

Screeners

About These Screeners

Your bank's answers to these screener questions help us determine which questions of the survey should be asked of your bank. Please answer the following screener questions first to ensure that the specific survey generated for your bank asks only questions that 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.”

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

Important Note: Please only consider what your bank can retrieve from its core data systems, rather than data manually collected from loan files. If your bank is generally able to retrieve GAR but not for all loans, please still answer "yes." Your bank may wish to review “Section IV – Part 11: Measurement of Small Business Lending” before answering these questions.

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.”

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Lending product category	Yes, my bank can retrieve the dollar volume	No, my bank cannot retrieve the dollar volume	My bank did not originate
a. Government guaranteed lending made through SBA programs (excluding PPP)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Government guaranteed lending made through non-SBA programs targeted at small businesses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Credit card lending to businesses of all sizes (where my bank holds the portfolio)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Lending for business purposes made through automated approval decisions <i>Exclude:</i> <ul style="list-style-type: none"> • Credit card lending • Government guaranteed lending <i>Include:</i> <ul style="list-style-type: none"> • Lending made through third parties with automated approval 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Lending made through third parties using programs targeted at small businesses <i>Include:</i> <ul style="list-style-type: none"> • Brokers • FinTech partners • Any other non-governmental third party lenders 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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](#).

Loan category	Yes, my bank can retrieve the dollar volume	No, my bank cannot retrieve the dollar volume
a. C&I loans, for loans of size \$1 million or less	<input type="checkbox"/>	<input type="checkbox"/>
b. C&I loans, for any loan size	<input type="checkbox"/>	<input type="checkbox"/>
c. C&I loans to businesses with \$1 million or less in gross annual revenue (GAR). <i>Either GAR at origination or most recent GAR is acceptable.</i>	<input type="checkbox"/>	<input type="checkbox"/>
d. C&I loans, for any gross annual revenue	<input type="checkbox"/>	<input type="checkbox"/>

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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.”

General lending product type	Yes, my bank originated to small businesses	No, my bank did not originate to small businesses
a. Credit cards (where my bank holds the portfolio)	<input type="checkbox"/>	<input type="checkbox"/>
b. Government guaranteed lending (excluding PPP)	<input type="checkbox"/>	<input type="checkbox"/>
c. Letter of credit (non-government guaranteed)	<input type="checkbox"/>	<input type="checkbox"/>
d. Line of credit (non-government guaranteed)	<input type="checkbox"/>	<input type="checkbox"/>
e. Term loan (non-government guaranteed)	<input type="checkbox"/>	<input type="checkbox"/>
f. Other _____	<input type="checkbox"/>	<input type="checkbox"/>

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.”

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

General lending product type	Ranking
a. Credit cards (where my bank holds the portfolio)	---
b. Government guaranteed lending (excluding PPP)	---
c. Letter of credit (non-government guaranteed)	---
d. Line of credit (non-government guaranteed)	---
e. Term loan (non-government guaranteed)	---
f. Other _____	---

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