

2003 Survey of Small Business Finances

Technical Codebook

Survey of Small Business Finances Group
Division of Research and Statistics
Board of Governors of the Federal Reserve System
Washington, DC 20551

March 20, 2007
(Revised August 5, 2008)

GETTING STARTED

General and New Features of the 2003 SSBF Data Set

The data set for the 2003 Survey of Small Business Finances contains information on 4,240 small businesses that were in operation during December 2003 and at the time of the interview. The interview for most firms took place between June and December in 2004. The reference date for most questions is the date of the interview; the reference date for the income statement and balance sheet information is the date of the firm's most recent fiscal year-end and can range from July 1, 2003 to June 30, 2004 (see B2_1DAY & B2_1MO).

NOTE WELL: For the 2003 release, the SSBF data set includes 5 implicates. Each implicate includes 4,240 firms. In total, the entire data set contains 21,200 observations. NOTE: Even though there are five implicates, there are still only 4,240 firm observations. Across implicates, the values of all reported variables remain constant, but the values of imputed variables may differ. The implicates are provided to allow users to adjust the estimated standard errors and confidence intervals to account for the additional variance that imputation may cause (see [6] in Survey References on page 6). Also, see Section V below for some examples.

As was true in the 1993 and 1998 databases, each questionnaire variable includes a companion or shadow variable (an "xcode") that indicates whether and how the variable might have been imputed. In all cases, the shadow variable or xcode is named "x" followed with the original variable name. Please see section III for further discussion.

Before using the data base, users should at a minimum read the following sections of the codebook: Section I: Analysis Weights; Section III: Using the 2003 Public Data Base; Section IV: Combining Data on the Use of Financial Services; and Section V: Multiple Imputation Analysis.

It is highly recommended that users consult the survey questionnaire in conjunction with the codebook. There are many instances where the skip patterns will undoubtedly affect variable construction.

NOTE: There were relatively few data problems and missing data associated with the questions in this survey. Overall, less than two percent of data values were missing and required imputation.

Every attempt was made to retain original values unless there was considerable evidence available from sources other than the telephone interview that indicated a high probability of an incorrect response. Users should examine the data carefully. It is possible that there may be seemingly inconsistent responses within some cases.

Nearly all missing values have been imputed on the public dataset. Consequently, there are few missing values other than those designated by a ".S" (not in quotes). The code ".S" indicates a legitimate skip or an inapplicable question. Other missing values that occur in a very few instances include: ".D" = don't know; ".R" = refused; ".N" = not asked (because of some error); and "." = missing. (Note: missing values on the ASCII data sets are coded differently than the SAS data set. Please consult the ASCII instructions on the website.)

In order to consolidate information, some variables were moved to new variables. These new variables, as well as questionnaire variables, follow a naming convention. In general, the variable name starts with the letter of the questionnaire section from which the information originates. For example, the variable A_TOTEMP consolidates the information from A10_1 and A10_2. The A0-variables, I-variables, and T-flags are exceptions to this rule. The A0 variables are based on information from the D&B frame or geographic location of the firm. The information in the I-variables are a copy of the information from section H. All the I variables begin with an I followed by the originating section H variable name. For example, the variable H2 is moved to IH2. Please refer to the annotated survey questionnaire for cases where variables were moved. The T-flags are variables constructed during the interview to roster the financial services used and the sources of these services. See Section I below for more information.

TABLE OF CONTENTS

GETTING STARTED.....	1
GENERAL AND NEW FEATURES OF THE 2003 SSBF DATA SET	1
TABLE OF CONTENTS	3
OVERVIEW	5
SURVEY REFERENCES.....	6
ACKNOWLEDGMENTS.....	7
SECTION I: SUMMARY.....	8
TARGET POPULATION	8
SAMPLE DESIGN	8
DATA COLLECTION.....	9
DATABASE CONTENT.....	9
REFERENCE PERIOD	10
NAMING CONVENTIONS.....	10
ANALYSIS WEIGHTS	10
CAUTION: INFLUENTIAL CASE REVIEW.....	11
COMPLETENESS CRITERIA	12
SECTION II: EDITS AND IMPUTATIONS.....	13
DATA EDITS: OVERVIEW	13
DATA EDITS.....	13
IMPUTATION	14
FIRM AND OWNER CHARACTERISTICS (SECTIONS A, B, C, AND D)	16
FINANCIAL SERVICES INVENTORY (SECTIONS E, F, G).....	17
MOST RECENT LOANS CHARACTERISTICS (SECTION MRL)	18
INSTITUTION CHARACTERISTICS (SECTION H OF QUESTIONNAIRE AND CONSTRUCTED I VARIABLES)	18
<i>Institution type:</i>	19
<i>Distance:</i>	20
TRADE CREDIT (SECTION L).....	20
CAPITAL INJECTIONS (SECTION M).....	20
FINANCIAL (BALANCE SHEET AND INCOME) STATEMENTS (SECTIONS P, R, AND S)	20
<i>Balance sheet (sections R and S):</i>	21
<i>Income statement (section P):</i>	22
SECTION III: USING THE 2003 SSBF PUBLIC DATA BASE	23
DATA DICTIONARY ENTRIES	23
ADDED VARIABLES	24
<i>Collapsed variables:</i>	24
<i>Derived variables:</i>	25
<i>T-flag financial service variables:</i>	26
<i>I-variables describing institution characteristics:</i>	26
<i>Other added variables:</i>	26
XCODES: HOW TO DETERMINE WHETHER A VALUE WAS IMPUTED	27
REPEATING VARIABLES.....	28
FIRM LEVEL CHARACTERISTICS: RACE, GENDER, ETHNICITY, OWNER AGE, EDUCATION, AND EXPERIENCE VARIABLES.....	28
<i>Assigning race, ethnicity, and other firm-level variables:</i>	30

OPEN-ENDED RESPONSES	30
MISSING VALUES.....	31
OTHER CONVENTIONS	31
SECTION IV: COMBINING DATA ON THE USE OF FINANCIAL SERVICES AND SOURCES OF FINANCIAL SERVICES.....	32
FINANCIAL SERVICE USE AND SOURCE INVENTORY	32
FINANCIAL SERVICES AND THE FINANCIAL SERVICE ROSTER (T-FLAGS)	32
ASSOCIATING INSTITUTIONS WITH SECTIONS E, F, AND G LOOPS	33
<i>Example 1: Associating Institutions with Section E and F Loops.....</i>	<i>34</i>
I-VARIABLES: INSTITUTION CHARACTERISTICS AND INSTITUTION ROSTER	34
COMBINING INFORMATION ABOUT FINANCIAL SERVICES AND SOURCES OF FINANCIAL SERVICES: AN EXAMPLE	36
SECTION V: OBTAINING ESTIMATES FROM THE 2003 SSBF.....	40
INTRODUCTION	40
SAMPLE DESIGN AND ESTIMATION	40
MULTIPLY-IMPUTED DATA	41
GENERAL PROCEDURE.....	41
EXAMPLES	41
<i>Example 1: Estimation of population mean of F6_2 using SAS.....</i>	<i>42</i>
<i>Example 2: Estimation of regression parameters using SAS.....</i>	<i>45</i>
SUMMARY	50
APPENDIX A: ALGORITHM USED TO SELECT SECTION H INSTITUTIONS	51
APPENDIX B: TABLE OF XCODES (SHADOW VARIABLES).....	52
APPENDIX C: FINANCIAL SERVICE VARIABLES (SECTIONS E AND F).....	53
APPENDIX D: SOURCE CHARACTERISTICS (DERIVED FROM SECTION H).....	56
APPENDIX E: FIRM LEVEL OWNER CHARACTERISTICS (DERIVED FROM SECTION C).....	57
APPENDIX F: ADDED VARIABLES	58
DATABASE DICTIONARY	59
DATABASE INDEX	198

OVERVIEW

This codebook is the principal guide to the variables included on the public version of the 2003 Survey of Small Business Finances (SSBF). Because of the complexity of skip-patterns in the survey questionnaire, and because question wording sometimes varied by firm characteristics, it is advisable that users reference the questionnaire while using this codebook and data. To facilitate this, all variables derived from the questionnaire and described in this codebook have references tying them to specific questions contained in the questionnaire.

The public version of the 2003 SSBF excludes information that could potentially identify any particular business, its owners, or the financial sources used by the business. In particular, names of firms and financial sources, specific geographic location and exact responses to open-ended questions are excluded from the public data set. Thus, the contents of the public-use version of the data base and the questionnaire (see [1]) differ.

The codebook's introduction briefly describes the survey methodology, including sample design, data collection procedures, survey content, and analysis weights. More detailed information on the survey methodology is found in one or more of the references listed below (see, e.g., [3]). In section II, data edits and imputations of missing values are discussed. Data base and coding conventions are described in section III. This section also describes how to use the shadow variables (xcodes) to identify which values have been imputed. Section IV describes how to combine information about the use of financial services with information about the sources of financial services used by the firm. In section V, we discuss how to use the five implicates provided in the data release file.

The remainder of the codebook includes a description of each variable in the public data base. An INDEX of the variables included on the public data base is attached to the end of the data dictionary.

SURVEY REFERENCES

- [1] "2003 Survey of Small Business Finances Survey Annotated Questionnaire," mimeo, Federal Reserve Board, September 2006.
- [2] "The 2003 Survey of Small Business Finances Methodology Report," mimeo, National Opinion Research Center, April 2005.
- [2a] "2003 of Small Business Finances Survey Screener Questionnaire," Appendix D in "The 2003 Survey of Small Business Finances Methodology Report," mimeo, National Opinion Research Center, April 2005.
- [3] Arthur B. Kennickell, "Multiple Imputation in the Survey of Consumer Finance," prepared for the August 1998 Joint Statistical Meetings, Dallas, TX.
- [4] "The 2003 Survey of Small Business Finances: Pretest I Report," mimeo, National Opinion Research Center, 2004.
- [5] "The 2003 Survey of Small Business Finances: Pretest II Report," mimeo, National Opinion Research Center, 2004.
- [6] Donald B. Rubin, "Multiple Imputation After 18+ Years," *Journal of the American Statistical Association*, vol 91 (June 1996), pp. 473-489.
- [7] 2002 SURVEY OF BUSINESS OWNERS (SBO) at <http://www.census.gov/csd/sbo/>.
- [8] Traci Mach and John Wolken, "Financial Services Used by Small Businesses: Evidence from the 2003 Survey of Small Business Finances," *Federal Reserve Bulletin*, October, 2006.
- [9] Stata Survey Data Reference Manual Release 9, Stata Corporation, Stata Press, College Station, Texas, 2005.
- [10] SAS/STAT 9.1 Users Guide, The SAS Institute, Cary, North Carolina, 2004, pp. 4183-4470.
- [11] R.J.A. Little, and Rubin, D.B., Statistical Analysis with Missing Data, 2nd ed., New York: John Wiley and Sons, Inc., 2002, D.B. Rubin, "Multiple Imputation After 18+ Years," Journal of the American Statistical Association, 91, 473-489, 1996.

*Most of the references listed above are available from the Survey of Small Business Finances web site. www.federalreserve.gov/pubs/oss/oss3/

ACKNOWLEDGMENTS

This survey was funded by the Board of Governors of the Federal Reserve System. As with any project of this scope, many people contributed to the 2003 Survey of Small Business Finances (SSBF). John Wolken served as the Board's SSBF project director and principal investigator. Traci Mach served as an economist, and Courtney Carter and Lieu Hazelwood served as Financial Analysts on the SSBF staff. Able research assistance was provided by Katie Wilson and John Holmes.

Numerous persons reviewed the questionnaire and provided technical advice, including staff members from the Board of Governors, members from the Federal Reserve Banks, the U.S. Small Business Administration, and the National Opinion Research Center. Particularly noteworthy are contributions by Robin Prager, Myron Kwast, Robert Avery, and various members of the Federal Reserve Board's Financial Structure and Financial Studies Sections, Ken Cavalluzzo of Wisconsin Capital Management, Gregory Elliehausen of the Financial Services Research Program at the George Washington University School of Business, Greg Udell at Indiana University, Marianne Bitler of the Public Policy Institute of California, Amir Sasson of the Norwegian School of Management, and by Charles Ou of the U.S. Small Business Administration. Arthur Kennickell of the Board of Governors graciously provided advice and software used for the imputations of missing data.

