

1. NUMBER OF REO PROPERTIES, NON-ACCRUAL COMMERCIAL LOANS, AND OTHER ASSETS MANAGED BY SPECIAL ASSETS

Include	<ul style="list-style-type: none">• Total commercial loans including commercial real estate, construction, and small business/SBA loans in non-accrual status• Total number of REO properties• Other assets managed by special assets group
Exclude	<ul style="list-style-type: none">• Consumer and mortgage loans in non-accrual status

Answer: _____

Format: 0 Min 0

2. NON-ACCRUAL COMMERCIAL LOANS (\$) AMOUNT

Include	<ul style="list-style-type: none">• Total business loans including commercial real estate, construction, and SBA loan dollars in non-accrual status• Dollar amount
Exclude	<ul style="list-style-type: none">• Consumer and mortgage loans dollars in non-accrual status

Answer: _____

Format: \$0 Min 0

3. CREDIT ADMINISTRATION MANAGEMENT FTE

Include	<ul style="list-style-type: none">• Chief Credit Officer• Other management in Credit Administration
Exclude	<ul style="list-style-type: none">• Management of credit officers (See 'Commercial Credit Officer FTE')

Answer: _____

Format: 0.00 Min 0

4. CREDIT ADMINISTRATION - GENERAL FTE

Include	<ul style="list-style-type: none">• Administrative / analyst personnel in credit administration• Credit policy• Credit concentration portfolio reporting• Inter-bank credit information / credit disputes• Allowance for Loan & Lease Losses, CECL Modeling• CCO administrative staff• Any unique credit administration task not included in previous FTE allocations
Exclude	<ul style="list-style-type: none">• Loan Review (See 'Loan Review FTE' [14])• Commercial loan officers (See 'Commercial Loan Officer FTE' [08])• Credit analysts (See 'Commercial Credit Analyst FTE' [08])• Administrative support for commercial lending process (See 'Commercial Lending' [08])• Commercial loan servicing (See 'Loan Servicing' [12])

Answer: _____

Format: 0.00 Min 0

5. COMMERCIAL REAL ESTATE APPRAISAL AND APPRAISAL REVIEW FTE

Include	<ul style="list-style-type: none">Any commercial in-house appraisal staff, including appraisal management, in-house appraisers and support staff
Exclude	<ul style="list-style-type: none">Contracted appraisersResidential real estate appraisers

Answer: _____

Format: 0.00

6. RESIDENTIAL REAL ESTATE APPRAISAL AND APPRAISAL REVIEW FTE

Include	<ul style="list-style-type: none">Any residential in-house appraisal staff, including appraisal management, in-house appraisers and support staff
Exclude	<ul style="list-style-type: none">Contracted appraisersCommercial appraisal staff

Answer: _____

Format: 0.00

7. SPECIAL ASSETS / WORKOUT / REO FTE

Include	<ul style="list-style-type: none">Collection/workout of commercial loans and REO
Exclude	<ul style="list-style-type: none">Operational collections of consumer, mortgage, and deposit delinquencies (See 'Collections' [12A])

Answer: _____

Format: 0.00 Min 0

8. COMMERCIAL CREDIT OFFICER FTE

Include	<ul style="list-style-type: none">Regional credit officersCentralized credit officers who approve commercial loans
Exclude	<ul style="list-style-type: none">Commercial credit analysts (See 'Commercial Lending')Consumer or mortgage underwriting (See 'Consumer or Mortgage Lending')

Answer: _____

Format: 0.00