



Criticized Assets Report

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Overview:

The Criticized Asset Report assists in the monitoring of a financial institution's criticized assets. It collects all the information needed by Lenders, Credit Departments, Loan Review, and Risk Management departments to allow for quick analysis without wading through screens of information. The report can be used as an attachment to officer comment memos, watched asset reports or loan review reports in order to provide all the statistical data that is needed by the reader (user) without searching DNA for it.

Key Benefits:

The management of criticized assets takes much of a lender's time during this difficult economic time. Being able to have this information at their fingertips saves time and aggravation. The report offers a snap shot of the performance of the relationship. The report compiles loan data by relationship with delinquency, overdraft, and collateral information, among many other items.

Processing:

The report selects distinct tax reported for persons and organizations that have an account in the "Major Account Type Code" parameter list and a risk rating in the "Risk Rating Code" parameter list, pulls in other organizations and persons and their accounts based on the "Roles To Include", the "Major Category", and "Account Statuses to Include" parameters. Detailed information for each account is both displayed and exported to a csv file.

Parameters:

Parameter	Code	Description (how used)	Required	Default
Account Statuses To Include	DRST	Only accounts with a current status listed in the DRST parameter value are selected. If set to ACT, only active accounts are reported for each Criticized Asset	Yes	ACT,NPFM
Effective Date	EFF	If the EFF Effective Date parameter is not set the application will use the Effective Date of the batch queue as the Effective Date The Effective Date is used in the report name The Effective Date is used to determine credit limit and balances The Effective Date is used to select effective dated record (e.g. current interest rate, account roles, active properties)	No	None

Parameter	Code	Description (how used)	Required	Default
Risk Rating Code	RRAT	The primary driver of the report is the selection of distinct tax reported for persons and organizations with: at least one account in the Major Account Type Code list with a risk rating listed in the 'RRAT' parameter value and an account status in the 'DRST' parameter value	Yes	WATC OAEM SUB DBT LOSS
Roles to Include	ROLI	Accounts for persons and organizations with roles listed in the ROLI parameter are selected and included in the criticized asset group. Note: that no employee role codes are selected (e.g. 'LOFF', 'ACTO') The suggested list of roles to use is: COLL Owner of Collateral DBA Doing Business As (DBA) GUAR Guarantor LNCO Loan Co-signer OWN NonTax Owner SIGN NonTax Signator	Yes	COLL DBA GUAR LNCO OWN SIGN
Major Category	4MCT	List the Major Categories for the accounts the application should report. LOAN, DEP, and RTMT are the default Major Categories selected	Yes	LOAN, DEP, RTMT
Major Account Type Code	MJCD	List any Loan Major Account Type Codes to include in the report	Yes	CML

Variables:

None.

Report (s):

In the example shown, the test criticized asset had at least one CML account that was active or non-performing and in one of the risk rating groups used in the parameter list.

Using the tax report for number (in this case, the number 10002) and the role codes listed in the ROLI parameter list, accounts for Joe T. Banker and Mary A. Banker are selected for analysis.

The report begins by showing summary information for the criticized asset: all of the loans, all of the deposit accounts and all of the Retirement accounts within the assets' group. These account categories were selected based on the "Major Category" parameter value. Note the sections shows the current balance minus the charge off balance. The loan section shows due date; the deposit section shows the 12 month average daily and maturity date (relevant to CD/TD accounts). After the summary section a detail section follows for each account.

Example summary section for one criticized asset

Joe T. Banker Tax Report For (Pers/Org) Number:10002 Risk Rating:4 - Watch Loans										Page
Loan Account Summary										
AcctNbr	MJ	MI	Status	Orig Bal	Credit Limit	Curr-COFF	Due Date	Rate	Tax Report For	
1000000001	CML	READ	ACT	31,000.00	0.00	28,499.57	11-25-2012	6.25	Joe T. Banker	
1000000002	CNS	AUTN	ACT	36,909.00	0.00	12,600.59	11-20-2012	5.99	Joe T. Banker	
1000000003	MTG	1ARM	ACT	92,500.00	0.00	85,363.63	11-01-2012	5.00	Joe T. Banker	
					0.00	126,463.79				
Deposit Account Summary										
AcctNbr	MJ	MI	Status	Curr-COFF	12 Month Avg. Daily	Maturity	Rate	Tax Report For		
800000005	CK	CHK	ACT	193.18	430.33		0.00	Joe T. Banker		
89400000015	SAV	SFRF	ACT	761.84	913.96		0.05	Joe T. Banker		
10000000020	SAV	ISHR	ACT	0.12	238.03		0.00	Mary A. Banker		
10000000098	SAV	OLMM	ACT	30,582.92	28,166.12		0.30	Joe T. Banker		
10000000044	TD	20MR	ACT	30,470.45	30,284.01	05-18-2013	1.34	Mary A. Banker		
10000000017	TD	6MI	ACT	23,451.76	5,238.87	03-12-2013	0.30	Joe T. Banker		
890000000001	SAV	SHR1	ACT	100.52	165.50		0.05	Joe T. Banker		
				85,560.79	65,436.82					
Other Account Summary										
AcctNbr	MJ	MI	Status	Curr-COFF	Maturity	Rate	Tax Report For			
894400000001	RTMT	IRA	ACT	0.00		0.00	Joe T. Banker			
				0.00						