Substantial contributions were made by numerous staff at the National Opinion Research Center (NORC), including interviewers, technicians, clerical staff, and statisticians. The project was led by Nancy Potok, the Project Director, Carol Emmons, the Associate Project Director, and Bill Sherman, Senior Survey Director. Robert Bailey was the Production Manager and was assisted by Mireya Dominguez, Assistant Production Manager, and Terri Kowalczyk, Telephone Supervisor. Rachel Harter coordinated and oversaw the work of the team of sampling statisticians including Janella Chapline and Michael Yang who were also responsible for computing the weights. Phil Panczuk was responsible for all aspects of computing for the project with the able assistance of Jake Bartolone and Valeri Cooke. Michael Pergamit provided corporate oversight in addition to advising on the design of the questionnaire. Charles Smith, a Certified Public Accountant from Smith and Associates, provided NORC with helpful technical guidance.

Finally, a special note of thanks is given to the interviewers who conducted the survey interviews and recorded the responses, and to the respondents who provided their time, experience, and data. Without their able assistance, this project would not have been possible.

SECTION I: SUMMARY

Target Population

The 2003 Survey of Small Business Finances provides information about a nationally representative sample of small businesses in the United States. The survey was conducted during 2004-2005 for the Board of Governors of the Federal Reserve System. The target population is the population of all for-profit, nonfinancial, nonfarm, nonsubsidiary business enterprises that had fewer than 500 employees and were in operation as of year-end 2003 and on the date of the interview. For the 2003 survey, employment was defined as the number of employees and owners working in the firm (whether or not the employees were full or part time or paid or unpaid). This is the same calculation used in the 1998 Survey. The sample was drawn from the Dun's Market Identifier file as of May 2004.¹ The public use data set contains five "implicates" of 4,240 firms, for a total of 21,200 firm-implicate observations. Five separate implicates are included to help quantify the effects that imputed values have on estimates of standard errors (see Section V below). These firms represent 6.3 million small businesses. The public data base contains weights and stratification variables (see variables FIN_WGT and A0_STRATUM) which can help to estimate population statistics for the types of businesses included in the survey, as well as implicate number and a firm identifier.

Sample Design

The sample design was a stratified random sample, with over-sampling to ensure the ability to estimate separately the reporting domains by employment size groups. Prior to sampling, the DMI frame was divided into 72 strata based on the cross-classification of three stratification variables: total employment size, urban/rural status, and census division. There were four employment-size groups (0-19, 20-49, 50-99, 100-499), nine Census divisions (East North Central, East South Central, Middle Atlantic, Mountain, New England, Pacific, South Atlantic, West North Central and West South Central), and urban or rural location. Because larger firms are a small percentage of the population of small businesses but are of special interest to researchers, the survey over-sampled larger firms (20 to 499 employees) to ensure sufficient numbers for analysis of this group. For additional information on the sample weights, see Chapter 6 in [2] and the discussion of "Analysis Weights" in section I of this document.

The stratum from which an observation was drawn can be identified from the variable A0_STRATUM. A0_MSA, A0_CENSDIV and A0_SIZECLSS are stratification variables for the main strata, including rural/urban, census division, and employment size class.

(Note: Users that wish to classify firms into urban or rural location, census division, or firm size class should use the A0_RURAL, A0_DIVISION, and A_TOTEMP which have been recoded based on updated information. In a few instances, the frame data were not correct.)

¹ Dun's Marketing Service, Dun and Bradstreet, Inc. The DMI list, containing more than 10 million businesses, is broadly representative of all businesses but likely under represents the very youngest and smallest firms.

Data Collection

The survey used a two-stage data collection process, a screener interview to verify firm eligibility followed by the main interview with eligible respondents. Not all businesses were eligible (i.e., met the target-population definition). Some businesses could not be contacted, some failed at least one of the eligibility criteria (e.g., not in business, not for profit, etc.), and some had erroneous frame data. The eligibility rate of sampled businesses was about 69 percent.

After the screening interview was completed, firms that met eligibility criteria were sent an advance worksheet to encourage the use of written records in responding to the subsequent computer-assisted telephone interviews (CATI). The screener (see [2a]) and main interviews (see [1]) were conducted by the National Opinion Research Center (NORC). The firms were allowed a time interval of up to two weeks to complete the worksheet and collect their financial materials, such as tax forms. The hope was that this would improve data quality and shorten the interview time. The average duration of the telephone interviews was about 59 minutes. The survey was voluntary.

Database Content

The survey collected the following types of information from each business:

- Demographic information on the owners and characteristics of the firm, such as the primary industry in which it was engaged, age, and type of organization (sections A, B, C, and D of the questionnaire).

- Data on which materials were used by the respondents to complete the questionnaire (section N in the questionnaire).

- An inventory of the firm's deposit and savings accounts (section E of the questionnaire), capital leases, credit lines, mortgages, motor vehicle loans, equipment loans, and other loans (section F of the questionnaire), and selected other financial services (section G of the questionnaire). For each of these services, the supplier of the service was also identified and assigned to one of the various financial service flags (referred to as T-flags because each variable name begins with a T).

- Experience in the past three years in applying for credit (section MRL of the questionnaire), including the source. Financial service flags (TMRA and TMRD) identify the supplier for the denied and for the approved application supplier.

- Information on the use of business and personal credit cards, including data on the rate of interest charged on credit cards.

- Information about the characteristics of the financial service suppliers: type (e.g., bank, individual), location vis-a-vis the firm, method of conducting business, number of years the firm has done business with the supplier, and reasons for choosing the source (section H of the questionnaire and sections H and I of the codebook).

- Experience with trade credit or equity injections (sections L and M in the questionnaire).

-Information on the firm's income statement and balance sheet (sections P, R, and S of the questionnaire).

-Information on the recent credit history of the firm and its owners (section U of the questionnaire), as well as some information on home-ownership and net worth of the principal owner of the firm.

-Additional variables are made available to facilitate research. Stratification variables (A0_CENSDIV, A0_STRATUM, A0_SIZECLSS and A0_MSA), survey weights (FIN_WGT), and implicate identifier (A0_IMPLICAT) are provided to help calculate standard errors. Also included are variables describing location corrected for frame errors (e.g., A0_RURAL and A0_DIVISION), three part deposit Herfindal indices of bank and thrift deposits for the Metropolitan Statistical Area or rural county of the headquarters location of the firm (A0_HHI0, A0_HHI50, and A0_HHI100), interview date and time, the most important problem facing the firm (A0_FIRMPROB), the D&B credit score (A0_DB_CREDRK), and other firm or geographic information not collected at the time of the interview. On the public data set, these variables (other than FIN_WGT) are provided as categorical due to concerns regarding data confidentiality, and generally are identified by the 'A0' variable name prefix.

Reference Period

The reference period for most questions is the date of the interview. The majority of interviews were completed between June and December, 2004. The reference period for the income statement and balance sheet is the firm's fiscal-year end. Firms whose fiscal year ended between January 1 and June 30 reported for the fiscal year ending 2004. Firms whose fiscal year ended between July 1 and December 31 reported for the fiscal year ending 2003.

Naming Conventions

Most variables' names have a letter prefix indicating the section of the questionnaire from which they were obtained or derived. Exceptions are variables prefixed with A1_, A0_, C_, CF_, T, I, or X. Variables preceded by A0_ are public use variables that were derived either from preloaded information – available from the frame – or from other sources (e.g., the most important problem variable A0_FIRMPROB was obtained from the screener, sampling strata information from the frame, etc.). An A1_ prefix is similar to A0_, but indicates information not publicly available. The prefix C_ indicates the question was derived from section C and pertains to an individual owner. The prefix CF_ indicates the variable was derived from section C and pertains to the firm. Variables beginning with I are financial sources' characteristics derived from section H and other sources, whereas variables beginning with T (T-flags) identify the institutions used for specific services. An X prefix signifies an "xcode" which is used to determine imputation status.

Analysis Weights

The SSBF does not use an equal-probability sample design. Thus, the weights and complex sample design play a critical role in interpreting the survey data. When using the survey data to construct population estimates (such as means or frequencies), the estimates should be constructed using weighted statistics that account for the stratification. Unweighted sample means and frequencies will give unbiased estimates of

the sample, but biased estimates of the population. This is especially true for variables that are likely to be closely related to firm size.

The weights included with this data set account for the sample design, eligibility and nonresponse. A detailed discussion is provided in Chapter 6 of [2]. Design weights were assigned by sampling stratum, reflecting the original sample design. After the screening interview was completed, weights were adjusted to account for eligibility and nonresponse to the screener. Eligibility adjustments were made by ratio adjusting the weights for the eligible firms to the total number of selected firms with categories determined by the original frame data. Nonresponse adjustments were applied using a stratified propensity scoring model that held employment size groups constant (see Chapter 6 [2] for more details).

Even though eligibility was determined in the screener, a few firms were identified as ineligible (not meeting target population definition) during the main interview. Generally, the firms determined to be ineligible on the main interview were firms whose owners had not been interviewed in the screening interview (a proxy was interviewed), or whose situation had changed from what it was when the screener was initially conducted. In addition, not all firms who completed the screener completed the main interview. Weighting and adjustments for ineligibility and nonresponse at the main survey were made comparable to what was done at the screener.

The sum of the weights for the 4,240 firms completing survey is about 6.3 million, indicating that the current sample is representative of approximately 6.3 million firms that met the target population definition and were listed on the Dun's Market Identifier File in May 2004. For the sample as a whole, the weights averaged 1485. For firms with less than 20 employees, the weights averaged 2034. For firms with 20-49 employees, the weights averaged 666. The weights averaged 240 for firms with 50-99 employees and 155 for firms with 100-499 employees.

Caution: Influential Case Review

Although the weights are constructed so that weighted sums produce unbiased estimates of broad aggregates (for example total employment by nonfarm, nonfinancial, for-profit small businesses), it is important to remember that many of the variables collected in the sample have data that have highly skewed distributions. Moreover, many of the variables apply to only a portion of the sample. For internal analysis of the data, Board staff routinely review calculations for the presence of overly-influential outliers, and apply robust techniques of analysis to estimate the variance of these statistics where appropriate.

Staff carefully examined individual observations for the presence of overly-influential outliers in the sample as a whole. However, the presence of overly-influential outliers has NOT been examined in every domain that may be of interest to users of this data base.

The strategy used to investigate influential cases included the following steps. First, weighted totals for overall estimates (such as assets, liabilities, sales, loans, and other dollar amounts) were computed. Second, the contribution of each firm to the total was computed. Third, any firm that accounted for more than five percent of the weighted aggregate total was reviewed.

There were few instances in the sample where the five percent rule was violated. For these cases, returned worksheets and tax forms, information collected on re-contacts, margin notes, and open-ended and other specify responses were all reviewed. In a few cases, this review led to a change in the specific value. Unless there was additional information to justify changing a reported value, the value was left unchanged. Hence, some values remain on the database that exceed the five percent rule. Variables for which one or two values will violate this rule include CF_OWNERS, F23_(1-3), F35_(1-3), F36_(1-3), F52_(1-3), F53_(1-3), F57_(1-3), M2, M5, P4, P12, R3, R4, R5, R6, R9, S3, S5, , and U8.

Completeness Criteria

There were three criteria that an individual interview had to satisfy in order to be considered complete. Overall, item response had to be at least 75 percent of questions asked of the respondent. In other words, no more than 25 percent of the responses could be missing (don't know or refused). Second, at least 75 percent of the items in sections P, R, and S that were asked of the respondent had to be answered with a non-missing response. In these sections, each question first asked the actual dollar amount, or if still missing then for an estimate of the amount, and if still missing, a range. For completion, estimates were treated as valid responses, but ranges in sections P, R, and S were treated as missing. The third criterion required that 8 of the 10 or 11 entrance questions to section E, section F, and section MRL be non-missing.² (An example of an entrance question is E1: Does the firm have any checking accounts or share draft accounts?)

