

APPENDIX C.

Small Business Lending Survey

The survey instrument begins on the following page.

[Screener]

Screener1. For calendar year 2015, do your bank's core data systems have the ability to retrieve the number and dollar volume of new loan *originations and renewals*, by purpose (e.g. *Commercial & Industrial (C&I)*, *Commercial Real Estate (CRE)*, or *Consumer*), separately from collateral?¹

- a. Yes
- b. No

Screener2. For calendar year 2015, do your bank's core data systems have the ability to retrieve the number and dollar volume of new loan *originations and renewals*, made to firms with \$1 million or less in gross annual revenue?

- a. Yes
- b. No

Screener3. For calendar year 2015, do your bank's core data systems have the ability to retrieve the number and dollar volume of new loan *originations and renewals*, by firm gross annual revenue, for any sized firm?

- a. Yes
- b. No

Screener4. For calendar year 2015, do your bank's core data systems have the ability to retrieve the number and dollar volume of new loan *originations and renewals*, by commercial loan product type (e.g. lines of credit, term loans, etc.)?

- a. Yes
- b. No

Screener5. As of Call Report date _____, do your bank's core data systems have the ability to retrieve the number and dollar volume of *outstanding* loan balances, by purpose (e.g., *C&I*, *CRE*, or *Consumer*), separately from collateral?²

- a. Yes
- b. No

Screener6. As of Call Report date _____, do your bank's core data systems have the ability to retrieve the number and dollar volume of *outstanding* loan balances, made to firms with \$1 million or less in gross annual revenue?

- a. Yes
- b. No

Screener7. As of Call Report date _____, do your bank's core data systems have the ability to retrieve the number and dollar volume of *outstanding* loan balances, by firm gross annual revenue, for any sized firm?

- a. Yes
- b. No

¹ For example, a C&I loan may be collateralized by a 1-4 family primary residence.

² For example, a C&I loan may be collateralized by a 1-4 family primary residence.

[Programmer's Note: Throughout the Survey, please show Section headers on each screen with related questions]

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

1. In your own words, please describe the general characteristics of the **small business borrowers** to which your bank lends, *regardless of regulatory definitions for small businesses*. (The purpose of this question is to compare how banks differ in what they consider to be small businesses.)

2. For calendar year 2015, do you consider **largely all** of the loans made by your bank for **Commercial and Industrial (C&I)** purposes to have been made to borrowers that you consider to be **small businesses**?

- a. Yes
- b. No

3. Generally speaking, does your bank internally consider a level of **gross annual revenue**, *regardless of regulatory definitions for small businesses*, above which a business would NOT be considered a **small business**?

- a. Yes
- b. No

3A. [If Q3=Yes] What is this **annual revenue** benchmark above which a business is NOT considered a **small business**? \$____,____,____.00

4. Generally speaking, does your bank consider an **aggregate loan exposure** above which the business being lent to would NOT be considered a **small business**?

- a. Yes
- b. No

4A. [If Q4=Yes] What is this **aggregate loan exposure** above which a business is NOT considered a **small business**? \$____,____,____.00

5. Does your bank offer any loan products **designed specifically for small businesses**? *Please do NOT include government-sponsored loan programs, such as Small Business Administration loans.*

- a. Yes
- b. No, our bank does not offer any products that differentiate between small businesses and all businesses

5A. [If Q5=Yes] How many such **small business-specific loan products** does your bank offer?

[Programmer's Note: Ask Q6 only if Bank is in Strata 1-6]

6. At the end of calendar year 2015, what was your bank's "internal" (or "house") loan exposure limit, as set by your bank's Board of Directors? \$____,____,____.00³

³ Hover: If your bank uses different limits for different loan portfolios, please report the limit for C&I lending.

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

7. In calendar year 2015, what were the total *originations and renewal* dollars committed to loans for **ALL purposes**, including all consumer loans and all commercial loans to businesses of all sizes? Please refer to the instruction box below, for detailed instructions on what lending to include.⁴

Loans for all purposes...

