

## Federal Deposit Insurance Corporation Small Business Lending Survey 2022 Draft Instrument

### Screeners

*Screener1. For calendar year 2021, do the core data systems of your bank have the ability to retrieve the number and dollar volume of new loan originations and renewals, by purpose (e.g. Commercial & Industrial (C&I), Commercial Real Estate (CRE), or Consumer), separately from collateral? N/Y*

*Screener2.<sup>1</sup> For calendar year 2021, do the core data systems of your bank have the ability to retrieve the number and dollar volume of new loan originations and renewals, by specific loan products that your bank offers (e.g. a credit card product, products that use automated or algorithm-based decision-making, or a Small Business Administration loan product)? N/Y*

*Screener3. For calendar year 2021, do the core data systems of your bank have the ability to retrieve the number and dollar volume of new loan originations and renewals for your bank's C&I lending, made to firms with \$1 million or less in gross annual revenue? N/Y*

*Screener4. For calendar year 2021, do the core data systems of your bank have the ability to retrieve the number and dollar volume of new loan originations and renewals for your bank's C&I lending, by firm gross annual revenue, for any sized firm? N/Y*

*Screener5. As of Call Report date \_\_\_\_\_, do the core data systems of your bank have the ability to retrieve the number and dollar volume of outstanding loan balances for your bank's C&I lending, made to firms with \$1 million or less in gross annual revenue? N/Y*

*Screener6. As of Call Report date \_\_\_\_\_, do the core data systems of your bank have the ability to retrieve the number and dollar volume of outstanding loan balances for your bank's C&I lending, by firm gross annual revenue, for any sized firm? N/Y*

*Screener7. Does your bank have multiple divisions that independently make originations to small business borrowers such that the characteristics of the borrower (e.g. firm size), loan (e.g. loan size), or other features (e.g. product type) determine which division handles the processing? N/Y*

### I. Underwriting and Loan Processes

***As you complete this section of the survey on behalf of your bank, please keep this definition of commercial and industrial (C&I) loans in mind as you answer questions.***

<sup>1</sup> TESTING PROBE: Do we need to provide a screener for each specific loan product type?

*For the purposes of this survey, commercial and industrial loans are loans to fund C&I activity, regardless of the collateral used to secure the loan. Specifically, please ...*

*Include:*

- *Unsecured loans for C&I purposes*
- *Loans for C&I purposes, primarily secured by commercial real estate, including both owner-occupied and non-owner occupied CRE*
- *Loans for C&I purposes, primarily secured by multi-family residential properties*
- *Loans for C&I purposes, primarily secured by 1-4 family residential properties*
- *Loans for C&I purposes, primarily secured by non-real estate assets (e.g. secured by inventory)*

*Exclude:*

- *Loans for the improvement, purchase, or refinancing of commercial real estate, including both owner-occupied and non-owner-occupied*
- *Loans for the improvement, purchase, or refinancing of multi-family real estate*
- *Loans for the purchase of 1-4 family residential properties by investors*
- *All agricultural loans*

*[If Screener7=Y, add: Since your bank has multiple divisions that engage in small business C&I lending activity, please consider the division within your bank that generates the largest volume of C&I lending to businesses your bank considers small, outside of credit card-only divisions, when answering this section.]*

*In general, please answer these questions in relation to C&I activity outside of credit card originations.*

## **A. Small Business Lending at Your Bank**

*IA.1 Do you consider your bank to be a small business C&I lender? This means small business C&I loans are currently an active portion of your bank's loan portfolio. N/Y [NEW]*

*IA.2 Think about all of the loans made by your bank for C&I purposes in calendar year 2021. Were largely all of these loans made to borrowers that your bank considers to be small businesses? (Please use your bank's own internal definition of a small business borrower.) N/Y [Q2]*

*IA.3<sup>2</sup> For calendar year 2021, generally speaking, what percent of your bank's total C&I portfolio's new origination loan dollars would you say was extended to borrowers that your bank considers to be small businesses? (Please use your bank's own internal definition of a small business borrower; mark only one) [Q2 variant]*

- a. *0 to 20 percent*
- b. *Greater than 20 percent to 40 percent*
- c. *Greater than 40 percent to 60 percent*
- d. *Greater than 60 percent to 80 percent*

<sup>2</sup> TESTING PROBE: Is IA.3 answerable by most respondents? If so, is IA.2 necessary?

e. Greater than 80 percent to 100 percent

IA.4 In your own words, describe what you consider to be the characteristics of a bank that is a "relationship" small business lender? \_\_\_\_\_ [NEW]

IA.5 Excluding credit card products, does your bank offer standardized loan products designed specifically for small businesses that primarily use automated or algorithm-based decision-making? N/Y [Q5]

IA.6 Below what age (in years) would a small business be considered a startup by your bank? \_\_\_\_\_ [Q21A]

IA.7 Does your bank make C&I loans to startups? N/Y [Q21C]

### B. Underwriting of Small Business Loans

In this subsection, we will be asking you questions about how your bank underwrites loans to small businesses. Please answer questions to reflect your bank's own policies, rather than those of any government-sponsored programs that your bank may participate in.

In calendar year 2021, did your bank offer any of the following general C&I loan product types to potential borrowers that your bank considers to be small businesses, and if so, what was the highest loan volume product, including both originations and renewals? [Q19]

C&I C&I Loan Product Types  (a)	IB.1 That My Bank Offered to Small Businesses in Calendar Year 2021  (b)	IB.2 My Bank's Top 3 Loan Products to Small Businesses in 2021, by Dollar Volume of Approved Credit (1=Highest Volume)  (c)
a. Credit cards (as principal sponsor) b. Letters of credit c. Lines of credit (LOC) d. Term loans – balloon e. Term loans – fully amortizing f. ... g. Other _____	N/Y	Options: 1 2 3 [Programmer's Note: Only allow options that were selected in IB.1]

In calendar year 2021, did your bank offer any of the following specific C&I loan products to potential borrowers that your bank considers to be small businesses? [NEW]

C&I Specific C&I Loan Products  (a)	IB.3 That My Bank Offered to Small Businesses in Calendar Year 2021  (b)
a. Borrowing-based loans b. Equipment leases	N/Y

c. Factoring / invoice financing d. Auto floorplan loans e. Franchise loans f. ...	
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*[If option a not ranked #1 in IB.2] You ranked [insert highest ranking loan product from IB.2] as your bank's top general C&I loan product to small businesses. These questions **are asking about your bank's underwriting practices for [insert highest ranking loan product from IB.2], as they relate to loans to small businesses for C&I purposes.***

*[If option a ranked #1 in IB.2] You ranked [insert highest ranking loan product from IB.2 that is not option a] as your bank's top general C&I loan product to small businesses after credit cards. **These questions are asking about your bank's underwriting practices for [insert second highest ranking loan product from IB.2 unless only one product was listed], as they relate to loans to small businesses for C&I purposes.***

*[Programmer's Note: Repeat the above paragraph on each page of the survey web interface for this subsection]*

