

3. AVERAGE DOLLAR AMOUNT OF NEW COMMERCIAL COMMITMENTS PER MONTH

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. AVERAGE LOAN SIZE OF NEW COMMERCIAL COMMITMENTS

Include	<ul style="list-style-type: none"> • New committed dollars + additional committed dollars for new or existing loans or lines per number of new committed loan packages
Exclude	<ul style="list-style-type: none"> • Renewal amounts for existing loan and lines • Bought participant loans

Answer: _____
Format: \$0

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

Answer: _____
Format: 0

6. AVERAGE COMMERCIAL NET INTEREST MARGIN

Instructions	<ul style="list-style-type: none"> • $(\text{Interest Revenue} - \text{Interest Expense}) / \text{Average Earning Assets}$
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Answer: _____
Format: 0.00%

7. TOTAL ANNUAL DOLLAR AMOUNT OF LOAN ORIGINATION FEES FOR COMMERCIAL LOANS

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

8. AVERAGE # 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• New commitments & renewals• Externally prepared doc packages that are closed in-house (internally)
Exclude	<ul style="list-style-type: none">• Early Disclosure Packages• Reprints of closing packages

Answer: _____

Format: 0

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

Answer: _____

Format: 0.00% Min 0 Max 100

10. 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

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

Answer: _____

12. AVERAGE COMMERCIAL RESOURCE COST

Include	<ul style="list-style-type: none"> Total salaries & benefits expense per commercial lending FTE (including Loan Officers, Portfolio Managers, Processors, Credit Analysts, Doc Prep, etc.)
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Answer: _____

Format: \$0

13. COMMERCIAL LOAN MANAGER FTE BY TITLE

Instructions	<ul style="list-style-type: none"> Include open positions actively recruiting List the number of Commercial Loan Managers by title according to the HR roster. Percent of functions for these FTEs will be allocated in another question
Include	<ul style="list-style-type: none"> Overseeing/supervising the business lending employees
Exclude	<ul style="list-style-type: none"> Finding and managing business deals (See 'Business Loan Officer' and 'Portfolio Mgmt' [08])

Answer: _____

Format: 0.00 Min 0

14. COMMERCIAL LOAN OFFICER FTE BY TITLE

Instructions	<ul style="list-style-type: none"> Include open positions actively recruiting List of the number of Commercial Loan Officers by title from the HR roster. Percent of functions for these FTEs will be allocated in another question
Include	<ul style="list-style-type: none"> Prospecting new business loan deals Completing (with analyst support) the credit narrative and presenting to credit committee, if applicable
Exclude	<ul style="list-style-type: none"> Portfolio management (See next question [08]) Credit analyst function without portfolio management (See 'Credit Analyst' [08]) Residential mortgage loan sales (See 'Loan Agents' [07]) Consumer loan sales (See 'Retail Loan Officer' [01])

Answer: _____

Format: 0.00 Min 0

15. 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	<ul style="list-style-type: none"> Estimate a blended monthly average percent of time spent by commercial 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% These are the functional allocations for the commercial loan managers and commercial loan officers you listed in the previous FTE questions. Do not include business banking managers and officers if they have their own area and not included in your portfolio mix. (See 'Business Banking' [06])
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	Commercial Managers	Commercial Loan Officers
Managing / supervising		
New sales / business development		
Portfolio management and renewals		
Credit analysis, financial spreads, write-ups		

16. 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) Business Banking and Small Business Administration (SBA) loans if handled in a separate group (See 'Business Banking'[06])

Answer: _____
Format: 0.00

17. COMMERCIAL LENDING CREDIT ANALYSIS FTE

Include	<ul style="list-style-type: none"> Supporting commercial loan officers with initial analysis, financial spreading Annual credit reviews
Exclude	<ul style="list-style-type: none"> Developing and managing individual loan portfolios (See 'Commercial Loan Officers' and 'Portfolio Mgmt') Business Banking and Small Business Administration (SBA) loans if handled in a separate group (See Business Banking [06])

Answer: _____

Format: 0.00

18. COMMERCIAL LOAN PROCESSING AND ASSISTANTS FTE

Include	<ul style="list-style-type: none"> Supporting loan officers in the processing of new loan applications and gathering information for loan approval and closing Activities can include loan application input, package development/transmittals, ordering title and appraisals, sending denial letters Both 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

19. 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 Closing and funding of loans
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]) Small Business Administration (SBA) loan document preparation (See 'SBA FTE' [06])

Answer: _____

Format: 0.00

20. COMMERCIAL CREDIT OFFICER FTE

Include	<ul style="list-style-type: none"> Regional credit officers Centralized credit officers who approve commercial loans Time spent providing final approval authority, i.e. Marketing President approving all commercial loans over \$10 million, etc.
Exclude	<ul style="list-style-type: none"> Commercial credit analysts (See 'Commercial Lending') Business banking credit officer (See 'Business Banking' [06]) Consumer or mortgage underwriting (See 'Consumer' [05] or Mortgage Lending' [07])

Answer: _____

Format: 0.00

21. 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])Business Banking and Small Business Administration (SBA) loan functions if handled by a separate group (See 'Business Banking' [06])

Answer: _____
Format: 0.00

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

Answer: _____