

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

Include	<ul style="list-style-type: none"> • Micro-business loans that are typically underwritten without the use of business financials and supported by small business scorecard and/or consumer credit bureaus • Typically under \$100,000
Exclude	<ul style="list-style-type: none"> • Micro-business loans that are part of a larger group, i.e. commercial lending. If part of the commercial portfolio, include the micro-business loan information in survey section 08 Commercial lending • You must click NEXT, >, or return to save your answer

Yes No

2. TOTAL # OF MICRO-BUSINESS LOAN APPLICATIONS PER MONTH

Exclude	<ul style="list-style-type: none"> • Small Business Administration (SBA) loans • Business Banking loans closed as part of the commercial portfolio (See Commercial [08])
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Answer: _____
Format: 0

3. TOTAL # OF MICRO-BUSINESS LOAN APPROVALS PER MONTH

Exclude	<ul style="list-style-type: none"> • Small Business Administration (SBA) loans • Business Banking loans closed as part of the commercial portfolio (See Commercial [08])
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Answer: _____
Format: 0

4. TOTAL # OF MICRO-BUSINESS LOANS CLOSED PER MONTH

Exclude	<ul style="list-style-type: none"> • Small Business Administration (SBA) loans • Business Banking loans closed as part of the commercial portfolio (See Commercial [08])
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Answer: _____
Format: 0

5. DOLLAR AMOUNT OF MICRO-BUSINESS LOANS CLOSED PER MONTH

Exclude	<ul style="list-style-type: none"> • Small Business Administration (SBA) loans • Business Banking loans closed as part of the commercial portfolio (See Commercial [08])
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Answer: _____
Format: \$0

6. WHAT PERCENTAGE (%) OF YOUR MICRO-BUSINESS LOAN APPLICATIONS WERE SUBMITTED VIA DIGITAL/ONLINE CHANNEL?

Answer: _____
Format: 0% Max 100

7. WHAT PERCENTAGE (%) OF YOUR MICRO-BUSINESS LOAN APPLICATIONS WERE SUBMITTED VIA THE BRANCHES?

Answer: _____
Format: 0.00% Max 100

8. WHAT PERCENTAGE (%) OF YOUR MICRO-BUSINESS LOAN APPLICATIONS WERE SUBMITTED VIA 'OTHER' CHANNEL?

Answer: _____
Format: 0.00% Max 100

9. WHAT PERCENTAGE (%) OF YOUR MICRO-BUSINESS LOAN APPLICATIONS WERE AUTO-DECISIONED THROUGH AUTOMATED UNDERWRITING / CREDIT SCORING MODELS?

Answer: _____
Format: 0% Max 100

10. AVERAGE NET INTEREST MARGIN ON MICRO-BUSINESS LOANS

Instructions	• $(\text{Interest Revenue} - \text{Interest Expense}) / \text{Average Earning Assets}$
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Answer: _____
Format: 0.00%

11. WHAT IS YOUR AVERAGE MICRO-BUSINESS RESOURCE COST?

Include	• Total salary & benefits expense per Micro-Business lending FTE (including loan officer, sales assistant, processors, underwriters, closers, etc.)
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Answer: _____
Format: \$0

12. MICRO-BUSINESS MANAGEMENT FTE

Include	• Overseeing / supervising the micro-business lending employees
Exclude	<ul style="list-style-type: none"> • Finding and managing Business Banking deals (See 'Business banking loan officers FTE' [06]) • Overseeing the Small Business Administration (SBA) lending employees (See 'SBA FTE' [06])

Answer: _____

Format: 0.00

13. MICRO-BUSINESS LOAN OFFICERS FTE

Include	<ul style="list-style-type: none"> • Micro-business loan officers who produce new micro-business loans and may also carry portfolios • Typically branch employees that sell micro-business loans, i.e. branch managers.
Exclude	<ul style="list-style-type: none"> • Commercial loan officers who have some micro-business loans in their portfolio mix (See 'Commercial loan officer' [08]) • Small Business Administration (SBA) loan officers (See 'SBA FTE' [06])

Answer: _____

Format: 0.00

14. MICRO-BUSINESS UNDERWRITING FTE

Include	<ul style="list-style-type: none"> • Micro-business loan underwriting for loans produced through retail branches or micro-business loan officers
Exclude	<ul style="list-style-type: none"> • Commercial credit analyst FTE who include Business Banking underwriting as part of their commercial duties (See 'Commercial credit analyst FTE' [08]) • Commercial or Business Banking loan processing, doc prep, closing • Small Business Administration (SBA) underwriting (See 'SBA FTE' [06])

Answer: _____

Format: 0.00

15. MICRO-BUSINESS LOAN PROCESSING FTE

Include	<ul style="list-style-type: none"> • Supporting micro-business loan officers and branches in the processing of new micro-business applications and gathering information for loan approval and closing • Loan application input, package development / transmittals, ordering title and appraisals, sending denial letters
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Answer: _____

Format: 0.00

16. MICRO-BUSINESS 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 micro-business loan document
Exclude	<ul style="list-style-type: none"> • Mortgage loan document preparation activities (See 'mortgage loan doc prep/closing/funding' [07]) • Consumer loan document preparation activities (See 'consumer loan doc prep/closing/funding' [05]) • Small Business Administration (SBA) document preparation activities (See 'SBA FTE' [06])

Answer: _____

Format: 0.00

17. MICRO-BUSINESS - OTHER FTE

Include	<ul style="list-style-type: none">• Micro-business functions not included in other micro-business FTE functions
Exclude	<ul style="list-style-type: none">• Commercial loan FTE functions (See 'commercial lending' [08])• Business Banking functions already allocated• Small Business Administration (SBA) functions (See 'SBA FTE' [06])

Answer: _____

Format: 0.00

18. MICRO-BUSINESS - OTHER FTE DESCRIPTION

Instructions	If you have FTE in the 'Other' micro-business FTE category above, please describe the 'other' FTE duties
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Answer: _____