*\*IB.4 Does your bank consider a level of gross annual revenue, regardless of regulatory definitions for small businesses, above which a business would NOT be considered a small business for this product? N/Y [Q3]*

*\*IB.5 [If IB.4=Yes] What is the annual revenue benchmark above which a business is NOT considered a small business? \$\_\_\_\_,\_\_\_\_,\_\_\_\_.00 [Q3A]*

*\*IB.6 Does your bank consider an aggregate loan exposure above which the business being lent to would NOT be considered a small business for this product? N/Y [Q4]*

*\*IB.7 [If IB.6=Yes] What is the aggregate loan exposure above which a business is NOT considered a small business? \$\_\_\_\_,\_\_\_\_,\_\_\_\_.00 [Q4A]*

*\*IB.8 Does your bank consider a certain number of employees above which the business being lent to would NOT be considered a small business for this product? N/Y [NEW]*

*\*IB.9 [If IB.8=Yes] What is the number of employees above which a business is NOT considered a small business? \_\_\_\_\_ [NEW]*

*\*IB.10 Does your bank use the same underwriting criteria (for example, owner's personal credit score, debt-service coverage, or loan-to-value ratio) for other general C&I loan products offered to small businesses, as it does for this product, even if the thresholds for approval are different? N/Y [Q20]*

*\*IB.11 In relation to small businesses, is there a minimum allowable loan amount for this top product? N/Y [Q22B]*

\*IB.12 [If IB.11=Y] What is that minimum loan amount allowed? \$\_\_\_\_,\_\_\_\_,\_\_\_\_.00 [Q22B1]

IB.13 Does your bank assign an internal numeric credit score for loan applications of this product? By this, we mean a credit score created by your bank, which may or may not incorporate information from a credit bureau. N/Y [NEW]

IB.14 [If IB.13=Y] Are loan officers at your bank able to use their discretion to adjust this bank-created internal credit score? N/Y [NEW]

Does your bank ever **collect and evaluate** the following pieces of information for any potential small business borrowers of this product? [If IB.13=Y] And if yes, does your bank ever use this information to generate an internal credit score for potential borrowers of this product?

Information  (a)	IB.15 My Bank Collects and Evaluates [Q22E]  (b)	IB.16 [if IB.13=Y and IB.15=Y] My Bank Uses to Generate Internal Credit Scores [NEW] (c)
<ul style="list-style-type: none"> <li>a. Audited financial statements</li> <li>b. Cash/liquidity position of business</li> <li>c. Debt service coverage of business</li> <li>d. Debt service coverage of loan</li> <li>e. Debt-to-worth of business</li> <li>f. Debt-to-worth of owner(s)</li> <li>g. Experience in industry by owner(s)</li> <li>h. External (i.e. purchased through a credit bureau) credit score of business</li> <li>i. External (i.e. purchased through a credit bureau) personal credit score of owner(s) or guarantor(s)</li> <li>j. Financial strength of owner(s)</li> <li>k. Loan officer's assessment of owner(s) or business based on interview or personal interactions</li> <li>l. Loan-to-value ratio of business</li> <li>m. Market conditions in business's industry or region</li> <li>n. Prior deposit relationship of owner(s) or business with my bank</li> <li>o. Prior loan relationship of owner(s) or business with my bank</li> <li>p. Sell cycle for accounts receivable or inventory</li> <li>q. Willingness of another individual(s) or entity(ies) to offer guarantee for loan</li> <li>r. Willingness of owner(s) to offer collateral and quality of offered collateral</li> <li>s. Willingness of owner(s) to offer personal guarantee for loan</li> </ul>	N/Y	N/Y

t. Other _____		
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Consider the following types of borrowers:

- **First time borrowers with your bank that are established small businesses**
- **Repeat borrowers with your bank that are established small businesses**
- **[If IA.7=Y] First-time borrowers that are start-ups or new small businesses**

For each type of borrower, to what degree would you agree that your bank considers this characteristic **very important** in approving the application of a borrower for this product? By “very important,” we mean that an application that displays strength in this area has a much higher chance of approval and/or that an application that displays weakness in this area has a much lower chance of approval.<sup>3</sup>

Characteristic  (a)	IB.17 <u>First-time</u> Borrowers That Are Established Small Businesses [NEW]  (b)	IB.18 <u>Repeat</u> Borrowers That Are Established Small Businesses [NEW]  (c)	IB.19 [If IA.7=Y] First-time Borrowers That Are <u>Startups</u> , or New Small Businesses [NEW]  (d)
a. Cash/liquidity position of business b. Debt service coverage of business c. Debt service coverage of loan d. Debt-to-worth of business e. Debt-to-worth of owner(s) f. Experience in industry by owner(s) g. External (i.e. purchased through a credit bureau) credit score of business h. External (i.e. purchased through a credit bureau) personal credit score of owner(s) or guarantor(s) i. Financial strength of business or owner(s) captured through audited financial statements j. Financial strength of business or owner(s) captured with information other than audited financial statements k. Guarantee by business owner(s) l. Guarantee by other individual(s) or entity(ies) m. Loan officer's assessment of owner or business based on interview or personal interactions n. Loan-to-value ratio of business	Strongly Disagree / Disagree / Neither Disagree nor Agree / Agree / Strongly Agree		

<sup>3</sup> TESTING PROBE: Is there actual variation in answers across the three types of borrowers?

<ul style="list-style-type: none"> <li><i>o. Presence or quality of collateral</i></li> <li><i>p. Prior deposit relationship of owner(s) or business with my bank</i></li> <li><i>q. Prior loan relationship of owner(s) or business with my bank</i></li> <li><i>r. Sell cycle for accounts receivable or inventory</i></li> <li><i>s. My bank's specialized knowledge of business's industry or region</i></li> <li><i>t. Market conditions in business's industry or region</i></li> <li><i>u. Other _____</i></li> </ul>	
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For each type of borrower, do you ever **require** that the following characteristic be satisfied for a loan application to be approved? By "require," we mean that without this assurance, your bank is unable to proceed in evaluating the loan application.

Characteristic  (a)	IB.20 <u>First-time</u> Borrowers That Are Established Small Businesses [NEW]  (b)	IB.21 <u>Repeat</u> Borrowers That Are Established Small Businesses [NEW]  (c)	IB.22 [If IA.7=Y] First-time Borrowers That Are <u>Startups</u> , or New Small Businesses [NEW]  (d)
<ul style="list-style-type: none"> <li><i>a. Agreement to reporting covenants</i></li> <li><i>b. Existence of an external (i.e. purchased through a credit bureau) credit score of business</i></li> <li><i>c. Existence of an external (i.e. purchased through a credit bureau) personal credit score of owner or guarantor</i></li> <li><i>d. Presence of audited financial statements</i></li> <li><i>e. Presence of collateral</i></li> <li><i>f. Presence of guarantee</i></li> </ul>		Never / Rarely / Sometimes / Often / Always	

[If IB.20d not = Never AND IB.21d not = Never AND IB.22d not = Never] Does your bank accept the following types of collateral from small businesses for this loan product? If so, would you agree that the pledging of this type of collateral strengthens a borrower's loan application?

