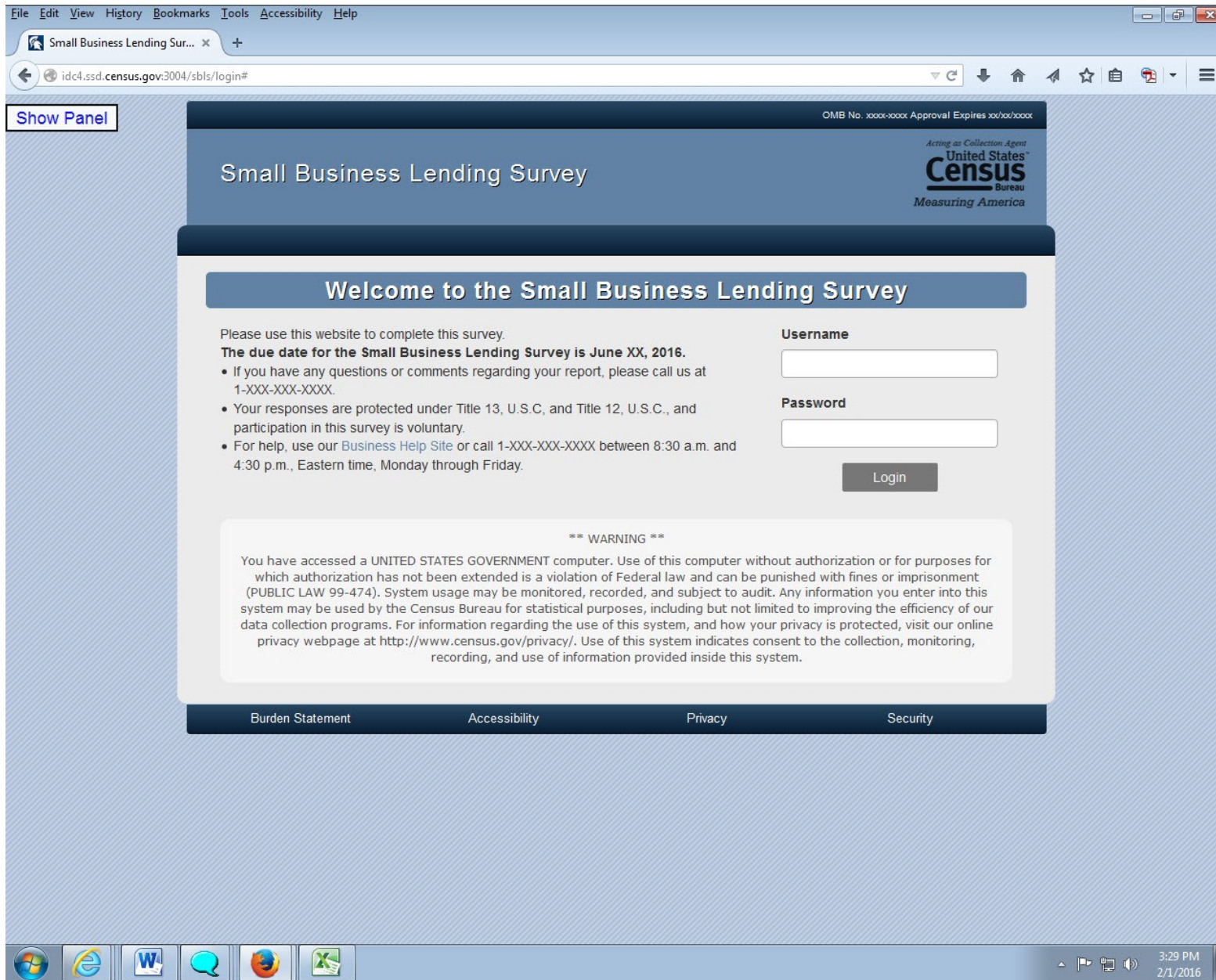


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# Small Business Lending Survey

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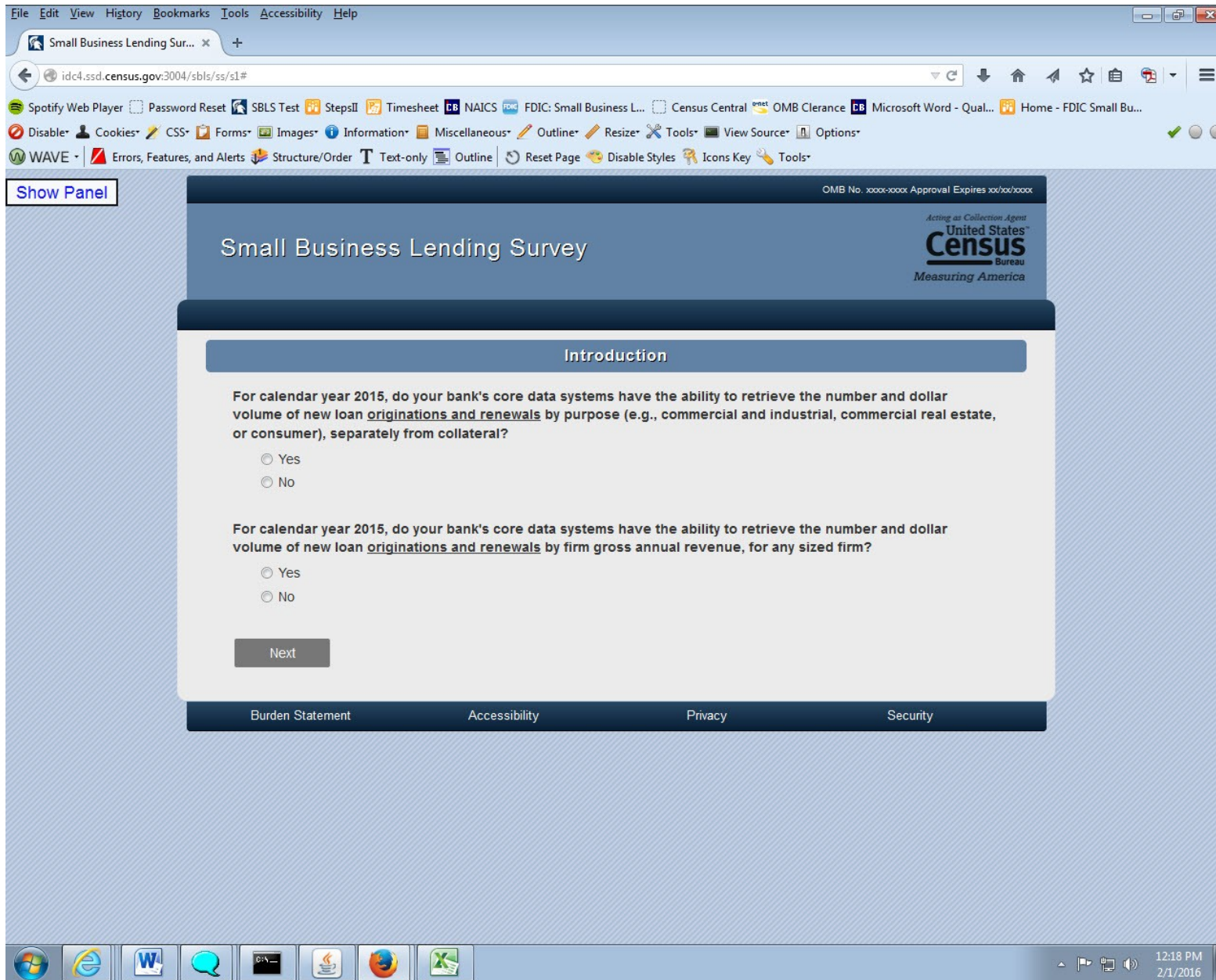
Main Menu

Action	Survey Section	Status
	— Screener Information	
<a href="#">Start</a>	Section 1: Loan Originations and Small Business Lending	Not Started
<a href="#">Start</a>	Section 2: Total Loan Originations	Unavailable
<a href="#">Start</a>	Section 3: Commercial and Industrial Loan Originations	Unavailable
<a href="#">Start</a>	Section 4: Outstanding Loan Reported on Call Report for Commercial and Industrial Activity	Unavailable
<a href="#">Start</a>	Section 5: Small Business Commercial and Industrial Lending Competition, Practices, and Activity	Unavailable
<a href="#">Start</a>	Section 6: Information about Consumer Bank Accounts	Unavailable

