

# Commercial Lending Items Request List

Please provide the following items to NCUA *electronically* if possible, using the headings in each section as folder names for files that contain the items listed. Items in each folder should be numbered to correspond with the list provided below. Mark items that do not apply as N/A.

You may prefer that some items be obtained from a specific staff member. If so, please provide instructions and contact information that corresponds to the item(s) in the list below.

Unless otherwise noted, the effective date of all data requested will be Month ##, 20##. Please coordinate with the Examiner-In-Charge to deliver requested items as soon as possible, but no later than two weeks before [date scheduled date for exam]. This will allow NCUA to begin work before the scheduled start date, for a more efficient examination process. **NCUA may request additional items during the examination.**

## *Section A: Program Organization and Policies*

No.	Complete	Description
A.1	<input type="checkbox"/>	Organization chart for the commercial lending department that shows the structure of the department (include names, titles, email addresses, and phone number/extensions for all employees)
A.2	<input type="checkbox"/>	Commercial lending policy <u>and all related policies and procedures</u> including any government guarantee programs, risk rating definitions, and underwriting guidelines
A.3	<input type="checkbox"/>	List of all individuals and committees that have been granted commercial loan approval authority (include dollar amount and limits)
A.4	<input type="checkbox"/>	Summary of key personnel changes in the commercial lending area since the last examination
A.5	<input type="checkbox"/>	Resumes of all individuals involved in the processing, approval, and monitoring of commercial loans, including all underwriters, collection, decision makers, appraisal reviewers, and anyone else involved the commercial lending process
A.6	<input type="checkbox"/>	Written policy and detail of any incentive, bonus, or commission pay program applicable to any employee in the business/commercial lending department (include amounts paid since the last exam)
A.8	<input type="checkbox"/>	Allowance for Loan Loss policy for commercial loans
A.9	<input type="checkbox"/>	OREO policy and procedures

No.	Complete	Description
A.10	<input type="checkbox"/>	Modification, collection, workout, and TDR policy and procedures
A.11	<input type="checkbox"/>	Non-accrual policy
A.12	<input type="checkbox"/>	Loan administration/servicing policy and procedures
A.13	<input type="checkbox"/>	Commercial real estate appraisal policy and engagement letter
A.14	<input type="checkbox"/>	Credit union strategic plan (or business plan) addressing the commercial lending program including any commercial lending line of business, products, or services
A.15	<input type="checkbox"/>	List of all credit union or CUSO commercial lending products and services
A.16	<input type="checkbox"/>	Copy of due diligence and other vendor review items for CUSO and/or participations purchased
A.17	<input type="checkbox"/>	Participation policy and the participation agreement/master participation agreement for participations originated (include a copy of legal opinions or true sales opinions related to agreements for both credit union and CUSO)
A.18	<input type="checkbox"/>	Documentation in support of approved status as an SBA lender (executed SBA Form 750, <i>Loan Guaranty Agreement</i> ) and list of any training attended

**Section B: Risk management**

No.	Complete	Description
<b>B.1</b>	<input type="checkbox"/>	Most recent monitoring reports for commercial lending used by management or presented to the board including: servicing, collections, performance, profitability, concentration reports showing compliance with established limits, summary of risk and credit quality ratings including loan participations, risk rating migration, credit quality surveillance activity, geographic location, rate structure (adjustable versus fixed), LTV migration, compositions/ trends and risk management processes and any other not already mentioned
<b>B.2</b>	<input type="checkbox"/>	Written response to any prior examination Document of Resolution, Examiners' Findings, Loan Exceptions, or other report items pertaining to commercial lending
<b>B.3</b>	<input type="checkbox"/>	Most recent third party commercial loan review and/or audit reports obtained since the previous examination. (includes reviews of commercial loans, processes, policies, and staffing/organizational structure)  Include the engagement/request letter and copy of management's written responses to the review or audit
<b>B.4</b>	<input type="checkbox"/>	Concentration report that identifies loans and loan participations to groups of borrowers or related borrowers in accordance with 723.8 (include list of 20 largest borrower concentrations)
<b>B.5</b>	<input type="checkbox"/>	Summary report of commercial loans by industry/type (NAICS code)
<b>B.6</b>	<input type="checkbox"/>	Minutes from any commercial lending-related committee, such as credit review committee, credit risk, loss mitigation committee etc. with attachments (include any documents that contain narratives on individual business loan recommendations, approvals, modifications, or other actions since the last examination)
<b>B.7</b>	<input type="checkbox"/>	Most recent commercial loan department profitability analysis
<b>B.8</b>	<input type="checkbox"/>	List of commercial loans with confirmed or possible environmental concerns or requiring flood insurance
<b>B.9</b>	<input type="checkbox"/>	List of loans and borrowers with government guarantees (SBA, FSA, USDA, etc.), including the type of program and guaranteed percentage on each loan

