

## IV. Measurement of Business Lending

### IVA. Originations in 2021

#### About This Section

In this section we ask quantitative questions about loan originations by your bank in calendar year 2021. In particular, we are interested in your bank's lending for business purposes. Unless otherwise specified, when answering these questions please use the "lending for business purposes" definition below, rather than standard regulatory definitions, to classify loans.

The questions your bank sees in this section depend on your answers to the Screeners section. Specifically, your responses to S1 (for banks of all sizes) and S2 (for banks with assets greater than \$1 billion) indicate that your bank's core data systems are systematically able to retrieve data by the relevant category.

#### ***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

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**Lending for All Purposes**

IVA.1 In calendar year 2021, what was the total dollar amount of originations (both new lending and renewals) your bank committed for **any purpose**, inclusive of agricultural, commercial, consumer, and real estate-related lending?

- Exclude all PPP loans
- For renewals, include the whole amount of the renewal
- For lines of credit, include the entire amount committed at origination
- Include non-portfolio lending that was originated for sale

\$ \_\_\_\_\_,\_\_\_\_\_,\_\_\_\_\_.00

**Lending for Business Purposes**

*[If S1a=Yes]* IVA.2 We will be asking questions related to your bank’s total dollar amount of originations (both new lending and renewals) committed for **business purposes** in calendar year 2021. *Select only ONE option for each lending type.*

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

As part of calculating this total <b>will your bank exclude...?</b>	Yes, will exclude	No, cannot easily exclude	Not applicable
a. PPP loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Agricultural lending	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Lending for the improvement, purchase, or refinancing of single family residential real estate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Lending for the improvement, purchase, or refinancing of multi-family residential real estate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Lending for the improvement, purchase, or refinancing of non-owner-occupied commercial real estate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Acquisition, Development, & Construction (ADC) loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
As part of calculating this total <b>will your bank include...?</b>	Yes, will include	No, cannot easily include	Not applicable
g. Renewals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Credit card lending	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Lines and letters of credit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Government guaranteed lending (other than PPP)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Lending made through third parties	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Lending secured by non-real estate assets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Lending secured by owner-occupied commercial real estate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. Lending for business purposes but primarily secured by residential real estate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*[If S1a=Yes]* IVA.3 You reported *[Insert amount reported in IVA.1]* as the total dollar amount of origination dollars (both new lending and renewals) committed by your bank for any purpose in calendar year 2021. Of that total, what was the total loan dollar amount committed for **business purposes to businesses of any size?**

\$ \_\_\_\_\_,\_\_\_\_\_,\_\_\_\_\_.00

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**Important Note:** If your bank had assets of less than \$1 billion in the third quarter of 2021, please skip questions IVA.4 through IVA.7 and go directly to question IVA.8a.

*[Programmer's note: SKIP IVA.4 to IVA.7 if respondent is in Strata 1 or 2 (banks with less \$1B in assets)]*

**Lending for Business Purposes Made Through Different Programs or Using Residential Collateral**

You reported *[Insert amount reported in IVA.3]* as the total dollar amount of originations (both new lending and renewals) committed for business purposes in calendar year 2021. Of that total, what was the total dollar amount committed for **business purposes** that was extended through the **following lending programs or products?**

<i>Programmer's notes:</i>	My bank originated for business purposes in calendar year 2021	Dollar amounts
<i>[If S2d=Yes]</i>	<p>IVA.4 Lending made using automated or algorithm-based decision-making (i.e., no human intervention is required) to determine approval</p> <p><i>Exclude:</i></p> <ul style="list-style-type: none"> <li>• Credit card lending</li> <li>• Government guaranteed lending</li> </ul> <p><i>Include:</i></p> <ul style="list-style-type: none"> <li>• Any lending made through third parties that meets this definition</li> </ul>	\$____,____,____.00
<i>[If S2a=Yes]</i>	IVA.5 Lending made through 7(a) and other SBA programs (excluding PPP loans)	\$____,____,____.00
<i>[If S2e=Yes]</i>	<p>IVA.6 Lending made through third parties using programs targeted at small businesses</p> <p><i>Include:</i></p> <ul style="list-style-type: none"> <li>• Brokers</li> <li>• FinTech partners</li> <li>• Any other non-governmental third party lenders</li> </ul>	\$____,____,____.00
<i>[If S1f=Yes]</i>	<p>IVA.7 Lending that was primarily secured by 1-4 family residential properties</p> <p><i>For example:</i></p> <ul style="list-style-type: none"> <li>• Term loan for business purposes, primarily secured by the primary residence of the owner</li> <li>• Lines of credit for working capital, primarily secured by the primary residence of the owner</li> </ul>	\$____,____,____.00

**Important Note:** If your bank had assets of \$1 billion or more in the third quarter of 2021, please skip question IVA.8a and go directly to IVA.8b.

