

2016 Small Business Lending Survey Survey Overview & Suggested Personnel

The survey is divided into six sections. The first five sections then ask questions about your bank's lending to small businesses, and the last section asks about your bank's efforts to reach the unbanked. (Preceding the six sections are a series of introductory questions that help us determine which questions to ask your bank.) Due to the specialized nature of each question, it may be best to have personnel from different departments answer distinct sections.

Introductory Questions

Topics: Determining the ability of your bank's core data systems to retrieve information required by parts of the survey.

Suggested Personnel: Loan operations staff.

[Knowledge Required](#)¹ [What's Involved](#)²

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

Topics: The general characteristics of the small business borrowers served by your bank, and to what extent your bank serves small businesses.

Suggested Personnel: Senior Commercial Loan Officer

[Knowledge Required](#)³ [What's Involved](#)⁴

Section II. Total Loan Originations at Your Bank in Calendar Year 2015

Topics: Total origination and renewal dollars committed by your bank in 2015, to loans for all purposes.

Suggested Personnel: Loan operations staff, working with a Senior Commercial Loan Officer.

[Knowledge Required](#)⁵ [What's Involved](#)⁶

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

Topics: Total origination and renewal dollars committed by your bank in 2015, to loans for C&I purposes, by collateral type and firm gross annual revenue (if applicable, based on your bank's asset size).

Suggested Personnel: Loan Operations staff, working with a Senior Commercial Loan Officer.

[Knowledge Required](#)⁷ [What's Involved](#)⁸

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

Topics: Your bank's outstanding loans reported by collateral on the Call Report, that are actually for C&I purposes, and the firm gross annual revenue of C&I loans of \$1 million or less reported on the Call Report (if applicable, based on your bank's asset size).

Suggested Personnel: Loan Operations staff, working with a Senior Commercial Loan Officer.

[Knowledge Required](#)⁹ [What's Involved](#)¹⁰

¹ Your bank's core systems and the data that can currently be retrieved.

² The screening questions are mostly Yes/No questions that knowledgeable loan operations staff should be able to answer within a few minutes.

³ Your bank's internal thresholds, if any, in defining a small business, and your bank's general commercial and industrial (C&I) lending activity with small businesses.

⁴ This section consists of mostly Yes/No questions that a Senior Commercial Loan Officer should be able to answer within a few minutes.

⁵ Your bank's core systems, or physical loan ledgers at smaller institutions.

⁶ The time required for this section will depend on how long it takes your system to retrieve the information, or for the figure to be derived from physical reports. We suggest working with a Senior Commercial Loan officer to ensure that all loan purposes are captured.

⁷ Your bank's core systems, and the types of collateral used to secure C&I loans.

⁸ The time required for this section will depend on your system's ability to retrieve loans by collateral type, separately from loan purpose. We suggest working with a Senior Commercial Loan officer, who will have expert knowledge of the types of collateral accepted for C&I lending. Banks with assets of less than \$1 billion are not asked two of the four questions.

⁹ Your bank's core systems, and the purposes for which loans are used, regardless of collateral

Section V. Small Business Commercial and Industrial Lending Competition, Practices, and Applications at Your Bank

Topics: Your bank's practices for conducting small business lending, including market area, competition, loan products, loan applications, and underwriting.

Suggested Personnel: Commercial Loan Officer, working with a Senior Commercial Loan Officer.

[Knowledge Required](#)¹¹ [What's Involved](#)¹²

Section VI. Consumer Account Offerings and Policies

Topics: Your bank's basic, entry-level, transaction (checking and bank-issued prepaid card) and savings accounts, focusing on opening deposit and minimum balance requirements, and fees; your bank's general policy for handling overdrafts, and overdraft and NSF fees; your bank's identification requirements and screening process for opening accounts.

Suggested Personnel: Head of Retail Operations

[Knowledge Required](#)¹³ [What's Involved](#)¹⁴

¹⁰ 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 working with a Senior Commercial Loan officer, who will have expert knowledge of how loan purpose might differ from collateral accepted. Banks with assets of less than \$1 billion are not asked any of the questions in this section.

¹¹ On the ground practices in generating small business lending relationships at your bank.

¹² This section consists of mostly multiple choice questions that an experienced Commercial Loan Officer should be able to answer in about 10 minutes. We suggest working with a Senior Commercial Loan Officer to ensure that the answers provided reflect the entire bank, rather than the experience of just one loan officer.

¹³ Features and fees of your bank's basic, entry-level, transaction and savings accounts, and account opening processes and requirements.

¹⁴ This section consists of mostly Yes/No or multiple choice questions that a Head of Retail Operations should be able to answer easily.