

# Project Technical Documentation: Dealer Recon Reserve

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## Usage

```
> Navigate to the Project Home directory
> cd Production
> python -m src.fdic_recon
    - this creates the 'cre_loader.xlsx' file that all of this is based upon
> python -m src.icre_production
    - this refreshes:
      - 'icre_balances.xlsx'
      - 'icre_production.xlsx'
> Open grouping_call_codes.ipynb (Jupyter Notebook)
    - Press 'Run All'
    - this refreshes:
      - 'total_cml.xlsx'
      - 'icre.xlsx'
      - 'construction.xlsx'
```

Only item that is Alteryx is CML Var that Tom K wrote: PowerBI reads from here: "H:\FinishedReports\CML VAR\OUTPUT\CML VAR with Rate Change Date.xlsx"

Once all excel files are updated, open PowerBI and refresh the data.

Validation:

- storing the worksheet from accounting in the assets folder
  - this can be manually reconciled
  - totals will match up when you filter on CML

Cadence of Execution: This is ran semi-annually (upon request from Tim/Linda)

## Filters & Calculations

- fdic\_recon.py
  - ACT/NPFM loans
  - mjaccttypcd (major): CML,MLN
  - you have to set the date manually (effdate)
    - For example: I set to 12/31/2024 to match the call report numbers
  - calculated fields bookbalance -> if currmiaccttypcd == 'CM45', use notebal, else bookbalance - Tax Exempt bonds always have \$0 as book balance so adjustment is made net balance == bookbalance - cobal - BCSB balance - Charged off amount (COBAL) net available == available balance amount \* (1 - total pct sold) net collateral reserve == collateral reserve \* (1 - total pct sold) total exposure == net balance + net available + net collateral reserve
  - exclude ach manager products

- exclude CML indirect loans
- Tax exempt bonds as CRE Other (OTAL)
- grouping\_call\_codes.ipynb
  - fdic\_groups = { '1-4 Fam Construction': ['CNFM'], 'Construction': ['OTCN','LAND','LNDV','RECN'], '1-4 Family': ['REFI','REOE','REJU'], 'OwnerOcc': ['REOW'], 'I-CRE': ['RENO','REMU'], 'C&I': ['CIUS'], 'Other': ['OTAL','AGPR','REFM'] }
  - prop\_groups = { 'Autobody/Gas Station': ['Autobody/Gas Station','Gas Station and Convenience St','Auto-Truck Repair'], 'Other': ['Other','Commercial - Other'], 'Retail': ['Retail - Big Box Store','Shopping Plaza','Strip Plaza','Dry Cleaner/Laundromat','General Retail'], 'Hospitality': ['Hotel/Motel','Hospitality/Event Space'], 'Recreation': ['Outdoor Recreation','Indoor Recreational'], 'Industrial': ['Manufacturing','Warehouse'], 'Land': ['Land - Unimproved','Land - Improved'], 'Mixed Use': ['Mixed Use (Retail/Office)','Mixed Use (Retail/Residential)','Mixed Use (Office/Residential)'], 'Multi Family': ['Apartment Building'], 'General Office': ['Office - Professional','Office- General'], 'Medical Office': ['Office - Medical'], 'Restaurant': ['Restaurant'] }
- icre\_production.py
  - same pipeline as the fdic\_recon, we just run over different date ranges (prior 3 years)
  - extract net balance and noteopenamt (production) separately
- CML Var
  - CML loans that are active and have a variable interest rate
  - filtered to certain range when they are maturing and have next interest rate change.

## Changelog

[v2.0.0-prod] 2025-02-15

- Big overhaul of this, re-doing the pipeline, making it easier for the future