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*[Programmer's note: SKIP IVA.8a if respondent is in Strata 3, 4, 5, or 6 (banks with at least \$1B in assets)]*

**Lending for Business Purposes by Commitment Size**

*[If S1a=Yes]* IVA.8a You reported *[Insert amount reported in IVA.3]* as the total dollar amount of originations (both new lending and renewals) committed for business purposes in calendar year 2021. Of that total, what were the dollar amounts committed for **business purposes** for each group of **loan or commitment sizes** at origination?

<i>Programmer's notes:</i>	Size at origination	Dollar amount of originations for business purposes
<i>[If S1b=Yes or S1c=Yes]</i>	≤ \$1M	\$____,____,____.00
<i>[If S1c=Yes]</i>	> \$1M to ≤ \$5M	\$____,____,____.00
<i>[If S1c=Yes]</i>	> \$5M to ≤ \$10M	\$____,____,____.00
<i>[If S1c=Yes]</i>	> \$10M	\$____,____,____.00

**Important Note:** If your bank had assets of less than \$1 billion in the third quarter of 2021, please skip questions IVA.8b through IVA.16 and go directly to question IVA.17.

*[Programmer's note: SKIP IVA.8b if respondent is in Strata 1 or 2 (banks with less \$1B in assets)]*

**Lending for Business Purposes by Commitment and Borrower Size**

You reported *[Insert amount reported in IVA.3]* as the total dollar amount of originations (both new lending and renewals) committed for business purposes in calendar year 2021. Of that total, for the **commitment sizes** below, what were the dollar amounts committed for **business purposes**?

<i>Programmer's notes:</i>	Business gross annual revenue (GAR)	<i>[If S1b=Yes or S1c=Yes]</i> Commitment size: ≤ \$1M	<i>[If S1c=Yes]</i> Commitment size: > \$1M to ≤ \$5M	<i>[If S1c=Yes]</i> Commitment size: > \$5M to ≤ \$10M	<i>[If S1c=Yes]</i> Commitment size: > \$10M
<i>[If S1a=Yes]</i>	IVA.8b All businesses (regardless of GAR)	\$_____.00	\$_____.00	\$_____.00	\$_____.00

*[Programmer's note: SKIP IVA.9 to IVA.13 if respondent is in Strata 1 or 2 (banks with less \$1B in assets)]*

For each **commitment size**, what were the dollar amounts committed at origination for **business purposes** that were extended to businesses with the following **gross annual revenues (GAR)**?

*Note that each column below should sum to equal the amount in the corresponding column in the matrix above. Either GAR at origination or most recent GAR is acceptable.*

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<i>Programmer's notes:</i>	Business gross annual revenue (GAR)	<i>[If S1b=Yes or S1c=Yes]</i> Commitment size: ≤ \$1M	<i>[If S1c=Yes]</i> Commitment size: > \$1M to ≤ \$5M	<i>[If S1c=Yes]</i> Commitment size: > \$5M to ≤ \$10M	<i>[If S1c=Yes]</i> Commitment size: > \$10M
<i>[If S1d=Yes or S1e=Yes]</i>	IVA.9 GAR ≤ \$1M	\$_____.00	\$_____.00	\$_____.00	\$_____.00
<i>[If S1e=Yes]</i>	IVA.10 GAR > \$1M to ≤ \$5M	\$_____.00	\$_____.00	\$_____.00	\$_____.00
<i>[If S1e=Yes]</i>	IVA.11 GAR > \$5 to ≤ \$10M	\$_____.00	\$_____.00	\$_____.00	\$_____.00
<i>[If S1e=Yes]</i>	IVA.12 GAR >\$10M	\$_____.00	\$_____.00	\$_____.00	\$_____.00
<i>[If S1e=Yes]</i>	IVA.13 GAR unknown or not available	\$_____.00	\$_____.00	\$_____.00	\$_____.00

*[Programmer's note: SKIP IVA.14 to IVA.16 if respondent is in Strata 1 or 2 (banks with less \$1B in assets)]*

**Credit Card Lending for Business Purposes**

*[If S2c=Yes]* You reported *[Insert amount reported in IVA.3]* as the total dollar amount of originations (both new lending and renewals) committed for business purposes in calendar year 2021. Of that total, what were the credit card dollar amounts committed for **business purposes** in calendar year 2021 to businesses with the following **gross annual revenues (GAR)**?

*Either GAR at origination or most recent GAR is acceptable.*

Credit card commitments for business purposes in calendar year 2021	Dollar amounts
IVA.14 Lending to businesses where GAR is not available in your core data system or unknown	\$____,____,____.00
IVA.15 Lending to businesses with GAR of less than or equal to \$10M	\$____,____,____.00
IVA.16 Lending to businesses with GAR of greater than \$10M	\$____,____,____.00

**Commercial and Industrial Lending**

Unlike previous questions about your bank's originations for business purposes, now we turn to the subset of this lending that can be classified as **Commercial and Industrial (C&I)** using the [definition provided in pages 18 to 20 for Call Report Schedule RC-C](#). Generally, these are loans for commercial purposes that are not secured by real estate.