Collateral  (a)	IB.23 My Bank Accepts [Q22]  (b)	IB.24 [If IB.23=Y] That Strengthens a Small Business Loan Application [NEW]  (c)



<p>a. Accounts receivable and/or inventory</p> <p>b. Business assets and/or equipment</p> <p>c. Cash and/or other liquid assets of business</p> <p>d. Personal assets, other than cash/liquid assets or personal real estate (e.g. marketable securities, vehicles)</p> <p>e. Commercial real estate, (e.g. building, land)</p> <p>f. Personal real estate (e.g. primary residence of business owner)</p>	N/Y	Strongly Disagree / Disagree / Neither Disagree nor Agree / Agree / Strongly Agree
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## C. Loan Approval Process

In this subsection, we hope to learn more about the loan approval process at your bank, including the length of time to loan approval, the staff who make the approval decision, and where these decision-makers are located. [\[NEW SUBSECTION\]](#)

*[If option a not ranked #1 in IB.2] These questions are asking about your bank's loan approval process for [insert highest ranking loan product from IB.2] as it relates to loans to small businesses for C&I purposes.*

*[If option a ranked #1 in IB.2] These questions are asking about your bank's loan approval process for [insert second highest ranking loan product from IB.2 unless only one product was listed] as it relates to loans to small businesses for C&I purposes.*

*[Programmer's Note: Repeat the above sentence on each page of the survey web interface for this subsection]*

Think about the typical turnaround time at your bank for an approved loan application for this product, from the time of submission of a completed application to the final credit decision (before funding). In your opinion, what is the typical turnaround time in weeks for an approved application for:

\*IC.1 **First-time borrowers with your bank that are established small businesses?** \_\_\_\_ Weeks [\[NEW\]](#)

\*IC.2 **Repeat borrowers with your bank that are established small businesses?** \_\_\_\_ Weeks [\[NEW\]](#)

\*IC.3 *[If IA.7=Y]* **First-time borrowers with your bank that are startups, or new small businesses?** \_\_\_\_ Weeks [\[NEW\]](#)

Consider how loan decisions for small business borrowers are made at your bank. For this product, think about the **lowest** number of levels of approval possible before a loan is granted. (These levels may include computer algorithms, individuals such as loan officers or executives, and loan committees.) What is the minimum number of levels of approval required before a final approved loan decision is made for a complete application for:

\*IC.4 **First-time borrowers with your bank that are established small businesses?** \_\_\_\_ Levels [\[NEW\]](#)

\*IC.5 **Repeat borrowers with your bank that are established small businesses?** \_\_\_\_ Levels [\[NEW\]](#)



\*IC.6 [If IA.7=Y] **First-time borrowers with your bank that are startups, or new small businesses?** \_\_\_\_\_  
Levels [NEW]

Consider how loan decisions for small business borrowers are made at your bank. For this product, think about the **highest** number of levels of approval possible before a loan is granted (These levels may include computer algorithms, individuals such as loan officers or executives, and loan committees.) What is the maximum number of levels of approval that a loan application could possibly experience before a final approved loan decision is made for a complete application for:

\*IC.7 **First-time borrowers with your bank that are established small businesses?** \_\_\_\_\_ Levels [NEW]

\*IC.8 **Repeat borrowers with your bank that are established small businesses?** \_\_\_\_\_ Levels [NEW]

\*IC.9 [If IA.7=Y] **First-time with your bank that are startups, or new small businesses?** \_\_\_\_\_ Levels [NEW]

Consider how loan decisions for small business borrowers are made at your bank. For this product, what is the **typical** number of levels of approval before a loan is granted? (These levels may include computer algorithms, individuals such as loan officers or executives, and loan committees.) What is the usual number of levels of approval that a loan application generally experiences before a final approved loan decision is made for a complete application for:

\*IC.10 [If IC.4 NE IC.7] **First-time borrowers with your bank that are established small businesses?** \_\_\_\_\_ Levels [NEW] [Programmer’s Note: Must be greater than or equal to IC.4 and less than or equal to IC.7]

\*IC.11 [If IC.5 NE IC.8] **Repeat borrowers with your bank that are established small businesses?** \_\_\_\_\_ Levels [NEW] [Programmer’s Note: Must be greater than or equal to IC.5 and less than or equal to IC.8]

\*IC.12 [If IA.7=Y and IC.6 NE IC.9] **First-time borrowers with your bank that are startups, or new small businesses?** \_\_\_\_\_ Levels [NEW] [Programmer’s Note: Must be greater than or equal to IC.6 and less than or equal to IC.9]

Thinking about a **first-time borrower who is an established small business**, consider the full loan approval process for a typical complete loan application for this product. Please answer the following questions for each possible level of approval that such a typical application could potentially undergo depending on the size of the loan, its complexity, and any other factors.

Questions on Aspects of This...	[Programmer’s Note: Provide number of slots based on answer given in IC.7] Level of Approval					
	1	2	3	4	5	...
IC.13 Who or what entity conducts this level of approval? (Mark only one) [NEW]	a. Computer algorithm b. Loan officer c. Senior or supervising loan officer d. Loan committee e. Executive f. Other _____					

<p>IC.14 [If IC.13 not = a] What best describes the <b>geographical purview</b> of this level of approval? By “geographical purview,” we mean how broad is a typical physical area covered by a single person or entity at this level. (Mark only one) [NEW]</p>	<p>a. Loans originated at a single branch  b. Loans originated at multiple branches located in the same county or MSA  c. Loans originated at branches in multiple counties within the same state  d. Loans originated at branches in multiple states within a region  e. Loans originated at branches located nationwide  f. Other _____</p>
<p>IC.15 Does this level of approval typically have <b>signature authority</b> for loans below a certain size? By “signature authority,” we mean that this level may authorize a loan without being subject to higher levels of approval. [NEW]</p>	<p>N/Y</p>
<p>IC.16<sup>4</sup> [if IC.15=Y] What is the typical signature authority loan amount for this level of approval? [NEW]</p>	<p>\$ _____</p>
<p>IC.17 What other than loan size might trigger the participation of an additional level of approval? (Mark all that apply) [NEW]</p>	<p>a. Business in an unfamiliar sector or region  b. Business size (number of employees)  c. Business size (revenue)  d. Complexity of loan  e. Prior relationship with borrower  f. Weaknesses of the borrower  g. Other _____</p>
<p>IC.18 For any loans where this level does NOT have final approval authority, typically how influential are their recommendations to decision-makers at higher levels of approval? (Mark only one) [NEW]</p>	<p>a. This is the highest level of approval  b. Not very influential  c. Somewhat influential  d. Very influential</p>

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TESTING PROBE: Is this phrasing confusing? Do we need to define “signature authority” again, or is IC.15 sufficient?