Example detail section for one account:

Category:	LOAN			
Product:	Adj. Rate Mort.			
Acct:	1001485271			
MJ:	CML			
MI:	READ			
Status:	ACT			
TRF#:	10002			
Name:	Joe T. Banker			
Orig Bal:	31,000.00			
CurrBal-COFF:	28,499.57			
Credit Limit:	0.00			
Rate:	6.25			
Due Date:	11-25-2012			
Contract Date:	11-25-2009			
Maturity Date:	11-25-2019			
Delinquencies	PD30	PD60	PD90	PD120
Past Year	0	0	0	0
All Time	0	0	0	0
Credit Scores	Date	Score	Org	
	11-25-2009	0	Contract Date and Acct Loan Credit Score	
	09-07-2010	642	Experian	
	10-24-2010	663	Experian	
	06-22-2011	558	Experian	
	11-17-2011	558	Experian	
	06-19-2012	581	Experian	

Property Info	Number:	73284				
	PropEffDate:	11-30-2009				
	Type:	Residential Bldg				
	Occupancy:	NOWN				
	Prop Value:	80,000.00				
	Value Date:	10-27-2009				
	Address:	1 Main Street, Anywhere, MA 01010				
	Description:	4 Unit Rental Property				
Appraisals	Date	Value	Type	Aprs Type Description	Appraisal Org	
	10-27-2009	80,000.00	CERT	Certified	Accurate Appraisal Group	
	12-13-2011	77,235.26	HPI	Fed Housing Price index V	No APRS Org	
	12-31-2011	62,662.00	AVM1	AVM	No APRS Org	
	03-31-2012	62,300.00	AVM1	AVM	No APRS Org	
	11-30-2012	62,300.00	AVM1	AVM	No APRS Org	

File Layout(s):

Output File Layout – Comma Separated:

The output file is a comma separated file. It is created with a “csv” extension. It contains one record for each account in a criticized asset group. The file can be imported into Excel and analyzed via pivot tables, etc...

Field	Format	Description
Assets Name	Text	The person or organization name of the criticized asset
Asset TRF Nbr	99999999	The tax report for number of the criticized asset
Asset Risk Rating	Text	Risk rating description
Major Category	Text	Loan or Deposit
Account Number	999999999999999	Loan or Deposit account number

Field	Format	Description
Account TRF Name	Text	The name of the tax reported for on the account
Account TRF Number	99999999	The person or organization number
Major	Text	The accounts Major code - CK, SAV, etc...
Product	Text	Product name of the minor – e.g. Used Auto Loan
Minor	Text	The accounts Minor code - - e.g. USED
Status	Text	The accounts status
Current Due Date	MM-DD-YYYY	The current due date for the account from the account loan table
NOTE Bal	999999999.99	The note balance for the account on the effective date
COFF Bal	999999999.99	The charge off balance for the account on the effective date
LIP Bal	999999999.99	The loan in process balance for the account on the effective date
BookBal NOTE-COFF-LIP	999999999.99	The NOTE balance minus the COFF balance minus the LIP balance for the account on the effective date
IPTP Bal	999999999.99	The Interest Paid To Principal balance for the account on the effective date
ShadowBal NOTE-COFF-LIP-IPTP	999999999.99	The NOTE balance minus the COFF balance minus the LIP balance minus the IPTP balance for the account on the effective date
12 Mnth Avg Daily Bal	999999999.99	Deposit accounts only – calculated for the effective date minus 365 through the effective date
Credit Limit	999999999.99	Loans only
Orig Bal	999999999.99	Account original balance for the NOTE BAL subaccount number
Maturity Date	MM-DD-YYYY	Date of maturity
Interest Rate	99.99	Current effective dated interest rate
Past Year PD30	999	Total count of PD30's for the past year – loans only
Past Year PD60	999	Total count of PD60's for the past year – loans only
Past Year PD90	999	Total count of PD90's for the past year – loans only
Past Year PD120	999	Total count of PD12's for the past year – loans only
All Time PD30	999	Total count of PD30's for all time – loans only
All Time PD60	999	Total count of PD60's for all time – loans only
All Time PD90	999	Total count of PD90's for all time – loans only
All Time PD120	999	Total count of PD12's for all time – loans only
Past Quarter NSF	999	Count of NSF's for the past quarter - Deposit accounts only
Past Year NSF	999	Count of NSF's for the past year - Deposit accounts only
Most Recent Credit Score	999	Most recently dated credit score for the person or organization number