Several borderline cases (200) were very close to meeting these criteria and were reviewed by NORC and FRB staff. Of this number, 76 were ultimately accepted as complete interviews. The overall weighted unit response rate was about 32 percent. On average, only 1.8% of items asked were missing and the median firm had less than 0.5% missing items.

² The number of entrance questions that a firm was asked depended on the firm's organizational type. Sole proprietorships were asked about 10 services, while partnerships and corporations were asked about 11.

SECTION II: EDITS AND IMPUTATIONS

Data Edits: Overview

The data collected in the interviews were edited to incorporate additional information provided in the way of interviewer notes, hard-copy worksheets and tax forms when returned, follow-up calls to respondents when questions were inadvertently skipped in the interview as occurred in a few instances, and information contained in open-ended and other specify responses that sometimes informed answers to questions other than the open-ended question or other specify response. In a few instances, when there was sufficient information, responses that were inconsistent were changed. However, unless there was overwhelming information to change such a response, inconsistencies were not edited out of the data base. All open-ended and other specify answers were encoded into categorical frames. The categories for specific questions are listed in the codebook and in the survey questionnaire. There are no open-ended text responses on the public data base.

For questions concerning “reasons for using institutions,” the encoded responses permitted up to three separate reasons (H3R1_(1-8), H3R2_(1-8), H3R3_(1-8), IH3R1_1-IH3R1_20, IH3R2_1-IH3R2_20 and IH3R3_1-IH3R3_20, L14R1-L14R3, MRL29R1-MRL29R3, MRL30R1-MRL30R3, and MRL31R1-MRL31R3). The first reason was imputed whenever responses to this question were don’t know or refused. All subsequent reasons were set to validly missing (.S). Finally, all reported geographic information (firm location, financial institution location) were checked for internal consistency among city, state, and zip codes.

Data Edits

Edits to the data performed by NORC were limited to verification of the completeness of interviews, verification that specified response ranges and cross-item restrictions were satisfied, correction of interviewer errors, resolution of unusual situations that the Computer Assisted Telephone Interviewing (CATI) system was unable to handle, back-coding of the firm’s industry code (SIC), the firm’s most important problem, and race for the other specify responses. NORC did not attempt to resolve inconsistencies between the financial service inventory and the balance sheet, nor did it correct errors in the balance sheet or income statements.

Edits to ensure internal consistency of the data set and imputation of values for missing data were performed by the Federal Reserve project staff. The data were examined for consistency between dollar amounts in the balance sheet, income statement, and other sections of the questionnaire (e.g., the deposit and loan account sections); however, there are still some unresolved discrepancies between the loan sections (section F) and balance sheet loan totals. Note that Sections E, F, and G had a different reference date than the balance sheet information; some differences should be expected. Only if additional information was provided, such as worksheets or tax forms, were the initial responses in the balance sheet section altered. Other consistency checks included the following: ensuring consistency between source name, type, and location; verification that skip patterns were followed correctly in the questionnaire; and identification of discrepancies in balance sheet and income statement identities. In the balance sheet and income statements, inconsistencies were kept to a minimum by virtue of the method of data collection. Firms were only asked to report balance sheet totals and profit if they did not supply all of the detail. Total

profit, assets, liabilities, and equity were filled in on the final data set so that they satisfy the accounting identities.

Additionally, approximately 1320 firms sent in hard-copy records (tax forms, filled-out worksheets, accounting statements, etc.) to assist in verification. (See below for additional detail on the balance sheet edits and imputation.)

Any firm replying that the Dun & Bradstreet reported SIC code was not the firm's principal activity was asked to give an open-ended response describing what it did. NORC encoded 1572 verbatim responses into the appropriate SIC codes. Of these, 667 were encoded to their original values. NORC's codings were reviewed and corrected by project staff (A0_SIC2_FIN).

There were relatively few data problems and missing data associated with the questions in this survey. Every attempt was made to retain original values unless there was considerable evidence available from other responses to indicate a high probability of an incorrect response. Consequently, there may be apparent inconsistencies in some of the reported data. Users should examine the data carefully.

All geographic information reported was verified against USPS city-state-zip code data as of April 2004 (near June when data collection began). Urban/rural status, metropolitan code, and county were derived from the firm's address.

Imputation

As is true of all surveys, there is some amount of missing data for nearly every SSBF question. An attempt has been made to impute most missing values. About 1.8% of all values collected were missing. Thirty percent of the observations had no missing values; 65 percent of all observations had less than one percent of the values missing, and 79 percent of the observations had less than 3 percent missing.

The general model used to perform imputations in the SSBF is a randomized regression model. The methodology employed is similar to that used in the Survey of Consumer Finances [3]. The data set contains a set of "xcode" variables, or shadow variables (described in section III under "xcodes"), which can be used to identify the values that have been imputed.

The imputation proceeded as follows. First, a variable was modeled as a function of other survey variables, and a variance-covariance matrix was calculated for all variables included in this imputation specification. Each element of this matrix was estimated using all available pair-wise observations for which there were reported data, even when the numbers of pair-wise observations differed from cell to cell of the variance-covariance matrix. In this way, all available and relevant survey information was utilized in each variance-covariance calculation. For most imputations, a "kitchen sink" was used along with other pertinent variables to construct the variance-covariance matrix. The kitchen sink included the following: most of the demographic information from sections A-C; number of locations information from section D; all of the entrance questions for section E, F, G, MRL, and L; the inside equity injections question from section M; indicators for the personal credit history of the primary owner; whether the MRL loan(s) were accepted and/or denied; one digit SIC code groupings for the firm; the Census division in which the firm

headquarters was located; whether or not the firm was in an urban area; and some balance sheet and income statement information.

Once the variance-covariance matrix had been estimated, its elements were used to calculate regression parameters tailored to the data available for each observation with a missing value. A unique regression equation was calculated for each observation with a missing value, depending on the data available for that observation. An observation with fewer missing independent variables used a greater number of explanatory variables than a similar observation missing a larger number of independent variables. Hence, the number of independent variables included in an imputation generally differed from one observation to the next because patterns of missing data varied across observations. From the predicted equation for each observation's missing value, an estimated regression variance is calculated, which, in turn, was used to generate a random component to add to the predicted value.

Multiple-categorical response questions (e.g., check all responses that apply) were converted to a series of yes-no responses, and then each of these yes-no responses was estimated using a randomized linear-probability model (i.e., randomized regression where the dependent variable takes on one of two values).

Not all variables lend themselves to estimation by regression. In particular, questions that evoked single discrete categorical responses (e.g., Where does the business primarily sell or deliver its products or services, variable D3) to a multiple (more than 2) category question are typically imputed using a randomized hot-deck procedure. In some instances, however, the multiple-categorical questions were imputed with a series of dichotomous linear regression models (e.g., institution type, IH2_1-IH2_20).

In order to achieve certain convergence properties, the imputation process was iterated three times. The first iteration created a fully imputed data set. In iteration two, the fully completed data set from iteration one was used as the input data set to create three new implicates. For the third (and final) iteration, the three implicates from iteration two were stacked and used as the input data to create five final implicates.

For the first round of imputation, the raw data were used to calculate the variance-covariance matrices used in estimation. If explanatory variables were missing, those observations were excluded from the variance-covariance calculation. For questions following an entrance question or major branching question, fully imputed values of the entrance questions were used to determine whether or not a given follow-up question needed to be imputed. However, raw data were still used to calculate the variance-covariance matrices for these follow-up imputations.

For the second iteration, the fully imputed data set from the first round of imputation was used to calculate the variance-covariance matrix for each imputation. This ensured that the pattern of missingness was not overly influential in calculating the imputed values. The third iteration used the combined variance-covariance matrices constructed by pooling all three implicates from the second round of the imputation to create five final implicates. The final data set includes the five implicates derived in the third imputation iteration.

A NOTE ON THE IMPLICATES: In past SSBF data releases, while a single fully imputed data set was released, the data were imputed in the same way as the 2003 survey. In the 2003 SSBF, the data release contains five implicates (see Section V below). Each implicate (identified in the data as A0_IMPLICAT) is fully imputed and contains 4,240 observations. Across implicates, all *reported* values (for a given firm) are identical, whereas *imputed* values may differ. In fact, it is this difference in imputation values that allows users to combine estimates from the separate implicates to calculate standard errors that are appropriately adjusted to include the variation from the random portion of the imputed value (see [6]).

For all imputations, size group, organizational form specific group, or data set-wide bounds were imposed on the continuous variables. When soft edits or hard edits were imposed in the interview (see questionnaire), these bounds were imposed. Values outside the bounds in the questionnaire are the result of specific comments by respondents. If respondents offered information in a comment after a ‘don’t know,’ ‘refusal,’ or ‘exception,’ which could be used to infer a range limitation, this information was used in the imputations, as was bounding information from the ranges or other size comparisons. Generally, dollar amounts and numbers were given bounds at the 99th (1st) percentile in the data if there was no range information, no hard coded bound in the data and no logical upper (lower) bound. Additionally, some continuous value questions obtained ranges if the initial response was missing. These ranges were imposed in the imputation whenever available.

Below, we provide additional details on data edits and imputations performed in different sections of the questionnaire.

Firm and Owner Characteristics (Sections A, B, C, and D)

Sections A, B, C, and D contain information on firm and owner characteristics. Section A validates the screening questions for some firms and provides information on employment. For the first time, the survey includes some information on alternative work arrangements in this section. Section B includes information on the organizational form and industry, and section D includes questions about branches, area of operation and computer use.

Section C contains information on characteristics of owners and certain firm characteristics. Information on the owners of the firm was collected differently for the 2003 survey than it had been previously. In the past, characteristics of owners were collected only for the owner with the largest share, and respondents were asked whether a majority of firm owners were Hispanic, minority, or female. The 2003 survey followed the lead taken by the U.S. Census Bureau in its 2002 Survey of Business Owners, and collected individual demographic information on up to three owners.³ Respondents were asked to report on the individual with the largest ownership share first; if that individual did not have a controlling interest in the company (an ownership share of at least 51 percent), information was also collected on all remaining owners up to a maximum of two additional individuals.

Since the wording of the questions about firm owners and characteristics differed somewhat by organizational type, Section C of the questionnaire is originally divided up into three major subsections: proprietorships, partnerships, and corporations. Each firm goes through only one of the subsections and within that subsection, data on up to three owners is collected. To facilitate ease of use, the three major sections of three loops each (one for each owner) were collapsed during editing into one major section with three loops. For example, the question “How old are you?” is asked of proprietorships at C6_1, and C6_2; of partnerships at C16_1, C16_2, and C16_3; and of corporations at C26_1, C26_2, and C26_3. These variables have been remapped into C_AGE_1, C_AGE_2 and C_AGE_3, respectively.

Generally, variables prefixed with C_ are at the individual owner level, whereas variables prefixed with CF_ are at the firm level. In addition to the remapping of the three major sections into one common set of

³ See <http://www.census.gov/csd/sbo/>.

variables, some firm-level variables have also been created that aggregate the information from individual owners into a firm-level variable. Please refer to Appendix E for a list of the firm-level variables available for analysis, and see examples in section “Firm Level Characteristics: Race, Gender, Ethnicity, Owner Age, Education, and Experience Variables” below.

The data collected on firm and owner characteristics were reported with few errors and few missing values. Minimal editing was required for these questions and less than 0.7 percent of items were imputed.

Financial Services Inventory (Sections E, F, G)

Sections E, F, and G collected an inventory of loans, deposits, and other financial services used by each firm. There were few missing values in these sections, although the number of missing values is greater for questions concerning dollar amounts than for other types of questions. Data in these sections (especially the dollar amounts) were edited for reasonableness, using data from this survey as well as information obtained from other sources.

