THE FEDERAL RESERVE
Reserves Central

# Reporting Central User Guide

## FR 2028D

## Small Business Lending Survey

## Federal Reserve System

Statistics Function
October 2025

## Options for submitting

1. **XML File.** See the XML Upload user guide for the steps on how to create an XML file.
2. **Text File.** See the File Upload user guide, located within the Reporting Central General User Guide, for the steps on how to create a Text file.
3. **Data Entry**

## XML Header Rows

The following text will appear at the beginning of each of your XML files for the FR 2028D. The text provided here can be copied into your XML file.

<?xml version="1.0" encoding="UTF-8"?>

<!--Sample XML file generated by XMLSpy v2015 sp1 (x64) (http://www.altova.com)-->

<reportingFile xsi:noNamespaceSchemaLocation="RCInputXML-1.0-20160520.xsd" createTime="09:30:47+05:00" createDate="1957-08-13" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

## How the XML File is Structured

Each XML file contains financial data for one reporting entity and as-of date. The data in the file is organized into the following sections.

- Reporting File
  - Create date
  - Create time
- Report
  - Respondent Id
  - As Of Date
  - Series Id
- Item Data
  - Context used for data in a schedule
  - Value

**XML structure or schema:**

```
<?xml version="1.0" encoding="UTF-8"?>
<reportingFile xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" createDate="2016-05-20"
createTime="09:30:47+05:00" xsi:noNamespaceSchemaLocation="RCInputXML-1.0-20160520.xsd">
  <report series="FR2028D" asOfDate="2016-09-30" reporterId="12345">
<!-- Cover Page items -->
<itemData confidential="N" estimated="N" mdrm=” MDRM1111”> <value>value for “MDRM1111”
</value></itemData>

<!-- Schedule items -->
<itemData confidential="N" estimated="N" mdrm=” MDRM1116”> <value>value for “MDRM1116”
</value></itemData>
<itemData confidential="N" estimated="N" mdrm=” MDRM1117”> <value>value for “MDRM1117”
</value></itemData>

    </report>
</reportingFile>
```

***Reporting File*** is a wrapper that encapsulates all the data in the file; it must include the create date and time of the file.

***Report*** is a wrapper that encapsulates all the data items; it must include attributes to identify the respondent Reporter Id, the report As of Date, and the report Series Id.

***Item Data*** is a wrapper that encapsulates the report data values for the reporting entity and as of date.

**Important**: The upload xml file created can have any name but must have a .xml file extension as the file type.

## XML Tags and Their Meanings

| XML Tag/Attribute | Meaning/How Used |
|---|---|
| <?xml version="1.0" encoding="UTF-8"?> <reportingFile xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" createDate="2016-05-20" createTime="09:30:47+05:00" xsi:noNamespaceSchemaLocation="RCInputXML-1.0-20160520.xsd"> | ***NOTE*** The code in the first 3 lines of the file is to be implemented as is, do not change the dates or time. This information is used by Reporting Central to identify the XML schema used by the system. The RCInputXML-1.0-20160520.xsd is not necessary for the creation of the xml file and will not be provided since it is part of the Reporting Central submission system.<br>We do not recommend opening the generated xml file with any third-party applications as those applications would not contain the framework and backend files on the Reporting Central system. |
| <reportingFile> … </<reportingFile> | A tag used to encapsulate all the data in the file. Note all tags must have an opening and ending version. |
| xsi:noNamespaceSchemaLocation="RCInputXML-1.0-20160520.xsd" | Attribute of the reportingFile tag which specifies the location of the Schema. |
| createTime="09:30:47+05:00" | Attribute of the reportingFile tag which specifies the time the file was created. For the createTime, use the value provided here. |
| createDate="2016-08-13" | Attribute of the reportingFile tag which specifies the date the file was created. For the createDate, use the value provided here. |
| xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" | Attribute of the reportingFile tag which tells the schema-validator that all elements used in the XML file are declared in the "http://www.w3.org/2001/XMLSchema-instance" namespace. |
| <report> … </report> | A tag used to identify the series name, the reporting entity and the as of date of the data. Note all tags must have an opening and ending version. |
| reporterId="12345" | Attribute of the report tag which specifies the respondent ID. Leading zeros of the respondent ID should not be included; therefore, this field does not have to be 10 digits unlike a text file format. Example: respondent ID 0000012345 is reported as 12345. |
| asOfDate="2016-09-30" | Attribute of the report tag which specifies the as of date of the report. YYYY-DD-MM format. |
| series="FR2028D" | Attribute of the report tag which specifies the series name. |
| <!-- Cover Page items --> | Optional reference item that the reporter can include in their file as reference points, for example to identify breaks |

