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**Data on Sources of Financing for Small Business to Determine  
 the Extent to which Small Businesses Use Nonbank and Nonlocal Sources  
 of Financial Services<sup>1</sup>  
 (The most knowledgeable respondent is likely to be  
 the president or treasurer)**

	\$50,000-	\$150,000-	\$500,000
<u>0-\$50,000</u>	<u>\$150,000</u>	<u>\$500,000</u>	<u>\$1 million</u>

1. What is the annual revenue (dollar volume) of your firm?<sup>2</sup>

			An individual person (including self)		
<u>Commercial bank</u>	<u>Savings &amp; loan</u>	<u>Savings bank</u>	<u>                    </u>	<u>Credit card</u>	<u>Other (Specify)</u>

2. From what source or type of institution did your firm obtain its most recent loan? Do not include trade credit here. [It may be most useful for Reserve Bank staff to request the name of the institution since the respondent may not know the type of institution.]

3. How many loans does your firm have outstanding from each type of institution?

(a) What is the appropriate average size of loans from each source?

			If yes--	
<u>Yes</u>	<u>No</u>	<u>Name of institution</u>	<u>Location</u>	

4. Does your firm have loans outstanding from an institution located outside the city/town in which you are located?<sup>3</sup> [If the institution has an office in the local area, do not record it as an out-of-market institution.]

<u>Commercial bank</u>	<u>Savings &amp; loan</u>	<u>Savings bank</u>	<u>Other (Specify)</u>

5. If yes to number 4, from what type of institution?

(a) What is the approximate average size of loans from each out-of-market source?

1. Emphasize to the respondent at the beginning of the interview that the interview will be in the interest of public policy and will take only about five to ten minutes. Information will be obtained by telephone from a sample of 25 firms selected randomly from the business white pages of the phone directory or yellow pages if the white pages are not available. The respondents selected from the phone book should reside in the market area defined by the Reserve Bank so that the area included in the phone book does not serve as the market definition from which the sample is drawn.

2. This should include the entire firm rather than an office, branch, or franchise of a larger firm.

3. The Reserve Bank would be required to describe the market area in question.

6. During the past two years, has your firm been directly solicited for its loan business by an institution located outside the city-town in which you are located?

Yes                      No

7. If yes to number 6, how were you solicited (e.g., phone, personal visit) and how often?

Describe

8. In what type of institution does your firm maintain:  
(a) primary checking account  
(b) secondary checking account  
(c) savings account

Commercial bank                      Savings & loan                      Savings bank                      Other (Specify)

9. Does your firm maintain a checking account with a financial institution that has no offices in your city/town?

Yes                      No                      If yes--  
Name of institution                      Location

10. Does your firm maintain a savings account with a financial institution that has no offices in your city/town?

11. Did you receive any trade credit without which you would have required a loan?  
[It is very important to determine whether trade credit was a substitute for a loan rather than simply a means of postponing payment.]

12. If yes to number 11, roughly what percentage of your credit (loan) requirements were satisfied by trade credit?

13. Does your firm lease any equipment such as an automobile, copying machine, or computer? Yes No

14. If yes to number 13, what items are leased?  
(a) What is the approximate size of the firm's monthly payments for leased equipment?

15. Does your firm have a formal line of credit understanding? Yes No

16. If yes to number 15, from what type of institution was the line of credit obtained?  
(a) Approximately how large is the line of credit?

<u>Commercial bank</u>	<u>Savings &amp; loan</u>	<u>Savings bank</u>	<u>Credit union</u>	<u>Employer thrift plan</u>	<u>Investment broker</u>	<u>Mutual fund</u>
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