

1. DO YOU HAVE A BUSINESS BANKING GROUP SEPARATE FROM YOUR COMMERCIAL LENDING GROUP?

<b>Include</b>	<ul style="list-style-type: none"> <li>Business loans that are segmented from Commercial (and Micro-Business if separate group exists), typically based upon smaller aggregate relationship size i.e., \$100,000 - \$1,000,000 in total exposure</li> <li>If institution does not segment business banking or micro-business loans, please select 'no' below and include the volumes in Commercial Lending [08]</li> </ul>
<b>Exclude</b>	<ul style="list-style-type: none"> <li>Business or Micro-Business loans that are part of a larger group, i.e. commercial lending. If part of the commercial portfolio, include the business and micro-business loan information in Commercial Lending [08]. If segmented from commercial, put Business Banking loans in Business Banking [06] and Micro-Business loans in Micro-Business survey section [06A].</li> <li>You must click next, &gt;, or Enter to save your answer</li> </ul>

☐ Yes ☐ No

2. AVERAGE DOLLAR AMOUNT OF NEW BUSINESS BANKING COMMITMENTS PER MONTH

<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> </ul>

Answer: \_\_\_\_\_  
 Format: \$0

3. AVERAGE LOAN SIZE OF NEW BUSINESS BANKING COMMITMENTS

<b>Include</b>	<ul style="list-style-type: none"> <li>New committed dollars + additional committed dollars for new or existing loans or lines per number of new committed loan packages</li> </ul>
<b>Exclude</b>	<ul style="list-style-type: none"> <li>Renewal amount for existing loan and lines</li> </ul>

Answer: \_\_\_\_\_  
 Format: \$0

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

Answer: \_\_\_\_\_  
 Format: \$0

5. AVERAGE NET INTEREST MARGIN ON BUSINESS BANKING LOANS

<b>Instructions</b>	<ul style="list-style-type: none"> <li>(Interest Revenue - Interest Expense) / Average Earning Assets</li> </ul>
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Answer: \_\_\_\_\_

Format: 0.00%

## 6. TOTAL ANNUAL DOLLAR AMOUNT OF LOAN ORIGATION FEES FOR BUSINESS BANKING LOANS

<b>Include</b>	<ul style="list-style-type: none"><li>• Loan fees collected for new loans, renewals, modification extensions</li><li>• Origination fees, documentation fees</li><li>• SWAP and refinance penalty 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

## 7. AVERAGE # OF BUSINESS BANKING LOAN DOCUMENTATION PACKAGES PRODUCED MONTHLY

<b>Include</b>	<ul style="list-style-type: none"><li>• Loan closing packages produced for internal closings</li><li>• Loan packages for Change in Term (CIT) and Modifications</li><li>• New commitments &amp; renewals</li><li>• Externally prepared doc packages that are closed in-house (internally)</li></ul>
<b>Exclude</b>	<ul style="list-style-type: none"><li>• Early Disclosure Packages</li><li>• Reprints of closing packages</li></ul>

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

Format: 0

## 8. WHAT PERCENTAGE (%) OF YOUR BUSINESS BANKING LOANS UTILIZE OUTSIDE ATTORNEYS FOR LOAN DOCUMENTS?

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

Format: 0%

## 9. NAME OF YOUR PRIMARY BUSINESS BANKING LOAN ORIGATION 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

10. IF YOU SELECTED "OTHER" BUSINESS BANKING LOAN ORIGINATION SYSTEM IN THE PREVIOUS QUESTION, PLEASE DESCRIBE

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

11. WHAT IS YOUR AVERAGE BUSINESS BANKING RESOURCE COST?

**Include**

- Total salary & benefits expense per business banking FTE (including Loan Officers, Portfolio Managers, Processors, Credit Analysts, Doc Prep, etc.)

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

Format: \$0

12. BUSINESS BANKING MANAGEMENT FTE BY TITLE

**Instructions**

- Include open positions actively recruiting
- List the number of Business Banking Loan Managers by title according to the HR roster
- Percent of functions for these FTEs will be allocated in another question

**Include**

- Overseeing/supervising the Business Banking lending employees

**Exclude**

- Finding and managing Micro-Business deals (See 'Micro-Business Loan Officers FTE' [06a])
- Overseeing the Small Business Administration (SBA) lending employees (See 'SBA FTE' [06])

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

Format: 0.00

**13. BUSINESS BANKING LOAN OFFICER FTE BY TITLE**

<b>Instructions</b>	<ul style="list-style-type: none"> <li>• Include open positions actively recruiting</li> <li>• List the number of Business Banking Loan Officers by title according to the HR roster</li> <li>• Percent of functions for these FTEs will be allocated in another question</li> </ul>
<b>Include</b>	<ul style="list-style-type: none"> <li>• Business Banking loan officers who produce new Business Banking loans and may also carry portfolios</li> </ul>
<b>Exclude</b>	<ul style="list-style-type: none"> <li>• Commercial loan officers who have some business banking loans in their portfolio mix (See 'commercial loan officer' [08])</li> <li>• Small Business Administration (SBA) loan officers (See 'SBA FTE' [06])</li> </ul>

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

Format: 0.00

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

<b>Instructions</b>	<ul style="list-style-type: none"> <li>• Estimate a blended monthly average percent of time spent by business banking loan managers as a whole on the functions specified in each row. Then do the same for the group of commercial loan officers. Each column should add up to 100%</li> <li>• These are the functional allocations for the business banking loan managers and business banking loan officers you listed in the previous FTE questions.</li> <li>• Do not include commercial loan managers or officers. (See 'Commercial Lending' [08])</li> </ul>
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	Business Banking Managers	Business Banking Loan Officers
Managing/supervising		
New sales/business development		
Portfolio management and renewals		
Credit analysis, financial spreads, write-ups		