### D. Financial Technology (“FinTech”)

We would now like to ask you a few question about your bank’s usage and development of financial technology or “FinTech” and your bank’s interactions with FinTech firms, both in connection with small business lending. By “FinTech,” we mean new business processes that use recent technological innovations to alter or improve how financial services are conducted. This includes, but is not limited to, artificial intelligence and machine learning, automation, large data analysis, and mobile payments and other mobile or internet-based applications. By “FinTech firms,” we mean firms that specialize in using FinTech, including both firms that lend or otherwise interact directly with businesses and consumers and firms that provide or sell FinTech to other financial institutions. Please base your answers on any C&I loan product offered by your bank to small businesses where you use or are considering using FinTech. [\[NEW SUBSECTION\]](#)

At what level of involvement is your bank in using FinTech for each stage of the small business C&I loan process? Include usage or planned usage of both in-house technology or through interactions with outside FinTech providers. (Mark only one level of activity per loan process stage)

Level of FinTech Activity	Stages of Small Business Loan Process								
	ID.1 Identifying Potential Borrowers (Market Research) <a href="#">[NEW]</a>	ID.2 Loan Application Submission <a href="#">[NEW]</a>	ID.3 Application Processing <a href="#">[NEW]</a>	ID.4 Underwriting Process <a href="#">[NEW]</a>	ID.5 Post-decision Quality Control (e.g. Anti-fraud) <a href="#">[NEW]</a>	ID.6 Loan Funding <a href="#">[NEW]</a>	ID.7 Loan Performance Tracking and Servicing <a href="#">[NEW]</a>	ID.8 Portfolio Analytics <a href="#">[NEW]</a>	ID.9 Other (Specify) <a href="#">[NEW]</a>
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)
a. Commercial use / launched	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Pilot testing with consumers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Under development	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Under discussion	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. No activity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. This is not a stage of our loan process	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

ID.10 [If options a, b, c, or d chosen at least once for any of the questions ID.1 through ID.9] In connection with the level of FinTech activity that you just reported for your bank’s small business C&I loan process, is this a way your bank currently uses, or is actively considering using, to develop FinTech or interact with FinTech firms? [\[NEW\]](#)

Ways of Developing FinTech and Interacting with FinTech Firms	That My Bank Uses or is Strongly Considering Using
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<i>(a)</i>	<i>(b)</i>
<ul style="list-style-type: none"> <li><i>a. Acquire existing FinTech companies to offer new products/services</i></li> <li><i>b. Develop own products/services in-house using new technologies without cooperating with FinTech companies</i></li> <li><i>c. Form commercial partnerships with existing FinTech companies to offer new products/services</i></li> <li><i>d. Invest in FinTech companies (e.g. venture capital)</i></li> <li><i>e. Participate in non-commercial partnerships with FinTech companies (e.g. through research, or sharing of knowledge through FinTech incubators/accelerators)</i></li> <li><i>f. Set-up/sponsor FinTech incubators/ accelerators</i></li> <li><i>g. ...</i></li> <li><i>h. Other _____</i></li> </ul>	<p><i>Not Under Active Consideration / Under Active Consideration / Currently Using</i></p>

*ID.11 To what degree would you agree that this is a reason that keeps your bank from using any or more FinTech in its small business C&I loan process? [NEW]*

<i>Reasons (a)</i>	<i>Why My Bank Does Not Engage with or Engage More with FinTech (b)</i>
<ul style="list-style-type: none"> <li><i>a. Compliance/regulatory risk</i></li> <li><i>b. Cost (e.g. integrating with legacy IT systems, investing in human capital)</i></li> <li><i>c. Cybersecurity risk</i></li> <li><i>d. No perceived benefit to our current business model</i></li> <li><i>e. Unaware of relevant technology</i></li> <li><i>f. ...</i></li> <li><i>g. Other _____</i></li> </ul>	<p><i>Strongly Disagree / Disagree / Neither Disagree nor Agree / Agree / Strongly Agree</i></p>

*ID.12 Does your bank provide services in this way to FinTech firms in relation to small business C&I lending activity? [NEW]*

<i>Services (a)</i>	<i>That My Bank Provides to FinTech Firms (b)</i>
<ul style="list-style-type: none"> <li><i>a. Loan origination</i></li> <li><i>b. Loan warehousing</i></li> <li><i>c. Securitization trustee</i></li> <li><i>d. ...</i></li> <li><i>e. Other _____</i></li> </ul>	<p><i>N/Y</i></p>

## II. Markets, Competition, and Loan Demand

**As you complete this section of the survey on behalf of your bank, please keep this definition of commercial and industrial (C&I) loans in mind as you answer questions.<sup>5</sup>**

*For the purposes of this survey, commercial and industrial loans are loans to fund C&I activity, regardless of the collateral used to secure the loan. Specifically, please ...*

*Include:*

- *Unsecured loans for C&I purposes*
- *Loans for C&I purposes, primarily secured by commercial real estate, including both owner-occupied and non-owner occupied CRE*
- *Loans for C&I purposes, primarily secured by multi-family residential properties*
- *Loans for C&I purposes, primarily secured by 1-4 family residential properties*
- *Loans for C&I purposes, primarily secured by non-real estate assets (e.g. secured by inventory)*

*Exclude:*

- *Loans for the improvement, purchase, or refinancing of commercial real estate, including both owner-occupied and non-owner-occupied*
- *Loans for the improvement, purchase, or refinancing of multi-family real estate*
- *Loans for the purchase of 1-4 family residential properties by investors*
- *All agricultural loans*

*[[If Screener7=Y, add:] Since your bank has multiple divisions that engage in small business C&I lending activity, when answering these questions please consider the division within your bank that generates the largest volume of C&I lending to businesses your bank considers small, outside of credit card only divisions.]*

*In general, please answer these questions in relation to C&I activity outside of credit card originations.*

### A. Small Business Lending Markets & Practices

*. In this subsection, we hope to learn more about your bank's geographic market for loans to small businesses, and the practices that your bank uses within this market to generate and maintain small business C&I lending relationships. By "geographic market", we mean the physical area or areas where your small business borrowing customers are generally located.*

*IIA.1<sup>6</sup> Generally speaking, how far in miles from your physical branches does your geographic market for small business C&I lending extend? \_\_\_\_\_ Miles [NEW]*

<sup>5</sup> TESTING PROBE: Is this box necessary for this section?

<sup>6</sup> TESTING PROBES: 1. Which of the three options best generates the answer we want of identifying actual geographic small business lending markets? 2. Should the buckets for Options 2 and 3 be more aggregated?