Note that the information collected varies across financial services. For example, for checking and savings, only the account balances were collected. For capital leases, the number of leases and outstanding balance were collected. For lines of credit, the number, amount of line, amount outstanding, whether or not guarantees and/or collateral were required, type of collateral used, and compensating balances were collected. For financial management services (section G), only the source identification was collected. Information available for different services is described in Appendix C.

New in this survey are specific questions about the use of credit and debit card processing services (Section G). In previous surveys, information on credit card processing was collected in conjunction with information on transactions services. In 2003, credit card processing services were taken out of transactions services, but included in question G9 which asks about the use of credit card-, signature debit card- and pin debit card-processing. For more information on comparability of results across surveys, see ([8]).

Many of the questions in these sections were asked up to three times in order to identify multiple sources of financial services. For example, a firm obtaining checking accounts from three different sources would be asked a series of questions about the accounts at each source. If there were more than three sources, the information reported in the third loop would be that for all remaining sources combined. (Only 111 firms reported a checking, savings, or loan service with more than three suppliers.) When imputing missing values for these repeating questions, each financial service-source pair -- including third loop cases with multiple institutions -- was treated as an individual observation. Whenever multiple accounts within a single loop were possible, the average account size was imputed rather than the total account, and the product of the number of accounts and the average loan size reported in the final data. Savings balances, loan balances (except for the outstanding amounts for lines of credit) and the amount of the line of credit commitment were required to be positive. Checking accounts were allowed to have negative balances. Line of credit balances outstanding were allowed to be zero.

The imputation model specifications for variables in sections E and F include income statement and balance sheet data, the credit score of the firm, firm and source characteristics, and product characteristics. Entrance

questions ("Do you have") were seldom missing and in the few cases where they were missing (44 instances out of more than 12,000 firm-institution pairs), they were set to "no."

Most Recent Loans Characteristics (Section MRL)

Imputations in section MRL used the reported information there as well as information from the financial services inventory in sections E, F and G, balance sheet information, demographic information, the credit score of the firm, source information, and the prime rate at the time the loan was applied for (from the Federal Reserve Board). The prime rate at the time of the loan application was used for imputations of interest rates. Most firms who had a loan accepted applied for the same amount of loan as was approved, thus the imputations for the amount applied for and amount approved first imputed whether these amounts were the same, and then imputed an amount for the missing one(s) if they were different. Similarly, the amount of fees (MRL22) was treated as an upper bound for the implied dollar cost of points to close the loan (MRL21) and MRL21 was a lower bound for the implied interest rate from MRL22. Discrepancies from these "rules" are the result of specific responses from respondents.

Institution Characteristics (Section H of questionnaire and constructed I variables)

In sections E, F, G, and MRL the identities of the sources of financial services used by the firm (E, F and G) and the most recent loan institution(s) were collected. As firms were asked about a service (e.g., checking), they were asked to identify ALL sources of this service. When information was asked about the next service (e.g., savings), firms were asked to identify which of any of the sources mentioned earlier provided that service, and then asked to identify any additional sources not mentioned earlier. This information is stored in a "roster" or matrix of 16 services by up to 20 institutions. These financial service flags, or "T" flags, allow users to identify all (up to 20) sources used for each service.

The identities of as many as 20 sources were collected for each firm. (There was only one firm that reported as many as 20 institutions.) Once this list of sources used by the firm was constructed, information on location, method of conducting business, institution type, length of relationship and reasons for using the source was collected for up to eight sources in Section H of the questionnaire. If the firm obtained financial services from more than one source, the firm was asked to identify its primary source (see variable H1). If the firm had a recent loan application (Section MRL), information on the institution that approved and/or denied the application(s) was then collected. If the firm indicated more than five additional sources, an algorithm was used to select the next five sources for which detailed information was collected (See Appendix A).

The zip code of the most frequently used branch or office of each institution (up to eight) used by the firm was collected in Section H. In addition, if the institution was identified as a depository or "other" type of institution (H2_(1-8)), the survey attempted to obtain more precise location information with an automated institution matching utility. The institution name obtained from the respondent was used to match the institution to a file containing all branches of commercial banks, savings banks, savings and loan associations and credit unions. The external file contained location information on the specific branches and facilitated the calculation of distances between the headquarters office of the firm and the branch used most frequently. Depository institutions accounted for about 57 percent of all sources and of those,

approximately 95 percent were matched to the main institution and 83 percent were matched to the exact branch location. If a match was not found, the respondent was asked to provide the street address.

For ease of use, the information in section H was converted into “I-variables.” The I-variables follow the format of the T-flags in that each variable is represented up to 20 times, one for each possible institution. The information in section H (e.g., H2_(1-8)) is copied into I-variables (e.g., IH2_1-IH2_20). These I-type variables, in conjunction with the T-flags can be used to identify which institutions supplied which services, and the characteristics of that institution. Additional documentation and examples are given below in section IV.

Imputations were conducted for all institutions, not just the up-to-eight sources asked about in section H. There were only 275 institutions in the raw data, out of a total of about 12,000, which did not go through section H.

Imputations for section H and I variables used an approach similar to the imputations for section E, and F variables. That is, each firm-institution pair was considered a separate observation for purposes of imputation. First, institution type was imputed. After editing, only 31 instances of institution type were imputed (out of more than 12,000 possible firm-institution pairs). When institution type was determined, the remaining variables—distance (H7_(1-8) copied to IH7_1-IH7_20), method (H8_(1-8) copied to IH8_1-IH8_20), and length of relationship (H4_(1-8) copied to IH4_1-IH4_20) were imputed for all sources, including those sources that did not go through section H. The open-ended questions about the reason for using an institution (questions H3_(1-8)) were first encoded into up to three separate reasons (H3R1_(1-8), H3R2_(1-8) and H3R3_(1-8), and then the encoded reasons were mapped to IH3R1_1-IH3R1_20, IH3R2_1-IH3R2_20, and IH3R3_1-IH3R3_20). Most responses coded into a single reason. If the open-ended question was missing or if the institution did not go through section H, one reason was imputed (IH3R1_1-IH3R1_20) and the remaining two set to .S.

Institution type:

Extensive edits were conducted on these responses to ensure that respondents correctly identified source type. Because respondents often were unsure of the difference between a savings bank, savings and loan, and commercial bank, and because there a few cases where respondents answered 'other specify' but in the text field had indicated 'bank' or 'finance company', institution-type responses were edited for consistency with the financial institution names reported in Sections E, F, G, and MRL. Institution type was checked against every respondent supplied source name. Depository institutions were further checked against internal Federal Reserve Board files which provide institution type. These edits, in conjunction with the institution matching routines used during the interview, identified almost all of the 'other specify' institution types and corrected many misclassified institution types. Institutions were matched using the geographic information (city, state and zip code of the institution as well as the name, and whether or not the institution was in the same city). All the geographic information reported was verified to be consistent with USPS reported city, state, and zip information. In cases where only city and state or zip and state were available, matches with the Summary of Deposits (SOD) data were allowed if the names of the institutions matched and if there was a branch of that institution in the correct city and state (or zip and state). In some cases (institution type and name missing, name not sufficiently detailed to permit classification, or institution imputed), institution type had to be imputed. These imputations used a combination of linear regression and randomized hot-deck procedure.

Distance:

If the institution zip code was not provided, firms were asked if the branch or office of the institution used most frequently by the firm was located in the same metropolitan area or county as the firm headquarters. If the institution was located in the same county or metropolitan area of the firm (as determined by the reported zip code or the response to the above-mentioned questions), the owner was asked to estimate the number of miles between the firm and the institution. When the institution was located in a different county or metropolitan area than the firm, the distance question was not asked. Instead, the distance was calculated from the firm's and institution's zip code centroids. The latitude and longitude of the zip code centroids were used to triangulate the implied line-of-sight distance between the firm and the institution. For institutions without zip codes, the centroid of the finest level of geography available (city, then town, then Census designated places, etc.) was used to calculate distance. For a very few firms that reported institutions in other countries, the centroid of the city the foreign bank was located in was used to calculate distance. (See IGEOTYPE_(1-20) for more information on the level of specificity of geography information of the institution that was used to calculate the distance.)

Trade Credit (Section L)

Section L of the questionnaire concerns trade credit. No source specific information was collected for trade credit; instead the questions are about overall use of trade credit as well as about the most important supplier. There were few missing values in this section, and although all missing values have been imputed, for some of the imputations there were very few observations on which to base the imputations.

Capital Injections (Section M)

Section M of the questionnaire consists of a series of questions regarding recent capital injections. This section was included primarily to determine the prevalence of capital injections among smaller businesses. Questions M1, M2, and M3 were asked of proprietorships and partnerships. Questions M4 through M8 were asked of corporations. Few firms reported attempting to raise equity in 2003. Consequently, the subsequent questions were answered by only a few firms. There were few missing values in this section. All missing values in this section have been imputed. However, because most firms did not attempt to raise outside capital, some of the imputations are calculated on very few observations.

Financial (Balance Sheet and Income) Statements (Sections P, R, and S)

The survey collected information on the firm's financial (balance sheet and income) statements in sections P, R, and S of the questionnaire. What differentiates these sections of the survey from other sections are the accounting identities which apply to financial data. Three identities apply to the balance sheet data. First,

the equity must equal total assets minus total liabilities. Second, total assets must equal the sum of the asset detail. Third, total liabilities must equal the sum of the liability detail. Similarly, on the income statement, profit must equal to sales plus other income minus total expenses.

These identities and restrictions present formidable problems when surveying small businesses because many small business owners are not familiar with financial statements. Indeed, this is one of the reasons that the balance sheet information is tied to the tax information most firms are required to file each year. However, even tax records do not include balance sheet information for proprietorships. These difficulties were exacerbated by the fact that some respondents were providing these data without benefit of financial records. (To determine which financial records were used by the firm during the interview, see the variables N1T1-N1T6).

In the 2003 survey (as in the 1998 survey), to avoid inconsistencies in total versus sum of detail, respondents were asked a total (e.g., assets, liabilities, equity, or profit) only if they failed to report the detail completely. Complete reporting of the detail means that a dollar amount was given for each of the detail elements involved in a sum. For example, in the case of R12, total assets, respondents were asked to report R12 only if one or more of the variables R1-R7 and R9 were answered as don't know, refusal, or as a range. In the instances where all the asset elements had valid values, totals were calculated from the detail.

In addition to the survey questions, many firms (1324) sent in worksheets which included information on the firm's balance sheet and income statement. The worksheet information was useful in resolving discrepancies, and filling in missing values.

In many instances, only one of the detail elements was missing. For these cases, when one element of the detail was missing and the total reported, the missing element was calculated as the difference between the reported total and the sum of the reported detail. About 2.4% of all section P, R, and S items required imputation, compared to 1.8% of all questionnaire items. Roughly 175 firms required one or more asset item to be imputed, about 200 required an income statement item imputation, and about 80 firms required some imputation for one or more liabilities. In roughly 75 percent of instances with missing values in these sections, range information provided by the respondent was used to inform the imputation.

Balance sheet (sections R and S):

After editing, remaining missing balance sheet data were imputed using a generalized regression model. The overall strategy was to build the balance sheet from the bottom up. Each of the missing detail elements was first calculated, subject to range bounds, or bounds constructed from the total variable. Once all missing elements had been calculated, the totals were constructed from the sum of the detail (or in the case of profit from the sum of sales and other income minus total costs).

The balance sheet elements often have large mass points at zero. For this reason, a model was first run to determine if the balance sheet amount was positive. If positive, another model was run to determine the amount, subject to bounds based on reported ranges if they existed. The models included a broad set of variables describing firm and owner characteristics; several variables reflecting size, including assets, liabilities, sales, and total employment; number of financial sources; number of financial services used; information from sections E and F on the size of checking and loan accounts; and geographic information such as region and rural or urban location.

