

### III. Coronavirus Pandemic, SBA Lending, and Selling of Loans

#### IIIB. SBA Lending

**About This Section**

In this section, we ask about your bank’s Small Business Administration (SBA) lending.

**Important Note:** If your bank answered “No” to question IA.1, then your institution will not be asked to answer any of the questions here nor any remaining questions in Sections I, II, and III. Please go directly to Section IVA (page 29).

IIIB.1 In calendar year 2021, did your bank originate any SBA-guaranteed loans, outside of PPP loans?

- Yes
- No

IIIB.2 Regardless of whether your bank participated in any SBA program (outside of the PPP) in calendar year 2021, did any of the following reasons discourage or limit your participation?

Select only ONE option for each reason.

Reason	Yes, limited our participation	No, did not our limit participation	Don't know
a. Applicants qualify for our other loan products	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Concerns about compliance with origination guidelines	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Concerns about compliance with servicing guidelines	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Concerns about holding all or portions of the loans on our balance sheet	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Difficulty of participating in the secondary market	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Difficulty of obtaining the required expertise and personnel for SBA lending	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. High administrative costs of participation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. High startup costs (other than personnel)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Other regulatory or compliance concerns	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Other _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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