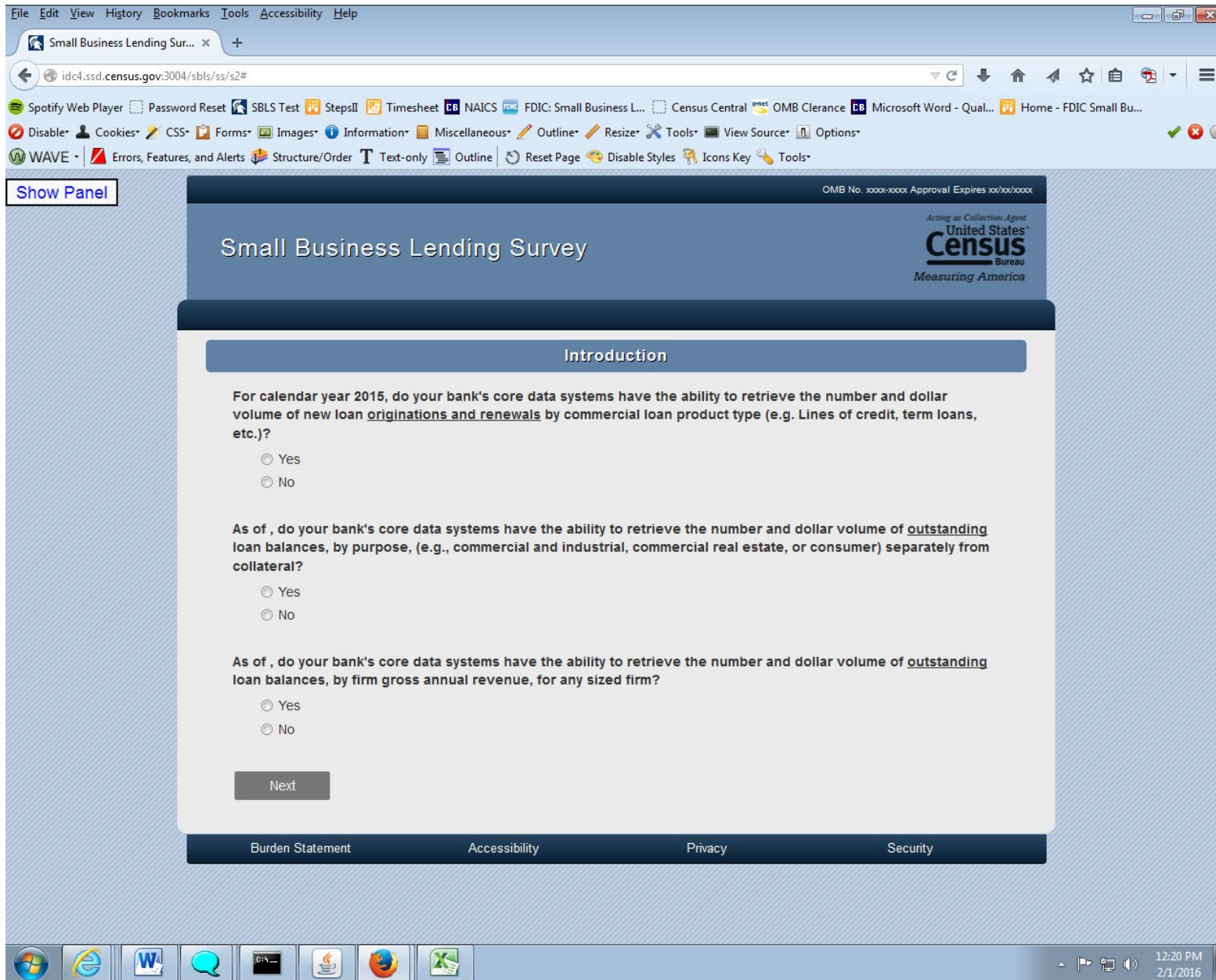
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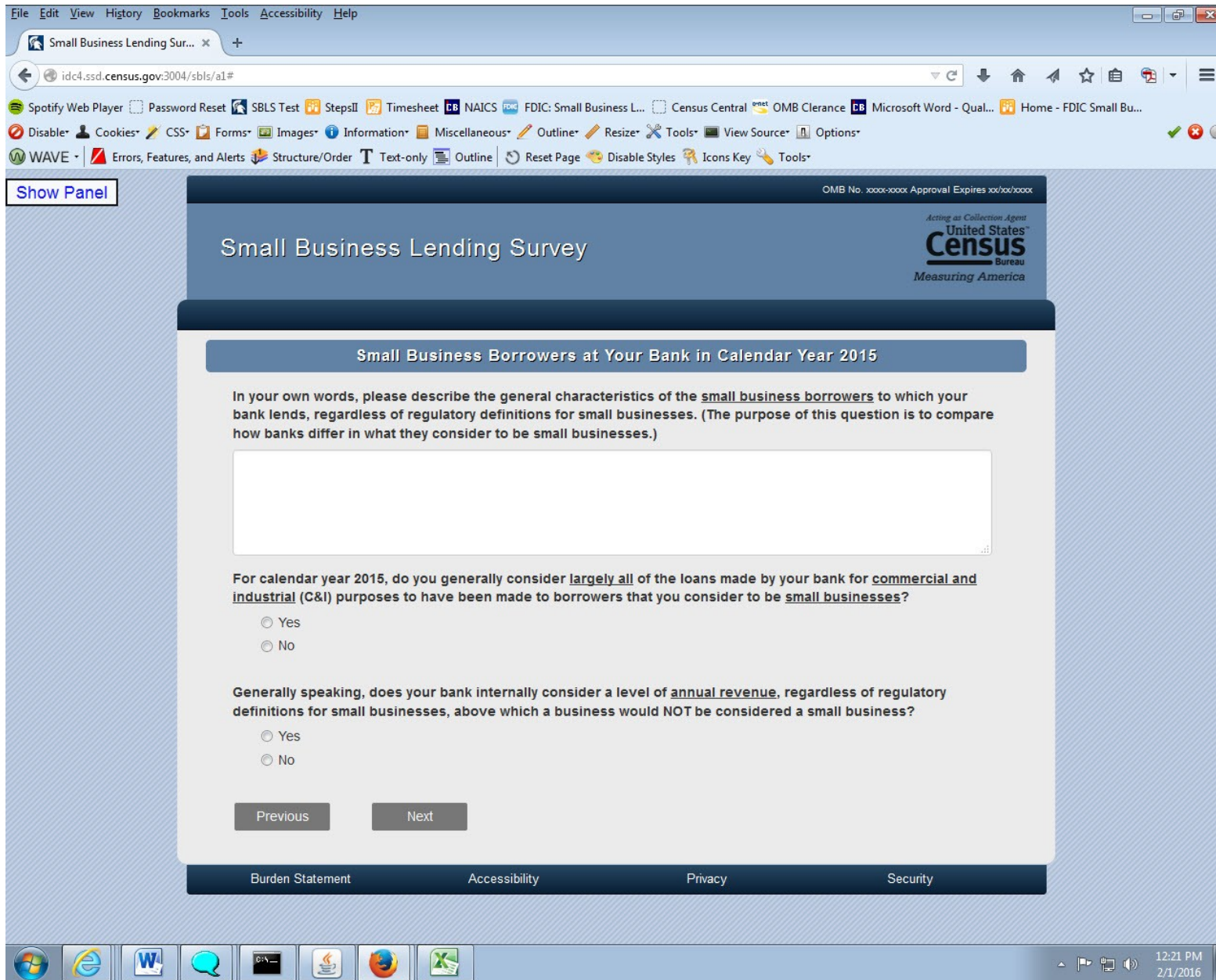
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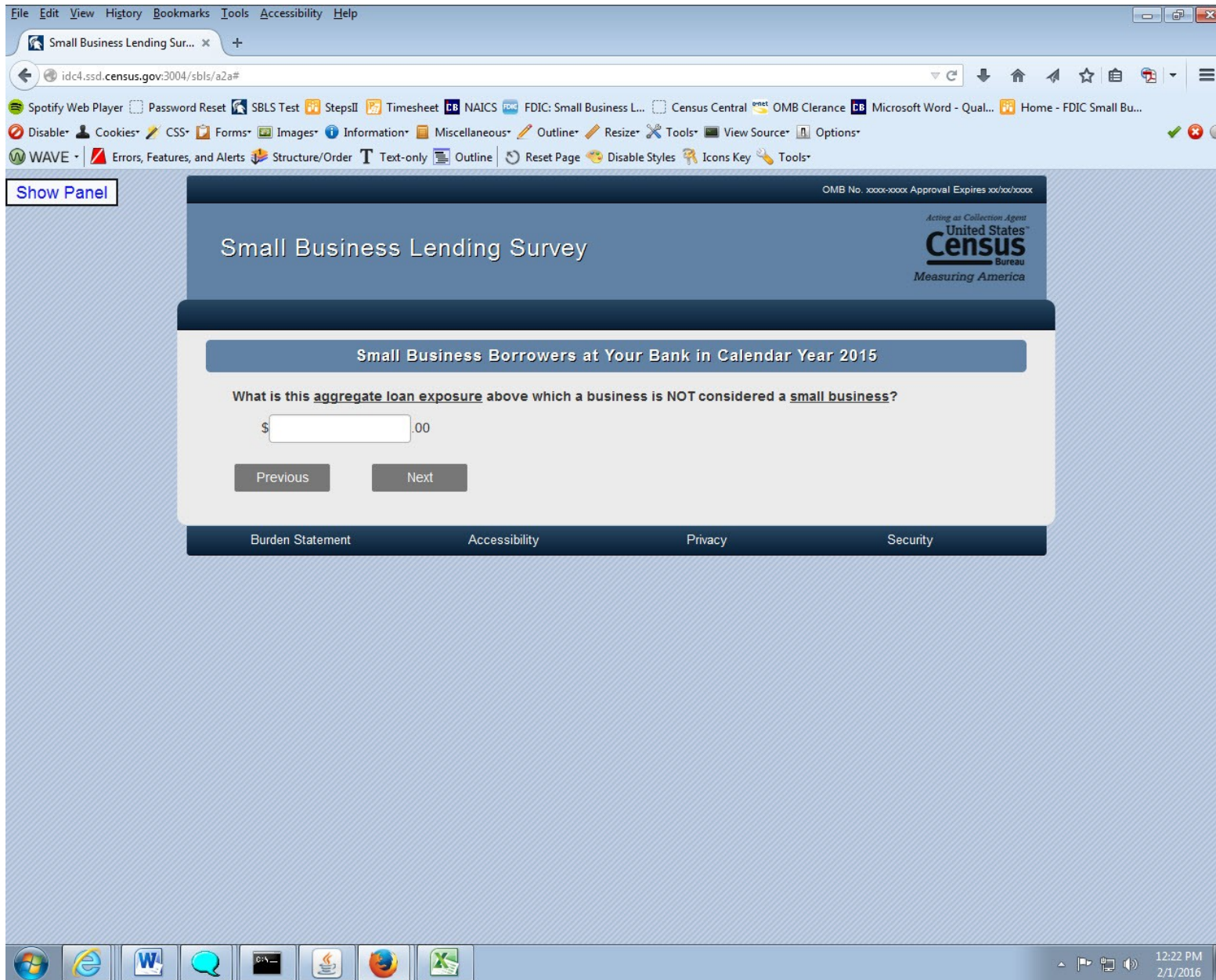