Include Lending Related to:

- Acquisition, Construction, and Development
- Agricultural and Farm
- Commercial and Industrial (C&I)
- Commercial Real Estate (CRE)
- Multi-family Real Estate
- 1-4 Family Residential Properties
- Consumer-activity, including (and not limited to) Auto and Credit Cards

Note:

- For renewals, include the whole amount of the renewal.
- For lines of credit, include the entire amount of the available line originated or renewed.
- Include non-portfolio loans that were originated for sale.

\$____,____,____,____.00

⁴ Hover: Please note that we are asking for total origination and renewal dollars for ALL PURPOSES, not only for small business lending purposes. Note also that the figures requested are NOT currently reported on the Call Report.

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

[Programmer’s Note: Ask Q8 only if Screener1=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, 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 commercial real estate, 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

[Programmer’s Note: Ask Q9 only if Screener1=Yes]

9. In calendar year 2015, what were the total *originations and renewal* dollars committed to loans for **Commercial and Industrial 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 Hover: Please note that the figures requested are NOT currently reported on the Call Report.

⁶ Hover: Please note that the figures requested are NOT currently reported on the Call Report.

**[Programmer's Note: Ask Q10 only if:
Bank in Strata 5, 6, 7 or 8 AND Screener1=Yes and Screener2=Yes]**

10. In calendar year 2015, what were the total *originations and renewal* dollars committed to loans for **Commercial and Industrial 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, 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 commercial real estate, 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

⁷ Hover: Please note that the figures requested are NOT currently reported on the Call Report.

**[Programmer's Note: Ask Q11 only if Bank in Strata 5, 6, 7 or 8
AND Screener1=Yes and Screener3=Yes and Q3=Yes
AND Q3A 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 purposes**, to *businesses with gross annual revenues of [Insert value from Q3A] 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, 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 commercial real estate, 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

⁸ Hover: Please note that the figures requested are NOT currently reported on the Call Report.

[Programmer's Note: Section IV is asked only if bank in Strata 5, 6, 7 or 8]

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

A. Loans for Commercial & Industrial Activity, Secured by 1-4 Family Residential Properties

[Programmer's Note: Ask Q12 only if Screener5=Yes]

12. Looking at the *outstanding* balances of *[insert dollar amount]*⁹ reported on your bank's *[insert date]* 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 (C&I)** lending, *had it not been primarily secured by the primary 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

[Programmer's Note: Ask Q13 only if Screener5=Yes]

13. Looking at the *outstanding* balances of *[insert dollar amount]*¹⁰ reported on your bank's *[insert date]* 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*? 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.

Exclude:

- Lending for the purchase, refinancing, or improvement of commercial real estate, both owner-occupied and non-owner-occupied

\$____,____,____,____.00

⁹ Info Box: 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 Info Box: This number comes from Call Report Schedule RC-C Part 1 and is the sum of Lines 1e(1) and 1e(2).

*[Programmer's Note: Ask Q14 and include all columns only if Screener7=Yes.
Ask Q14 and include only columns (a), (b), and (c) only if Screener 6=Yes and Screener7=No]*

C. Loans for Commercial and Industrial Activity, by Firm Size

14. Looking at the *outstanding* loan balances for **Commercial and Industrial** loans, reported on your bank's [insert date] 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

Call Report Loan Sizes (a)	Call Report Figures (b)	Dollar Amount of Loans Balances to Businesses with Annual Revenues of			Total (f)
		\$1 Mill or less (c)	Greater than \$1 Mill to less than \$10 Mill (d)	\$10 Mill or more (e)	
\$100k or less	[insert Call dollar amount] ¹²	\$ _____	\$ _____	\$ _____	[Autocalculate: If Screener5=Yes, then sum Columns (c), (d), and (e)]
Greater than \$100k up to \$250k	[insert Call dollar amount] ¹³	\$ _____	\$ _____	\$ _____	[Autocalculate If Screener5=Yes, then sum Columns (c), (d), and (e)]
Greater than \$250k up to \$1 Mill	[insert Call dollar amount] ¹⁴	\$ _____	\$ _____	\$ _____	[Autocalculate: If Screener5=Yes, then sum Columns (c), (d), and (e)]
Greater than \$1 Mill (Note: Derived figure)	[insert derived dollar amount] ¹⁵	\$ _____	\$ _____	\$ _____	[Autocalculate If Screener5=Yes, then sum Columns (c), (d), and (e)] [Programmer's Note: Insert error flag if Column (b) does not match Column (f)]

¹¹ Hover: Please use your best estimate of revenue available, for example, revenue collected at the time of loan origination.