| XML Tag/Attribute | Meaning/How Used |
|---|---|
| <!-- Schedule items --> | between the Cover page and the Schedules. These do not need to be included in the XML file to submit. These can be named whatever the user wants to name them; those provided are just examples but they do have to be in the <!-- --> format. |
| <itemData> … </itemDate> | A tag used to encapsulate the item and its value from the report. Note all tags must have an opening and ending version. |
| confidential="N" | This series does not allow for confidentiality requests; however, the microdata is already considered confidential. The confidential tag for all rows should equal "N". Do not set this to "Y" as this provides no meaningful information to the report submission. |
| estimated="N" | This series does not allow for estimation for external filers. The estimated tag for all rows should equal "N". Do not set this to "Y" as this provides no meaningful information to the report submission. If you need to estimate your data please contact your Reserve Bank contact. |
| mdrm="MDRM9999" | Attribute of the itemData tag which identifies a specific item in the report. Attribute of the context tag which identifies a group of items in the report. Each item will have its own MDRM which are included in the Report Detailed Field Specifications below. |
| <value> … </value> | A tag encapsulated within itemData tag and contains the value of the item. Note all tags must have an opening and ending version. |
| value="1" | Attribute of the context tag which identifies the order of in the item group. |
| <context> … </context> | An options tag encapsulated within itemData tag used to identify the order of a variable list of items. Note all tags must have an opening and ending version. |

## Preparing the File Upload for the FR 2028D

The FR 2028D is comprised of both financial and text fields. To minimize issues arising during the creation of the Reporting Central XML file, it is strongly recommended that institutions follow the process described below.

**Field Values**

Financial data fields can have either positive, negative, zero, or null values.

| Financial Data Item Value | Reporting Central Format |
|---|---|
| Positive | [leave value as is] |
| Negative | Precede by minus (-) sign |
| Zero | 0 |
| Null (or blank) | [leave blank] |

**Field Labels**

The identifying label for both financial and text data is the eight-charter MDRM descriptor listed see the below table. Reporting Central uses the MDRM to identify individual report items in the file upload.

**Field Character Limits**

Standard financial data are reported in thousands and allow entry of up to 14 digits, with no decimal places. For nonstandard financial limits and text item character limits, see the below table.

## FR 2028D Nonstandard Financial Items and Text Item Character Limits.

| Cover Page | | | |
|---|---|---|---|
| Data Items | MDRM | Data Type | Field Length |
| Bank Name | QSBL9017 | Text | 192 |
| Address | QSBL9028 | Text | 192 |
| City | QSBL9130 | Text | 72 |
| State | QSBL9200 | Text | 30 |
| Zip code | QSBL9220 | Text | 30 |
| Person to be contacted concerning this report | QSBL8901 | Text | 72 |
| Area code/phone number | QSBL8902 | Text | 30 |
| E-mail Address of Contact | QSBL4086 | Text | 4000 |