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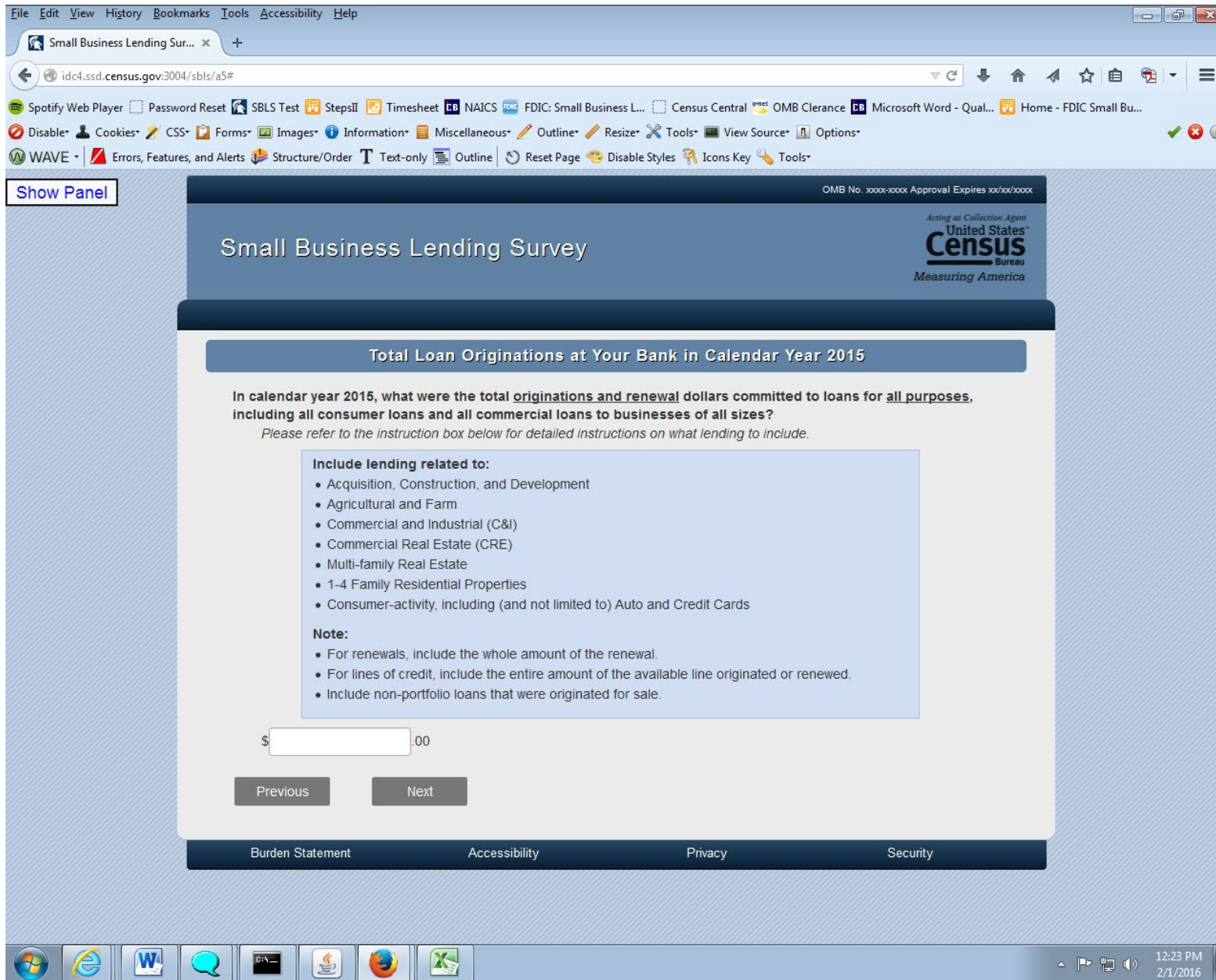
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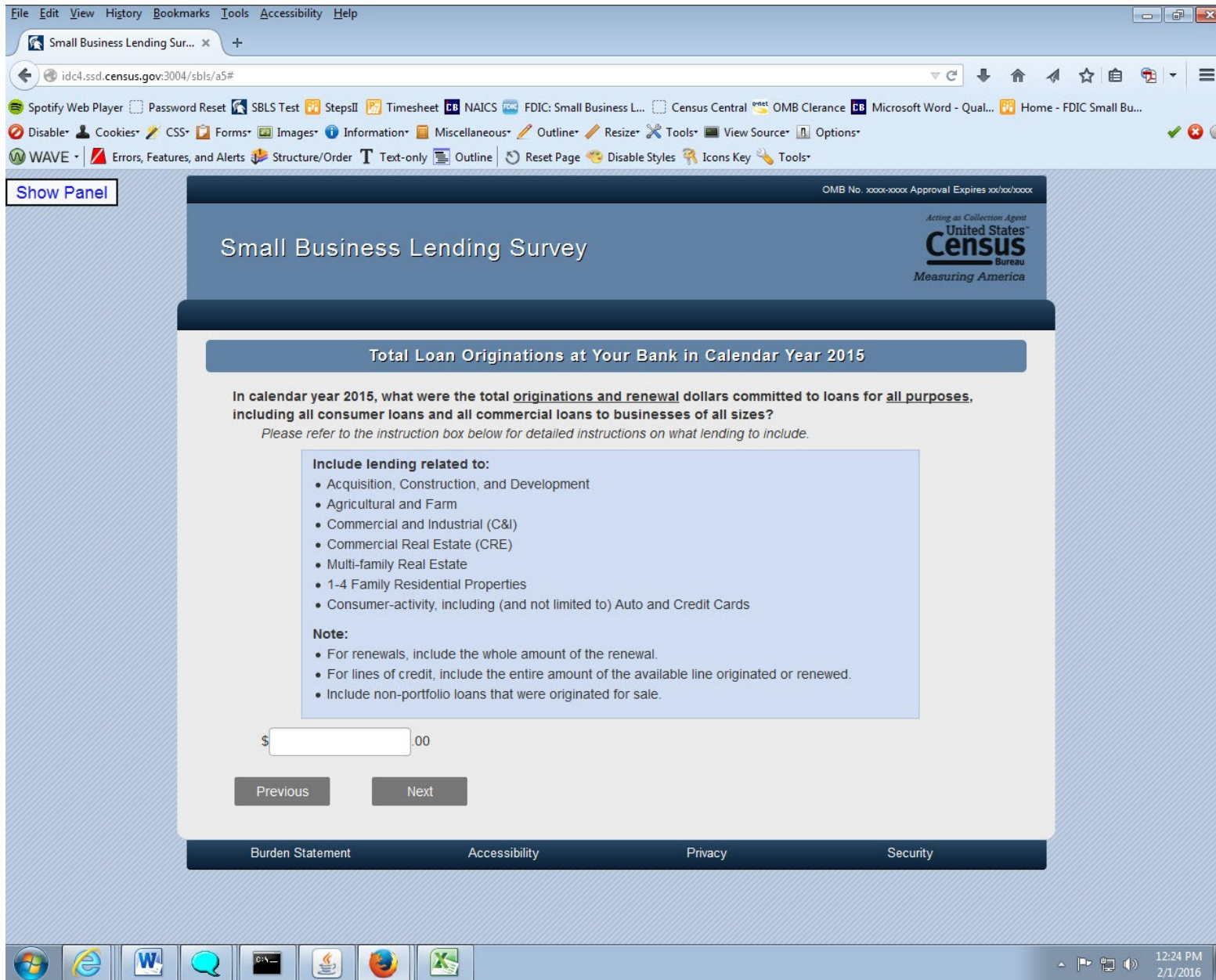
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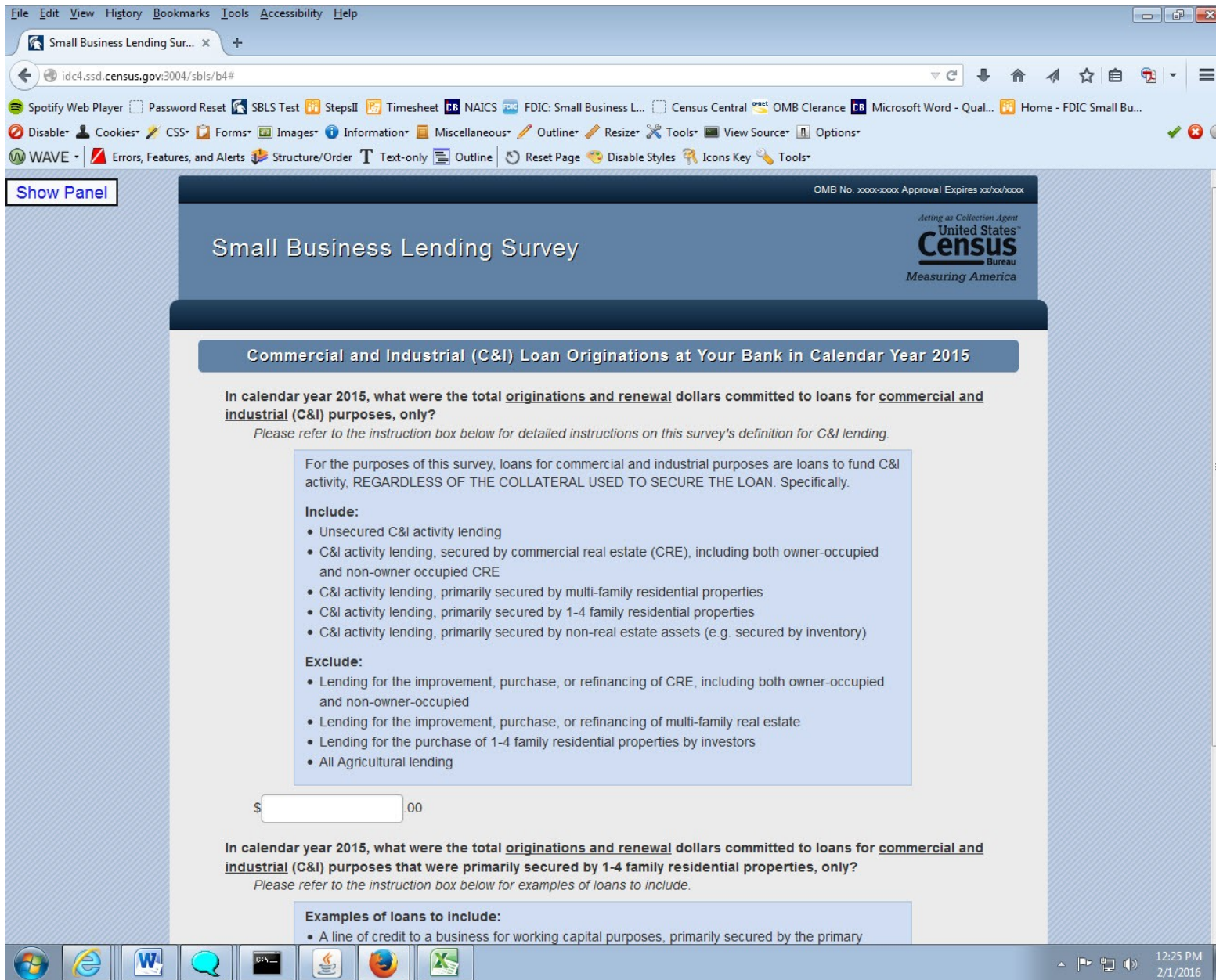