¹² Info Box: This number is from Call Report Schedule RC-C Part 2, Line 4a, Column B.

¹³ Info Box: This number is from Call Report Schedule RC-C Part 2, Line 4b, Column B.

¹⁴ Info Box: This number is from Call Report Schedule RC-C Part 2, Line 4c, Column B.

¹⁵ Info Box: 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.

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

D. Small Business Commercial and Industrial Loan Competition in Your Market

15. A bank's geographic market (or trade area) for **commercial and industrial** loans to **small businesses** is where the bank focuses its resources and outreach to generate such small business lending. What is your bank's trade area or geographic market for commercial and industrial purpose loans to small businesses? *Mark only one.*

- a. Only city/town where your bank's headquarters are located
- b. County or counties with branches
- c. County or counties with branches, and nearby (not necessarily contiguous) counties
- d. States in which branches are located
- e. States in which branches are located, and nearby states
- f. Metropolitan Statistical Areas (MSAs) with branches
- g. Metropolitan Statistical Areas (MSAs) with branches, and nearby (not necessarily contiguous) counties
- h. Metropolitan Statistical Areas (MSAs) with branches, and nearby (not necessarily contiguous) MSAs
- i. National
- j. Other _____
- k. Other _____
- l. Other _____

Appendix C. Small Business Lending Survey

16. Currently, which institutions do you compete with most frequently for your bank’s **commercial and industrial** lending to **small businesses**?

<p>Competitor Institutions for C&I Lending to Small Business Borrowers (a)</p>	<p>Is this Institution a Competitor with Your Bank? <i>Mark all that apply.</i> (b)</p>	<p>Please Rank Your Bank’s Top 3 Competitors (1=Top Competitor) (c)</p>
<p>a. Small banks (Less than \$1 Billion in Assets)</p> <p>b. Mid-sized local banks with a physical presence in your market (\$1 Billion to less than \$10 Billion in Assets)</p> <p>c. Mid-sized local banks with no physical presence in your market (\$1 Billion to less than \$10 Billion in Assets)</p> <p>d. Regional (multi-state) banks with a physical presence in your market (\$10 to less than \$50 Billion in Assets)</p> <p>e. Regional (multi-state) banks with no physical presence in your market (\$10 to less than \$50 Billion in Assets)</p> <p>f. Large banks with a physical presence in your market (\$50+ Billion in Assets)</p> <p>g. Large banks with no physical presence in your market (\$50+ Billion in Assets)</p> <p>h. Credit unions</p> <p>i. Non-bank local lenders</p> <p>j. Non-bank online lenders, including marketplace lenders (e.g., OnDeck, Lending Club, Kabbage, etc.)</p> <p>k. Crowd-funding sites (e.g., Kickstarter, Indiegogo, CircleUp, CrowdFunder, etc.)</p> <p>l. Credit card issuers</p> <p>m. Other _____</p> <p>n. Other _____</p> <p>o. Other _____</p>	<p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>	<p><u>Options:</u></p> <p>1</p> <p>2</p> <p>3</p> <p>[Programmer’s Note: Only allow options that were selected in Column (b)]</p>

E. Commercial & Industrial Loan Products Offered to Small Businesses, by Your Bank

19. In calendar year 2015, did your bank offer any of the following **commercial and industrial** loan product types to potential borrowers that your bank considers to be **small businesses**?