## FR 2028D Report Detailed Field Specifications

| | Survey Form | | | | | |
|---|---|---|---|---|---|---|
| Item # | Data Items | | MDRM | Data Type | Field Length | Notes |
| 1 | Does your institution use the preferred classification for what constitutes a U.S. nonfam | | QSBLPQ99 | Numeric | 1 | Report 1 for yes and 0 for no |
| 1a | a. If "No" please provide your instituion's definition of a small business loan that was used to complete this survey. | | QSBLPR00 | Text | 4000 | Does not allow carriage returns. |
| 2 | Does your bank use more than one base rate for Commercial & Industrial (C&I) loans to U.S. small businesses? If Yes, skip to question 3. If No, complete question 2 | | QSBLHP48 | Numeric | 1 | Report 1 for yes and 0 for no |
| 3 | What is your base rate? Enter 1 - Prime Rate / 2 - Federal Home Loan Bank Rate / 3 - U.S.Treasury Rate / 4 - Proprietary Rate / 5 - SOFR / 6 - Other Rate | | QSBLHP49 | Numeric | 1 | Report as 1 Numeric digit |
| 4 | Select and rank the three most common base rates by dollar volume of C&I loans. If only two rates are used, leave "Third Most Common" empty. If multiple "Other" rates are used, consider all of these as "Other Rate" when determining the most common rates. | | | | | |
| 4a. | Most common | | QSBLHP50 | Numeric | 1 | Report as 1 Numeric digit |
| 4b. | Second most common | | QSBLHP51 | Numeric | 1 | Report as 1 Numeric digit |
| 4c. | Third most common | | QSBLHP52 | Numeric | 1 | Report as 1 Numeric digit |
| 5 | Outstanding Term C&I loans | | | | | |
| 5a | Number | Fixed Rate | QSBLHP53 | Numeric | 14, 0 | Does not allow negative values. |
| 5a | Number | Variable Rate | QSBLHP65 | Numeric | 14, 0 | Does not allow negative values. |
| 5b | Outstanding dollar amount | Fixed Rate | QSBLHP54 | Numeric | 14 | Reported in thousands of dollars. Does not allow negative values. |
| 5b | Outstanding dollar amount | Variable Rate | QSBLHP66 | Numeric | 14 | Reported in thousands of dollars. Does not allow negative values. |

| | Survey Form | | | | | |
|---|---|---|---|---|---|---|
| Item # | Data Items | | MDRM | Data Type | Field Length | Notes |
| 5c | Weighted average interest rate | Fixed Rate | QSBLHP55 | Decimal | 2,3 | Up to 2 digits before the decimal, and 3 digits required after the decimal. |
| 5c | Weighted average interest rate | Variable Rate | QSBLHP67 | Decimal | 2,3 | Up to 2 digits before the decimal, and 3 digits required after the decimal. |
| 5d | Weighted average maturity (in months) | Fixed Rate | QSBLHP57 | Decimal | 3,2 | Up to 3 digits before the decimal, and 2 digits required after the decimal. |
| 5d | Weighted average maturity (in months) | Variable Rate | QSBLHP69 | Decimal | 3,2 | Up to 3 digits before the decimal, and 2 digits required after the decimal. |
| 5e | Maximum maturity (in months) | Fixed Rate | QSBLHP58 | Decimal | 3,2 | Up to 3 digits before the decimal, and 2 digits required after the decimal. |
| 5e | Maximum maturity (in months) | Variable Rate | QSBLHP70 | Decimal | 3,2 | Up to 3 digits before the decimal, and 2 digits required after the decimal. |
| 5f | Number with interest rate floor | Variable Rate | QSBLHP77 | Numeric | 14 | Does not allow negative values. |
| 5g | Dollar amount with interest rate floor | Variable Rate | QSBLLB24 | Numeric | 14 | Reported in thousands of dollars. Does not allow negative values. |
| 5h | Weighted average interest rate floor | Variable Rate | QSBLHP80 | Decimal | 2,3 | Up to 2 digits before the decimal, and 3 digits required after the decimal. |
| 6 | Outstanding C&I Loans Made Under Commitment (Formal or Informal) | | | | | |
| 6a | Number | Fixed Rate | QSBLHP81 | Numeric | 14 | Does not allow negative values. |
| 6a | Number | Variable Rate | QSBLHP92 | Numeric | 14 | Does not allow negative values. |
| 6b | Commitment dollar amount | Fixed Rate | QSBLHP82 | Numeric | 14 | Reported in thousands of dollars. Does not allow negative values. |

