

1. NUMBER OF PRE-CHARGE-OFF DELINQUENT LOANS AS OF MONTH-END AVERAGED OVER 12 MONTHS

Include	<ul style="list-style-type: none"> As of month-end numbers averaged over 12 months up to the survey reporting period ending 12-31-17 5 days or more past due is defined as 5 days after the cycle date Delinquent consumer loans include second mortgages, HELOCs, credit cards, direct, indirect
Exclude	<ul style="list-style-type: none"> Post charge-off recoveries

	Avg Mo # Managed by In-House Collectors	Avg Mo # Managed by 3rd Party Agency
Delinquent consumer loans		
Delinquent mortgage loans		

2. AVERAGE MONTHLY DELINQUENT LOAN PAYMENTS RECEIVED

Include	<ul style="list-style-type: none"> Pre charge-off delinquent loans Delinquent consumer loans includes second mortgages, HELOCs, credit cards, direct, indirect
Exclude	<ul style="list-style-type: none"> Delinquent loan payments received by 3rd party agencies Payments on loans in post charge-off recovery, bankruptcy, or foreclosure

	Average Mo. # of Payments	Average Mo. Payment \$ Dollars
Delinquent Consumer Loans		
Delinquent Mortgage Loans		

3. AVERAGE MONTHLY NUMBER OF CONSUMER AND MORTGAGE POST CHARGE-OFF RECOVERIES

	Avg. Mo. Managed In-House	Avg. Mo. Managed by 3rd Party Agencies
Consumer loan post charge-off recoveries		
Mortgage loan post charge-off recoveries		

4. MONTHLY AVERAGE NUMBER OF DDA/CHECKING ACCOUNTS IN OVERDRAFT AND NUMBER OF CHARGE-OFFS

Include	<ul style="list-style-type: none"> Monthly average for a 12-month period
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of DDA/Checking Accounts

Avg. Mo. in overdraft that are being collected	
Avg. Mo. charge-offs	

5. ANNUALIZED CREDIT CARD CHARGE-OFF RATIO (%) AS OF 12-31-17

Answer: _____
Format: 0.0000%

6. AVERAGE MONTHLY NUMBER OF BANKRUPTCY, FORECLOSURE, AND REO CASES?

Answer: _____
Format: 0

7. BUSINESS LOANS IN NON-ACCRUAL STATUS

Include	<ul style="list-style-type: none"> Total business loans including general commercial, commercial real estate (CRE), construction, and SBA loans in non-accrual status as of 12-31-17
Exclude	<ul style="list-style-type: none"> Delinquent consumer and mortgage loans

		Non-accrual Business Loans
Number		
Dollars		

8. AVERAGE MONTHLY LOAN MODIFICATIONS FOR RESTRUCTURING? REGARDLESS IF MODIFICATION RESTRUCTURING IS DONE OR NOT.

Answer: _____
Format: 0

9. AVERAGE NUMBER OF MONTHLY LOAN MODIFICATIONS/ACTUALLY BEING RESTRUCTURED

Include	<ul style="list-style-type: none"> Existing loan that is amended or modified with new term and/or rate
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Answer: _____
Format: 0

10. COLLECTIONS FTE

Include	<p>Collector FTE</p> <ul style="list-style-type: none"> Pre charge-off activities including reminder/collection calls, letter generation, managing queues and Promise to Pay <p>Recovery FTE</p> <ul style="list-style-type: none"> Post charge-off activities including management of repossession process up until asset sale
Exclude	<p>Loan Modifications FTE</p> <ul style="list-style-type: none"> Modifications (See next question)

	Collector Function	Recovery Function	Bankrupt./Foreclos./ Res.1-4 REO Function	Mgmt & Admin. Support Function
Consumer Loans (including Home equity/second mortgages)				
Mortgage Loans (first mortgages)				
Deposits				
Business Loans in non-accrual status				

11. LOAN MODIFICATIONS/TROUBLED DEBT RESTRUCTURING FTE

Include	<ul style="list-style-type: none"> Time spent on research for modifications Time spent on modifications and troubled debit restructurings (TDRs)
Exclude	<ul style="list-style-type: none"> Any other functions where they were allocated above, i.e. collections, recovery, bankruptcy/foreclosure REO, or support/management Do not double-count full FTEs in multiple functions. Instead divide up their time, on a monthly average, into the various functions they do.

Answer: _____

Format: 0.00