



2016 SMALL BUSINESS LENDING SURVEY

Section 3. Commercial and Industrial Loan Originations at Your Bank, in Calendar Year 2015

This section asks questions related to total origination and renewal dollars committed by your bank in 2015 to loans for Commercial and Industrial purposes, by collateral type and firm gross annual revenue. Specialized knowledge includes your bank's core systems, and the types of collateral used to secure Commercial and Industrial loans.

We suggest ***loan operations staff, working with a Senior Commercial Loan Officer***, as the appropriate personnel to answer this question.

The time required for this section will depend on your system's ability to retrieve loans by collateral type, separately from loan purpose. You may find yourself submitting an answer and returning to this section again later. We suggest that loan operations staff works with a Senior Commercial Loan officer, who will have expert knowledge of the types of collateral accepted for Commercial and Industrial lending.

Please note that banks with assets of less than \$1 billion are not asked two of the four questions.

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WORKSHEET

Section 3 – Commercial and Industrial Loan Originations at Your Bank in Calendar Year 2015

[Note: Ask Q.8 only if Q.S1=Yes]

8. In Question 7, your bank provided its total originations and renewal dollars committed to loans for ALL purposes. In calendar year 2015, what were the total originations and renewal dollars committed to loans for Commercial and Industrial (C&I) purposes, only?

Please refer to the instruction box below for detailed instructions on this Survey's definition for C&I lending.⁵

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

Include:

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

Exclude:

- Lending for the improvement, purchase, or refinancing of CRE, including both owner-occupied and non-owner-occupied
- Lending for the improvement, purchase, or refinancing of multi-family real estate
- Lending for the purchase of 1-4 family residential properties by investors
- All Agricultural lending

\$ _____ .00

[Note: Ask Q.9 only if Q.S1=Yes]

9. In calendar year 2015, what were the total originations and renewal dollars committed to loans for Commercial and Industrial (C&I) purposes that were primarily secured by 1-4 family residential properties, only?

Please refer to the instruction box below for examples of loans to include.⁶

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.

\$ _____ .00

⁵ Please note that the figures requested are NOT currently reported on the Call Report.

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[Note: Ask Q.10 only if Bank's assets are \$1 billion or greater AND Q.S1=Yes and Q.S2=Yes]

10. In calendar year 2015, what were the total originations and renewal dollars committed to loans for **Commercial and Industrial (C&I)** purposes, to businesses with gross annual revenues of \$1 million or less, only? *Please refer to the instruction box below for detailed instructions.*⁷

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

Include:

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

Exclude:

- Lending for the improvement, purchase, or refinancing of CRE, including both owner-occupied and non-owner-occupied
- Lending for the improvement, purchase, or refinancing of multi-family real estate
- Lending for the purchase of 1-4 family residential properties by investors
- All Agricultural lending

\$ _____ .00

**[Note: Ask Q.11 only if Bank's assets are 1 billion or greater
AND Q.S1=Yes and Q.S3=Yes and Q.3=Yes
AND Q.3A answered with a value, different from \$1 million.]**

11. In calendar year 2015, what were the total originations and renewal dollars committed to loans for **Commercial and Industrial (C&I)** purposes, to businesses with gross annual revenues of _____ or less, only? *Please refer to the instruction box below for detailed instructions.*⁸

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

Include:

- Unsecured C&I activity lending
- C&I activity lending, secured by commercial real estate (CRE), including both owner-occupied and non-owner-occupied CRE
- C&I activity lending, secured by multi-family residential properties
- C&I activity lending, secured by 1-4 family residential properties
- C&I activity lending, secured by non-real estate assets (e.g., secured by inventory)

Exclude:

- Lending for the improvement, purchase, or refinancing of CRE, including both owner-occupied and non-owner-occupied
- Lending for the improvement, purchase, or refinancing of multi-family real estate
- Lending for the purchase of 1-4 family residential properties by investors
- All Agricultural lending

\$ _____ .00

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