

PORTFOLIO LEVEL ELEMENTS

Field No.	Field Name	OCC (Y/N)	Description	Allowable Values	Fidelity Screen Name
1	Month-End	Y	Identified the month that the portfolio information is provided for.	e.g, 01/31/2009	
2	Total Managed Home Equity Lines of Credit	Y	Include the amount of all outstanding home equity lines of credit, bank owned and securitized	e.g, 125000 for \$125,000.00 Use banker's rounding.	
3	Total Managed Home Equity Loans	Y	Include the amount of all outstanding home equity loans, bank owned and securitized.	e.g, 125000 for \$125,000.00	
4	Total Managed Home Equity portfolio	Y	Include the amount of all outstanding home equity loans and lines of credit, bank owned and securitized (total of 66 & 67)	e.g, 125000 for \$125,000.00	
5	Securitized Loans and Lines	Y	Report the outstanding balance of all loans and lines that have been securitized	e.g 125000 for \$125,000.00	
6	Total Outstanding Line of Credit Commitments	Y	Report the total commitments outstanding for the entire managed line of credit portfolio.	e.g 125000 for \$125,000.00	
7	LLL Managed Balance	Y	The LLL assigned to the managed home equity portfolio at the end of the month; include reserves maintained for securitized assets, if any.	e.g 125000 for \$125,000.00	

Field No.	Field Name	OCC (Y/N)	Description	Allowable Values	Fidelity Screen Name
8	Total Managed Outstanding Loans coded TDR	Y	Report the outstanding balance of all home equity loans and lines of credit, bank owned and securitized, on which terms have been modified in a FAS 15 “troubled debt restructure”.	e.g 125000 for \$125,000.00	
9	Total TDR Reserve	Y	Report the amount of reserves assigned at month end to the FAS 15 Troubled Debt Restructured Loans	e.g, 125000 for \$125,000.00 Use banker’s rounding.	
10	Projected Managed Losses	Y	Report the estimated dollar amount of losses for the next 12 months (rolling basis each reporting month) for the entire managed portfolio.	e.g, 125000 for \$125,000.00 Use banker’s rounding.	
11	Managed Gross Charge-offs for the current month	Y	Report the dollar amount of gross charge-offs recognized in the reporting month for the entire managed portfolio.	e.g, 125000 for \$125,000.00 Use banker’s rounding.	
12	Managed Recoveries	Y	Report amounts recovered on home equity loans and lines previously charged-off for the entire managed portfolio.	e.g, 125000 for \$125,000.00 Use banker’s rounding.	
13	Interest and Fees Charge-off/Reversal Amount	Y	Report the total amount of any write-downs, fee waivers or reversal of loan interest and fees on the portfolio during the reporting month. Interest and fee reversals, waivers or write-downs can include those charged against the Allowance for Loan and Lease Losses (ALLL), or a separate valuation reserve, or reversed against current period income during the reporting period.	e.g, 125000 for \$125,000.00 Use banker’s rounding.	

MONTHLY PORTFOLIO LEVEL INCOME STATEMENT

Field No.	Field Name	OCC (Y/N)	Description	Allowable Values	Fidelity Screen Name
14	Interest Income	Y	Report total interest accrued on home equity loans for the month, less any interest waived or reversed as uncollectible or any amount added to a contra-asset account for uncollectible interest that the bank maintains and reports separately from the ALLL. Do not include fee income in this category.	e.g, 125000 for \$125,000.00 Use banker's rounding.	
15	Interest Expense	Y	Total interest expense accrued for the month to fund home equity loans.	e.g, 125000 for \$125,000.00 Use banker's rounding.	
16	Net Interest Margin	Y	Interest income minus interest expense.	e.g, 125000 for \$125,000.00 Use banker's rounding.	

Field No.	Field Name	OCC (Y/N)	Description	Allowable Values	Fidelity Screen Name
17	Fee Income	Y	<p>Report total fees assessed on home equity accounts during the month, less any fee waived or reversed as uncollectible or any amount added to a contra-asset account for uncollectible fees that the bank maintains and reports separately from the ALLL. Report the aggregate amount of the following types of fees:</p> <ul style="list-style-type: none"> a. Late Fee – report fee assessed for late or nonpayment on account. b. Over limit Fee – report fee assessed for account going over established credit limit. c. NSF Fees – fee assessed for payments returned unpaid. d. Loan Processing Fees – report fees assessed borrower for loan applications, processing and origination. These include application, appraisal, credit check, loan set/up and documentation, recording, subordination, title fees, etc. e. Payment Deferral/Waiver Fee – report fee assessed to defer or waive payment on the loan. f. Prepayment Penalty Fee – report fee assessed for paying the loan off early. g. Modification Fee – report fee assessed to modify the terms of the home equity loan. h. Other Fees – report other fees assessed on an account such as check printing, check processing, non-usage, annual, convenience checks, draws, etc. 	<p>e.g, 125000 for \$125,000.00</p> <p>Use banker's rounding.</p>	
18	Total Other Income	Y	Report all other income, not included in above categories or in the extraordinary items category, for home equity loans.	<p>e.g, 125000 for \$125,000.00</p> <p>Use banker's rounding.</p>	

Field No.	Field Name	OCC (Y/N)	Description	Allowable Values	Fidelity Screen Name
19	Total Other Expense	Y	Report the aggregate amount of the following types of expenses: <ul style="list-style-type: none"> a. Marketing/Acquisition/Processing/Loan Servicing/Administration of Home Equity Loans – report cost incurred to acquire, advertise, promote, collect payments, obtain credit bureau data and any other procedural costs related to home equity lending. b. Collections – report cost incurred to collect problem credits. c. Fraud – losses incurred as a result of fraudulent activity. d. Debt Suspension/Cancellation Fee – report fees collected for programs used to protect consumer in event of a significant life event like the loss of a job. e. All Other Expenses – report all other expenses associated with home equity operations not reported in above categories. 	e.g, 125000 for \$125,000.00 Use banker's rounding.	
20	Net Charge-offs and Provision Build or Release	Y	<ul style="list-style-type: none"> a. Net Charge-offs – loan losses taken during the month (charge-offs minus recoveries). b. Provision Build/Release – additional provision built up during the month. Provision build equals: provision expense + recoveries – charge-offs against the ALLL. A release occurs if net charge-offs exceed provision expense. 	e.g, 125000 for \$125,000.00 Use banker's rounding.	
21	Extraordinary Items	Y	Report extraordinary items, which are categorized as material and infrequent, such as gains and/or losses on the sale or purchase of home equity portfolios.	e.g, 125000 for \$125,000.00 Use banker's rounding.	

Field No.	Field Name	OCC (Y/N)	Description	Allowable Values	Fidelity Screen Name
22	Taxes	Y	Tax expense applicable to home equity income	e.g, 125000 for \$125,000.00 Use banker's rounding.	
23	Net Income	Y	Total revenues less total expenses	e.g, 125000 for \$125,000.00 Use banker's rounding.	