One note of caution regarding the balance sheet values. The information on total loans (S1) is often different than the amount of loans outstanding obtained by adding up the values from section F of the question. One possible reason for this possible inconsistency has to do with reference periods. The balance sheet information was collected as of the last date of the firm's fiscal year. Firms whose fiscal year ended

between January 1 and June 30 reported for the fiscal year ending 2004. Firms whose fiscal year ended between July 1 and December 31 reported for the fiscal year ending 2003. Other interview data were as of the date of the interview. Most interviews took place between July and December 2004. Consequently, for a firm whose fiscal year ended July 31, 2003 but was not interviewed until December, 2004, as much as 18 months separate reference dates for the balance sheet data and for other survey data (e.g., loans outstanding in section F of the questionnaire).

Income statement (section P):

All dollar amounts in the income and expense questions reflect full year equivalents. If the question P1 (full year vs. partial year accounting) was answered yes, then the data contains the original amount. If the question P1 was answered no, the number of days the income statement covered was calculated and all amounts reported for P2, P4, P5, P5_4, P5_5, P12 and PROFIT are inflated to full-year equivalents. This makes a stark assumption about the pattern of sales having no seasonal component; however, there is little or no information available to calculate seasonality reliably.⁴

For income and expense questions, the primary size measure used in the editing and imputation of missing data was sales (P2). There were no entrance questions for the income and expense items of section P, however, many respondents reported zero for these items. To impute the missing values for these questions, we had to account for the large mass point at zero. We did this by creating pseudo entrance questions (coding these questions as YES if the response was nonzero and NO if zero) and, after imputing these entrance questions, we imputed the dollar amount where the entrance imputed to YES. Most of these dollar amount imputations were done in log form after the pseudo entrance questions. Some negative dollar amounts were allowed if the respondent commented that this was valid. When there was information available about the relative size of sales this year vs. last year, it was used in the imputations of P2. Once the detail of the income statement had been fully imputed, PROFIT was calculated from the sum of sales (P2) and other income (P4), less costs (P5).

⁴ Users wishing to calculate partial year data in some other fashion can restore the income statement to the original partial year data by multiplying the values on the data base for P2, P4, P5, P5_4, P5_5 P12 and PROFIT by the reciprocal of the adjustment factor (A0_ADJUST). This factor is the number of days the income statement covered divided by 365 and was calculated using information on the start date of the reporting period (P1_1MO, P1_1DAY and P1_1YR) and the end date of the fiscal year (B2_1MO, and B2_1DAY).

SECTION III: USING THE 2003 SSBF PUBLIC DATA BASE

This section discusses the data base dictionary, codebook conventions, xcodes (used to identify which values are imputed), repeating variables, and data base conventions. The section also describes how the characteristics of individual owners were aggregated to firm level variables and how these constructed variables can be used to define firm-level characteristics such as minority- or female-owned. Information on how to identify and associate specific institutions with the information on financial services collected in sections E, F, G, and MRL by using the auxiliary T-flag and I-variables is discussed below in Section IV.

Data Dictionary Entries

The data base dictionary (see below) contains an entry for each variable in the data set. The variables are generally listed in the order in which they occurred in the CATI interview. The INDEX of VARIABLES at the end of this document lists variables alphabetically.

Each entry in the data base dictionary contains several components. The first line starts with the letter of the section of the questionnaire from which the variable is derived, followed by the variable name and the name of the corresponding "xcode" variable, if such a variable exists, and a short variable label. Underneath this line is a detailed description of the variable (which is often the questionnaire text). The codeframe for this variable, all possible values that may occur in the data base, are listed next. Finally, references to questionnaire variables or other "notes" complete the entry.

NOTE: Each entry will contain section, variable name, a short label and the codeframe of possible responses. Other parts of the entry (such as questionnaire text, note, or x-code variable name) may not be needed in all entries. For example, in some cases there is no questionnaire text because the variable was obtained outside of the interview, or constructed from other variables within the interview. Additionally, some variables do not have companion xcodes.

An example that includes all components is given below:

A A10_9 XA10_9 TYPE OF INCENTIVE
 You may remember that as a token of our appreciation for your participation, we would like to send you either \$50, or a package of reports for small businesses from Dun and Bradstreet, which retails for \$199. Have you decided which one you would like to receive?
 1: CASH
 2: D&B PACKAGE
 3: NEITHER
 4: HAVE NOT DECIDED YET

NOTE: Asked at beginning of interview. The incentive ultimately taken is identified in the variable A0_Incentive.

Explanation: The variable A10_9 was asked in section A of the questionnaire. It has an xcode which is named XA10_9. The short label (TYPE OF INCENTIVE) is followed by the questionnaire text starting with “You may remember ...”. Allowable responses for this variable include values 1 through 4. There are no missing values for this variable. If there were missing values, they would have been indicated beneath the allowable response. Last, the NOTE indicates some additional information about this variable.

A somewhat simpler example is for variable D2:

D	D2	XD2	SITES IN SAME AREA AS MAIN OFFICE
			Again including the main office, how many of these sites are located in the same (metropolitan area/county/parish/borough) as the main office?
			NUMBER:_____

The variable D2 was obtained in section D of the question and has an xcode named XD2. The entry includes the question text and the codeframe. Note that there are no additional notes, and that there could be some missing values because of legitimate skips.

Please note that the QUESTIONNAIRE contains additional and complementary information about the variables that may be needed to fully understand the nature of the question. In particular, interviewer instructions, question-by-question instructions, detailed skip patterns, and specific range restrictions are fully documented only in the annotated questionnaire.

Added Variables

In general, variable names on the public data set match question numbers. There are a few situations where this is not true: (i) the variables are created by combining variables within the questionnaire (collapsed); (ii) the variables are derived from combinations of other variables (derived);(iii) the variables are moved from one place to another in order to facilitate some aspect of analysis (both the I and T variables); (iv) the variables are obtained from other sources, such as preloaded frame information; and (iv) the shadow variables (xcodes) are derived from the quality of information obtained in the interview (reported, missing, range, legitimately skipped).

In every instance where a variable is created from questionnaire variables, the data base dictionary includes a reference to the original question or questions from which these variables are derived and the annotated questionnaire includes similar information as well as information on which variables have been added, moved, or deleted from the original questionnaire data base.

Collapsed variables:

In some cases, variable names on the public data set are changed to mnemonics reflecting the variable's content. This occurred most often when the information used to form the variable originated in different sections of the questionnaire for different types of businesses (see section C variables for

example). Whenever the information in the collapsed variable contained all of the information that was available in the original questionnaire source variables, the source variables were dropped. Such renaming conventions as well as moves, drops, and other changes, are described in the annotated questionnaire. Within the database dictionary, the note at the bottom of a variable entry will indicate the source of the variable(s). An example of a collapsed variable is C_BLACK_1. Its data base dictionary entry is:

```
C C_BLACK_1 XC_BLACK_1      OWNER 1 BLACK/AFRICAN AMERICAN
                             Is [OWNER 1] of black/African American origin or descent?
                             1: YES
                             2: NO
                             .S : Legitimate Skip
                             NOTE: Derived from C4T2_1, C14T2_1, or C24T2_1
```

The variable C_BLACK_1 is from section C of the questionnaire and its xcode is XC_BLACK_1. The label indicates this is owner 1's answer to the question "Is Owner 1 of black/African American origin or descent?" The codeframe includes legitimate skips and the variable is derived from either C4T2_1, C14T2_1, or C24T2_1. Although not shown in the data base dictionary, the annotated questionnaire indicates that the source variables have been dropped from the data set.

Derived variables:

There are several instances where information has been combined from several variables to facilitate data analysis. Most of these derivations occur in section C where characteristics of individuals are combined to obtain estimates for the firm as a whole. For example, up to three owners are asked about their racial background. A question about whether the firm is more than 50 percent owned by individuals of certain characteristics is never asked in the interview but can be derived from the responses of the individual owners to the race question and to the share of ownership question. An example of such a variable is CF_BLACK and its data base entry is given as:

```
CF CF_BLACK XCF_BLACK      WGTED % OF OSHP THAT IS BLACK
                             PERCENTAGE : _____%
                             .S : Legitimate Skip
                             NOTE: CF_BLACK is the sum of (2 - C_BLACK_i * C_SHARE_i)
                             divided by the sum of C_SHARE_i (where i goes from 1 to 3).
                             Include the ith term in both sums only if C_INDIV_i = 1.
```

Another class of derived variables is check-all-that-apply categorical questions. These questions are converted to a set of dummy variables, one dummy variable for each response. For example, question F14_1_1 asks about the type of collateral used for the first line of credit. There are seven possible responses and the respondent was asked to check all that applied.

These variables are converted to a set of dummy variables, one dummy variable for each response. In this example, the variable F14_1_1 would be converted to seven yes/no dummies which would be named F14_1T1_1-F14_1T7_1. This information is also contained in the annotated questionnaire.

T-flag financial service variables:

During the interview, as the financial service roster was being collected, up to 20 flags were created for each of 16 financial services (Sections E, F, G, and MRL). These flags are useful for identifying the specific services used across institutions and combining institution information with product usage information (see Section IV below). T-flags have the following naming convention: Each flag starts with a T, followed by a short mnemonic indicating the service (ck for checking, sv for savings, etc.) followed by a numerical suffix. The suffixes range from 0 to 20. The zero suffix indicates a variable that contains the number of sources used for that service. The suffix $i = 1$ to 20 indicates the i th institution. T-flags with suffixes between 1 and 20 can equal 0, 1, 2, 3, 30, or .S. Any positive value indicates the firm obtained the service from the i th institution; 0 indicates the service was not obtained from the i th institution; 1 (2, 3) indicates the information on the service is found in the first (second, third) loop of the service in section E or F; and a value of 30 indicates that there were more than one institution contained in the third service loop. Note, whenever there is one 30 in a set of T-flags, there must be at least one other. Whenever there are fewer than 20 institutions or sources used by the firm, all T-flags with suffixes greater than the total number of sources will be “.S”. (For a list of T-flags, see the table in the example for firm QRST in Section IV.)

I-variables describing institution characteristics:

All information from section H was copied into several variables referred to as I variables. The I-variables, however, also include information on sources that did not go through section H (about 275 out of 12,000 sources). Generally, users of the data base should not have to use variables from section H. For a complete list of the I-variables, see Appendix D.

The I-variables are generally named I followed by the question number of the question in section H which is then followed by a suffix that ranges from 1 to 20. For example, institution type was collected in section H as H2_1-H2_8. The comparable I variables are IH2_1-IH2_20. The suffix of the I-variables refers to the same institution as the suffix of the T-flag variables. (Note that the suffix on the H variables – which ranges from 1 to 8 – refers to the loop number, NOT the institution number. The correspondence between institution number and section H loop number is given by HINST_1-HINST_8.) For more information on using these variables to link source characteristics, account characteristics, and the financial services supplied by a specific source, see Section IV below.

Other added variables:

Additional variables of interest that were not collected during the main interview generally have the prefix A0_. These include the firm's credit score as obtained from Dun and Bradstreet (A0_DB_CREDRK), information on the sampling strata (A0_CENSDIV, A0_MSA, A0_DIVISION, A0_SIZECLSS, and A0_STRATUM), updated information on rural (A0_RURAL) and census division location (A0_DIVISION), variables describing the date of the screening interview, beginning date of main interview, whether an incentive was used and what type of incentive was used, the most important problem facing the firm (A0_FIRMPROB), three part deposit Herfindal indices of bank and thrift deposits for the Metropolitan Statistical Area or Rural County of the headquarters location of the firm (A0_HHI0, A0_HHI50, and A0_HHI100), and of some note, the sample weight (FIN_WGT) and the implicate number (A0_IMPLICAT) (See Appendix F below).

Xcodes: How to determine whether a value was imputed

Most of the variables in the main data set have a "shadow" variable that describes the condition of the variable prior to imputation. These shadow variables are always named starting with an "X" followed by the name of the companion variable. In most cases, the xcodes reflect the state in which the original variable was collected. However, there are cases where the original value of the variable was changed due to editing, which as described above only occurred in situations where there was additional data to validate a change. The "xcode" variable name for each variable is identified on the first line of each variable's codebook entry. Users who so desire may use the shadow variable to eliminate any imputed values. Values whose corresponding xcode has a value less than 6 were not imputed. Values whose corresponding xcode has a value greater than 6 were imputed. Values whose corresponding xcode has a value between 41 and 49, between 51 and 59 or equal to 60 were imputed subject to a specific range given by the respondent. To determine the number of cases imputed for a variable, simply examine that variable's xcode distribution and count the number of instances where the xcode value is larger than 5.