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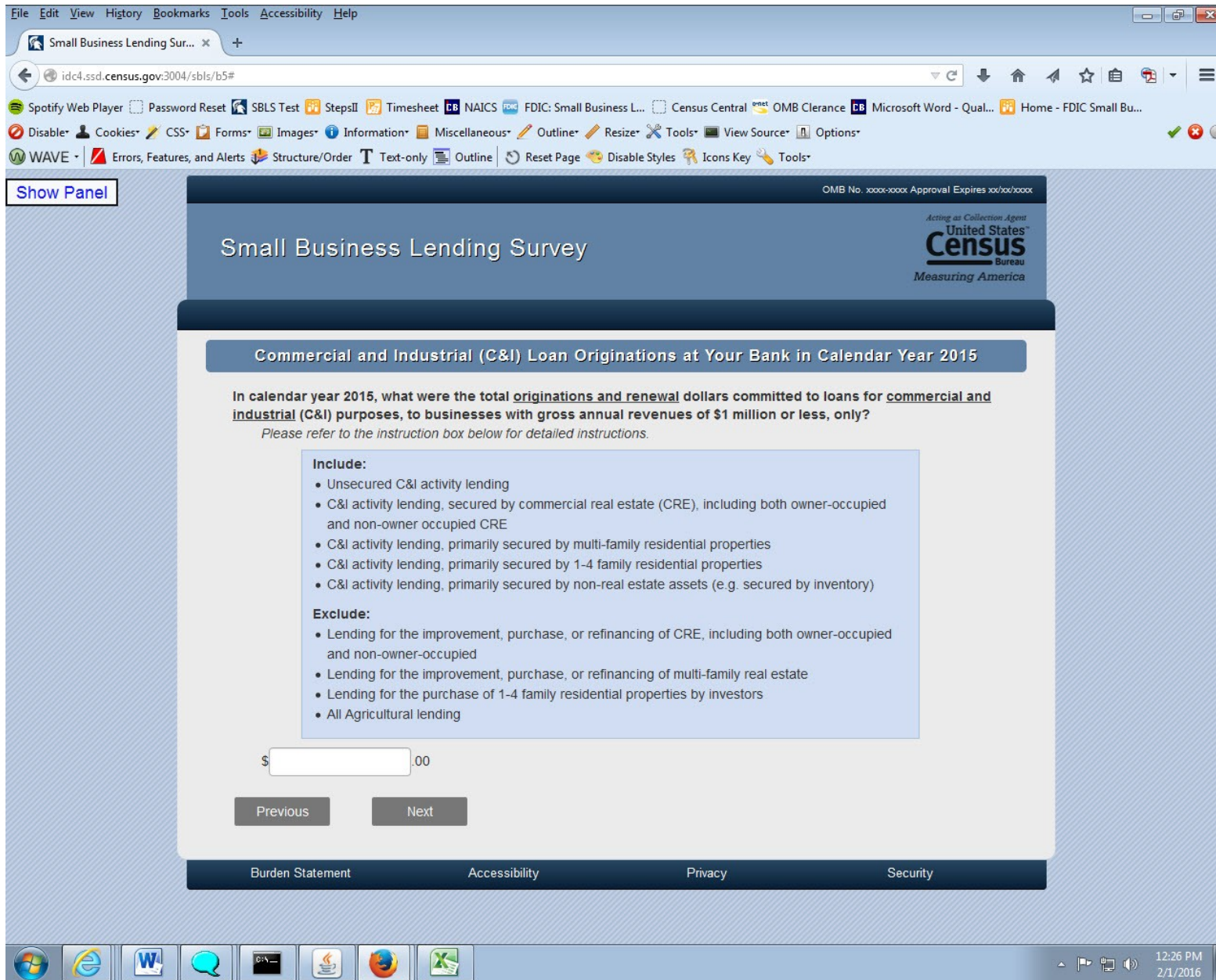