**Option 2**

*IIA.1 Generally speaking, how far in miles from your physical branches does your geographic market for small business C&I lending extend? (Mark only one)*

- a. *Less than 1 mile*
- b. *1 to less than 2 miles*
- c. *2 miles to less than 3 miles*
- d. *3 miles to less than 5 miles*
- e. *5 miles to less than 7 miles*
- f. *7 miles to less than 10 miles*
- g. *10 or more miles*

**Option 3**

*IIA.1 Generally speaking, how far in miles from your physical branches would a business’s primary location have to be to no longer be considered a target customer for small business C&I lending? (Mark only one)*

- a. *Less than 1 mile*
- b. *1 to less than 2 miles*
- c. *2 miles to less than 3 miles*
- d. *3 miles to less than 5 miles*
- e. *5 miles to less than 7 miles*
- f. *7 miles to less than 10 miles*
- g. *10 miles to less than 20 miles*
- h. *20 or more miles*

*IIA.2 Generally speaking, to what degree would you agree that this is a reason why your bank’s geographic market to small businesses is within the approximate distance that you chose for your bank?*

*[NEW]*

<i>Reasons (a)</i>	<i>Why My Bank Tends to Lend to Small Businesses Within this Distance (b)</i>
<ul style="list-style-type: none"> <li>a. <i>It is too difficult to convey information about local economic conditions outside this geographic market to loan decision-makers</i></li> <li>b. <i>It is too difficult to verify information about applicants outside this geographic market</i></li> <li>c. <i>Our branches are located within geographic/political boundaries that are within this distance</i></li> <li>d. <i>Potential small business borrowers outside this geographic market are generally too hard to market to or otherwise “get in the door”</i></li> </ul>	<p><i>Strongly Disagree / Disagree / Neither Disagree nor Agree / Agree / Strongly Agree</i></p>

<p>e. Potential small business borrowers outside this geographic market are generally too hard to monitor</p> <p>f. There are very few potential small business borrowers immediately outside this geographic market</p> <p>g. There is not much demand from small business borrowers immediately outside this geographic market</p> <p>h. ...</p> <p>i. Other _____</p>	
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IIA.3 Generally speaking, in relation to your bank’s lending to small business borrowers for C&I purposes, which statement below would you most agree with? (Mark only one) [Q15 variant]

- a. My bank in general does not lend outside of neighborhood or town limit(s)
- b. My bank in general does not lend outside of city limit(s)
- c. My bank in general does not lend outside of county limit(s)
- d. My bank in general does not lend outside of metropolitan statistical area(s)
- e. My bank in general does not lend outside of state limit(s)
- f. None of the statements above apply to my bank

IIA.4 In your own words, generally speaking, how would you describe the market areas within which your bank extends its C&I loan dollars to small businesses? \_\_\_\_\_ [NEW]

A **first-time borrower that is an established small business** can typically complete different steps of a C&I loan application process in different locations or by different means. Looking at each step of a loan application process in the table, would you agree that this step can be completed at the locations or through the means presented below?

C&I Loan Application Step  (a)	At a Branch or Loan Production Office (b)	Through an On-site Visit by Bank Staff (c)	Over Email, Fax, or Telephone (d)	Online via Website or App (e)	NA (My Bank Does Not Do This Step) (f)
IIA.5 Consult with a loan officer about appropriate products [NEW]	Disagree/Agree				
IIA.6 Submit formal application [Q23]	Disagree/Agree				
IIA.7 Submit financial statements and other documents [NEW]	Disagree/Agree				
IIA.8 Sign documents for approved loan [NEW]	Disagree/Agree				
IIA.9 Disbursement of funds [NEW]	Disagree/Agree				



IIA.10 Would you agree that this is a **practice** that your bank uses in conducting its regular small business C&I lending activity? By “practice,” we mean “things that your bank does” to generate and maintain small business C&I lending relationships. [Q24]

<p style="text-align: center;"><i>Practices to Generate and Maintain Small Business C&amp;I Lending Relationships</i></p> <p style="text-align: center;">(a)</p>	<p style="text-align: center;"><i>That My Bank <u>Uses</u></i></p> <p style="text-align: center;">(b)</p>
<p><b>Quality of Initial Interaction</b></p> <ul style="list-style-type: none"> <li>a. Accept walk-ins</li> <li>b. Employ front-facing staff who are knowledgeable about industry, local area, loan process, etc.</li> <li>c. Offer customers ability to talk to someone in person</li> <li>d. Offer customers ability to talk with someone over the telephone</li> <li>e. Other _____</li> </ul> <p><b>Ongoing Borrower Interaction with Staff</b></p> <ul style="list-style-type: none"> <li>f. Client development through social engagements</li> <li>g. Encourage knowledgeable staff to regularly share expertise with current and past borrowers</li> <li>h. Have staff conduct regular check-ins with existing borrowers, via email, telephone, or texting</li> <li>i. Maintain long term consistency in assignment of loan officers (or staff) to borrowers</li> <li>j. Onsite visits to the small business</li> <li>k. Request that staff actively develop relationships that accumulate knowledge about borrowers’ distinct circumstances</li> <li>l. Other _____</li> </ul> <p><b>External Sources &amp; Outreach</b></p> <ul style="list-style-type: none"> <li>m. Engage in indirect lending</li> <li>n. Market to potential new customers not from past or current banking relationships</li> <li>o. Participate in community involvement and service (e.g. board participation, networking events, and other sponsorships)</li> <li>p. Rely on customer referrals (“word of mouth”)</li> <li>q. Rely on professional referrals from local accountants/CPAs</li> <li>r. Rely on professional referrals from local attorneys</li> <li>s. Rely on professional referrals from other “centers of influence” besides local accountants or attorneys</li> <li>t. Use brokers</li> <li>u. Use lead generators</li> <li>v. Use staff to outreach to customers from past or current banking relationships, for new customer leads</li> <li>w. Other _____</li> </ul> <p><b>Borrower Services &amp; Convenience</b></p> <ul style="list-style-type: none"> <li>x. Offer card payment processing</li> <li>y. Offer check cashing services</li> </ul>	<p style="text-align: center;"><i>Disagree/Agree</i></p>

<ul style="list-style-type: none"> <li>z. Offer a mobile app</li> <li>aa. Offer payroll services</li> <li>bb. Offer transfer services</li> <li>cc. Open new branches in locations convenient for current borrowers</li> <li>dd. Open new branches in locations where loan demand is expected to increase</li> <li>ee. Provide business hours longer than 9am to 5pm</li> <li>ff. Other _____</li> </ul>	
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I/A.11 To what degree would you agree that this is a practice that your bank considers **very important** for generating new and maintaining existing small business C&I lending relationships? By “very important,” we mean that this practice is particularly effective in producing small business C&I lending activity. You may provide opinions on the perceived value of a practice that your bank does not currently use. [Q24 variant]

Practices to Generate and Maintain Small Business C&I Lending Relationships (a)	That My Bank Considers <u>Very Important</u> (b)
Repeat I/A.10 options	Strongly Disagree / Disagree / Neither Disagree nor Agree / Agree / Strongly Agree

## B. Small Business Competitors and Competitive Advantages

In this subsection, we hope to learn more about your bank’s competitors for small business C&I lending, and the relative competitive advantages of your bank and your bank’s competitor institutions.

