Section 4. Outstanding Loans Reported on the Call Report, for Commercial & Industrial Activity

This section asks questions related to your bank’s outstanding loans reported by collateral on the Call Report, that are actually for commercial and industrial purposes, and the gross annual revenue of firms that receive commercial and industrial loans of $1 million or less reported on the Call Report. Specialized knowledge includes your bank’s core systems, and the purposes for which loans are used, regardless of collateral.

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 loan purpose, separately from collateral type. We suggest that loan operations staff works with a Senior Commercial Loan Officer, who will have expert knowledge of how loan purpose might differ from collateral accepted.
Section 4 – Outstanding Loans Reported on the Call Report, for Commercial & Industrial Activity

This section asks questions specific to your bank's December 2015 Call Report data. Note: Although Section 4 is displayed here, Section 4 questions are asked only if the bank has asset sizes of $1 billion or greater.

A. Loans for Commercial & Industrial Activity, Secured by 1-4 Family Residential Properties
   [Note: Ask Q.12 only if Q.S5=Yes]

12. Looking at the outstanding balances of reported on your bank's December 2015 Call Report for closed-end loans of all liens primarily secured by 1-4 Family Residential Properties, what was the total dollar amount that would have been classified as Commercial and Industrial lending, had it not been primarily secured by the residence of the owner?
   Please refer to the instruction box below for examples of loans to include.

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

   $____________________.00

B. Loans for Commercial & Industrial Activity, Secured by Nonfarm Nonresidential Properties
   [Note: Ask Q.13 only if Q.S5=Yes]

13. Looking at the outstanding balances of reported on your bank's December 2015 Call Report for loans secured by owner-occupied and non-owner-occupied Nonfarm Nonresidential Properties (i.e., commercial real estate) what was the total dollar amount that would have been classified as Commercial and Industrial lending, had it not been primarily secured by commercial real estate (CRE)?
   Please refer to the instruction box below for examples of loans to include and details on lending to exclude.

   Examples of loans to include -
   - A loan to a business for working capital purposes, secured by the premises of the business

   Examples of loans to exclude:
   - Lending for the purchase, refinancing, or improvement of CRE, both owner-occupied and non-owner-occupied

   $____________________.00

---

9 This number comes from Call Report Schedule RC-C Part 1 and is the sum of Lines 1c(2)(a) and 1c(2)(b).
10 This number comes from Call Report Schedule RC-C Part 1 and is the sum of Lines 1e(1) and 1e(2).
C. Loans for Commercial and Industrial Activity, by Firm Size

[Note: Ask Q.14 and include all columns only if Q.S7=Yes. Ask Q.14 and include only columns (a), (b), and (c) only if Q.S6=Yes and Q.S7=No]

14. Looking at the outstanding loan balances for Commercial and Industrial loans reported on your bank’s December 2015 Call Report with origination amounts of various sizes, what was the total dollar amount of such loan balances to businesses with the following gross annual revenues? 11 Please use your best estimate of revenue available, for example, revenue collected at the time of loan origination.

<table>
<thead>
<tr>
<th>Call Report Loan Sizes</th>
<th>Call Report Figures</th>
<th>Dollar Amount of Loan Balances to Businesses with Annual Revenues of -</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>$1 Mil. or less</td>
</tr>
<tr>
<td>(a)</td>
<td>(b)</td>
<td>(c)</td>
</tr>
<tr>
<td>$100K or less</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Greater than $100K up to $250K</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Greater than $250k up to $1 Mil.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Greater than $1 Mil. (Note: Derived figure)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

11 The size of a C&I 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.

12 This number is from Call Report Schedule RC-C Part 2, Line 4a, Column B.
13 This number is from Call Report Schedule RC-C Part 2, Line 4b, Column B.
14 This number is from Call Report Schedule RC-C Part 2, Line 4c, Column B.
15 This number is derived from Call Report Schedule RC-C and is Schedule RC-C Part 1, Line 4a 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.