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### Loans for Commercial & Industrial (C&I) Activity, Secured by 1-4 Family Residential

Looking at the outstanding balances of [insert dollar amount]\* reported on your bank's December 2015 Call Report for closed-end loans of all liens primarily secured by 1-4 family residential properties, what was the total dollar amount that could have been classified as commercial and industrial lending, if collateral was not a consideration?  
*Please refer to the instruction box below for examples of loans to include.*

**Examples of loans to include:**

- A line of credit to a business for working-capital purposes, secured by the primary residence of the owner.
- A loan to an established small business borrower to open a new business, secured by the primary residence of the owner

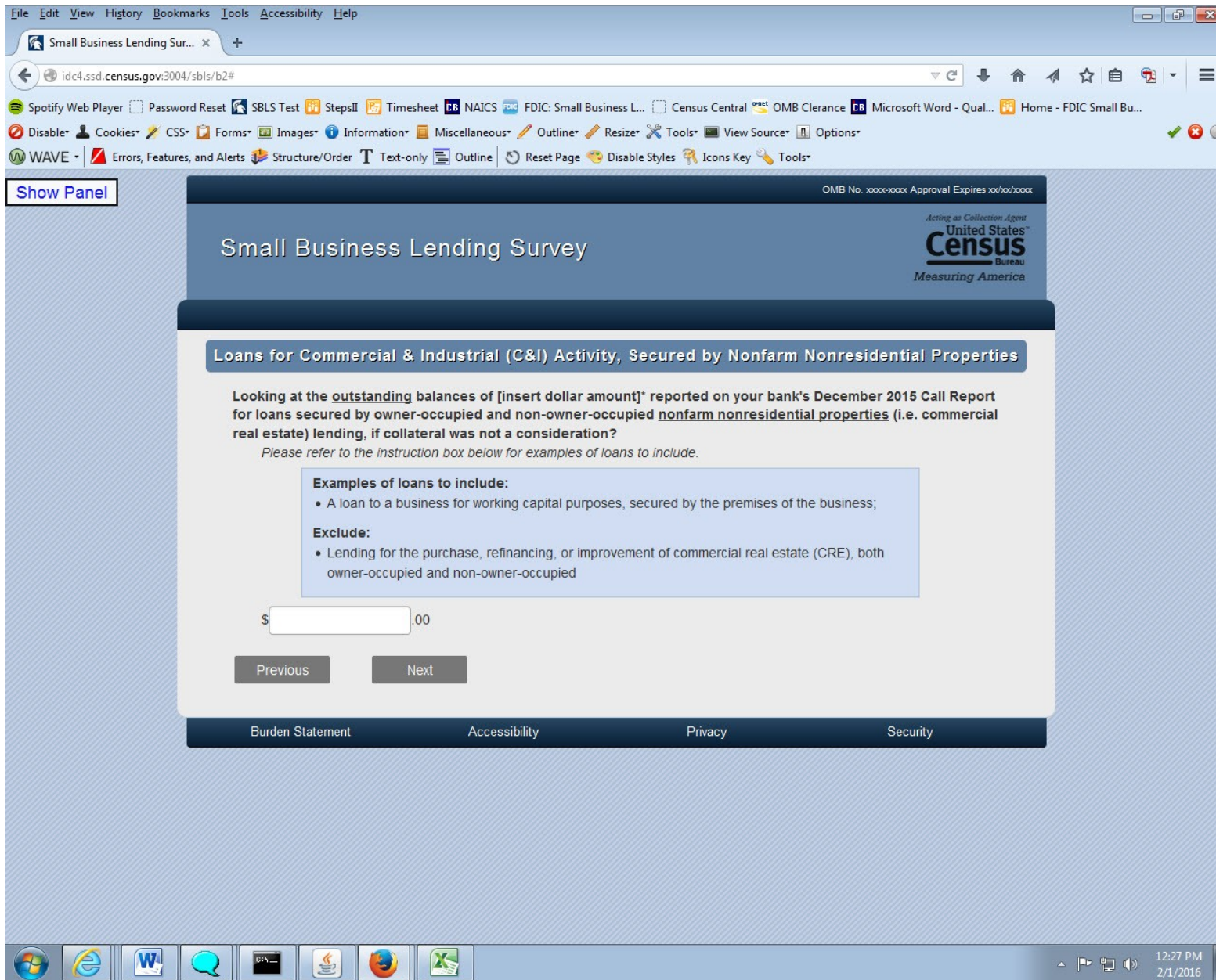
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Loans for Commercial & Industrial (C&I) Activity, by Firm Size

Looking at the outstanding loan balances for commercial and industrial loans reported on your bank's December 2015 Call Report with origination amounts of various sizes, what was the total dollar amount of such loan balances to businesses with the following gross annual revenues?

Call Report Loan Sizes	Call Report Figures	Dollar Amount of Loan Balances to Businesses with Annual Revenues of			Total
		\$1 Mil or less	Greater than \$1 Mil to less than \$10 Mil	\$10 Mil or more	
(a)	(b)	(c)	(d)	(e)	(f)
\$100k or less	INPUTFILE CallIC1	\$ <input type="text"/> .00	\$ <input type="text"/> .00	\$ <input type="text"/> .00	\$ <input type="text"/> .00
Greater than \$100k up to \$250k	INPUTFILE CallIC2	\$ <input type="text"/> .00	\$ <input type="text"/> .00	\$ <input type="text"/> .00	\$ <input type="text"/> .00
Greater than \$250k up to \$1 Mil	INPUTFILE CallIC3	\$ <input type="text"/> .00	\$ <input type="text"/> .00	\$ <input type="text"/> .00	\$ <input type="text"/> .00
Greater than \$1 Mil (Note: Derived figure)	INPUTFILE CallIC1	\$ <input type="text"/> .00	\$ <input type="text"/> .00	\$ <input type="text"/> .00	\$ <input type="text"/> .00

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Commercial & Industrial (C&I) Loan Products Offered to Small Businesses, by Your Bank

In calendar year 2015, did your bank offer any of the following commercial and industrial (C&I) loan product types to potential borrowers that your bank considers to be small businesses?

C&I Loan Product Types Offered to Small Businesses	Did Your Bank Offer this C&I Loan Product? <i>Select all that apply</i>	Rank Your Bank's Top 3 Loan Product Types, by dollar volume of originations to small businesses in 2015 <i>Select top 3</i>
a. Credit cards (as principal sponsor)	<input type="checkbox"/>	Select Rank
b. Letters of credit	<input type="checkbox"/>	Select Rank
c. Lines of credit (loc)	<input type="checkbox"/>	Select Rank
d. Term loans — balloon	<input type="checkbox"/>	Select Rank
e. Term loans — fully amortizing	<input type="checkbox"/>	Select Rank
f. Other <input type="text"/>	<input type="checkbox"/>	Select Rank
g. Other <input type="text"/>	<input type="checkbox"/>	Select Rank
h. Other <input type="text"/>	<input type="checkbox"/>	Select Rank

Does your bank use the same underwriting criteria (e.g., owner's personal credit score, debt-service coverage) across C&I loan products offered to small businesses, even if the thresholds for approval are different?

Yes

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a. Credit cards (as principal sponsor)	<input type="checkbox"/>	Select Rank ▾
b. Letters of credit	<input type="checkbox"/>	Select Rank ▾
c. Lines of credit (loc)	<input type="checkbox"/>	Select Rank ▾
d. Term loans — balloon	<input type="checkbox"/>	Select Rank ▾
e. Term loans — fully amortizing	<input type="checkbox"/>	Select Rank ▾
f. Other <input type="text"/>	<input type="checkbox"/>	Select Rank ▾
g. Other <input type="text"/>	<input type="checkbox"/>	Select Rank ▾
h. Other <input type="text"/>	<input type="checkbox"/>	Select Rank ▾

Does your bank use the same underwriting criteria (e.g., owner's personal credit score, debt-service coverage) across C&I loan products offered to small businesses, even if the thresholds for approval are different?

Yes  
 No

Please tell us more about any C&I lending that your bank may extend to **small businesses or startups**.

Below what age would a small business be considered a **startup** by your bank?

Years

Does your bank make C&I loans to startups?