**15. BUSINESS BANKING LOAN PORTFOLIO MANAGEMENT FTE**

<b>Include</b>	<ul style="list-style-type: none"> <li>• Managing individual Business Banking 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 banking loan sales (See 'Loan Officers' in previous question)</li> <li>• Micro-Business and Small Business Administration (SBA) loans if handled in a separate group (See SBA (below) or 'Micro-Business' [06A])</li> </ul>

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

Format: 0.00

**16. BUSINESS BANKING LENDING CREDIT ANALYSIS FTE**

<b>Include</b>	<ul style="list-style-type: none"><li>Supporting business banking loan officers with initial analysis, financial spreading</li><li>Annual credit review</li></ul>
<b>Exclude</b>	<ul style="list-style-type: none"><li>Developing and managing individual loan portfolios (See 'Business Banking Loan Officer' and 'Portfolio Mgmt')</li><li>Micro-business and Small Business Administration (SBA) loans if handled in a separate group (See 'Micro-Business' [06A])</li></ul>

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

Format: 0.00

**17. BUSINESS BANKING LOAN ASSISTANT/PROCESSING FTE**

<b>Include</b>	<ul style="list-style-type: none"><li>Processing of new business banking applications and gathering information for loan approval and closing</li><li>Supporting business banking officers in loan application input, borrower follow-up, package development/transmittals, ordering title and appraisals, sending denial letters</li></ul>
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Answer: \_\_\_\_\_

Format: 0.00

**18. BUSINESS BANKING DOCUMENT PREPARATION/ PRE-FUND REVIEW/ LOAN CLOSING/ FUNDING/ POST-FUND REVIEW FTE**

<b>Include</b>	<ul style="list-style-type: none"><li>Physically preparing loan documents, providing pre-fund and post-fund control over business banking loan document</li></ul>
<b>Exclude</b>	<ul style="list-style-type: none"><li>Mortgage document preparation activities (See 'mortgage doc prep' [07])</li><li>Consumer document preparation activities (See 'consumer doc prep' [05])</li><li>Small Business Administration (SBA) document preparation activities (See 'SBA FTE' [06])</li><li>Micro-business document preparation activities (See 'micro-business' [06a])</li><li>Commercial document preparation activities (See 'commercial' [08])</li></ul>

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

Format: 0.00

**19. BUSINESS BANKING CREDIT OFFICER FTE**

<b>Include</b>	<ul style="list-style-type: none"><li>Regional business banking credit officers</li><li>Centralized credit officers who approve business banking loans</li></ul>
<b>Exclude</b>	<ul style="list-style-type: none"><li>Commercial credit analysts (See 'Commercial Lending' [08])</li><li>Commercial credit officers (See 'Commercial Lending' [08])</li><li>Consumer or mortgage underwriting (See 'Consumer' [05] or 'Mortgage' [07])</li></ul>

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

Format: 0.00

## 20. BUSINESS BANKING - OTHER FTE

<b>Include</b>	<ul style="list-style-type: none"><li>• Business banking functions not included in previous business banking FTE functions</li></ul>
<b>Exclude</b>	<ul style="list-style-type: none"><li>• Commercial loan FTE functions (See 'Commercial Lending' [08])</li><li>• Micro-business loan FTE functions (See 'Micro-business' [06a])</li><li>• Small Business Administration (SBA) FTE functions (See 'SBA FTE' [06])</li></ul>

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

Format: 0.00

## 21. OTHER BUSINESS BANKING FTE - DESCRIPTION

<b>Instructions</b>	If you have FTE in the "Other" FTE category, please describe the other FTE duties.
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Answer: \_\_\_\_\_

## 22. WHICH BEST DESCRIBES HOW YOUR ORGANIZATION BREAKS OUT BUSINESS BANKING LOAN CONCENTRATION OF BORROWERS?

- ☐ Under \$250,000
- ☐ Under \$500,000
- ☐ Under \$750,000
- ☐ Under \$1,000,000
- ☐ Other concentration

## 23. TOTAL # OF SMALL BUSINESS ADMINISTRATION (SBA) LOANS CLOSED PER MONTH?

<b>Include</b>	<ul style="list-style-type: none"><li>• SBA guaranteed (7(a), Express, etc.)</li><li>• 504 loans</li></ul>
<b>Exclude</b>	<ul style="list-style-type: none"><li>• Business loans (See Loan Servicing Survey [12])</li></ul>

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

Format: 0

## 24. TOTAL DOLLAR AMOUNT OF SBA LOAN BALANCES OUTSTANDING?

<b>Include</b>	<ul style="list-style-type: none"><li>• SBA guaranteed (7(a), Express, etc.)</li><li>• 504 loans</li></ul>
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Answer: \_\_\_\_\_

Format: \$0

## 25. ALL SMALL BUSINESS ADMINISTRATION (SBA) FTE

<b>Include</b>	<ul style="list-style-type: none"><li>• SBA Management FTE</li><li>• SBA Loan Officers FTE</li><li>• SBA Underwriting FTE</li><li>• SBA Loan Processing and Doc Prep FTE</li><li>• Managing SBA program, dedicated staff (i.e., officers, underwriters, analysts, specialists, etc.), reporting</li><li>• Ongoing Colson reporting</li><li>• Managing compliance with SBA terms &amp; conditions</li><li>• Time Commercial or Business Bankers spend on SBA loans (application, underwriting, analysis, reporting, etc.)</li></ul>
<b>Exclude</b>	<ul style="list-style-type: none"><li>• Any other loan activities outside of SBA loans</li></ul>

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

Format: 0.00