

1. TOTAL NUMBER OF COMMERCIAL LOANS SERVICED IN THE PORTFOLIO

Include	<ul style="list-style-type: none">• C&I/General Commercial =Commercial purpose operating lines and loans, loans secured by equipment, inventory, receivables, owner occupied• Commercial Real Estate (CRE)=Commercial purpose raw land, improved lot, tenant occupied, 1-4 and multi-family, non-owner occupied, land acquisition and development• Construction =Commercial purpose construction, multi-family, non-farm/non-residential• Agriculture• Other/Niche =Commercial purpose loans to business engaged in commercial fishing, mari-culture, forestry, farm land, franchise, specialty equipment financing (leases/term loans), etc.
Exclude	<ul style="list-style-type: none">• Consumer Loans• Residential Loans

Answer: _____

Format: 0 Min 0

2. TOTAL DOLLAR AMOUNT OF COMMERCIAL LOANS SERVICED IN THE PORTFOLIO

Answer: _____

Format: \$0

3. TOTAL DOLLAR AMOUNT OF NEW COMMERCIAL COMMITMENTS PER MONTH, ON AVERAGE, FOR THE REPORTING PERIOD

Include	<ul style="list-style-type: none">• New committed dollars for new loans or lines• Additional committed dollars for existing loans or lines• Amounts committed even if not funded or drawn
Exclude	<ul style="list-style-type: none">• Renewal amounts for existing loans and lines• Bought participant loans

Answer: _____

Format: \$0

4. TOTAL DOLLAR AMOUNT OF DEPOSITS FOR CUSTOMERS IN THE COMMERCIAL LOAN PORTFOLIO

Answer: _____

Format: 0

5. TOTAL DOLLAR AMOUNT OF LOAN ORIGINATION FEES FOR COMMERCIAL LOANS, ANNUALIZED

Include	<ul style="list-style-type: none">• Loan fees collected for new loans, renewals, modifications extensions• Origination fees, documentation fees
Exclude	<ul style="list-style-type: none">• Fees collected and passed through to another service provider, such as appraisal fees, attorney fees

Answer: _____

Format: \$0

6. NUMBER OF COMMERCIAL LOAN DOCUMENTATION PACKAGES PRODUCED MONTHLY

Include	<ul style="list-style-type: none">• Loan closing packages produced for internal closings• Loan packages for Change in Term (CIT) and Modifications• Monthly average for 12-month reporting period
Exclude	<ul style="list-style-type: none">• Early Disclosure Packages• Reprints of closing packages• Loan closing packages produced for external/attorney closings

Answer: _____

Format: 0

7. WHAT PERCENTAGE OF YOUR COMMERCIAL LOANS UTILIZE OUTSIDE ATTORNEYS FOR LOAN DOCUMENTS?

Answer: _____

Format: 0.00% Min 0 Max 100

8. NAME OF YOUR PRIMARY COMMERCIAL LOAN ORIGINATION SYSTEM

- ☐ Baker Hill Advisor/BHOS
- ☐ D&H CreditQuest
- ☐ Global Wave Group Credit Track
- ☐ Linedata Capitalstream
- ☐ Moody's Lending Cloud (Web Equity)
- ☐ nCino Bank Operating System
- ☐ NewGen OmniFlow
- ☐ Sageworks
- ☐ Manual
- ☐ Other

9. IF YOU SELECTED "OTHER" COMMERCIAL LOAN ORIGINATION SYSTEM IN PREVIOUS QUESTION, PLEASE DESCRIBE

Answer: _____

10. COMMERCIAL LOAN MANAGERS FTE

Instructions

- Include open positions actively recruiting
- List the number of FTE according to the HR roster. Percent of functions for these FTEs will be allocated in another question

Answer: _____

Format: 0.00 Min 0

11. COMMERCIAL LOAN OFFICER FTE

Instructions

- Include open positions actively recruiting
- List of the number of FTE from the HR roster. Functions for these FTE will be allocated in another question.