| | Survey Form | | | | | |
|---|---|---|---|---|---|---|
| Item # | Data Items | | MDRM | Data Type | Field Length | Notes |
| 6b | Commitment dollar amount | Variable Rate | QSBLHP93 | Numeric | 14 | Reported in thousands of dollars. Does not allow negative values. |
| 6c | Outstanding dollar amount | Fixed Rate | QSBLHP83 | Numeric | 14 | Reported in thousands of dollars. Does not allow negative values. |
| 6c | Outstanding dollar amount | Variable Rate | QSBLHP94 | Numeric | 14 | Reported in thousands of dollars. Does not allow negative values. |
| 6d | Weighted average interest rate | Fixed Rate | QSBLHP84 | Decimal | 2,3 | Up to 2 digits before the decimal, and 3 digits required after the decimal. |
| 6d | Weighted average interest rate | Variable Rate | QSBLHP95 | Decimal | 2,3 | Up to 2 digits before the decimal, and 3 digits required after the decimal. |
| 6e | Number with interest rate floor | Variable Rate | QSBLHQ03 | Numeric | 14 | Does not allow negative values. |
| 6f | Dollar amount with interest rate floor | Variable Rate | QSBLLB25 | Numeric | 14 | Reported in thousands of dollars. Does not allow negative values. |
| 6g | Weighted average interest rate floor | Variable Rate | QSBLHQ06 | Decimal | 2,3 | Up to 2 digits before the decimal, and 3 digits required after the decimal. |
| 7 | New Term C&I Loans | | | | | |
| 7a | Number | Fixed Rate | QSBLHQ09 | Numeric | 14 | Does not allow negative values. |
| 7a | Number | Variable Rate | QSBLHQ21 | Numeric | 14 | Does not allow negative values. |
| 7b | Outstanding dollar amount | Fixed Rate | QSBLHQ10 | Numeric | 14 | Reported in thousands of dollars. Does not allow negative values. |
| 7b | Outstanding dollar amount | Variable Rate | QSBLHQ22 | Numeric | 14 | Reported in thousands of dollars. Does not allow negative values. |
| 7c | Weighted average interest rate | Fixed Rate | QSBLHQ11 | Decimal | 2,3 | Up to 2 digits before the decimal, and 3 digits required after the decimal. |
| 7c | Weighted average interest rate | Variable Rate | QSBLHQ23 | Decimal | 2,3 | Up to 2 digits before the decimal, and 3 |

| Item # | Survey Form<br>Data Items | | MDRM | Data Type | Field Length | Notes |
|---|---|---|---|---|---|---|
| | | | | | | digits required after the decimal. |
| 7d | Weighted average maturity (in months) | Fixed Rate | QSBLHQ13 | Decimal | 3,2 | Up to 3 digits before the decimal, and 2 digits required after the decimal. |
| 7d | Weighted average maturity (in months) | Variable Rate | QSBLHQ25 | Decimal | 3,2 | Up to 3 digits before the decimal, and 2 digits required after the decimal. |
| 7e | Maximum maturity (in months) | Fixed Rate | QSBLHQ14 | Decimal | 3,2 | Up to 3 digits before the decimal, and 2 digits required after the decimal. |
| 7e | Maximum maturity (in months) | Variable Rate | QSBLHQ26 | Decimal | 3,2 | Up to 3 digits before the decimal, and 2 digits required after the decimal. |
| 7f | Number with interest rate floor | Variable Rate | QSBLHQ33 | Numeric | 14 | Does not allow negative values. |
| 7g | Dollar amount with interest rate floor | Variable Rate | QSBLLB26 | Numeric | 14 | Reported in thousands of dollars. Does not allow negative values. |
| 7h | Weighted average interest rate floor | Variable Rate | QSBLHQ36 | Decimal | 2,3 | Up to 2 digits before the decimal, and 3 digits required after the decimal. |
| 8 | New C&I Loans Made Under Commitment (Formal or Informal) | | | | | |
| 8a | Number | Fixed Rate | QSBLHQ44 | Numeric | 14 | Does not allow negative values. |
| 8a | Number | Variable Rate | QSBLHQ55 | Numeric | 14 | Does not allow negative values. |
| 8b | Commitment dollar amount | Fixed Rate | QSBLHQ45 | Numeric | 14 | Reported in thousands of dollars. Does not allow negative values. |
| 8b | Commitment dollar amount | Variable Rate | QSBLHQ56 | Numeric | 14 | Reported in thousands of dollars. Does not allow negative values. |
| 8c | Outstanding dollar amount | Fixed Rate | QSBLHQ46 | Numeric | 14 | Reported in thousands of dollars. Does not allow negative values. |

