



2016 SMALL BUSINESS LENDING SURVEY

Section 1. Small Business Borrowers at Your Bank, in Calendar Year 2015

This section asks questions of the general characteristics of small business borrowers served by your bank, and to what extent your bank lends to small businesses. Specialized knowledge required includes your bank's internal thresholds, if any, in defining a small business, and your bank's general Commercial and Industrial lending activity with small businesses.

We suggest a **Senior Commercial Loan Officer** as the appropriate personnel to answer these questions.

This section consists mostly of Yes/No questions that a Senior Commercial Loan Officer should be able to answer within a few minutes.

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WORKSHEET

SECTION 1 – Small Business Borrowers at Your Bank in Calendar Year 2015

A. Loan Originations at Your Bank

1. In your own words, please describe the general characteristics of the small business borrowers to which your bank lends, regardless of regulatory definitions for small businesses. (The purpose of this question is to compare how banks differ in what they consider to be small businesses.)

2. For calendar year 2015, do you consider largely all of the loans made by your bank for Commercial and Industrial (C&I) purposes to have been made to borrowers that you consider to be small businesses?

- a. Yes
 b. No

3. Generally speaking, does your bank internally 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?

- a. Yes – *please answer Q.3A below*
 b. No

3A. What is the annual revenue benchmark above which a business is NOT considered a small business?

\$ _____ .00

4. Generally speaking, does your bank consider an aggregate loan exposure above which the business being lent to would NOT be considered a small business?

- a. Yes – *please answer Q.4A below*
 b. No

4A. What is this aggregate loan exposure above which a business is NOT considered a small business?

\$ _____ .00

5. Does your bank offer any loan products designed specifically for small businesses?

Please do NOT include government-sponsored loan programs, such as Small Business Administration loans.

- a. Yes – *please answer Q.5A below*
 b. No, our bank does not offer any products that differentiate between small businesses and all businesses.

5A. How many such small business-specific loan products does your bank offer? _____

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[Note: Q.6 is only asked if bank's asset size is \$10 billion or less]

6. At the end of calendar year 2015, what was your bank's "internal" (or "house") loan exposure limit, as set by your bank's Board of Directors? ³

\$ _____ .00

Please use the space below for any explanations that may help us understand your reported data in Section 1.

Please provide the contact information for the person who completed this section:

Name _____

Title _____

Telephone _____ Extension _____

We have your bank's primary address listed as:

If any part of the above address is incorrect, please enter your complete correct address below:

Bank Name _____

Street Address _____

City _____

State _____

Zip Code _____

³ If your bank uses different limits for different loan portfolios, please report the limit for C&I lending.