Screeners

About These Screeners

Your bank’s answers to these screener questions help us determine which questions of the survey are relevant to your bank.

Section IV of this survey asks your bank quantitative questions about its lending for business purposes. Accordingly, Screeners 1, 2, and 3 ask what data your bank can retrieve via its core data systems. Your answers should reflect the abilities of your bank’s core data systems rather than what can be manually collected from loan files. We recommend that these screener questions be answered in coordination with the bank staff who will be providing answers to Section IV and that bank staff review Section IV of the PDF version of the survey before answering these questions.

A number of the qualitative questions in Sections I and II of this survey will reference your bank’s top small business lending product by volume. Therefore, Screeners 4 and 5 ask questions to help determine what that top product is for your bank.

Lending for Business Purposes

By “lending for business purposes” we mean lending to businesses of all sizes:

Exclude

- Paycheck Protection Program (PPP) loans
- Agricultural lending
- Loans for investment in real estate where loan repayment primarily depends on leasing income or resale of the property
  - E.g., loans for the improvement, purchase, or refinancing of
    - Residential properties (including “flipping”)
    - Non-owner-occupied commercial real estate
    - ADC (Acquisition, Development, & Construction) loans

Include

- Unsecured lending
- Business credit cards
- Lines and letters of credit
- Government guaranteed lending (other than PPP loans)
- Lending made through third parties
- Lending primarily secured by non-real estate assets
  - E.g., automobiles, equipment, inventory
- Lending for the purpose of improving, purchasing, or refinancing owner-occupied commercial real estate
- Lending primarily secured by real estate
  - E.g., a loan for working capital secured by the owner’s primary residence
  - E.g., a loan for equipment secured by non-owner-occupied commercial real estate
Small Business
We understand that your bank’s internal definition for small business lending may differ from the
definitions used by other banks and from regulatory definitions (for example, those used by the Call
Report, the Community Reinvestment Act, or the Small Business Administration).

For this survey we ask that you use your bank’s own formal or informal definitions for what it considers a
“small business.” This includes the possibility that your bank considers all of its business borrowers to
be small businesses, or the possibility that your bank has multiple divisions that serve small businesses.

Ability to Retrieve Lending Originations for Business Purposes
S1. For calendar year 2021, does your bank have the ability to retrieve from its core data systems the dollar
volume of originations (both new lending and renewals) for business purposes by the following
categories?

Refer to the “About These Screeners” box at the beginning of the section for this survey’s definition of “lending
for business purposes.”

<table>
<thead>
<tr>
<th>Loan category</th>
<th>Yes, my bank can retrieve the dollar volume</th>
<th>No, my bank cannot retrieve the dollar volume</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Lending for business purposes</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>b. Lending for business purposes, for loans or commitments of size $1 million or less</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>c. Lending for business purposes, for any size of loan or commitment</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>d. Lending for business purposes to businesses with $1 million or less in gross annual revenue (GAR). Either GAR at origination or most recent GAR is acceptable.</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>e. Lending for business purposes, for any gross annual revenue</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>f. Lending for business purposes, primarily secured by 1-4 family real estate</td>
<td>□</td>
<td>□</td>
</tr>
</tbody>
</table>

Ability to Retrieve Originations for Business Purposes Made Under Different Lending Programs
S2. For calendar year 2021, if your bank originated these types of lending products, does your bank have
the ability to retrieve from its core data systems the dollar volume of originations (both new lending and
renewals) for business purposes for the products below?

Refer to the “About These Screeners” box at the beginning of the section for this survey’s definition of “lending
for business purposes.”

<table>
<thead>
<tr>
<th>Lending product category</th>
<th>Yes, my bank can retrieve the dollar volume</th>
<th>No, my bank cannot retrieve the dollar volume</th>
<th>My bank did not originate</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Government guaranteed lending made through SBA programs (excluding PPP)</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>b. Government guaranteed lending made through non-SBA programs targeted at small businesses</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
</tbody>
</table>
Ability to Retrieve Call Report Outstanding Commercial & Industrial (C&I) Loan Balances
S3. Does your bank have the ability to retrieve from its core data systems the dollar volume of its outstanding C&I loan balances as of Call Report date December 31st, 2021, by the following categories?

For these questions use the definition for C&I lending from pages 18 to 20 of Call Report Schedule RC-C.

<table>
<thead>
<tr>
<th>Loan category</th>
<th>Yes, my bank can retrieve the dollar volume</th>
<th>No, my bank cannot retrieve the dollar volume</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. C&amp;I loans, for loans of size $1 million or less</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>b. C&amp;I loans, for any loan size</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>c. C&amp;I loans to businesses with $1 million or less in gross annual revenue (GAR). Either GAR at origination or most recent GAR is acceptable.</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>d. C&amp;I loans, for any gross annual revenue</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

General Small Business Lending Products
S4. For calendar year 2021, did your bank originate loans or commitments to small business borrowers for business purposes using any of the following general product types?

Refer to the “About These Screeners” box at the beginning of the section for this survey’s definition of “lending for business purposes” and “small business.”

<table>
<thead>
<tr>
<th>General lending product type</th>
<th>Yes, my bank originated to small businesses</th>
<th>No, my bank did not originate to small businesses</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Credit cards (where my bank holds the portfolio)</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>b. Government guaranteed lending (excluding PPP)</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>c. Letter of credit (non-government guaranteed)</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>
Top Small Business Lending Product

S5. For calendar year 2021, how would your bank rank these products by the dollar volume of originations (both new lending and renewals) for business purposes to small business borrowers? Please feel free to approximate your bank’s ranking of its lending rather than rely on exact numbers, if that would be easier for your bank.

Refer to the “About These Screeners” box at the beginning of the section for this survey’s definition of “lending for business purposes” and “small business.”

<table>
<thead>
<tr>
<th>General lending product type</th>
<th>Ranking</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Credit cards (where my bank holds the portfolio)</td>
<td></td>
</tr>
<tr>
<td>b. Government guaranteed lending (excluding PPP)</td>
<td></td>
</tr>
<tr>
<td>c. Letter of credit (non-government guaranteed)</td>
<td></td>
</tr>
<tr>
<td>d. Line of credit (non-government guaranteed)</td>
<td></td>
</tr>
<tr>
<td>e. Term loan (non-government guaranteed)</td>
<td></td>
</tr>
<tr>
<td>f. Other _________________</td>
<td></td>
</tr>
</tbody>
</table>

[Programmer’s note: Populate with product types chosen in S4 and allow ranking up to number of product types chosen]