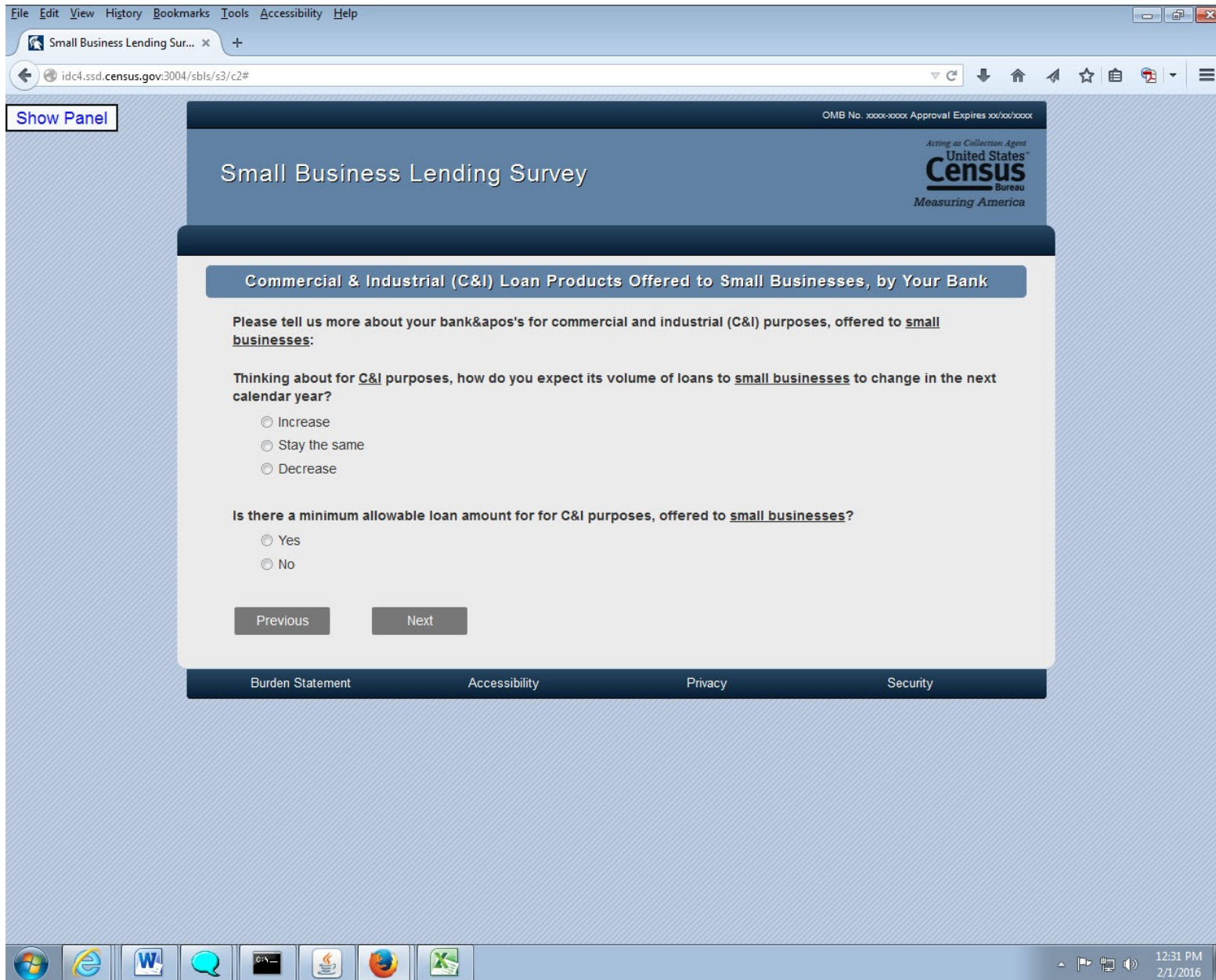
Yes  
 No

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Small Business Lending Sur... x

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In calendar year 2015, what were the challenges that your bank faced in providing C&I loan credit to small businesses?

Challenges to Providing C&I Loan Credit to Small Businesses	Did Your Bank Face this Challenge? <i>Select all that apply</i>	Please Rank Your Bank's Top 3 Challenges (1=Top Challenge)
a. Borrowers' failure to meet underwriting criteria	<input type="checkbox"/>	Select Rank ▾
b. Borrowers' lack of experience in industry	<input type="checkbox"/>	Select Rank ▾
c. Caps on guaranteed programs	<input type="checkbox"/>	Select Rank ▾
d. Competition	<input type="checkbox"/>	Select Rank ▾
e. Lack of demand	<input type="checkbox"/>	Select Rank ▾
f. Insufficient funding sources for bank	<input type="checkbox"/>	Select Rank ▾
g. Staffing	<input type="checkbox"/>	Select Rank ▾
h. Secondary market conditions	<input type="checkbox"/>	Select Rank ▾
i. Other <input type="text"/>	<input type="checkbox"/>	Select Rank ▾
j. Other <input type="text"/>	<input type="checkbox"/>	Select Rank ▾
k. Other <input type="text"/>	<input type="checkbox"/>	Select Rank ▾

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Small Business Lending Survey

Small Business Commercial & Industrial (C&I) Loan Competition in Your Market

A bank's geographic market (or trade area) for commercial and industrial (C&I) purpose loans to small businesses is where the bank focuses its resources and outreach to generate such small business lending. What is your bank's trade area or geographic market for commercial and industrial purpose loans to small businesses?

- Only city/town where your bank's headquarters is located
- County or counties with branches
- County or counties with branches, and nearby (not necessarily contiguous) counties
- States in which branches are located
- States in which branches are located, and nearby states
- Metropolitan Statistical Areas (MSAs) with branches
- Metropolitan Statistical Areas (MSAs) with branches, and nearby (not necessarily contiguous) counties
- Metropolitan Statistical Areas (MSAs) with branches, and nearby (not necessarily contiguous) MSAs
- National
- Other

Currently, which institutions do you compete with most frequently for your bank's C&I lending to small businesses?

Competitor Institutions for C&I Lending to Small Business Borrowers	Is this Institution a Competitor with Your Bank? <i>Select all that apply</i>	Please Rank Your Bank's Top 3 Competitors (1=Top Competitor)
a. Small banks (Less than \$1 Billion in Assets)	<input type="checkbox"/>	Select Rank <input type="text"/>
b. Mid-sized local banks with a physical presence in your market (\$1 Billion to less than \$10 Billion in Assets)	<input type="checkbox"/>	Select Rank <input type="text"/>
c. Mid-sized local banks with no physical presence in your market (\$1 Billion to less than \$10 Billion in Assets)	<input type="checkbox"/>	Select Rank <input type="text"/>
d. Regional (multi-state) banks with a physical presence in your market (\$10 Billion to less than \$50 Billion in Assets)	<input type="checkbox"/>	Select Rank <input type="text"/>

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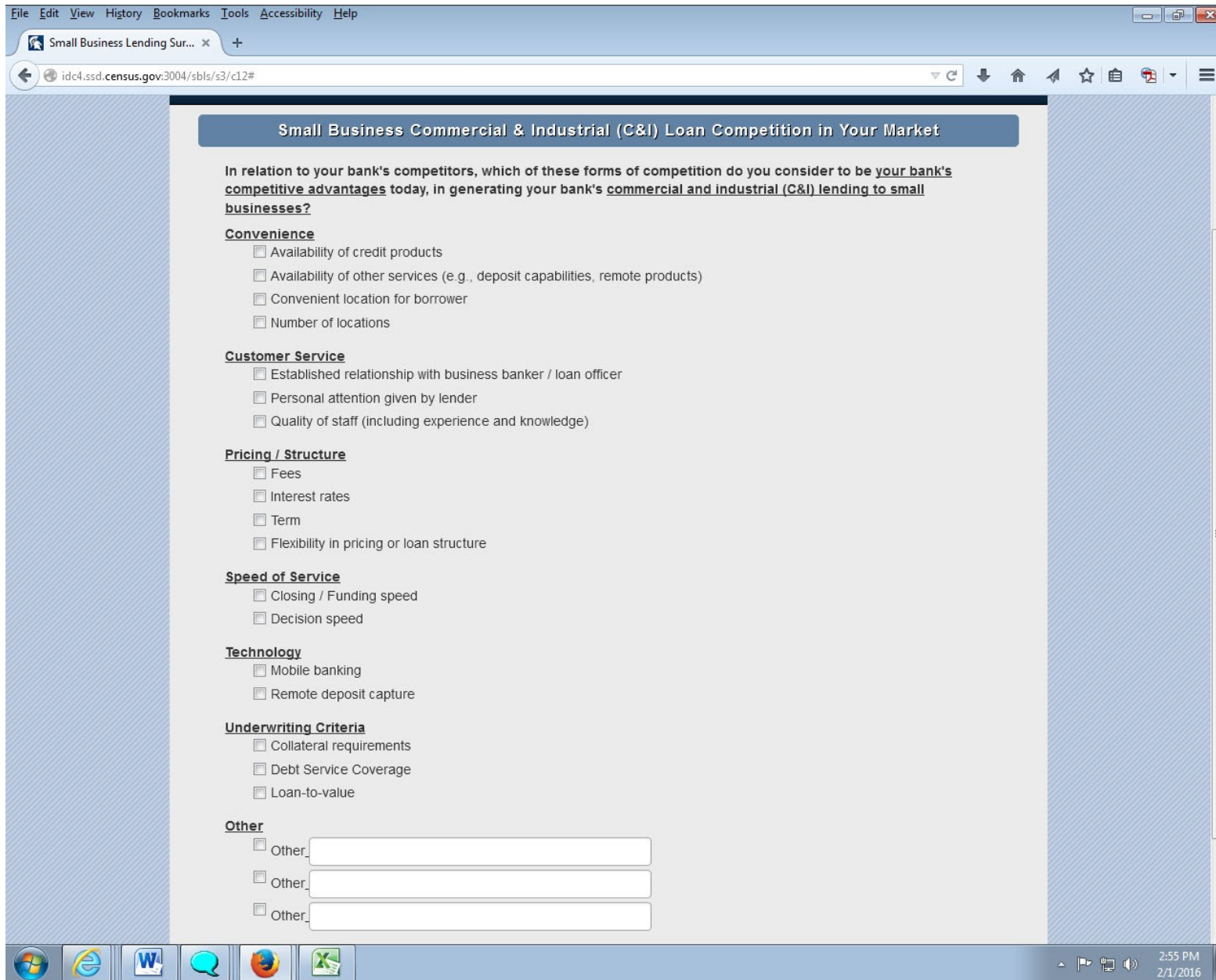
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**Currently, which institutions do you compete with most frequently for your bank's C&I lending to small businesses?**