The following list indicates the value of the xcode and its interpretation. (See also Appendix B.)

Xcode Value	Explanation
1	reported or edited to value-- NOT missing.
5	legitimate skip. Question not asked in interview because of skip patterns.
16	conditional skip. Question not asked in interview because some earlier lead-in or entrance question was answered as missing. If xcode = 16 and value = .S, then in effect the value was imputed to a legitimate skip.
30	don't know, refused, not asked (due to CATI problem) - imputed.
40	don't know, refused, not asked when RANGE question asked, range positive, and respondent doesn't know or refuses to answer.
41-49	first-ninth range category, range positive.
50	don't know, refused, not asked when RANGE question asked, range negative, and respondent doesn't know or refuses to answer.
51-59	first-ninth range category, range negative.
60	special range, usually obtained from notes or worksheets

Note: The ranges associated with these xcodes may differ from question to question. For more information on the ranges, consult the survey questionnaire.

Repeating Variables

Sections C, E, F, and H of the questionnaire contain questions which were asked of some respondents more than once. Section C asked information on up to three owners. In sections E and F, respondents were asked to indicate whether they use more than one source for each type of financial service, and, if so, were asked to provide information about each source (up to three). In section H, firms were asked about the characteristics of their financial service sources for up to six, seven, or eight institutions, depending on whether the most recent loan institutions were different than other institutions (see above).

Variables which may repeat are given the question number as the primary name, followed by an underscore and a suffix indicating the repetition number. For example, in section E question E3 asks about the balance of the firm's checking accounts. The balance in the firm's checking accounts at its first source would be denoted E3_1, while the balance in the firm's checking accounts at its second source would be denoted by E3_2, and at its third source would be denoted by E3_3. Note that the third checking amount will be the sum of all other sources whenever there are 4 or more sources.

Firm Level Characteristics: Race, Gender, Ethnicity, Owner Age, Education, and Experience Variables

Information on the owners of the firm was collected differently for the 2003 survey than it had been previously. In the past, characteristics of owners were collected only for the owner with the largest share, and respondents were asked whether a majority of firm owners were Hispanic, minority, or female. The 2003 survey followed the lead taken by the U.S. Census Bureau in its 2002 Survey of Business Owners, and collected individual demographic information on up to three owners.⁵ Respondents were asked to report on the individual with the largest ownership share first; if that individual did not have a controlling interest in the company (an ownership share of at least 51 percent), information was also collected on all remaining owners up to a maximum of two additional individuals. The change provides additional detail on specific owners and the organizational structure of the firm. At the same time, however, questions about the firm as a whole were not asked for these topics and must be constructed from the characteristics of the individual owners.

In order to create many of the firm-level variables for these characteristics, the information about individual owners was combined (aggregated). In general, the firm-level variables for certain characteristic of the firm are a weighted average of the characteristics of the individual owners weighted by the ownership shares. These weighted firm level variables can be used to define firm characteristics, such as whether the firm was more than 50 percent owned by individuals who were female, or Hispanic.

Firm-level variables were created for race and ethnicity (CF_ASIAN, CF_AS_HA, CF_BLACK, CF_HAWAII, CF_HISP, CF_MINHIS, CF_MINOR, CF_NATIVE, CF_WHITE, CF_W_NH) and gender (CF_FEMALE). Each of these variables represent the percentage of the firm owned by individuals with that characteristic. Education (CF_EDUC), owner age (CF_AGE), and experience (CF_EXPER) are the

⁵ See <http://www.census.gov/csd/sbo/index.html>.

weighted average of the individual characteristics.⁶ (Note that in the 2003 survey, owners were allowed to select more than one race, thereby allowing firms to be classified as more than one race as well.) For firms where less than 100 percent of the ownership was reported, characteristics were scaled up to equal 100.

The formula used was:

$$\text{Percentage of firm owned by individuals with characteristic Y} = \frac{\{[(\text{Owner \#1's characteristic} * \text{Owner \#1's share}) + (\text{Owner \#2's characteristic} * \text{Owner \#2's share}) + (\text{Owner \#3's characteristic} * \text{Owner \#3's share})]\}}{[\text{owner \#1's share} + \text{Owner \#2's share} + \text{Owner \#3's share}]*100}$$

where the *i*th term (*i*=1, 2, or 3) is included only if C_INDIV_{*i*}=1.

NOTE: All weighted percentages are rounded to the nearest percentage point

For example, consider a firm in which the total reported shares summed to 75 percent: the largest owner held 40 percent of the firm and was a white, non-black, Hispanic male; the second owner held 25 percent of the firm and was a white, black, non-Hispanic female, and the third owner held 10 percent of the firm and was a non-white, black, non-Hispanic male. All other race categories (e.g., Pacific Islander and Native American) are answered “no.” The following table summarizes the characteristics of interest for this example:

OWNER	C_SHARE	C_INDIV	C_WHITE	C_BLACK	C_ASIAN	C_HISP	C_FEMALE	C_MINHIS	C_MINOR
FIRST	40	YES	YES	NO	NO	YES	NO	YES	NO
SECOND	25	YES	YES	YES	NO	NO	YES	YES	YES
THIRD	10	YES	NO	YES	NO	NO	NO	YES	YES

In this example, CF_WHITE=87, CF_BLACK=46, CF_ASIAN=0, CF_HISP=53, CF_FEMALE=33, CF_MINHIS= 100, and CF_MINOR= 46. If (minority) ownership is defined as having more than 50 percent of the firm shares owned by individuals of specific characteristics, then the firm in this example would be described as being white-hispanic-male owned. This particular firm is both white-owned and minority-hispanic-owned, but not minority-owned since not more than 50 percent is owned by individuals of minority background.

More specifically, CF_HISP was calculated in the following way:

$$[(1*40 + 0*25 + 0*10) * (1/75)]*100 = 53$$

This means that one owner with a forty percent ownership share of the firm is Hispanic, one owner with a twenty-five percent share is non-Hispanic, and the final reporting owner has a ten percent ownership share and is non-Hispanic. Since only seventy-five percent of the ownership share is reported, the value is inflated to its 100% equivalent value. This assumes that the reporting owners are representative of the non-reporting owners.

⁶ CF_FAGE, CF_ESTAB, and CF_FAMILY did not require aggregation as they were asked at the firm level in the questionnaire.

CF_MINHIS was calculated as:

$$[(1*40 + 1*25 + 1*10)*(1/75)]*100=100$$

This means that the first owner was minority or Hispanic and had a 40 percent share, the second owner was minority or Hispanic and had a 25 percent share and the third owner was minority or Hispanic and had a 10 percent share.

Assigning race, ethnicity, and other firm-level variables:

Assigning ownership types to firms based on the percentage of shares owned by individuals with certain characteristics can easily be done using the CF share of ownership variables.

Example A: Suppose one wished to construct a variable that indicated the firm was female owned whenever more than 50 percent of the firm is owned by women. Define the variable to equal one whenever $CF_FEMALE > 50$ and zero otherwise. If instead, the definition was 50 percent or more, then define the female-owned variable equal to one whenever $CF_FEMALE \geq 50$ and zero otherwise.

Example B: To indicate which firms are "at least 50%" owned by women, flag all observations where $CF_FEMALE \geq 50$.

Example C: To indicate which firms are "more than 50%" owned by Asians/Pacific Islanders, flag all observations in the data set where $CF_AS_HA > 50$.

Example D: To indicate which firms are "more than 50%" owned by non-whites or Hispanics, flag all observations in the data set where $CF_MINHIS > 50$.

Example E: To indicate which firms are "more than 50%" owned by a single family, flag all observations in the data set where $CF_FAMILY = 1$.

Users should note that individual-level information is not available for all firms. There were 50 firms where no individual held at least a 10 percent ownership share ($CF_MORE10=2$) and an additional 9 firms where the largest 3 shareholders were firms rather than individuals. In these cases, CF_ASIAN , CF_AS_HA , CF_BLACK , CF_HAWAII , CF_HISP , CF_MINHIS , CF_MINOR , CF_NATIVE , CF_WHITE , CF_W_NH , CF_FEMALE , CF_EDUC , CF_AGE , and CF_EXPER are all valid skips on the data (.S).

Open-Ended Responses

There were some questions that were open-ended. For example, in section H respondents were asked why they used a particular source. All such questions (as well as all 'other specify' questions) have been recoded into categorical responses. For many of the open-ended questions, the response referred to more than one reason. Most of these questions have been coded to permit up to three responses. The naming convention for reason recodes is the question number with a suffix of R1, R2, or R3 (e.g., MRL31R1, MRL31R2, and MRL31R3 are the recoded responses to MRL31). If only one reason was given, then the second and third reasons were coded as ".S" (legitimately skipped).

Several of the open-ended responses deserve particular note. In section R, the respondent was asked the value of all other assets not reported (R9). Then the respondent was asked to list the type (R10_R1, R10_R2, and R10_R3) and amount (R11_1, R11_2, and R11_3) of the three largest of these assets. In most cases, the encoded text response for type of asset indicated that the amount should have been reported in one of the specific asset items (R1-R7). Whenever possible, these responses were adjusted by moving the amount to the appropriate place and subtracting that amount from R9. After the recoding of these questions the amounts remaining in R11_1, R11_2, and R11_3 were checked for consistency against R9 [i.e., $SUM(R11_1, R11_2, R11_3) \leq R9$].

A similar set of questions were asked in section S for all other liabilities (S5). After encoding the text responses for the three largest other liabilities (S6_R1, S6_R2, and S6_R3), many of the responses were recoded and the amounts (S7_1, S7_2, and S7_3) were moved to the appropriate detailed liability item. The amounts remaining were checked for consistency against the adjusted S5.

Missing Values

There is some amount of missing data for nearly every SSBF question. An attempt has been made to impute most missing values. Consequently, there are few missing values other than those designated by a ".S" (not in quotes). The code ".S" indicates a legitimate skip or an inapplicable question. Other missing values that occur in a very few instances include: ".D" = don't know; ".R" = refused; ".N" = not asked (because of some error); and "." or " " = missing. (Note: missing values on the ASCII data sets are coded differently than the SAS data set. Please consult the ASCII instructions.)

Other Conventions

Variables which have looping sections, for example E3_1, E3_2, E3_3 will be denoted as E3_(1-3) in the questionnaire. Similarly, in section H, looping variables are denoted as, for example, H2_(1-8), meaning H2_1 (loop 1), H2_2 (loop 2), ... H2_8 (loop8).

Variable names listed in the questionnaire with a period in the name have the period replaced with an underscore on the data set (e.g., F32.2_(1-3) in the questionnaire is replaced with F32_2_1, F32_2_2, and F32_2_3 on the data base).

The source characteristics collected in section H of the questionnaire were copied to section I of the data base (there is no analogous section I in the questionnaire). This has been done to facilitate the association of source characteristics with product usage, which is discussed more fully below.

SECTION IV: COMBINING DATA ON THE USE OF FINANCIAL SERVICES AND SOURCES OF FINANCIAL SERVICES

Financial Service Use and Source Inventory

The survey was designed to enable researchers to build a roster of financial services and financial service providers for each business surveyed. This enables researchers to link information about individual financial services used by the firm (e.g., checking accounts, loans, other financial services) with information about the specific sources providing those services to the firm (e.g., institution type, length of relationship). Using these data, one can determine which sources provide which services to the firm. For example, a firm might obtain a checking account and a line of credit from a commercial bank, a mortgage from a savings and loan, a second line of credit from a finance company, etc. Information about each financial service is obtained from Sections E, F, G, and MRL of the questionnaire. Information about which institutions are associated with specific service loops in Sections E, F, G, and MRL are summarized in the T-flag variables, or service roster discussed below.