No.	Complete	Description
<b>B.10</b>	<input type="checkbox"/>	List of any construction and development loans
<b>B.11</b>	<input type="checkbox"/>	List of any commercial loan participations purchased or sold YTD and total outstanding as of the current examination effective date
<b>B.12</b>	<input type="checkbox"/>	List of all unsecured commercial loans
<b>B.13</b>	<input type="checkbox"/>	List of all approved unfunded commercial loan commitments
<b>B.14</b>	<input type="checkbox"/>	List of any letters of credit issued and outstanding
<b>B.15</b>	<input type="checkbox"/>	List of commercial loans approved and not yet closed subsequent to the exam date
<b>B.16</b>	<input type="checkbox"/>	List of negative share accounts (overdrafts) for any commercial accounts
<b>B.17</b>	<input type="checkbox"/>	List or report of all commercial loans approved with policy exceptions
<b>B.18</b>	<input type="checkbox"/>	<p>Current commercial loan offering rates (interest rates, along with information on how pricing is determined)</p> <p>Provide list of fees and charges associated with commercial loans (pricing strategy for all business/commercial products)</p>
<b>B.19</b>	<input type="checkbox"/>	List of SBA loans, including type of SBA program and guaranteed amount

### *Section C: Servicing*

<b>No.</b>	<b>Complete</b>	<b>Description</b>
<b>C.1</b>	<input type="checkbox"/>	Supporting reports or schedules for the 5300 Call Report data as of the effective date of the examination for the MBL/commercial loan sections
<b>C.2</b>	<input type="checkbox"/>	Annual review/tickler report for financial information gathering with dates due, status, and a way to measure compliance percentages; loan servicing, monitoring and tickler reports identifying all loan covenants and compliance status; loan officer exception reports
<b>C.3</b>	<input type="checkbox"/>	Delinquent property tax report for commercial real estate
<b>C.4</b>	<input type="checkbox"/>	Pipeline report
<b>C.5</b>	<input type="checkbox"/>	Documentation in support of any training personnel have had concerning SBA underwriting practices (indicate level of SBA lending experience possessed by responsible individuals)
<b>C.6</b>	<input type="checkbox"/>	Copy of report or review completed by the SBA

### *Section D: Problem Commercial Loans*

<b>No.</b>	<b>Complete</b>	<b>Description</b>
<b>D.1</b>	<input type="checkbox"/>	Problem loan reports and list of classified loans (include a summary of the status of each loan)
<b>D.2</b>	<input type="checkbox"/>	Allowance details for loans individually measured for impairment per ASC 310 and pools under ASC 450
<b>D.3</b>	<input type="checkbox"/>	List of commercial loans with risk rating changes in the prior quarter and prior year
<b>D.4</b>	<input type="checkbox"/>	List of all foreclosed and repossessed commercial assets
<b>D.5</b>	<input type="checkbox"/>	List of all commercial loan modifications with TDRs identified
<b>D.6</b>	<input type="checkbox"/>	Commercial loan delinquency report with accompanying information, days delinquent, accrued interest, and any other appropriate info (delinquent one month or longer); identify loans with government guarantees (SBA, FSA, USDA etc.)
<b>D.7</b>	<input type="checkbox"/>	List of any commercial loans charged-off since the last exam and YTD; identify loans with government guarantees (SBA, FSA, USDA etc.)
<b>D.8</b>	<input type="checkbox"/>	List of all agricultural borrowers who have not paid off their operating loans as required after the operating cycle ends and the debt was carried over to the next operating cycle (list borrower name, amount of approved operating line, year of operating line, amount of operating debt carryover, and comment as to what was done with the debt carryover amount)

***Section E: Commercial Loan List***

<b>No.</b>	<b>Complete</b>	<b>Description</b>
<b>E.1</b>	<input type="checkbox"/>	An electronic loan download for commercial/business loans as of the effective date of the examination, including as much information as possible for each MBL, commercial loan, and participation interests (minimum requirement: AIREs download for commercial loans and participations)
<b>E.2</b>	<input type="checkbox"/>	List of definitions for account type codes, loan purpose codes, and collateral type codes etc.
<b>E.3</b>	<input type="checkbox"/>	Detailed report identifying individual loans by credit risk rating, if not included as part of item E.1, above