I/B.1 Would you agree that your bank frequently competes with this type of institution for C&I lending to small business borrowers? [Q16]

Institutions that Extend C&I Loans to Small Business Borrowers (a)	That My Bank <u>Frequently</u> Competes with (b)
<p><b>Local Banks (with a branch presence in your market)</b></p> <ul style="list-style-type: none"> <li>a. Small local banks (Less than \$1 Billion in Assets)</li> <li>b. Mid-sized local banks (\$1 Billion to \$3 Billion in Assets)</li> <li>c. Large local banks (\$3 Billion to \$10 Billion in Assets)</li> <li>d. Regional banks with local presence (\$10 to \$50 Billion in Assets)</li> <li>e. Large national banks with local presence (\$50+ Billion in Assets)</li> </ul> <p><b>Non-local Banks (with no branch presence in your market)</b></p> <ul style="list-style-type: none"> <li>f. Small non-local banks (Less than \$1 Billion in Assets)</li> <li>g. Mid-sized non-local banks (\$1 Billion to \$3 Billion in Assets)</li> <li>h. Large local banks (\$3 Billion to \$10 Billion in Assets)</li> <li>i. Regional banks with no local presence (\$10 to \$50 Billion in Assets)</li> </ul>	Disagree/Agree

<p>j. Large national banks with no local presence (\$50+ Billion in Assets)</p> <p><b>Non-bank Institutions</b></p> <p>k. Credit card issuers</p> <p>l. Credit Unions, locally-based</p> <p>m. Credit Unions, nonlocal</p> <p>n. Crowd-funding sites (e.g., Kickstarter, CrowdFunder, etc.)</p> <p>o. Community Development Financial Institutions (CDFIs)</p> <p>p. Non-bank local lenders outside of CDFIs</p> <p>q. Non-bank online balance sheet lenders (e.g. Ondeck, Kabbage)</p> <p>r. Non-bank online marketplace lenders (e.g. Lending Club, Funding Circle)</p> <p>s. Other _____</p> <p><b>Other</b></p> <p>t. ...</p> <p>u. Other _____</p>	
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IIB.2 To what degree would you agree that this type of institution is a very important competitor for C&I lending to small business borrowers? [Q16]

<p><i>Institutions that Extend C&amp;I Loans to Small Business Borrowers</i></p> <p>(a)</p>	<p><i>That My Bank Considers a Very Important Competitor</i></p> <p>(b)</p>
<p>[Programmer’s Note: Populate with options from IIB.1 where bank chooses “Agree”]</p>	<p>Strongly Disagree / Disagree / Neither Disagree nor Agree / Agree / Strongly Agree</p>

IIB.3 In your opinion, generally speaking, would you agree that this is an area of **competitive advantage** for this type of institution? By “competitive advantage,” we mean that this is “something that you believe that this type of institution does well” in generating C&I lending activity with small business borrowers, regardless of whether you directly compete with them or not. [NEW]

Area of Competitive Advantage for Generating C&I Lending to Small Business Borrowers	Small local banks (Less than \$1 Billion in Assets)	Mid-sized local banks (\$1 Billion to \$3 Billion in Assets)	Large local banks (\$3 Billion to \$10 Billion in Assets)	Regional banks with local presence (\$10 to \$50 Billion in Assets)	Large national banks with local presence (\$50+ Billion in Assets)	Credit Unions	FinTech Lenders
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)
a. Overall Convenience	Disagree /Agree	Disagree /Agree	Disagree /Agree	Disagree /Agree	Disagree /Agree	Disagree /Agree	Disagree /Agree
b. Overall Customer Service							
c. Overall Pricing							

d. Overall Speed of Service							
e. Overall Consumer-facing Technology							
f. Overall Underwriting							

Please name the institutions that you consider your bank’s top three competitors for C&I lending to small business borrowers, and note the type of institution it is. (Note: For your bank, these top three institutions may be of the same type.) Your bank’s number one competitor should be noted in IB.4.

My Bank’s Top Three Competitors for C&I Lending to Small Business Borrowers (a)	Type of Institution (b)
IIB.4 My bank’s number one competitor for small business C&I lending a. _____ (Name, City, State) b. I would prefer not to answer this question for my bank, but can share the type of institution it is [NEW]	IIB.5 [NEW] [Programmer’s Note: Populate with options from IIB.1 where bank chooses “Agree”]
IIB.6 My bank’s number two competitor for small business C&I lending a. _____ (Name, City, State) b. I would prefer not to answer this question for my bank, but can share the type of institution it is [NEW]	IIB.7 [NEW] [Programmer’s Note: Populate with options from IIB.1 where bank chooses “Agree”]
IIB.8 My bank’s number three competitor for small business C&I lending a. _____ (Name, City, State) b. I would prefer not to answer this question for my bank, but can share the type of institution it is [NEW]	IIB.9 [NEW] [Programmer’s Note: Populate with options from IIB.1 where bank chooses “Agree”]

IIB.10 You listed [name listed in IIB.4(a)] as your bank’s number one competitor for C&I lending to small business borrowers. **Compared to [if provided, name listed in IIB.4a; otherwise shortname for IIB.5 answer]** would you say that your bank **performs better or worse** in executing this competitive advantage? By “performs better or worse,” we mean that your bank is comparatively “better able to use this advantage or worse in using this advantage” to generate C&I lending activity with small business borrowers, relative to your number one competitor. [Q17 variant]

For These Competitive Advantages for Generating C&I Lending to Small Business Borrowers (a)	For My Bank Compared to [name listed in IIB.4; otherwise shortname for IIB.5 answer] (b)
<b>a. Overall Convenience</b> b. Breadth of other services offered, besides credit products c. Convenient location(s) for borrowers d. Credit products offered e. Number of locations  <b>f. Overall Customer Service</b> g. Established relationships between borrowers and staff h. Personal attention given by lender to borrowers i. Quality of staff (including experience and knowledge)	[If provided, name listed in IIB.4a; otherwise shortname for IIB.5 answer] performs much better / [name listed in IIB.4] performs better / My bank performs about the same / My bank performs better / My bank performs much better

<p><b>j. Overall Pricing</b>  <i>k. Flexibility in pricing or loan structure</i>  <i>l. Pricing of fees</i>  <i>m. Pricing of interest rates</i>  <i>n. Term structure</i></p> <p><b>o. Overall Speed of Service</b>  <i>p. Closing speed</i>  <i>q. Decision speed</i>  <i>r. Funding speed</i></p> <p><b>s. Overall Consumer-facing Technology</b>  <i>t. Mobile services</i>  <i>u. Online applications</i>  <i>v. Remote deposit capture</i></p> <p><b>w. Overall Underwriting</b>  <i>x. Collateral requirements</i>  <i>y. Debt service coverage</i>  <i>z. Documentation requirements</i>  <i>aa. Loan-to-value</i></p> <p><b>bb. Other Options</b>  <i>cc. Other _____</i></p>	
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**IIB.11 Turning to your competitors in general, would you say that your bank performs better or worse than your competitors in executing this competitive advantage? By “performs better or worse,” we mean that your bank is comparatively “better able to use this advantage or worse in using this advantage” to generate C&I lending activity with small business borrowers, relative to your competitors, generally.**

[Q18]

<i>For These Competitive Advantages for Generating C&amp;I Lending to Small Business Borrowers (a)</i>	<i>Compared to My Competitors Overall (b)</i>
<i>Repeat IIB.10 options</i>	<i>My competitors perform much better / My competitors perform worse / My bank performs about the same / My bank performs better / My bank performs much better</i>

**IIB.12 When considering whether to take out a C&I loan and from whom to borrow, in your opinion to what degree do your bank’s existing and potential small business C&I lending borrowers find this competitive advantage **important**? By “important,” we mean that this is “something that you believe small business borrowers care about” when they are looking for a C&I loan with a lending institution. [NEW]**