| | Survey Form | | | | | |
|---|---|---|---|---|---|---|
| Item # | Data Items | | MDRM | Data Type | Field Length | Notes |
| 8c | Outstanding dollar amount | Variable Rate | QSBLHQ57 | Numeric | 14 | Reported in thousands of dollars. Does not allow negative values. |
| 8d | Weighted average interest rate | Fixed Rate | QSBLHQ47 | Decimal | 2,3 | Up to 2 digits before the decimal, and 3 digits required after the decimal. |
| 8d | Weighted average interest rate | Variable Rate | QSBLHQ58 | Decimal | 2,3 | Up to 2 digits before the decimal, and 3 digits required after the decimal. |
| 8e | Number with interest rate floor | Variable Rate | QSBLHQ66 | Numeric | 14 | Does not allow negative values. |
| 8f | Dollar amount with interest rate floor | Variable Rate | QSBLLB27 | Numeric | 14 | Reported in thousands of dollars. Does not allow negative values. |
| 8g | Weighted average interest rate floor | Variable Rate | QSBLHQ69 | Decimal | 2,3 | Up to 2 digits before the decimal, and 3 digits required after the decimal. |
| 9 | In your opinion, apart from normal seasonal variation, how has U.S. small business C&I credit line usage changed during the most recent calendar quarter?<br>1-Increased substantially<br>2-Increased somewhat<br>3-Remained basically unchanged<br>4-Decreased somewhat<br>5-Decreased substantially | | QSBLHQ70 | Numeric | 1 | Report as 1 Numeric digit |
| 10 | If credit line usage has changed during the most recent calendar quarter (as described in question 11), how important have been the following possible reasons for the change? 1-Not Important / 2-Somewhat Important / 3-Very Important | | | | | |
| 10a | Change in terms of lending | | QSBLHQ71 | Numeric | 1 | Report as 1 Numeric digit |
| 10b | Change in pricing (rates, fees, etc.) | | QSBLHQ72 | Numeric | 1 | Report as 1 Numeric digit |
| 10c | Change in local or national economic conditions | | QSBLHQ73 | Numeric | 1 | Report as 1 Numeric digit |
| 10d | Change in borrower's business revenue or other business specific conditions | | QSBLHQ74 | Numeric | 1 | Report as 1 Numeric digit |

| | Survey Form | | | | | |
|---|---|---|---|---|---|---|
| Item # | Data Items | | MDRM | Data Type | Field Length | Notes |
| 11 | In your opinion, apart from normal seasonal variation, how has demand for U.S. small business C&I loans changed during the most recent calendar quarter?<br>1-Substantially stronger<br>2-Moderately stronger<br>3-Remained basically unchanged<br>4-Moderately weaker<br>5-Substantially weaker | | QSBLHQ75 | Numeric | 1 | Report as 1 Numeric digit |
| 12 | Applications Received and Approved | | | | | |
| 12a | Number | | QSBLHQ76 | Numeric | 14 | Does not allow negative values. |
| 12a | Number | | QSBLHQ78 | Numeric | 14 | Does not allow negative values. |
| 12b | Dollar amount | | QSBLHQ77 | Numeric | 14 | Reported in thousands of dollars. Does not allow negative values. |
| 12b | Dollar amount | | QSBLHQ79 | Numeric | 14 | Reported in thousands of dollars. Does not allow negative values. |
| 13 | Select and rank the top three reasons for denying a U.S. small business C&I loan during the most recent calendar quarter.<br>1-Financials / 2-Collateral / 3-Credit History / 4-Owner Equity Investment / 5-Management Experience / 6-Concerns About Business Plan / 7-Supervisory or Regulatory Requirements; Did Not Meet SBA Guidelines / 8-Reduced Risk Tolerance of Bank Management / 9-Concentration Limits; Industry Exposure | | | | | |
| 13a | Most common | | QSBLHQ85 | Numeric | 1 | Report as 1 Numeric digit |
| 13b | Second most common | | QSBLHQ86 | Numeric | 1 | Report as 1 Numeric digit |
| 13c | Third most common | | QSBLHQ87 | Numeric | 1 | Report as 1 Numeric digit |
| 14 | In your opinion, how have your credit standards for C&I loans to U.S. small businesses changed over the most recent calendar quarter?<br>1-Tightened considerably<br>2-Tightened somewhat<br>3-Remained basically unchanged<br>4-Eased Somewhat<br>5-Eased considerably | | QSBLHQ88 | Numeric | 1 | Report as 1 Numeric digit |