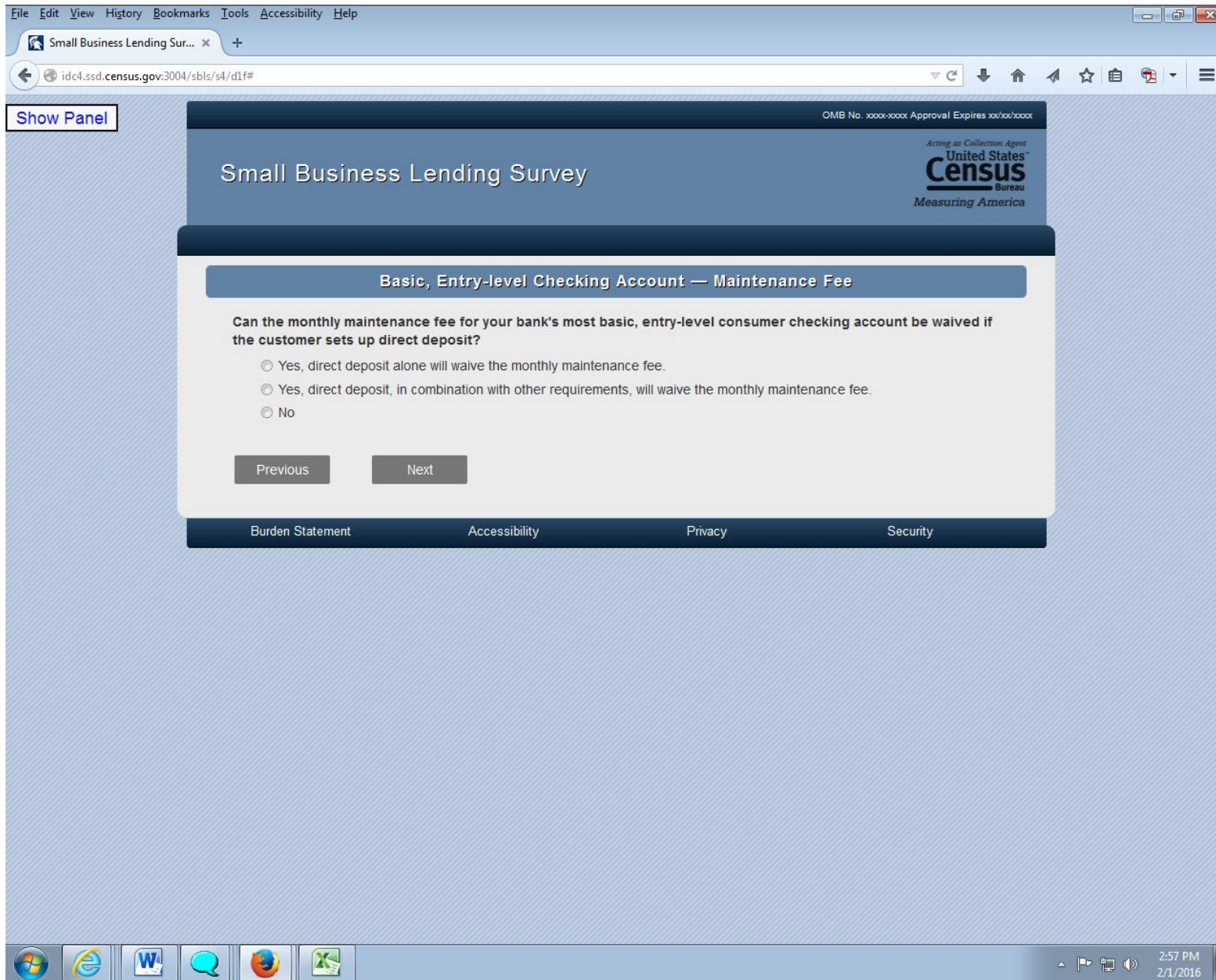
Competitor Institutions for C&I Lending to Small Business Borrowers	Is this Institution a Competitor with Your Bank? <i>Select all that apply</i>	Please Rank Your Bank's Top 3 Competitors (1=Top Competitor)
a. Small banks (Less than \$1 Billion in Assets)	<input type="checkbox"/>	Select Rank ▾
b. Mid-sized local banks with a physical presence in your market (\$1 Billion to less than \$10 Billion in Assets)	<input type="checkbox"/>	Select Rank ▾
c. Mid-sized local banks with no physical presence in your market (\$1 Billion to less than \$10 Billion in Assets)	<input type="checkbox"/>	Select Rank ▾
d. Regional (multi-state) banks with a physical presence in your market (\$10 Billion to less than \$50 Billion in Assets)	<input type="checkbox"/>	Select Rank ▾
e. Regional (multi-state) banks with no physical presence in your market (\$10 Billion to less than \$50 Billion in Assets)	<input type="checkbox"/>	Select Rank ▾
f. Large banks with a physical presence in your market (\$50+ Billion in Assets)	<input type="checkbox"/>	Select Rank ▾
g. Large banks with no physical presence in your market (\$50+ Billion in Assets)	<input type="checkbox"/>	Select Rank ▾
h. Credit unions	<input type="checkbox"/>	Select Rank ▾
i. Non-bank local lenders	<input type="checkbox"/>	Select Rank ▾
j. Non-bank online lenders, including marketplace lenders (e.g. OnDeck, Lending Club, Kabbage, etc.)	<input type="checkbox"/>	Select Rank ▾
k. Crowd-funding sites (e.g. Kickstarter, Indiegogo, CircleUp, CrowdFunder)	<input type="checkbox"/>	Select Rank ▾
l. Credit card issuers	<input type="checkbox"/>	Select Rank ▾
m. Other <input type="text"/>	<input type="checkbox"/>	Select Rank ▾
n. Other <input type="text"/>	<input type="checkbox"/>	Select Rank ▾