Information about sources providing financial services are derived from section H of the questionnaire, and appear in the source roster (section I) of the public-use data base. Although the information in Section I is also included in part in section H, generally there is little need to consult the H variables.

Using these data, one can combine source characteristics with the list of financial services used by the firm, as well as the characteristics of those services. This enables the user to create an inventory of services and sources at the source level. Individual services can be matched with specific sources and their characteristics.

Financial Services and the Financial Service Roster (T-flags)

Data on the use of financial services are collected in sections E, F, and G of the questionnaire. The survey collected an inventory of each financial service used by each firm at each different source. For each of 14 types of financial services (checking, savings, lines of credit, capital leases, business mortgages, equipment loans, motor vehicle loans, "other" loans, transactions services, credit-related services, cash management services, pension services, brokerage services, and card processing services), the respondent was first asked whether the firm obtained that service (the entrance question) from any source. If the respondent answered yes, the respondent was asked to identify each different source from which the firm obtained that specific financial service. Additionally, firms were asked to identify the source of their most recently approved loan/line of credit application and the source of their most recently denied loan/line of credit application in the past three years. Consequently, the survey design allowed the respondent to identify up to a total of 20 distinct sources for up to 16 distinct financial services. Few firms (185) identified more than 6 sources.

The repeating questions for each service are named for the question number in the questionnaire, but with a 1, 2, or 3 appended to the name (see "Repeating Variables" above). For example, question F52 refers to the number of leases, and F53 to the amount of principal owed on the lease(s). In the data set, these questions

are named F52_1, F52_2, F52_3, and F53_1, F53_2, F53_3. The suffix (_1, _2, or _3) is the loop number, and as will be seen below, can be identified from the value of the T-flags.

For the services listed in sections E and F (checking, savings, lines of credit, capital leases, business mortgages, equipment loans, motor vehicle loans, and other loans), additional questions are asked about the service-source pair up to three times (loops). In section G, the only questions asked are the entrance questions (i.e., did the firm obtain the service, or in the case of G11.1, which type) and the identity of the source. The additional questions asked in sections E and F vary from service to service. For example, for checking and savings, the only additional information collected about checking and savings accounts is the current balance. For lines of credit, however, additional questions are asked about the number of credit lines at each source, the amount of those lines, the amount of those lines outstanding, what types of collateral were required, and whether guarantees were required. The questions asked about each service are summarized in Appendix C.

Even though firms could identify up to 20 distinct sources for each service (only one sampled firm identified 20 sources), follow-up questions were asked only for three instances. If the firm identified three or fewer sources, then follow up questions were asked about each instance in the order in which the institutions were identified in the roster. If there were 4 or more sources, the firm was asked to identify the two with the largest balances. Loops 1 and 2 asked about the largest and second largest account (source). In loop 3, the third set (loop) of questions was asked about remaining sources combined. However, the vast majority of firms reported 3 or fewer sources for each service. (There were only 125 firms that reported having more than three providers of any checking, asset, or loan service.)

For example, if the firm had leases with exactly three institutions, the first pass through the lease section (questions F52_1, and F53_1) would apply to the first lease source; the second pass (questions F52_2 and F53_2) would apply to the second lease source; and the third pass (F52_3, and F53_3) would apply to the third lease. If there were five sources, then the first loop would correspond to the source with the largest lease balance, the second to the second largest lease balance, and the third loop would contain the combined information on the leases obtained from the three sources not reported in loops one and two.

Associating institutions with Sections E, F, and G loops

This process creates the financial services roster. For each of the 16 services (the 14 mentioned above, plus most recent approved loan institution and most recent denied loan institution), a 21 element vector of T-flags, was created. The T-flags are named with prefixes of TCK (checking), TSV (savings), TLC (lines of credit), TMG (mortgages used for business purposes), TLE (capital leases), TMV (motor vehicle loans), TEQ (equipment loans), TOT (other loans), TTRNS (transactions services), TCR (credit related services) TCA (cash related services), TBK (brokerage services), TTRST (trust or pension services), TCCP (card processing services), TMRA (most recent loan approved) and TMRD (most recent loan denied). The suffix of the variable contains a number from zero to 20. The zero-th element (e.g., TCK0) contains an integer which represents the total number of sources for a service (TCK0=3 means there were 3 checking sources). The remaining elements contain information as to whether the firm obtained a specific service from the nth institution. The value contained in the nth instance of a T-flag variable also contains information about which loop of the service section to associate with the nth institution. A value of zero (or “.S”) in T-flags with suffixes equal 1 to 20 means the firm did not have that service with the institution identified by the value of the suffix. Whenever there are fewer than 20 sources identified, ALL T-flags with suffixes greater

than the total number of sources will be “.S”. A value of one in one of the T-flags means that the first loop of that service is associated with the institution number represented by the suffix of that variable. A value of two means the second loop is associated with that institution, and a value of three means that the third loop is associated with that institution. Finally, a value of 30 means that there were more than three sources for that service, and the sources that were combined into a single response for the third loop will all have a 30 in their service T-flag.⁷ (Note: whenever there is one 30 in a service T-flag, there must be at least one additional 30). An example may be the best way to understand this coding scheme.

Example 1: Associating Institutions with Section E and F Loops

Suppose a firm had the following information for the TLC variables:

TLC0=4; TLC1=30; TLC2=0; TLC3=0; TLC4=1; TLC5=0; TLC6=2, TLC7=0, TLC8=30; and TLC9-TLC20=.S. These flags indicate that the firm used four sources for lines of credit (TLC0=4). Lines of credit were obtained from sources 1, 4, 6, and 8 (TLC#>0). Information in loop 1 of the line of credit section is associated with institution 4 (TLC4=1); loop 2 is associated with institution 6 (TLC6=2), and both institutions 1 and 8 are represented in loop 3 of the line of credit section (TLC1=TLC8=30). Institutions 2, 3, 5, and 7 did not supply lines of credit (TLC#=0). Last, because all of the entries for TLC9 through TLC20 are “.S”, the firm reported a total of 8 sources of financial services. (Note: All T-flags (for all 16 series) with suffixes of 9 through 20 will be filled with “.S” in this instance.)

For TMRA1-TMRA20 and TMRD1-TMRD20, there can be only one variable in the series that is equal to one. All others will be zero or “.S”. This is because there is only one source (the most recent) for which information is collected for each of these services. The suffix of the T-flag containing the one is the institution number of the most-recent approved (most recent-denied) loan institution.

T-flags for transactions services (TTRNS#), cash services (TCA#), credit services (TCR#), brokerage services (TBK#), trust services (TTRST#), and card processing services (TCCP#) simply indicate if the firm obtained the service from a source (suffix number). This section only collects information on the source of these types of services, and hence there are no loops in Section G to associate with institutions. The numbers merely reflect the order in which the institution is mentioned in the roster.

For all of the 16 series of T-flags, any value greater than zero indicates the firm obtained that service from the firm identified by the suffix of the specific T-flag.

I-Variables: Institution Characteristics and Institution Roster

To facilitate combining information about the financial services used and the sources of the financial services, a set of I-variables have been created by copying the information on institution characteristics collected in section H (along with some other derived information) to a matrix of variables referred to as I variables. This section describes how the I variables were created.

⁷ There are three cases (su_id = 20292220, 20153830, or 20033570) that have 2 or more institutions with data in the third loop (T-flag values of “30”) with no institutions with a T-flag value of either “1” or “2.” This is a result of an institution being moved or deleted from the roster during data editing.

As part of collecting the information on service use in sections E, F, G, and MRL, up to 20 distinct financial sources could have been identified. As sources were identified, they were assigned a number, starting at 1. The institution number corresponds to the suffix of the T-flags described earlier.

In section H, source characteristics were asked for up to eight institutions depending on whether the firm had any recent loan applications (approved and/or denied). There were few cases where the number of sources exceeded six, seven, or eight. Only 275 sources out of a total of 12,000 sources did not pass through section H. For these 275 cases, only the name of the source and the list of services (and the account characteristics) obtained from the source were known.

In section H, the firm was first asked to identify which of the sources was its primary source (H1 and IPRIME_(1-20)). If the firm had identified more than six (or seven or eight) sources, an algorithm (see Appendix A) was used to determine which six (seven or eight) sources the respondent would be asked about.

Note: The eight loops of section H may contain the institutions in ANY order, and not necessarily in the order in which they were added to the source roster. Consequently, the loop number in section H does not necessarily correspond to the institution number. To identify the institution number for the *i*th loop of section H, use HINST_(1-8). For example, if HINST_1=8, then the first loop of section H contains information about institution 8, not institution 1. The information in the T-flags and I variables for this institution will be the T and I variables with "8" as their suffix.

The information on source characteristics has been moved to a set of variables beginning with "I" and ending in a number ranging from 1 to 20. If the variable is derived from a section H variable, the name following I is the name of the variable in section H (e.g., H2 becomes IH2). For a list of source characteristics and their associated variable names, see Appendix D.

The suffix of the I variables corresponds to the source number. In essence, the source characteristics are summarized in a matrix of variables where the rows are specific sources (1, 2, ..., 20) and the columns are different characteristics. Thus, the variables IH2_1-IH2_20 identify the source type for sources 1 to 20. Similarly, IH4_1-IH4_20 identify the numbers of months the firm conducted business with sources 1 to 20.

The open-ended question regarding the reasons for choosing a source (question H3) permitted up to three reasons per source. If the response was missing, the first response was imputed and the second and third set to ".S" (legitimate skip). The naming convention for these three variables is IH3R1_#, IH3R2_#, and IH3R3_#, where "#" refers to the source number and ranges from 1 to 20, "R1" refers to the first reason, "R2" to the second, and "R3" to the third. If the open-ended response only indicated one reason, then the "R2" and "R3" variables would contain a ".S" (legitimate skip).

Combining Information About Financial Services and Sources of Financial Services: An Example

The key to linking the financial services sections to the source characteristics are the financial service flags (T-Flags) and the institution roster variables (I-Variables). The suffix associated with each financial service flag and institution characteristic variable is the institution number. The values contained in the T-flags indicate the institutions associated with loops 1, 2, and 3 of sections E and F, which institutions have financial management services (section G) and which institutions were the most recent approved and denied sources. The characteristics of a specific source are contained in the I-variables.

To obtain the characteristics associated with source 3, use the I variables ending with the character "3". To obtain a list of the financial services obtained from source 3, use the T-Flags ending in "3".

To identify which institutions are associated with the loops in sections E, F, and MRL, use the values contained in the T-Flags.

An example of a very "active" firm is provided to help to illustrate these points. (Note that in this survey, a typical firm will report two or three services and two or three sources.)

The T-FLAGS and I-VARIABLES for firm QRST are displayed on the following page. Every observation, or case, has 16*21 T-flag variables and 7*20 I-variables. For the typical firm in the data, the majority of these variables will be filled with ".S" (legitimate skip).

In the table on the next page (T-Flags (Financial Services Roster) for Firm QRST), the first column contains the institution number, which is also the suffix of each of the variables listed in columns 2-16. The first row contains the variable name prefix, which describes each of 16 products (TCK, TSV, etc.). For example, column 2, row 3 contains the value of the variable TCK1, which for this example is equal to "1".

Each row describes the products used at a single source. The value of the T-flag provides a link to the product characteristics from sections E and F of the questionnaire. The row with the zero suffixes (second row) contains the total number of sources for each product.

T-Flags (Financial Services Roster) for Firm QRST

I	TCK	TSV	TLC	TLE	TMG	TOT	TMV	TEQ	TTR	TCA	TCR	TTRST	TBK	TCCP	TMRA	TMRD
0	3	3	5	0	2	4	1	0	0	5	0	3	1	0	1	0
1	1	1	1	0	0	2	0	0	0	0	0	0	0	0	0	0
2	0	2	0	0	0	30	0	0	0	1	0	1	0	0	1	0
3	2	0	0	0	0	30	0	0	0	0	0	0	1	0	0	0
4	0	3	0	0	2	0	0	0	0	2	0	0	0	0	0	0
5	3	0	2	0	0	0	0	0	0	30	0	0	0	0	0	0
6	0	0	30	0	0	0	1	0	0	0	0	0	0	0	0	0
7	0	0	30	0	0	0	0	0	0	30	0	2	0	0	0	0
8	0	0	30	0	0	0	0	0	0	30	0	3	0	0	0	0
9	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0
10	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S
11	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S
12	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S
13	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S
14	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S
15	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S
16	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S
17	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S
18	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S
19	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S
20	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S	.S

Explanation:

We can use this table to describe the types of products used by Firm QRST at each of several institutions.

