



CECL Loan Elements Worksheet

Basic Loan Data Elements: These are the basic loan data fields that should underpin any future CECL or current ALLL methodology. These fields should exist on any loan in pretty much any core system, although the names will obviously vary. We have included definitions of the terms where they may be unclear.

Data	Use	Data Quality Notes	Short/Long Term Use Plans	Other Notes
Commitment Amount at Origination				
Balance at Origination				
Origination Date				
Renewal Date	A renewal of a loan with a full re-underwriting will constitute a “reset” in the life of that loan, so it’s important that date be included			

Extension Date	It is a little unclear at this point if a pure extension of a loan without a full re-underwriting will constitute a “reset” of the life of that loan, so we’re suggesting including it at this time.			
Maturity Date				
Interest Rate at Origination				
Current Interest Rate				
Interest Rate Type (fixed or variable)				

Current Unpaid Balance	Balance of the loan net of participations, gross of partial charge-offs & non-accrual interest applied to principal			
Charged-Off Principal	Amount of principal balance charged-off on the loan			
Non-Accrual Interest Applied to Principal	If the loan has spent any time in non-accrual status, the amount of interest collected during that period that was applied to the principal of the loan			
Current Book Balance	Balance of the loan net of participations, partial charge-offs, and non-accrual interest applied to principal			
Government Guaranteed Balance	Balance of any bank-retained government guarantee (SBA, USDA) that would cover potential losses			
Current Undisbursed Commitment Amount				

Pre-payments				
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Loan Basic Segmentation Elements: These are the various fields that will be used to categorize loans into various segments or pools based on the characteristics of the loans. This is not a comprehensive list, and individual institutions will likely choose to utilize only a few of these pools to actually segment their loans. However, it is still helpful to include as many as possible in the case of future re-segmentation needs. Unlike the Basic Loan Data Elements, many of these fields may be core or institution-specific, so if your core does not include these fields or they are not relevant to your institution, they need not be included in your data collection efforts.

Data	Use	Data Quality Notes	Short/Long Term Use Plans	Other Notes
Loan Type				
Purpose Code				
Collateral Code	Generally, of the primary type of collateral if the loan is supported by multiple types of collateral			

Group Code				
Class Code				
Owner Occupied Code				
Call Report Code				
NAICS Industry Codes				
Property Type				

Weighted Average Lives				
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Loan Risk Segmentation Elements: These are the fields that may be used to segment loans within a general segment into risk-based categories, or to do analysis based on specific risk indicators. Like the previous list, some of these items may be core or institution-specific or even specific to particular types of loans. For many of these items, we have listed both the current and original value (or value at most recent underwriting). Theoretically, if your data covers a long enough historical period, the “original” value for these items will just be included in a previous data set. However, if your historical data availability is restricted, it would be helpful to include the “original” values here as well.

Data	Use	Data Quality Notes	Short/Long Term Use Plans	Other Notes
Risk Rating	All changes and dates of changes			
Credit Score	All changes and dates of changes			
Current Days Past Due				

LTV	original, current, date of last change			
DSC	original, current, date of last change			
NOI	original, current, date of last change			
Number of times delinquent	30+ days, 60+ days, 90+ days, etc.			
Accrual Status				
Date to Non-Accrual				

Transactional Elements: Unlike most of the other data which is point-in-time in nature, some information will be needed at the transactional level (so there will potentially be multiple transaction records per loan record)

Data	Use	Data Quality Notes	Short/Long Term Use Plans	Other Notes
Charge-Off & Recovery Information Loan Number				
Transaction Date				
Charge-Off Amount				
Recovery Amount				
Default Information Loan Number				

Date of Default				
Default Reason	moved to non-accrual, 90+ past due, etc.			
Balance at Default				

Discounted Cash Flow Elements: the discount rate used to calculate the current reserve requirement is the Effective Rate on the individual loan. In most cases, for consumer loans the Effective Rate and the Contract Rate are approximately the same.

Data	Use	Data Quality Notes	Short/Long Term Use Plans	Other Notes
Fixed or Variable	(F,V)			

Variable Index	Prime, Libor 30,60,90, Fed Funds, other			
Next Reprice Date	Next Reprice Event (today, next week, month, year)			
Spread above Index	0-100%			
Reprice frequency	n/a, D, W, M, Q, A			
Lifetime CAP/Floor	Minimum and Maximum variable loan with spread can go to "in life of loan"			
Periodic Cap Term	# of months for an interim cap			Can only go up 2% in 12 months... with a max of 6% over the lifetime of loan
Periodic Cap Rate	Minimum and maximum variable loans with spread can go to "in short term"			

Prepayment Rate	1-200 in CPR			
Accrual Method	Acct/acct, acct/360, Acct/365 – default would be 30,360			
Payment Frequency	M, W, BIW, Q, A, at maturity – default M			
Interest Only	(Y, N)			
Contractual Maturity Date	(informational only unless we have to figure out payment amount			
Balloon	(Y, N)			
Balloon Date	Used in forecast if yes			

Balloon Amount	Used in forecast if yes			
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