

Shared National Credit (SNC)

Banker Data Availability Survey Questions

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The interagency Shared National Credit Program has undertaken a project to modernize the electronic tools supporting the SNC examination. The purpose of this survey is to assess the availability of data elements, solicit estimates on the time necessary to compile these additional data elements in your quarterly submissions, and solicit suggestions for other potential formats for electronic submission. We would appreciate your feedback. We may contact your bank to conduct a follow-up meeting, if needed. The survey will take about 30 minutes to complete. If you have any questions, please send an email to SNC-Product-Advisory-Group@frb.gov.

1. Name of Bank? (requires comment)
2. Name & Title of Respondent? (requires comment)
3. SNC Reporting Role (select most applicable)
 1. IT Support
 2. Data Analyst
 3. Loan Officer
 4. Executive Officer
4. Does your bank store Legal Entity Identifier (LEI) for obligors, co-obligors, sponsors, and/or participants?
 1. Yes, LEI is stored for all entities
 2. No, LEI is not stored for any entities
 3. Yes, LEI is stored for some entities (requires comment)
5. From the list below, please select the information readily available in your data warehouse or systems linked to your bank's data warehouse for Commercial Real Estate Loans (select all that apply):
 1. Commercial Real Estate Indicator
 2. Acquisition, Development & Construction Indicator
 3. Real Estate Investment Trust Indicator

4. Property Type Indicator
 5. Net Operating Income (NOI) on Trailing Twelve Months basis
 6. Debt Yield on TTM basis
 7. Property Valuation
 8. Valuation as of Date
 9. Loan to Value
6. Does your bank store sponsor names and percentage of ownership in your database? The definition of sponsor should be applied broadly but is typically a private equity firm with an ownership interest in the borrower.
1. Yes, Sponsor Names and Ownership Percentage is stored in our database
 2. Yes, but only Sponsors with a Majority Interest is stored in our database
 3. Yes, Sponsor data is stored for some entities (requires comment)
 4. No, Sponsor data is not maintained by our bank
7. From the list below, please select the items readily available in your data warehouse or systems linked to your bank's data warehouse for loans identified as leveraged (select all that apply):
1. Cash Interest Paid TTM (Trailing Twelve Months)
 2. PIK (Payment In Kind) Interest TTM
 3. EBITDA (Earnings Before Interest, Taxes, Depreciation and Amortization) TTM
 4. Adjusted EBITDA TTM
 5. Free Cash Flow TTM
 6. Outstanding Senior Debt (as of TTM end date)
 7. Outstanding Total Debt (as of TTM end date)
 8. Aggregate Projected 7 Year Free Cash Flow
 9. Provide the As of Date of Projected 7 Year Free Cash Flow
 10. Most Recent Base Case Enterprise Value (EV) – Either Single Number or Range
 11. Maintenance Capex (Capital Expenditures)
 12. Growth Capex
 13. Required Cash Dividend
 14. Cash Taxes Paid
 15. Change in Non-Cash Working Capital
 16. Current Maturity Long-Term Debt (CMLTD)
 17. Other Fixed Charges
8. Would any of the data fields listed in the previous questions be more accessible if submitted using XML or another automated method for reporting versus manual entry?

Questions for Banks Reporting via XML upload Only

If your bank enters SNC data manually, please skip to the next section (or question 17)

9. How much time, approximately, is required to create the XML file(s) each reporting period?
1. < 1 Day
 2. 5+ Days

3. 15 Days
4. >30 Days

10. If Legal Entity Identifier (LEI) was required for all entities (agent bank, obligors, co-obligors, sponsors, and/or participants), how much additional time do you estimate would be required to create the XML file(s) each reporting period?
1. < 1 Day
 2. 5+ Days
 3. 15 Days
 4. >30 Days
 5. N/A (requires comment)
11. If one or more of the proposed fields in Question #5 (identification of Commercial Real Estate loans) were required, how much additional time do you estimate would be required to create the XML file(s) each reporting period?
1. < 1 Day
 2. 5+ Days
 3. 15 Days
 4. >30 Days
 5. N/A (requires comment)
12. If one or more of the proposed fields in Question #6 (Sponsor information) were required, how much additional time do you estimate would be required to create the XML file(s) each reporting period?
1. < 1 Day
 2. 5+ Days
 3. 15 Days
 4. >30 Days
 5. N/A (requires comment)
13. If one or more of the proposed fields in Question #7 (additional fields for Leveraged loans) were required, how much additional time do you estimate would be required to create the XML file(s) each reporting period?
1. < 1 Day
 2. 5+ Days
 3. 15 Days
 4. >30 Days
 5. N/A (requires comment)
14. Given the option, which file format is the simplest for your organization? If XML is not the selected format, please also estimate the amount of time required to begin using the new file format.
1. XML (requires comment)
 2. Excel (requires comment)
 3. Other (requires comment)
15. Is your SNC data is stored in multiple systems? Would an option to append multiple files simplify the process of compiling and uploading SNC data?

1. Yes (requires comment)
2. No (requires comment)

16. How much time, approximately, would be required to replace/update the current XML schema with a new schema?

1. < 30 Days
2. < 90 Days
3. 6-12 Months
4. >12 Months

Questions for Banks Reporting via Manual Entry Only

If your bank enters SNC data using an XML upload, please skip to the end of the survey.

17. How much time, approximately, is required to enter SNC data each reporting period?

1. < 1 Day
2. 5+ Days
3. 15 Days
4. >30 Days

18. If Legal Entity Identifier (LEI) was required for all entities (agent bank, obligors, co-obligors, sponsors, and/or participants), how much additional time do you estimate would be required each reporting period?

1. < 1 Day
2. 5+ Days
3. 15 Days
4. >30 Days
5. N/A (requires comment)

19. If one or more of the proposed fields in Question #5 (identification of Commercial Real Estate loans) were required, how much additional time do you estimate would be required each reporting period?

1. < 1 Day
2. 5+ Days
3. 15 Days
4. >30 Days
5. N/A (requires comment)

20. If one or more of the proposed fields in Question #6 (Sponsor information) were required, how much additional time do you estimate would be required each reporting period?

1. < 1 Day
2. 5+ Days
3. 15 Days
4. >30 Days
5. N/A (requires comment)

21. If one or more of the proposed fields in Question #7 (additional fields for Leveraged loans) were required, how much additional time do you estimate would be required each reporting period?

1. < 1 Day
2. 5+ Days
3. 15 Days
4. >30 Days
5. N/A (requires comment)

22. If your organization would prefer to upload rather than manually enter data, which file format is the simplest to use? Please also estimate the amount of time required to begin using the new file format.

1. XML (requires comment)
2. Excel (requires comment)
3. Other (requires comment)

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