Commercial & Industrial Loan Product Types Offered to Small Businesses (a)	Did Your Bank Offer this C&I Loan Product? <i>Mark all that apply.</i> (b)	Please Rank Your Bank's Top 3 Loan Product Types, By Dollar Volume of Originations to Small Businesses, in 2015 (1=Most) (c)
a. Credit cards (as principal sponsor) ¹⁶ b. Letters of credit c. Lines of credit (LOC) d. Term loans – balloon e. Term loans – fully amortizing f. Other _____ g. Other _____ h. Other _____	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Options: 1 2 3 <div style="background-color: #e0f0f0; padding: 5px;"> <p>[Programmer's Note: Only allow options that were selected in Column (b)]</p> </div>

20. Does your bank use the same underwriting criteria for example, owner's personal credit score, debt-service coverage, or loan-to-value ratio) across **commercial and industrial** loan products offered to **small businesses**, even if the thresholds for approval are different?¹⁷

- a. Yes
- b. No

21. Please tell us more about any **commercial and industrial** lending that your bank may extend to **small business startups**.¹⁸

21A. Below what age would a small business be considered a **startup** by your bank? _____

21B. In your own words, how does your bank define startups, other than by age? _____

21C. Does your bank make **commercial and industrial** loans to **startups**?

- a. Yes
- b. No

¹⁶ Hover: The term 'principal sponsor' means that your bank is the sponsoring bank that directly handles card transactions on behalf of merchants.

¹⁷ Hover: By "threshold" we mean the acceptable level for an underwriting criterion, for example, "a maximum 75 percent loan-to-value ratio." In this example, a differing threshold could be a "maximum 80 percent loan-to-value ratio" for a different C&I loan product. Another example could be requiring a minimum personal credit score of 650 for small business term loans but a minimum of 700 for a small business credit card.

¹⁸ Hover: Please note that by 'startups' we mean new operations, not new owners of existing businesses.

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21C1. *[If Q21C=Yes]* Does your bank underwrite **startups** differently from established small businesses for **commercial and industrial** lending?

- a. Yes
- b. No

21C1a. *[If Q21C1=Yes]* What additional underwriting criteria and/or processes does your bank apply in extending **commercial and industrial** credit to **startups**? _____

22. In Question 19, your bank ranked its top three loan products to small businesses. Please tell us more about your bank's *[Commercial loan product type, Ranked #1 in Q19 Column (c)]*, the loan product your bank ranked as its number 1 loan product to small businesses, for **commercial and industrial** purposes.

22A. Thinking about *[Commercial loan product #1]* for **commercial and industrial** purposes, how do you expect its volume of loans to **small businesses** to change in the next calendar year? *Mark only one.*

- a. Increase
- b. Stay the same
- c. Decrease

22B. Is there a minimum allowable loan amount for *[Commercial loan product #1]* for **commercial and industrial** purposes, offered to **small businesses**?

- a. Yes
- b. No

22B1. *[If Q22B=Yes]* What is the minimum loan amount allowed for *[Commercial loan product #1]* for **commercial and industrial** purposes, offered to **small businesses**?

\$____,____,____.00

22C. For what purposes are proceeds from *[Commercial loan product #1]* for **commercial and industrial** lending typically used by **small businesses**? *Mark all that apply*

- a. Accounts receivable
- b. Equipment, fixed assets, or leasehold improvements
- c. Inventory
- d. Working capital
- e. Other _____
- f. Other _____
- g. Other _____

22D. What collateral is commonly accepted used by **small businesses** for *[Commercial loan product #1]* for **commercial and industrial** purposes? *Mark all that apply.*

- a. No security/collateral required
- b. Secured by accounts receivable and/or inventory
- c. Secured by business assets and/or equipment
- d. Secured by cash or other liquid assets of business
- e. Secured by cash or other liquid assets of owner of guarantor
- f. Secured by commercial real estate (e.g., building, land)
- g. Secured by personal assets, *other than* cash/liquid assets or personal real estate (e.g., marketable securities, vehicles)

- h. Secured by personal real estate
- i. Secured by other collateral _____
- j. Secured by other collateral _____
- k. Secured by other collateral _____

22E. How often does your bank use any of the following underwriting criteria to evaluate potential **small business** borrowers for [Commercial loan product #1] for **commercial and industrial** purposes?

