M/E), etc.
20. Lien Status - Record status of lien.
21. Appraisal - Identify date of appraisal and source.
22. Value - Indicate collateral value. Indicate the aggregate value for each collateral item. If multiple valuations are provided (liquidation, bank valuation, appraised value) indicate each, showing the type.
23. LTV - Indicate the loan to value ratio, that is the amount of the credit outstanding as a percent of the applicable collateral value. Complete this block using the total amount of the relationship when collateral is crosspledged to the various notes.
24. Management Agree: Y or N - Indicate whether or not bank management agreed with OCC rating.
25. Ratings: Bank - Indicate the bank's rating date and rating of the credit (i.e., pass, special mention, substandard, and doubtful).
26. Ratings: OCC O/S - Indicate OCC rating of the credit using pass, special mention, substandard, doubtful, and loss.
27. Ratings: OCC - CONT - Indicate OCC rating of outstanding contingencies using pass, special mention, substandard, doubtful, and loss.
28. Bank ALLL Allocation - Indicate the aggregate dollar amount of the allowance for loan and lease losses (ALLL) the bank has allocated to cover this relationship.
29. OCC ALLL Allocation - Indicate any dollar amount of the allowance for loan and lease loss the OCC finds necessary to cover this relationship. If more space is needed, use the Continuation/Comments/Questions space on page 2.
30. F/S, Collateral Exceptions, Adm. Weaknesses - Describe any financial statement, or collateral exceptions, or loan administration weaknesses.
31. Comments to Support Classifications - Provide support for OCC decisions on the credit and relationship. If the credit/relationship is rated pass, briefly support the basis for that rating.

Asset Quality Review Sheet - Data Requirements/Definitions continued

32. Borrower/Relationship - Enter the same information as in block 1, but names may be shortened.
33. Financial Analysis - Describe the results of the financial analysis of the borrower/relationship and any guarantor. This should include **analysis** of the financials, and should not repeat the financial statement sheets.
34. Continuation/Comments/Questions - Space is provided to include any additional comments, questions for loan discussion, documentation of the allowance, other documentation.
35. Followup - This space is provided for updating the loan at a subsequent examination.