Field	Format	Description
Most Recent Credit Score Date	MM-DD-YYYY	Date of the Most recently dated credit score for the person or organization number
Number of Properties	999	Count of active properties associated with the account

Field Listing:

Field	Description
Loan Account Summary	
AcctNbr	The Loan Account Number
MJ	The Loan Account's Major
MI	The Loan Account's Minor
Status	The Loan Account's Status
Orig Bal	The Loan Account's Original Balance
Credit Limit	The Loan Account's Credit Limit
Curr-COFF	The Loan Account's Current Balance minus the accounts Charge Off Balance
Due Date	The Loan Account's Due Date
Rate	The Loan Account's Rate
Tax Report For	The Loan Account's Tax Reported For Person or Organization Name
Loan Account Summary Totals	
Credit Limit	Sum of the Credit Limit for all Loan Accounts in the Summary Section
Curr-COFF	Sum of the Current Balance minus the Charge Off Balance for all Loan Accounts in the Summary Section
Deposit Account Summary	
AcctNbr	The Deposit Account Number
MJ	The Deposit Account's Major
MI	The Deposit Account's Minor
Status	The Deposit Account's Status
Curr-COFF	The Deposit Account's Current Balance minus the accounts Charge Off Balance
12 Month Avg. Daily	The Deposit Account's Average Daily Balance for the period covering the Effective Date minus 12 Months through the Effective Date
Maturity	The Deposit Account's Maturity Date
Rate	The Deposit Account's Rate
Tax Report For	The Deposit Account's Tax Reported For Person or Organization Name
Deposit Account Summary Totals	
Curr-COFF	Sum of the Current Balance minus the Charge Off Balance for all Deposit Accounts in the Summary Section

Field	Description
12 Month Avg. Daily	Sum of the 12 Month Average Daily Balance for all Deposit Accounts in the Summary Section
Other Account Summary	
AcctNbr	The Account Number
MJ	The Account's Major
MI	The Account's Minor
Status	The Account's Status
Curr-COFF	The Account's Current Balance minus the accounts Charge Off Balance
Maturity	The Account's Maturity Date
Rate	The Account's Rate
Tax Report For	The Account's Tax Reported For Person or Organization Name
Other Account Summary Totals	
Curr-COFF	Sum of the Current Balance minus the Charge Off Balance for all Other Accounts in the Summary Section
Details Section	
Category	Major Category parameter value
Product	The minor description
Acct	The Account Number
MJ	The Major Code for the Account
MI	The Minor Code for the Account
Status	The Status Code for the Account
TRF#	The Tax Reported For Number on the Account
Name	The Name of the Tax Reported For on the Account
Orig Bal	The Original Balance of the Account
CurrBal-COFF	The Current Balance minus the Accounts Charge Off Balance on the Effective Date
Credit Limit	The Credit Limit for the Account
Rate	The Current Rate for the Account
Due Date	The Current Due Date for the Account
Contract Date	The Contract Date for the Account
Maturity Date	The Maturity Date for the Account
Delinquencies	
Past Year PD30	Count of PD30 for the Account for the Past Year (previous 12 months)
Past Year PD60	Count of PD60 for the Account for the Past Year (previous 12 months)
Past Year PD90	Count of PD90 for the Account for the Past Year (previous 12 months)
Past Year PD120	Count of PD120 for the Account for the Past Year (previous 12 months)

Field	Description
All Time PD30	Count of all PD30's for the Account
All Time PD60	Count of all PD60's for the Account
All Time PD90	Count of all PD90's for the Account
All Time PD120	Count of all PD120's for the Account
Insufficient Funds	
Past Quarter	Count of Insufficient Funds for the Account for the Past Year (previous 3 months)
Past Year	Count of Insufficient Funds for the Account for the Past Year (previous 12 months)
Credit Scores	
Date	The Date of the Credit Score
Score	The Credit Score
Org	The Credit Score Organization
Property Info	
Number	The Property Number
PropEffDate	The Effective Date of Property
Type	The Property Type (e.g. COND, SING)
Occupancy	The Owner Occupancy Code
Prop Value	The Property Value
Value Date	The Date of the Property Value
Address	The Address of the Property
Description	The Description of the Property
Appraisals	
Date	The Date the Appraisal was done
Value	The Value given to the Property on the Appraisal Date
Type	The Appraisal Type (e.g. LONG, SHRT)
Aprs Type Description	The Description of the Appraisal Type (e.g. Long, Short)
Appraisal Org	The Organization that performed the Appraisal

Additional Requirements:

- DNA™ release level 3.x
- Accounts must be risk rated in order to be selected

Configuration Checklist:

Item	Test Environment	Production Environment
Parameters		

Revisions:

Date	App Version #	Change
12/2012	1.0.0.0	Application Created

Date	App Version #	Change
02/2013	1.0.0.1	Corrected path to where the csv file is created
06/2014	1.0.0.2	Added MJCD parameter