

## 1. DOES YOUR INSTITUTION PROVIDE MEMBER BUSINESS LENDING SERVICES?

<b>Include</b>	<ul style="list-style-type: none"><li>• C&amp;I/General Commercial =Commercial purpose operating lines and loans, loans secured by equipment, inventory, receivables, owner occupied</li><li>• Commercial Real Estate (CRE)=Commercial purpose raw land, improved lot, tenant occupied, 1-4 and multi-family, non-owner occupied, land acquisition and development</li><li>• Construction =Commercial purpose construction, multi-family, non-farm/non-residential</li><li>• Agriculture</li><li>• Other/Niche =Commercial purpose loans to business engaged in commercial fishing, forestry, franchise, specialty equipment financing (leases/term loans), etc.</li><li>• Small Business Administration (SBA)</li></ul>
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☐ Yes☐ No

## 2. TOTAL DOLLAR AMOUNT OF NEW BUSINESS COMMITMENTS PER MONTH, ON AVERAGE, FOR THE REPORTING PERIOD

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

Answer: \_\_\_\_\_

Format: \$0

## 3. TOTAL DOLLAR AMOUNT OF DEPOSITS FOR MEMBERS IN THE BUSINESS LOAN PORTFOLIO

Answer: \_\_\_\_\_

Format: 0

## 4. TOTAL DOLLAR AMOUNT OF LOAN ORIGINATION FEES FOR BUSINESS LOANS, ANNUALIZED

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

Answer: \_\_\_\_\_

Format: \$0

## 5. NUMBER OF BUSINESS LOAN DOCUMENTATION PACKAGES PRODUCED MONTHLY

**Include**

- Loan closing packages produced for internal closings
- Loan packages for Change in Term (CIT) and Modifications
- Monthly average for 12-month reporting period

**Exclude**

- Early Disclosure Packages
- Reprints of closing packages

Answer: \_\_\_\_\_

Format: 0

6. WHAT PERCENTAGE OF YOUR BUSINESS LOANS UTILIZE OUTSIDE ATTORNEYS FOR LOAN DOCUMENTS?

Answer: \_\_\_\_\_

Format: 0.00% Min 0 Max 100

7. DO YOU HAVE A BUSINESS LENDING PARTNERSHIP WITH A CUSO (CREDIT UNION SERVICE ORGANIZATION)? CHECK ALL SERVICES THAT APPLY

- ☐ Production
- ☐ Credit analysis/underwriting
- ☐ Processing
- ☐ Doc Prep
- ☐ Servicing
- ☐ No CUSO partnership

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
- ☐ Wolters Kluwer CASH Suite
- ☐ Other

9. IF YOU SELECTED "OTHER" COMMERCIAL LOAN ORIGINATION SYSTEM IN PREVIOUS QUESTION, PLEASE DESCRIBE, INCLUDING CREDIT UNION SERVICE ORGANIZATION (CUSO) IF APPROPRIATE

Answer: \_\_\_\_\_

10. BUSINESS LOAN MANAGERS FTE

<b>Include</b>	<ul style="list-style-type: none"><li>Overseeing/supervising the business lending employees</li></ul>
<b>Exclude</b>	<ul style="list-style-type: none"><li>Finding and managing business deals (See 'Business Loan Officer' and 'Portfolio Mgmt' [08])</li></ul>

Answer: \_\_\_\_\_

Format: 0.00 Min 0

11. BUSINESS LOAN OFFICER FTE

<b>Include</b>	<ul style="list-style-type: none"><li>Prospecting new business loan deals</li><li>Completing (with analyst support) the credit narrative and presenting to credit committee, if applicable</li></ul>
<b>Exclude</b>	<ul style="list-style-type: none"><li>Portfolio management (See next question [08])</li><li>Credit analyst function without portfolio management (See 'Credit Analyst' [08])</li><li>Residential mortgage loan sales (See 'Loan Agents' [07])</li><li>Consumer loan sales (See 'Retail Loan Officer' [01])</li></ul>

Answer: \_\_\_\_\_

Format: 0.00 Min 0

## 12. BUSINESS LOAN PORTFOLIO MANAGEMENT FTE

<b>Include</b>	<ul style="list-style-type: none"><li>Managing individual business loan portfolios</li></ul>
<b>Exclude</b>	<ul style="list-style-type: none"><li>Credit analyst function without portfolio responsibilities (See 'Credit Analyst'[08])</li><li>Business loan sales (See 'Loan Officers' in previous question)</li></ul>

Answer: \_\_\_\_\_

Format: 0.00

## 13. BUSINESS LENDING CREDIT ANALYST FTE

<b>Include</b>	<ul style="list-style-type: none"><li>Supporting business loan officers with initial analysis, financial spreading</li><li>Annual credit reviews</li></ul>
<b>Exclude</b>	<ul style="list-style-type: none"><li>Developing and managing individual loan portfolios (See 'Business Loan Officers' and 'Portfolio Mgmt')</li></ul>

Answer: \_\_\_\_\_

Format: 0.00

## 14. BUSINESS LOAN PROCESSING AND ASSISTANTS FTE

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

Answer: \_\_\_\_\_

Format: 0.00

## 15. BUSINESS LOAN DOCUMENT PREPARATION/ PRE-FUND REVIEW/ LOAN CLOSING/ FUNDING/ POST-FUND REVIEW FTE

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

Answer: \_\_\_\_\_

Format: 0.00

## 16. BUSINESS LENDING - OTHER FTE

<b>Include</b>	<ul style="list-style-type: none"><li>Any other business loan origination function not included in other FTE questions (No double counting)</li></ul>
<b>Exclude</b>	<ul style="list-style-type: none"><li>Business loan servicing functions (See 'Loan Servicing' [12])</li></ul>

Answer: \_\_\_\_\_

Format: 0.00

## 17. IF YOU ENTERED 'OTHER' BUSINESS LOAN ORIGINATION FTE, PLEASE DESCRIBE THEIR FUNCTIONS

Answer: \_\_\_\_\_