| Item # | Survey Form<br>Data Items | | MDRM | Data Type | Field Length | Notes |
|---|---|---|---|---|---|---|
| 15 | In your opinion, how have your terms of C&I loans to U.S. small businesses changed over the most recent calendar quarter? | | | | | |
| 15a | Maximum size of credit lines | | QSBLHQ89 | Numeric | 1 | Report as 1 Numeric digit |
| 15b | Maximum maturity of loans and credit lines | | QSBLHQ90 | Numeric | 1 | Report as 1 Numeric digit |
| 15c | Costs of credit lines | | QSBLHQ91 | Numeric | 1 | Report as 1 Numeric digit |
| 15d | Spreads of loan rates over the bank's cost of funds (wider spreads=tightened, narrower spreads=eased) | | QSBLHQ92 | Numeric | 1 | Report as 1 Numeric digit |
| 15e | Premiums charged on riskier loans | | QSBLHQ93 | Numeric | 1 | Report as 1 Numeric digit |
| 15f | Loan covenants | | QSBLHQ94 | Numeric | 1 | Report as 1 Numeric digit |
| 15g | Collateral requirements | | QSBLHQ95 | Numeric | 1 | Report as 1 Numeric digit |
| 15h | Use of interest rate floors (more use=tightened, less use=eased) | | QSBLHQ96 | Numeric | 1 | Report as 1 Numeric digit |
| 15i | Level of interest rate floors (higher=tightened, lower=eased)<br>1-Tightened considerably<br>2-Tightened somewhat<br>3-Remained basically unchanged<br>4-Eased somewhat<br>5-Eased considerably | | QSBLHQ97 | Numeric | 1 | Report as 1 Numeric digit |
| 16 | If your bank has tightened its credit standards or its terms for C&I loans to U.S. small businesses over the most recent calendar quarter (as described in questions 16 and 17), how important have been the following possible reasons for the change? 1-Not Important / 2-Somewhat Important / 3-Very Important<br>Possible reasons for tightening credit standards or loan terms | | | | | |
| 16a | Deterioration in your bank's current or expected capital position | | QSBLHQ98 | Numeric | 1 | Report as 1 Numeric digit |
| 16b | Less favorable or more uncertain economic outlook | | QSBLHQ99 | Numeric | 1 | Report as 1 Numeric digit |
| 16c | Worsening of industry-specific problems | | QSBLHR00 | Numeric | 1 | Report as 1 Numeric digit |
| 16d | Less aggressive competition from other banks | | QSBLHR01 | Numeric | 1 | Report as 1 Numeric digit |
| 16e | Less aggressive competition from nonbank lenders | | QSBLHR02 | Numeric | 1 | Report as 1 Numeric digit |
| 16f | Reduced tolerance for risk | | QSBLHR03 | Numeric | 1 | Report as 1 Numeric digit |

| | **Survey Form** | | | | | |
|---|---|---|---|---|---|---|
| Item # | Data Items | | MDRM | Data Type | Field Length | Notes |
| 16g | Decreased liquidity in the secondary market for these loans | | QSBLHR04 | Numeric | 1 | Report as 1 Numeric digit |
| 16h | Deterioration in your bank's current or expected liquidity position | | QSBLHR05 | Numeric | 1 | Report as 1 Numeric digit |
| 16i | Increased concerns about the effects of legislative changes supervisory actions, or changes in accounting standards, both past and expected | | QSBLHR06 | Numeric | 1 | Report as 1 Numeric digit |
| 16j | Other: Please provide specific reason | | QSBLPR01 | Text | 4000 | Does not allow carriage returns. |
| 17 | If your bank has eased its credit standards or its terms for C&I loans to U.S. small businesses over the most recent calendar quarter (as described in questions 16 and 17), how important have been the following possible reasons for the change? 1-Not Important / 2-Somewhat Important / 3-Very Important<br>Possible reasons for easing credit standards or loan terms | | | | | |
| 17a | Improvement in your bank's current or expected capital position | | QSBLHR07 | Numeric | 1 | Report as 1 Numeric digit |
| 17b | More favorable or less uncertain economic outlook | | QSBLHR08 | Numeric | 1 | Report as 1 Numeric digit |
| 17c | Improvement in industry-specific problems | | QSBLHR09 | Numeric | 1 | Report as 1 Numeric digit |
| 17d | More aggressive competition from other banks | | QSBLHR10 | Numeric | 1 | Report as 1 Numeric digit |
| 17e | More aggressive competition from nonbank lenders | | QSBLHR11 | Numeric | 1 | Report as 1 Numeric digit |
| 17f | Increased tolerance for risk | | QSBLHR12 | Numeric | 1 | Report as 1 Numeric digit |
| 17g | Increased liquidity in the secondary market for these loans | | QSBLHR13 | Numeric | 1 | Report as 1 Numeric digit |
| 17h | Improvement in your bank's current or expected liquidity position | | QSBLHR14 | Numeric | 1 | Report as 1 Numeric digit |
| 17i | Reduced concerns about the effects of legislative changes, supervisory actions, or changes in accounting standards, both past and expected | | QSBLHR15 | Numeric | 1 | Report as 1 Numeric digit |
| 17j | Other: Please provide specific reason | | QSBLPR02 | Text | 4000 | Does not allow carriage returns. |
| 18 | In your opinion, how has the credit quality of U.S. small business | | QSBLHR18 | Numeric | 1 | Report as 1 Numeric digit |