Underwriting Criteria	How Often Does Your Bank Use This Practice?
a. Loan debt service coverage	<u>Options:</u>
b. Business' global debt service coverage	Always
c. Personal guarantee	Almost always
d. Other guarantee offered	Sometimes
e. Business' debt-to-worth	Almost never
f. Owners' debt-to-worth	Never
g. Business' cash/liquidity position	
h. Owners' overall financial strength/net worth	
i. Business' credit score	
j. Owners' or guarantors' personal credit score(s)	
k. Loan-to-value ratio	
l. Sell cycle for accounts receivable or inventory	
m. Business' time in operation	
n. Owners' experience in industry	
o. Other _____	
p. Other _____	
q. Other _____	

22F. What are typical reasons why exceptions from loan policy are allowed for potential **small business** borrowers for [Commercial loan product #1] for **commercial and industrial** purposes?

Mark all that apply.

- a. Existing competing offers
- b. Existing good customer deposit relationship
- c. Existing good customer loan relationship
- d. Existing good customer loan and deposit relationship, considered together
- e. Positive business prospects for borrower
- f. Potential for other new banking relationships with customer
- g. Strong mitigating factors
- h. Other _____
- i. Other _____
- j. Other _____
- k. No exceptions are allowed

F. Small Business Commercial and Industrial Loan Applications, Activity, and Access, at Your Bank

23. Where can a potential borrower that your bank considers to be a **small business** apply for a **commercial and industrial (C&I)** loan from your bank? *Mark all that apply.*

- a. Any branch
- b. Branches with loan offices
- c. Brokers (in-person or by telephone)
- d. Follow-up call from bank, after customer inquiry
- e. Online using bank's own website
- f. Online using third-party website
- g. On-site visits to businesses by bank staff
- h. Main headquarters office
- i. Other _____
- j. Other _____
- k. Other _____

[Programmer's Note: Ask Q23A only if online options 'e' or 'f' selected in Q23]

23A. Does your bank accept **online** applications for **commercial and industrial** loans from all **small business** applicants? *Mark only one.*

- a. Yes, from all applicants
- b. No, from some applicants only
- c. No loan applications from small businesses are accepted online

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25. In calendar year 2015, in consultation with your bank's loan officers, in situations where an inquiry from a **small business** did not lead to a **commercial and industrial** loan (for any reason), did your bank do any of the following? Mark all that apply.

- a. Offer business financial counseling, provided directly by bank staff
- b. Place in contact with or share literature from third-party technical assistance providers
- c. Refer to another commercial loan product offered by the bank
- d. Refer to consumer loan products offered by the bank (e.g. a HELOC or personal credit card)
- e. Refer to an SBA or USDA-guaranteed product
- f. Suggest that customer find an investor/partner, for a stronger equity/capital position
- g. Suggest outside financial counseling (e.g. provided by professionals or by government authorities)
- h. Other _____
- i. Other _____
- j. Other _____

26. In calendar year 2015, what were the challenges that your bank faced in providing **commercial and industrial** loan credit to **small businesses**?

Challenges to Providing C&I Loan Credit to Small Businesses (a)	Did Your Bank Face this Challenge? Mark all that apply. (b)	What were the Top 3 Challenges Faced by Your Bank? (c)
a. Borrowers' failure to meet underwriting criteria	<input type="checkbox"/>	<input type="checkbox"/>
b. Borrowers' lack of experience in industry	<input type="checkbox"/>	<input type="checkbox"/>
c. Caps on guaranteed programs	<input type="checkbox"/>	<input type="checkbox"/>
d. Competition	<input type="checkbox"/>	<i>[Programmer's Note: Only allow options that were selected in Column (b)]</i>
e. Lack of demand	<input type="checkbox"/>	
f. Insufficient funding sources for bank	<input type="checkbox"/>	
g. Staffing	<input type="checkbox"/>	
h. Secondary market conditions	<input type="checkbox"/>	
i. Other _____	<input type="checkbox"/>	
j. Other _____	<input type="checkbox"/>	
k. Other _____	<input type="checkbox"/>	
	<input type="checkbox"/>	
	<input type="checkbox"/>	