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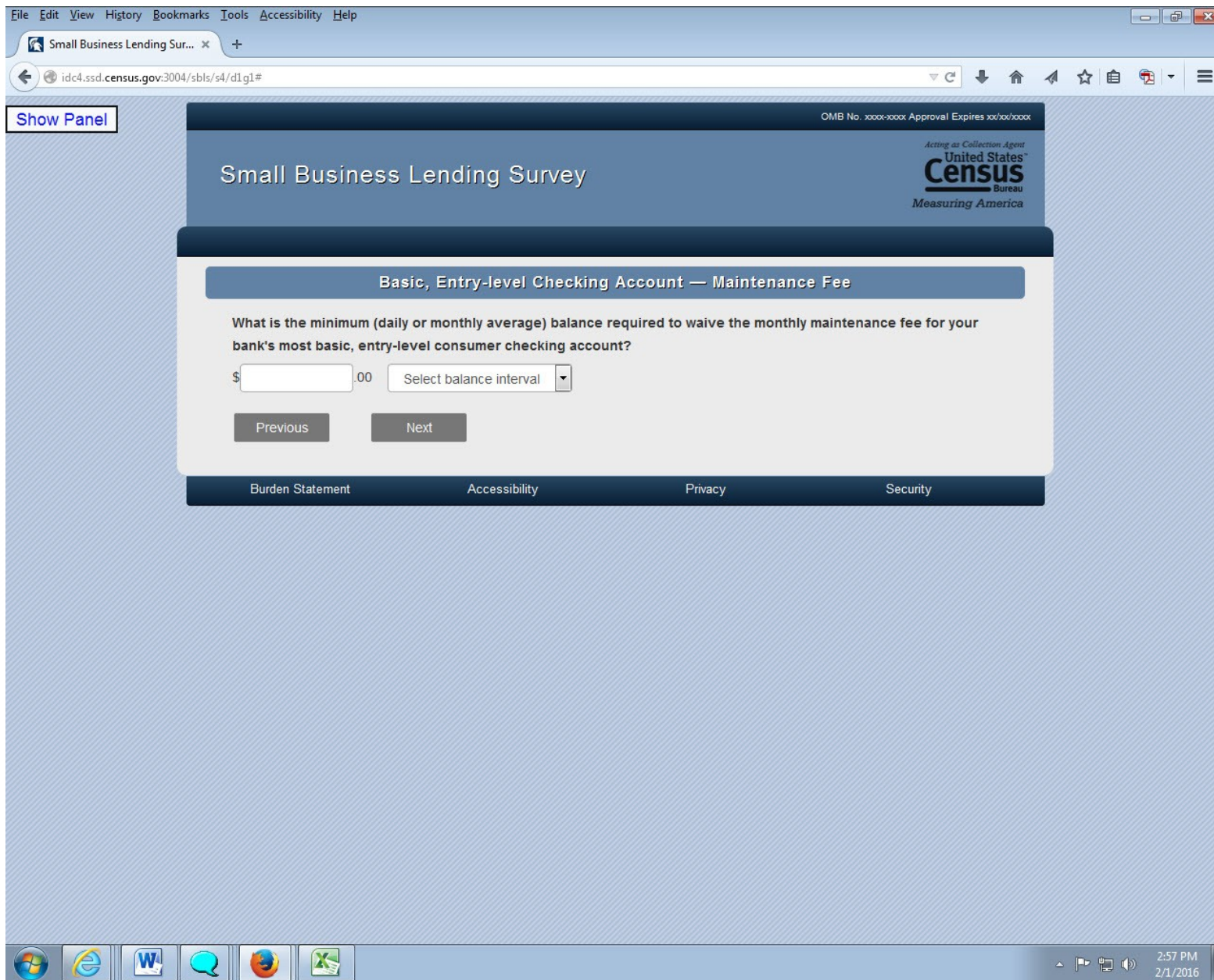
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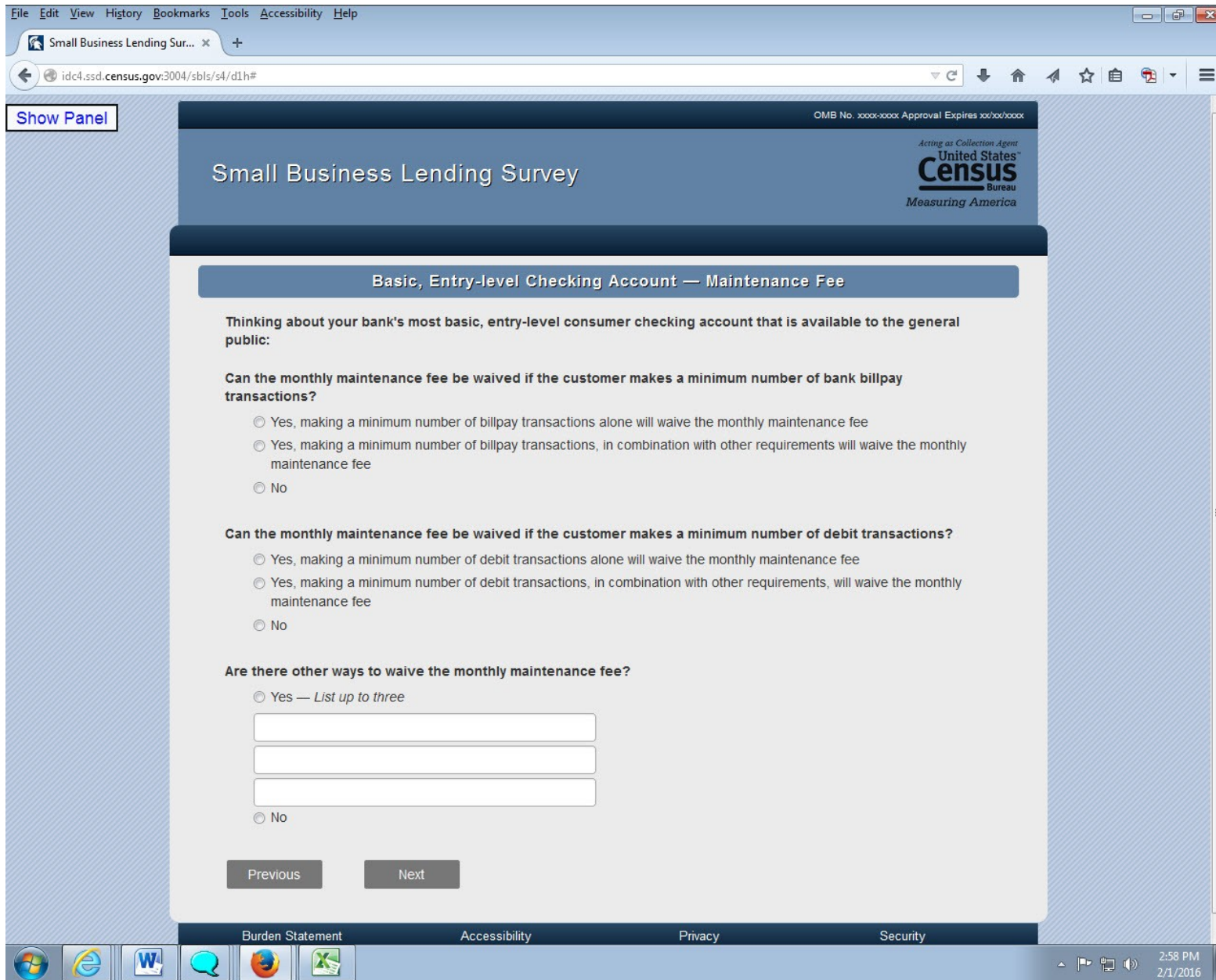


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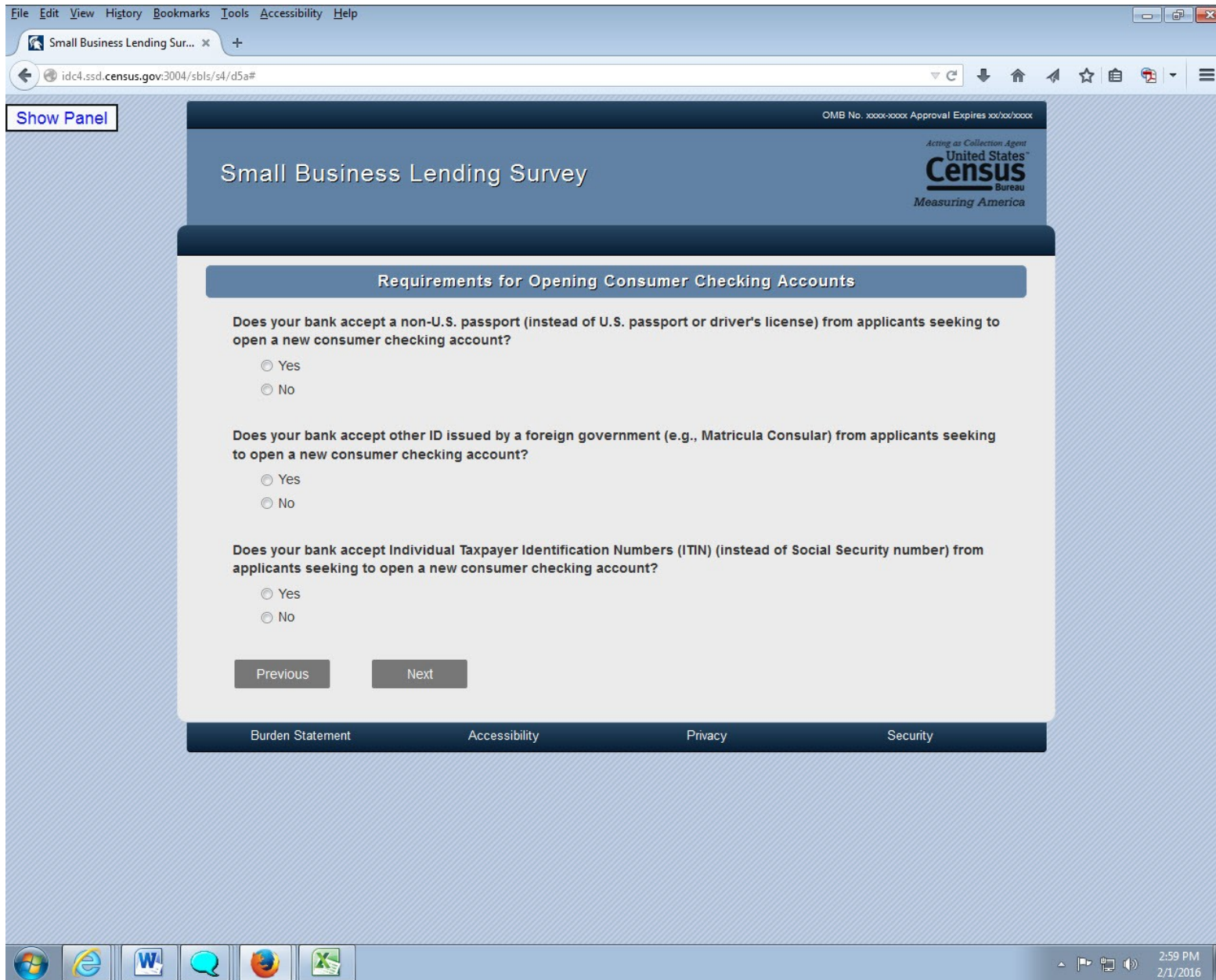


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