| Item # | Survey Form<br>Data Items | | MDRM | Data Type | Field Length | Notes |
|---|---|---|---|---|---|---|
| | applicants changed over the most recent calendar quarter?<br>1-Improved substantially<br>2-Improved somewhat<br>3-Remained basically unchanged<br>4-Decreased somewhat<br>5-Decreased substantially | | | | | |
| 19 | If the credit quality of small business applicants has changed over the most recent calendar quarter (as described in question 20), how important have been the following possible factors for the change? 1-Not Important / 2-Somewhat Important / 3-Very Important | | | | | |
| 19a | Credit scores | | QSBLHR19 | Numeric | 1 | Report as 1 Numeric digit |
| 19b | Quality of business collateral | | QSBLHR20 | Numeric | 1 | Report as 1 Numeric digit |
| 19c | Quality of personal collateral | | QSBLHR21 | Numeric | 1 | Report as 1 Numeric digit |
| 19d | Willingness to pledge personal assets | | QSBLHR22 | Numeric | 1 | Report as 1 Numeric digit |
| 19e | Personal wealth of business owners | | QSBLHR23 | Numeric | 1 | Report as 1 Numeric digit |
| 19f | Debt-to-income level of business owners | | QSBLHR24 | Numeric | 1 | Report as 1 Numeric digit |
| 19g | Liquidity position of business owners | | QSBLHR25 | Numeric | 1 | Report as 1 Numeric digit |
| 19h | Recent business income growth | | QSBLHR26 | Numeric | 1 | Report as 1 Numeric digit |
| 19i | Prospects for business growth or enterprise values | | QSBLHR27 | Numeric | 1 | Report as 1 Numeric digit |
| 19j | Other: Please provide specific reason | | QSBLPR03 | Text | 4000 | Does not allow carriage returns. |
| Special Questions | 1. Over the next 12 months, what impact do you expect each of the following factors to have on small business loan demand? For each factor, please indicate whether you anticipate:<br>1-Very Negative Impact/ 2- Somewhat Negative Impact/ 3-No Impact/ 4-Somewhat Positive Impact/ 5-Very Positive Impact | | | | | |
| 1a | Banking regulations | | QSBLQA96 | Numeric | 1 | Report as 1 Numeric digit |
| 1b | Trade policy | | QSBLQA97 | Numeric | 1 | Report as 1 Numeric digit |
| 1c | Interest rates | | QSBLQA98 | Numeric | 1 | Report as 1 Numeric digit |
| 1d | Consumer behavior | | QSBLQA99 | Numeric | 1 | Report as 1 Numeric digit |

| Item # | Survey Form<br>Data Items | | MDRM | Data Type | Field Length | Notes |
|---|---|---|---|---|---|---|
| 1e | Inflation | | QSBLQB00 | Numeric | 1 | Report as 1 Numeric digit |
| 1f | Cost of labor | | QSBLQB01 | Numeric | 1 | Report as 1 Numeric digit |
| 1g | Tax policy | | QSBLQB02 | Numeric | 1 | Report as 1 Numeric digit |
| 1h | Supply chains | | QSBLQB03 | Numeric | 1 | Report as 1 Numeric digit |
| 1i | Technology | | QSBLQB04 | Numeric | 1 | Report as 1 Numeric digit |
| 1j | Other (Detail Below) | | QSBLQB05 | Numeric | 1 | Report as 1 Numeric digit |
| 1j | Other (Please provide a specific reason and elaborate) | | QSBLQB06 | Text | 4000 | Does not allow carriage returns. |