<i>Competitive Advantages in C&amp;I Lending</i>	<i>That Are <u>Important</u> to Small Business Borrowers</i>
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(a)	(b)
<ul style="list-style-type: none"> <li>a. Overall Convenience</li> <li>b. Overall Customer Service</li> <li>c. Overall Pricing (including Flexibility)</li> <li>d. Overall Speed of Service</li> <li>e. Overall Consumer-Facing Technology</li> <li>f. Overall Underwriting</li> </ul>	<p>Strongly Disagree / Disagree / Neither Disagree nor Agree / Agree / Strongly Agree</p>

### C. Your Bank’s Experience with the Coronavirus Pandemic

*Beginning in March 2020, the United States was affected by the coronavirus pandemic. We would like to ask you about your bank’s experiences in dealing with the coronavirus pandemic as it relates to your bank’s small business C&I lending activity. [NEW SUBSECTION]*

*IIC.1 To what degree would you agree that your bank experienced this problem, in relation to your bank’s small business C&I lending activity, as a result of the coronavirus pandemic or the government’s response to the pandemic (whether federal, state, or local)? [NEW]*

Problems (a)	That My Bank Experienced As a Result of the coronavirus Pandemic (b)
<ul style="list-style-type: none"> <li>a. Decline in demand for funding from existing or potential small business borrowers</li> <li>b. Decreased creditworthiness of existing or potential small business borrowers</li> <li>c. Declining net interest margin (i.e. due to cuts in fed funds rate)</li> <li>d. Increased competition from other banks or credit unions</li> <li>e. Increased competition from FinTech lenders, government lenders, or sources of financing other than banks or credit unions</li> <li>f. Operational issues due to staff absenteeism</li> <li>g. Operational issues due to executive absenteeism</li> <li>h. Operational issues due to social distancing (e.g. lack of face-to-face interaction)</li> <li>i. ...</li> <li>j. Other _____</li> </ul>	<p>Strongly Disagree / Disagree / Neither Disagree nor Agree / Agree / Strongly Agree</p>

*IIC.2 Would you agree that your bank took this action in response to the coronavirus pandemic in relation to your bank’s small business C&I lending activity? [NEW]*

Actions	Taken by My Bank

(a)	<i>In Response to the coronavirus Pandemic (b)</i>
<ul style="list-style-type: none"> <li>a. Allow small business customers to apply for loans online or over the telephone (when they were not previously allowed to do so)</li> <li>b. Set up teleworking for bank employees who work in small business C&amp;I lending</li> <li>c. Use special government programs _____<sup>7</sup></li> <li>d. Make modifications to existing small business loans</li> <li>e. ...</li> <li>f. Other _____</li> </ul>	Disagree/Agree

IIC.3 To what degree would you agree that this aspect of the government response to the coronavirus pandemic was directly or indirectly useful in allowing your bank to continue its desired level of small business C&I lending? [NEW]

Government Responses (a)	<i>That Were Helpful to My Bank in Its Small Business C&amp;I lending Activity During the coronavirus Pandemic (b)</i>
<ul style="list-style-type: none"> <li>a. The Federal Reserve cutting interest rates</li> <li>b. The FDIC guaranteeing transaction accounts</li> <li>c. The Small Business Association’s (SBA’s) Paycheck Protection Program (PPP)</li> <li>d. Main Street Lending Program</li> <li>e. Stimulus checks to individual citizens</li> <li>f. Unemployment insurance</li> <li>g. ...</li> <li>h. Other _____</li> </ul>	Strongly Disagree / Disagree / Neither Disagree nor Agree / Agree / Strongly Agree

### III. SBA Lending and Securitization [NEW SECTION]

#### A. SBA Lending by Your Bank

IIIA.1 In calendar year 2021, did your bank originate any SBA-guaranteed loans? N/Y [NEW]

IIIA.2 [If IIIA.1=N] Would you agree that this is a reason why your bank did not originate any SBA-backed loans in calendar year 2021? [NEW]

Reasons	<i>Why My Bank Did Not Participate in Any SBA Program, In Calendar Year 2021</i>

<sup>7</sup> TEAM NOTE: For option c, assign intern to keep track of ongoing programs.



(a)	(b)
a. General administrative costs of maintaining participation are too high b. Initiating participation is too costly c. Our applicants qualify for the loan products we offer d. Participation requires too much investment of staff time e. Regulatory or compliance concerns f. ... g. Other _____	Disagree/Agree

IIIA.3 [If IIIA.1=Y] Which SBA program or programs has your bank used in calendar year 2021 to originate loans? [NEW]

SBA Programs (a)	That My Bank Participated In, In Calendar Year 2021 (b)
a. 7(a) Loan Guarantee Program b. ... c. Other _____	N/Y

IIIA.4 [If IIIA.3 option a chosen] Which of the following statements most accurately describes how your bank's participation in the 7(a) program is related to the Paycheck Protection Program which was passed in March 2020? (Mark only one) [NEW]

- a. Our bank had previously originated 7(a)-guaranteed loans and also originated Paycheck Protection Program loans
- b. Our bank had previously originated 7(a)-guaranteed loans but did not originate Paycheck Protection Program loans
- c. Our bank began originating 7(a)-guaranteed loans sometime after March 2020, but not specifically in response to the Paycheck Protection Program
- d. Our bank began originating 7(a)-guaranteed loans in response to the Paycheck Protection Program, but has also originated loans outside of the Paycheck Protection Program

## B. Sale of Small Business Loans by Your Bank

IIIB.1.<sup>8</sup> In 2021, did your bank sell any of the small business loans that it made? [NEW]

C&I Loan Product Types Offered to Small Businesses (a)	That My Bank Sells (b)
[Programmer's Note: Populate with items from three sources: Source One: If IA.5=Y, "Non-credit card standardized loan products"	None / Some / Most / All

<sup>8</sup> TESTING PROBE: Does use of the word "sell" confuse banks that securitize?

