

Additional Information by Question

INTRODUCTORY QUESTION -

Questions S1 and S5

For example, a C&I loan may be collateralized by a 1-4 family primary residence.

SECTION 1 -

Question 1

Every institution is different. We would like to know who your bank considers to be a small business borrower. Please use your expert knowledge to help us determine if there are differences across banks.

Question 2

Use your institution's answer to Question 1 to define small businesses to answer this question.

Question 3

Institutions often differ in the size of the business that they would consider to be a small business, using a firm's gross annual revenue.

Question 5

These are typically loan products with streamlined underwriting, and quicker turnaround.

Question 6

If your bank uses different limits for different loan portfolios, please report the limit for C&I lending.

SECTION 2 -

Question 7

Please note that we are asking for total origination and renewal dollars for ALL PURPOSES, not only for small business lending purposes. Note also that the figures requested are NOT currently reported on the Call Report.

SECTION 3 -

Questions 8, 9, 10, 11

Please note that the figures requested are NOT currently reported on the Call Report.

SECTION 4 -

Question 12

This number comes from Call Report Schedule RC-C Part 1 and is the sum of Lines 1c(2)(a) and 1c(2)(b).

Question 13

This number comes from Call Report Schedule RC-C Part 1 and is the sum of Lines 1e(1) and 1e(2).

Question 14

The size of a Commercial & Industrial loan is typically used to proxy for the size of the business being lent to. We'd like to know for loans of \$1 million or less (reported on regulatory Call Reports), and greater than \$1 million (not reported on Call Reports), how much of these loan dollars were actually extended to small businesses?

(See table in question)

Loan size \$100K or less, Column B: This number is from Call Report Schedule RC-C Part 2, Line 4a, Column B.

Loan size Greater than \$100K up to \$250K, Column B: This number is from Call Report Schedule RC-C Part 2, Line 4b, Column B.

Loan size Greater than \$250K up to \$1Mil, Column B: This number is from Call Report Schedule RC-C Part 2, Line 4c, Column B.

Loan size Greater than \$1 Mil, Column B: **For banks with \$300 million or more in total assets**, this number is derived from Call Report Schedule RC-C and is Schedule RC-C Part 1, Line 4a, Column A, less the sum of Call Report Schedule RC-C Part 2, Line 4a, Column B, Call Report Schedule RC-C Part 2, Line 4b, Column B, and Call Report Schedule RC-C Part 2, Line 4c, Column B. **For banks with less than \$300 million in total assets**, this number is derived from Call Report Schedule RC-C and is Schedule RC-C Part 1, Line 4, Column B, less the sum of Call Report Schedule RC-C Part 2, Line 4a, Column B, Call Report Schedule RC-C Part 2, Line 4b, Column B, and Call Report Schedule RC-C Part 2, Line 4c, Column B.

SECTION 5 -

Question 20

Acceptable level for an underwriting criterion, for example, “a maximum 75 percent loan-to-value ratio.” In this example, a differing threshold could be a “maximum 80 percent loan-to-value ratio” for a different C&I loan product. Another example could be requiring a

minimum personal credit score of 650 for small business term loans but a minimum of 700 for a small business credit card.

Question 21

New operators, not new owners of existing businesses.

Question 21A

Below what age would your institution consider a small business to be a new small business?

Question 21C

Using your expert knowledge, please let us know if there are circumstances under which your institution might lend to a startup.

Question 21C1

These differences could be either in underwriting criteria, and/or processes used to evaluate a startup.

SECTION 6 -

Question 33

Customers who have opted in for overdraft coverage of debit transactions under Reg E will have filled out an A-9 model consent form for overdraft services.