

Except for the master files, this schedule applies to all formats and media in which records are created and maintained at the OCC, including paper, microfilm, and electronic records.

SIS-PAD (Supervisory Information System - Peer and Analytic Data) is a web-based application that includes 3 separate modules: Credit Card, Home Equity, and Fast Data.

Item 1. SIS-PAD-Credit Card

General Description and Purpose: The Credit Card module of the SIS-PAD application collects quarterly credit card portfolio data on institutions with large credit card portfolios. SIS-PAD-Credit Card is a tool used by OCC examiners to conduct peer and risk analysis of those select institutions having large credit card portfolios.

a. Master File:

The master file contains quarterly financial data relating to credit card portfolios of institutions with large credit card portfolios. One record is created for each institution (identified in the system with the unique OCC identifier of "Institution ID") per reporting period. The application contains approximately 50 data fields including the following: Report Date, Quarter Managed Receivables, Delinquent Forbearance, Net Charge-Offs, Non-Interest Income, and Average Credit Line. In addition, the application contains approximately 40 data fields, called "calculated fields," displaying financial ratios and formulas that are calculated within the application using the credit card portfolio data.

Disposition: Temporary. Delete data when 30 years old.

b. Inputs:

Credit card portfolio information entered manually by examiners, and institution information entered electronically from OCC's Institution Database.

c. Outputs:

Customized reports and preformatted reports such as Asset Quality Reports, Forbearance Reports, Profit & Loss Reports, Risk Ratings Reports, and Ratio Reports.

Disposition: File reports with appropriate related records. Follow records disposition instructions for that series of records.

d. System Documentation:

Record layouts, code books, technical descriptions of the files, user guides, and other records required for maintenance of system and access/use of data.

Disposition: Temporary. Destroy or delete when system is obsolete or superseded, or when no longer needed to access or interpret system data, whichever is later.

Item 2. SIS-PAD-Home Equity

General Description and Purpose: The Home Equity module of the SIS-PAD application allows for the collection of annual prime and subprime data for both home equity loan and line of credit (LOC) data on institutions with large home equity portfolios. SIS-PAD-Home Equity, with its collected data and calculated fields, is a tool used by OCC examiners to conduct peer and risk analysis of those select institutions having large home equity portfolios.

a. Master File:

The masterfile contains annual data relating to home equity portfolios of institutions having large home equity portfolios. There are several key fields such as Institution Name, Prime/Subprime, Lending Category (LOC or Loan) and Report Period. The remaining fields (approximately 100) are grouped into three major categories of home equity data:

- 1) Origination, Outstanding Balance and Securitization Information;
- 2) Performance Metrics, and
- 3) Policy and Underwriting Information and Collateral Valuation.

Four records (one for each of the portfolio categories and types) may be generated for each institution.

Disposition: Temporary. Delete data when 30 years old.

b. Inputs:

Annual data based on loan category (loan or line of credit) and business type (prime or subprime) entered manually by examiners, and institution information entered electronically from OCC's Institution Database.

c. Outputs:

Customized reports and preformatted reports such as Prime Loans Report, Prime LOC Report, Subprime Loans Report, and Subprime LOC Report.

Disposition: File reports with appropriate related records. Follow records disposition instructions for that series of records.

d. System Documentation:

Record layouts, code books, technical descriptions of the files, user guides, and other records required for maintenance of system and access/use of data.

Disposition: Temporary. Destroy or delete when system is obsolete or superseded, or when no longer needed to access or interpret system data, whichever is later.

Item 3. SIS-PAD-Fast Data

General Description and Purpose: The Fast Data module of the SIS-PAD application serves as the data entry system for collecting quarterly asset quality data about large and mid-sized national banks and holding companies. Users can view and print basic reports (such as those displaying data entered for a given institution) using SIS-PAD-Fast Data.

a. Master File:

The masterfile consists of approximately eight asset quality data fields: Loans: Other Transfer Risk; Loans Special Mention; Loans: Substandard; Loans: Doubtful; Other Assets: Other Transfer Risk; Other Assets: Special Mention; Other Assets: Substandard; Other Assets: Doubtful. One record is created for each institution (assigned the unique identifier of "Institution ID") per reporting period.

Disposition: Temporary. Delete data when 30 years old.

b. Inputs

Quarterly asset quality data entered manually by examiners, and institution information entered electronically from Institution Database.

c. Outputs

Basic reports such as those displaying data entered for a given institution, listing non-reporting institutions, and listing institutions required to report.

Disposition: File reports with appropriate related records. Follow records disposition instructions for that series of records.

d. System Documentation:

Record layouts, code books, technical descriptions of the files, user guides, and other records required for maintenance of system and access/use of data.

Disposition: Temporary. Destroy or delete when system is obsolete or superseded, or when no longer needed to access or interpret system data, whichever is later.