In calendar year 2021, what was the **number and total dollar amount** of originations (both new lending and renewals) that were **C&I loans with a loan size of \$1 million or less** at origination?

IVA.17 Number of new or renewed C&I loans \$1 million or less at origination	____,____,____
IVA.18 Dollar amount of new or renewed C&I loans \$1 million or less at origination	\$____,____,____.00

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## IVB. Outstanding Call Report C&I Loan Balances

### About This Section

In the following questions, we ask questions by loan size about your bank's outstanding Call Report C&I loan balances on December 31st, 2021. For these questions please use the [definition for C&I lending from pages 18 to 20 of Call Report Schedule RC-C](#).

The questions your bank sees in this section depend on your answers to the Screeners section. Specifically, if your bank's response to S3 (Call Report) indicates that your bank's core data systems are systematically able to retrieve data by the relevant category.

Regulatory Call Reports collect data on outstanding Commercial and Industrial (C&I) loan balances that were \$1 million or less at the time of origination. Commitments smaller than \$1 million are commonly used as a proxy for small business lending but many loans to small businesses are greater than \$1 million. In this section, we aim to measure the amount of lending that occurs through these larger loans.

### Important Note:

If your bank had assets of less than \$1 billion in the third quarter of 2021, please answer question IVB.1a only.

If your bank had assets of \$1 billion or more in the third quarter of 2021, please skip question IVB.1a and go directly to question IVB.1b.

*[Programmer's note: SKIP IVB.1a if respondent is in Strata 3, 4, 5, or 6 (banks with at least \$1B in assets)]*

IVB.1a Looking at the **outstanding C&I loan balances** reported on your bank's **December 31<sup>st</sup>, 2021 Call Report**, what were the outstanding loan dollar amounts for each of these loan sizes at the time of origination?

<i>Programmer's notes:</i>	Loan size at time of origination	Dollar amount of outstanding C&I loan balances
<i>[If S3a=Yes or S3b=Yes]</i>	≤ \$1M	\$ __, __, __.00
<i>[If S3b=Yes]</i>	> \$1M to ≤ \$5M	\$ __, __, __.00
<i>[If S3b=Yes]</i>	> \$5M to ≤ \$10M	\$ __, __, __.00
<i>[If S3b=Yes]</i>	> \$10M	\$ __, __, __.00

*[Programmer's note: SKIP IVB.1b if respondent is in Strata 1 or 2 (banks less than \$1B in assets)]*

IVB.1b Looking at the **outstanding C&I loan balances** reported on your bank's **December 31<sup>st</sup>, 2021 Call Report**, what were the outstanding loan dollar amounts for each of these **loan sizes** at the time of origination?

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<i>Programmer's notes:</i>	Business gross annual revenue (GAR)	<i>[If S3a=Yes or S3b=Yes]</i> Loan size: ≤ \$1M	<i>[If S3b=Yes]</i> Loan size: > \$1M to ≤ \$5M	<i>[If S3b=Yes]</i> Loan size: > \$5M to ≤ \$10M	<i>[If S3b=Yes]</i> Loan size: > \$10M
<i>None</i>	IVB.1b All businesses (regardless of GAR)	\$_____.00	\$_____.00	\$_____.00	\$_____.00

*[Programmer's note: SKIP IVB.2 to IVB.6 if respondent is in Strata 1 or 2 (banks less than \$1B in assets)]*

For each **loan size**, what were the outstanding C&I loan dollar amounts that were extended at origination to businesses with the following **gross annual revenues (GAR)**?

Note that each column below should sum to equal the amount in the corresponding column in the matrix above.

Either GAR at origination or most recent GAR is acceptable.

<i>Programmer's notes:</i>	Business gross annual revenue (GAR)	<i>[If S3a=Yes or S3b=Yes]</i> Loan size: ≤ \$1M	<i>[If S3b=Yes]</i> Loan size: > \$1M to ≤ \$5M	<i>[If S3b=Yes]</i> Loan size: > \$5M to ≤ \$10M	<i>[If S3b=Yes]</i> Loan size: > \$10M
<i>[If S3c=Yes or S3d=Yes]</i>	IVB.2 GAR ≤ \$1M	\$_____.00	\$_____.00	\$_____.00	\$_____.00
<i>[If S3d=Yes]</i>	IVB.3 GAR > \$1M to ≤ \$5M	\$_____.00	\$_____.00	\$_____.00	\$_____.00
<i>[If S3d=Yes]</i>	IVB.4 GAR > \$5M to ≤ \$10M	\$_____.00	\$_____.00	\$_____.00	\$_____.00
<i>[If S3d=Yes]</i>	IVB.5 GAR > \$10M	\$_____.00	\$_____.00	\$_____.00	\$_____.00
<i>[If S3d=Yes]</i>	IVB.6 GAR unknown or not available	\$_____.00	\$_____.00	\$_____.00	\$_____.00

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