Answer: _____

Format: 0.00

12. ESTIMATE THE PERCENTAGE (%) OF TIME THAT COMMERCIAL MANAGERS AND COMMERCIAL LOAN OFFICERS SPEND ON THE FUNCTIONS LISTED IN EACH ROW. EACH COLUMN SHOULD ADD UP TO 100%.

Instructions

- Estimated a blended monthly average percent of time spend by commercial loan managers as a whole on the function specified in each row. Then do the same for the group of commercial loan officers. Each column should equal 100%.
- These are the functional allocations for the commercial loan managers and commercial loan officers you listed in the previous FTE questions.
- Do not include small business managers and officers if they have their own area, not included in your portfolio mix. (See 'Small Business Lending' [06])

	Commercial Managers	Commercial Loan Officers
Managing/supervising		
New sales/business development		
Portfolio mgmt and renewals		
Credit analysis, financial spreads, write-ups		
Loan processing		
Loan doc prep, pre & post-fund review, closing, funding		

Other, i.e. sales tracking,
report generation

13. COMMERCIAL LOAN PORTFOLIO MANAGEMENT FTE

Include	<ul style="list-style-type: none">Managing individual commercial loan portfolios
Exclude	<ul style="list-style-type: none">Credit analyst function without portfolio responsibilities (See 'Credit Analyst')[08]Commercial loan sales (See 'Loan Officers' in previous question)Small Business and Small Business Administration (SBA) loans if handled in a separate group (See 'Small Business'[06])

Answer: _____

Format: 0.00

14. COMMERCIAL LENDING CREDIT ANALYST FTE

Include	<ul style="list-style-type: none">Supporting commercial loan officers with initial analysis, financial spreadingAnnual credit reviews
Exclude	<ul style="list-style-type: none">Developing and managing individual loan portfolios (See 'Commercial Loan Officers' and 'Portfolio Mgmt')Small business and Small Business Administration (SBA) loans if handled in a separate group (See Small Business)

Answer: _____

Format: 0.00

15. COMMERCIAL LOAN PROCESSING AND ASSISTANTS FTE

Include	<ul style="list-style-type: none">Supporting loan officers and branches in the processing of new loan applications and gathering information for loan approval and closingActivities can include loan application input, package development/transmittals, ordering title and appraisals, sending denial lettersBoth decentralized FTE in the field/loan offices and centralized processing FTE
Exclude	<ul style="list-style-type: none">Mortgage loan processing activities (See 'Mortgage Loan Processing' [07])Consumer loan processing activities (See 'Consumer Loan Processing' [05])Commercial loan doc prep, closing, funding (See 'Commercial Doc Prep, Pre-Fund Review' [08])

Answer: _____

Format: 0.00

16. COMMERCIAL DOCUMENT PREPARATION/ PRE-FUND REVIEW/ LOAN CLOSING/ FUNDING/ POST-FUND REVIEW FTE

Include	<ul style="list-style-type: none">• Physically preparing loan documents• Providing pre-fund and post-fund control over commercial loan documents
Exclude	<ul style="list-style-type: none">• Mortgage loan document preparation (See 'Mortgage Doc Prep/Closing/Funding' [07])• Consumer loan document preparation (See 'Consumer Doc Prep/Closing/Funding' [05])

Answer: _____

Format: 0.00

17. COMMERCIAL BANKING - OTHER FTE

Include	<ul style="list-style-type: none">• Any other commercial loan origination function not included in other commercial FTE questions
Exclude	<ul style="list-style-type: none">• Commercial loan servicing functions (See 'Loan Servicing' [12])• Small business and Small Business Administration (SBA) loan functions if handled by a separate group (See 'Small Business' [06])

Answer: _____

Format: 0.00

18. IF YOU ENTERED 'OTHER' COMMERCIAL ORIGINATION FTE, PLEASE DESCRIBE THEIR FUNCTIONS

Answer: _____