<p>Source Two: IB.1 options chosen (C&amp;I products)</p> <p>Source Three: If IIIA.1=Y, IIIA.3 options chosen (SBA programs)]</p>	
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## IV. Measurement of Bank Small Business Lending

### A. C&I Loan Originations in 2021

IVA.1 In calendar year 2021, what was the total dollar amount of originations and renewals your bank committed to loans for all purposes, including all consumer loans and all commercial loans to businesses of all sizes? Please refer to the instruction box below for detailed instructions on what lending to include.  
\$\_\_\_\_,\_\_\_\_,\_\_\_\_.00 [Q7]

**Loans for all purposes include loans for these purposes:**

- Acquisition, Construction, and Development
- Agricultural and Farm
- Commercial and Industrial (C&I)
- Commercial Real Estate (CRE)
- Multi-family Real Estate
- 1-4 Family Residential Properties
- Consumer-activity, including (and not limited to) Auto and Credit Cards

**Note:**

- For renewals, include the whole amount of the renewal
- For lines of credit, include the entire amount of the available line originated or renewed
- Include non-portfolio loans that were originated for sale

IVA.2 [If Screener1=Y] You reported [Amount reported in IVA.1] as the total dollar amount of originations and renewal dollars committed by your bank to loans for all purposes in calendar year 2021. **Of this total, what was the total loan dollar amount committed for C&I purposes only?** Please refer to the instruction box below, for detailed instructions on this Survey's definition of C&I lending.  
\$\_\_\_\_,\_\_\_\_,\_\_\_\_.00 [Q8] [Programmer's Note: Value reported must be less than amount reported in IVA.1]

**For the purposes of this Survey, commercial and industrial loans are loans to fund C&I activity, regardless of the collateral used to secure the loan. Specifically, please ...**

**Include:**

- Unsecured loans for C&I purposes
- Loans for C&I purposes, primarily secured by commercial real estate, including both owner-occupied and non-owner occupied CRE
- Loans for C&I purposes, primarily secured by multi-family residential properties

- Loans for C&I purposes, primarily secured by 1-4 family residential properties
- Loans for C&I purposes, primarily secured by non-real estate assets (e.g. secured by inventory)

**Exclude:**

- Loans for the improvement, purchase, or refinancing of commercial real estate, including both owner-occupied and non-owner-occupied
- Loans for the improvement, purchase, or refinancing of multi-family real estate
- Loans for the purchase of 1-4 family residential properties by investors
- All agricultural loans

IVA.3 [If IB1a chosen and Screener2=Y] You reported [Amount reported in IVA.2] as the total dollar amount of originations and renewals committed by your bank to loans for C&I purposes in calendar year 2021. **Of this total, what was the total loan dollar amount committed for C&I purposes that was extended through credit card loans?** \$\_\_\_\_,\_\_\_\_,\_\_\_\_.00 [NEW] [Programmer’s Note: Value reported must be less than amount reported in IVA.2]

[If IB1a chosen and Screener2=Y and Screener4=Y] You reported [Amount reported in IVA.3] as the total loan dollar amount of originations and renewals committed by your bank to credit card loans for C&I purposes in calendar year 2021. **Of this total, what were the credit card loan dollar amounts committed for C&I purposes that were extended to businesses with the following gross annual revenues?**

IVA.4 GAR ≤ \$10M [NEW] (a)	IVA.5 GAR > \$10M [NEW] (b)	Total (c)
\$____,____,____.00	\$____,____,____.00	[Programmer’s Note: Column total should equal answer for IVA.3]

IVA.6 [If IA.5=Y and Screener2=Y] You reported [Amount reported in IVA.2] as the total dollar amount of originations and renewals committed by your bank to loans for C&I purposes in calendar year 2021. **Of this total, what was the loan dollar amount committed for C&I purposes that was extended through standardized loan products designed specifically for small businesses that primarily use automated or algorithm-based decision-making?** \$\_\_\_\_,\_\_\_\_,\_\_\_\_.00 [NEW] [Programmer’s Note: Value reported must be less than amount reported in IVA.2]

IVA.7 [If Screener1=Y] You reported [Amount reported in IVA.2] as the total dollar amount of originations and renewals committed by your bank to loans for C&I purposes in calendar year 2021. **Of this total, what was the loan dollar amount committed for C&I purposes that was primarily secured by 1-4 family residential properties?** Please refer to the instruction box below, for examples of loans to include.

\$\_\_\_\_,\_\_\_\_,\_\_\_\_.00 [Q9] [Programmer’s Note: Value reported must be less than amount reported in IVA.2]

**Examples of loans to include:**

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

IVA.8 [If Screener3=Y] You reported [Amount reported in IVA.2] as the total dollar amount of originations and renewals committed by your bank to loans for C&I purposes in calendar year 2021. **Of this total, what was the loan dollar amount committed for C&I purposes that was extended to businesses with gross annual revenues of \$1 million or less?** \$\_\_\_\_,\_\_\_\_,\_\_\_\_.00 [Q10] [Programmer’s Note: Value reported must be less than amount reported in IVA.2]

IVA.9 [If Screener3=Y and IB.5>0] You reported [Amount reported in IVA.2] as the total loan dollar amount of originations and renewals committed by your bank to loans for C&I purposes in calendar year 2021. **Of this total, what was the loan dollar amount committed for C&I purposes that was extended to businesses with gross annual revenues of [Insert value from IB.5] or less?** \$\_\_\_\_,\_\_\_\_,\_\_\_\_.00 [Q11] [Programmer’s Note: Value reported must be less than amount reported in IVA.2]

You reported [Amount reported in IVA.2] as the total loan dollar amount of originations and renewals committed by your bank to loans for C&I purposes in calendar year 2021. **Of this total, for the loan sizes listed below, what were the loan dollar amounts committed for C&I purposes that were extended to businesses with the following gross annual revenues?**

Loan Size at Origination	IVA.10 [If Screener3=Y] GAR ≤ \$1M [NEW]	IVA.11 [If Screener4=Y] GAR > \$1M to ≤ \$5M [NEW]	IVA.12 [If Screener4=Y] GAR > \$5 to ≤ \$10M [NEW]	IVA.13 [If Screener4=Y] GAR > \$10M [NEW]	Total
(a)	(b)	(c)	(d)	(e)	(f)
< \$1M					
GT \$1M to ≤ \$5M					
GT \$5M to ≤ \$10M					
GT \$10M					
Total	[Programmer’s Note: Provide a warning if column total does not equal answer for IVA.8]	NA	NA	NA	[Programmer’s Note: Column total should equal answer for IVA.2]

IVA.14 [If IIIA.1=Y and Screener2=Y] You reported [Amount reported in IVA.2] as the total loan dollar amount of originations and renewals committed by your bank to loans for C&I purposes in calendar year 2021. **Of this total, what were the loan dollar amounts committed for C&I purposes that were extended through the SBA programs that your bank participated in?**

SBA Program (a)	Total SBA Loans (b)
<i>[Programmer's Note: Populate rows from SBA programs reported in IIIA.3]</i>	<i>[Programmer's Note: Total of value reported should be less than amount reported in IVA.2]</i>

## B. Outstanding Call Report C&I Loan Balances in 2021

Looking at the outstanding loan balances for C&I loans reported on your bank's [insert date] Call Report with origination amounts of various sizes, what were the dollar amounts of loan balances to businesses with the following gross annual revenues? *[Q14 variant]*

Loan Size at Origination  (a)	IVB.1 [If Screener5=Y] GAR ≤ \$1M  (b)	IVB.2 [If Screener6=Y] GAR > \$1M to ≤ \$5M  (c)	IVB.3 [If Screener6=Y] GAR > \$5 to ≤ \$10M  (d)	IVB.4 [If Screener6=Y] GAR > \$10M  (e)	Total  (f)
≤ \$1M					<i>[Insert Call Report dollar amount]</i>
> \$1M to ≤ \$5M					<i>[Programmer's Note: Total of values reported in these three rows should equal Call Report C&amp;I total less amount in above cell]</i>
> \$5M to ≤ \$10M					
> \$10M					