Financial Services Used:

The second row of this table (labeled 0), contains the "0" suffixed T-flags, which are constructed to contain the total number of distinct sources for each of the 16 products. These flags show that this firm obtained the following services: Checking from 3 sources(TCK0=3), savings from 3 sources (TSV0=3), lines of credit from 5 sources (TLC0=5), mortgages from 2 sources (TMG0=2), other loans from 4 sources (TOT0=4), motor vehicle loans from one source (TMV0=1), cash services from 5 sources (TCA0=5), trust services from 3 sources (TTRST0=3), brokerage services from one source (TBK0=1), and had a most recent approved loan (TMRA0=1). QRST did not have or use a capital lease (TLE0=0), equipment loan (TEQ0=0), transactions services (TTRNS0=0), credit related services (TCR0=0), card processing services (TCCP0), or have a recently denied loan (TMRD0=0).

Number of Sources Used:

Reading down the columns of this table, we observe that all T-flags for row 12 (institution I=10) and greater are ".S". This means that the firm reported a total of 9 sources of financial services.

Financial Services Used at Specific Institutions:

Reading across any row numbered 1-20 will indicate which products were obtained from a single institution, the number of which is denoted by the suffix or row number. T-flags that have values greater than zero signify that a service was used. For example, looking at row I=1, we see that Institution 1 provided firm QRST with a checking account (TCK1=1), a business savings account (TSV1=1), a line of credit (TLC=1), and an “other” loan (TOT1=2).

Sources of Specific Service and Tying to Loops in Sections E and F:

Reading down any column of this table shows which loops in sections E or F are associated with a specific financial source. For example, reading down the TCK (checking) column, we see that TCK0=3, TCK1=1, TCK3=2, TCK5=3, TCK2=TCK4=TCK6=TCK7=TCK8=TCK9=0 and TCK10-TCK20=.S. This means that firm QRST had three checking sources (TCK0=3). Information on checking is contained in Section E, and checking balances are stored in E3_1, E3_2, and E3_3. The checking balance at institution 1 (TCK1=1) is contained in loop 1 (E3_1); the checking balance at institution 3 (TCK3=2) is stored in loop 2 (E3_2), and the checking balance at institution 5 (TCK5=3) is stored in loop 3 (E3_3) of section E.

This firm had 5 lines of credit (TLC0=5). Institutions 1, 5, 6, 7, and 8 provided these lines of credit. The first loop of the lines of credit section is associated with institution 1 (TLC1=1), while the second loop is associated with institution 5 (TLC5=2). Because there are more than three sources for lines of credit, loop 3 of the lines of credit section applies to the sum of the last 3 sources, institutions 6, 7, and 8 as indicated by TLC6=30, TLC7=30, and TLC8=30.

Financial Management Services (Section G of the questionnaire):

Continuing with the first table, information on which sources provided financial management services differs somewhat from the other T-flags. No service-specific information was collected on the amounts or balances for these products from any of the sources, and consequently there are no loops in Section G with which to associate these flags. The financial management service flags are listed in the T-flag columns labeled TTRNS (transactions services), TCA (cash services), TCR (credit services), TBK (brokerage services), TTRST (trust and pension services), and TCCP (card processing services). Any of these T-flags with a value that is greater than zero indicates the firm obtained the service from an institution whose number equals the suffix of the T-flag variable. Other than signifying the firm obtained a service from a source, the value of these T-flags has no additional significance. For example, firm QRST obtains cash services from five sources (TCA0=5), including source 2(TCA2=1), source 4 (TCA4=2), source 5 (TCA5=30), source 7 (TCA7=30), and source 8 (TCA8=30). (The 30's for the section G T-flags have no special significance other than indicating the firm obtained the service from a specific institution given by the suffix of the T-flag variable.)

Example continued:

The next table (I-variables (Selected Characteristics of Sources of Financial Services for Firm QRST) summarizes institution characteristics. The first column (I) contains the institution number, which is also the suffix of each of the variables listed in columns 2-9. The first row contains the variable name prefix, which describes selected institution characteristics (IH2,IH4, IH7, etc.). For example, column 2, row 2 of the second table contains the value of the variable IH2_1, which for this example is equal to “1”.

Each row describes the characteristics of one source. By combining information from this table and the previous T-flag table for QRST, one can link institution, product, and firm characteristics.

I-Variables (Selected Characteristics of Sources of Financial Services)⁸ for Firm QRST

I	IH2	IH4	IH7	IH8	IH3R1	IH3R2	IH3R3	IPRIME
1	1	60	2	1	41	32	20	1
2	1	24	5	1	20	26	22	2
3	4	48	14	3	77	41	23	2
4	9	24	10	2	56	44	25	2
5	1	28	3	3	26	54	44	2
6	5	12	55	5	32	55	54	2
7	1	12	20	1	72	57	57	2
8	4	12	12	1	21	72	55	2
9	9	36	118	14	22	77	97	2
10	.S	.S	.S	.S	.S	.S	.S	.S
11	.S	.S	.S	.S	.S	.S	.S	.S
12	.S	.S	.S	.S	.S	.S	.S	.S
13	.S	.S	.S	.S	.S	.S	.S	.S
14	.S	.S	.S	.S	.S	.S	.S	.S
15	.S	.S	.S	.S	.S	.S	.S	.S
16	.S	.S	.S	.S	.S	.S	.S	.S
17	.S	.S	.S	.S	.S	.S	.S	.S
18	.S	.S	.S	.S	.S	.S	.S	.S
19	.S	.S	.S	.S	.S	.S	.S	.S
20	.S	.S	.S	.S	.S	.S	.S	.S

NOTE: H1 (institution number of primary institution) = 1; hence IPRIME_1=1, IPRIME_(2-9)=2, and IPRIME_(10-20)=.S.

Institution Characteristics:

Information on the institution characteristics are summarized in the above table for firm QRST. (Recall from the previous T-flag table for QRST that QRST obtained checking (TCK1=1), savings (TSV1=1), line of credit (TLC1=1), and other loans (TOT1=2) from institution 1.) Reading across the second row, which is institution 1's row, we see that institution 1 is a commercial bank (IH2_1=1) and is located 2 miles from the headquarter's office of firm QRST (IH7_1=2). The firm usually conducts business with this source in person (IH8_1=1). The firm has been doing business with this bank for 60 months (IH4_1=60). Reasons that the firm used this institution were: 1) Low fees or price (IH3R1_1=41), 2) Local Bank (IH3R2_1=32), and 3) Service availability (IH3R3_1=20). This source was also the firm's primary institution (IPRIME_1=1).

⁸ See appendix E for a list of available firm characteristics.

SECTION V: OBTAINING ESTIMATES FROM THE 2003 SSBF

Introduction

Users of the 2003 SSBF should keep in mind that the data have been produced through complex survey methods. These methods need to be accounted for when making inferences based on the data. Ignoring the survey aspects of the data will generally lead to incorrect point and parameter estimates and generally underestimated estimated variance and standard errors, sometimes substantially so.

This section discusses two particular features of the 2003 SSBF as they relate to estimation using the 2003 SSBF data: (1) the sample observations are NOT drawn from a simple random sample; and (2) missing values on the data set have been multiply imputed. Both of these features affect the calculation of estimates (means, regression coefficients) and their standard errors and variances. Below, some examples using SAS are provided. The discussion is intended to illustrate how the multiply-imputed 2003 SSBF data can be used. The discussion is not exhaustive, nor is it meant to provide an endorsement for SAS. There are many estimation softwares that offer the ability to incorporate design parameters and multiply imputed data when analyzing survey results.

Please note that the 2003 SSBF data set contains 4,240 cases. The database consists of five implicates, each of which contains 4,240 cases and can be identified by the variable A0_IMPLICAT. Although there are 5 * 4,240 observations in total, there are still only 4,240 separate firms. Values of variables that were reported in the interview have the same value on each implicate. Values of variables that were missing in the interview and have been imputed may have different values on each implicate. The examples below illustrate how to account for survey design characteristics in estimation and how to combine estimates from each implicate to account for the additional uncertainty due to imputation.

Sample design and estimation

The sample design of the 2003 Survey of Small Business Finances was a systematic stratified random design with oversampling of the larger employment size classes (firms with 20 or more employees). Sample weights have been produced to account for disproportionate sampling and unit nonresponse. The data set also includes the original stratification variables. These design features potentially affect the calculation of both population estimates and their variances.⁹ As succinctly put in the STATA manual, “it is important to use sampling weights in order to get the point estimates right. We must consider the weighting, clustering, and stratification of the survey design to get the standard errors right.”¹⁰

⁹ Today many software packages include estimation routines designed to work with survey data. For some discussion of the benefits of using survey routines to calculate estimates and their standard errors, see [9] and [10].

¹⁰ See [9], p 7.

Multiply-Imputed data

As is true in virtually any survey, there is some amount of missingness in the survey variables. As described earlier, virtually all missing values in the 2003 SSBF data set have been imputed. Generally, the imputations involved fitting a model to predict the missing value, and then adding a random term to the predicted value. The 2003 release contains five copies or implicates of the data set, each containing survey information on the *same* 4,240 firms. Reported data values do not differ across implicates; in contrast, however, imputed values may differ across implicates. By providing users with separate implicates, estimates from each implicate can be combined so that valid statistical inferences that properly reflect the uncertainty due to missing values can be obtained.¹¹

General Procedure

Regardless of the specific software, the method of estimation using multiply imputed data involves first estimating the parameters of interest separately for each implicate, appropriately adjusting for sample weights and sample design. (In the 2003 SSBF data, there are five implicates.) Once the separate implicate estimates are derived, the second part involves estimating the between-imputation variance of each parameter and then combining the between-imputation variance with sampling variance to obtain an overall (sample and imputation) variance.¹²

This basic strategy is implemented somewhat differently across software platforms. In SAS, a minimum of two procedures must be run: first the estimation procedure (e.g., PROC SURVEYREG) is run on each implicate and estimates from the procedure are outputted to data sets. Second, MIANALYZE is run to combine the estimates from separate implicates into overall estimates that account for sample design and imputation uncertainty. Tests are then conducted on the results from MIANALYZE. Below, samples are provided using SAS.

Examples

Two types of examples are considered: estimation of a population mean and estimation of a simple regression. For the mean example, F6_2 (the interest rate charged on the most frequently used business credit card) is used. This variable was chosen in part because it was one of the most extensively imputed variables, having approximately 20 percent of all values imputed.¹³ The regression example models the principal owner's net worth in millions of dollars (U8) as a linear function an intercept, profit of the firm in millions of dollars (PROFIT) and the age of the principal owner (C_AGE_1).

¹¹See [11]. In SAS, Rubin's techniques are implemented in PROC MIANALYZE procedures ([10], Chapter 45, pp. 2607-2658).

¹² See [11] for additional information.

¹³ On average, 1.8 percent of all variable-values required imputation in the 2003 SSBF.

For purposes of this discussion, assume that the data set has been created in advance of the estimation. The data set contains all five implicates for a total of 21,200 observations (5 * 4,240). It contains the analysis variables (including F6_2, U8, PROFIT, and C_AGE_1¹⁴), the final weight variable (FIN_WGT), the stratification variable (A0_STRATUM), a case or firm identifier (SU_ID), and a variable identifying the implicate (A0_IMPLICAT), or in SAS, `_IMPUTATION_`.¹⁵

Example 1: Estimation of population mean of F6_2 using SAS.¹⁶

1.1. *Prior to running the PROC SURVEYMEANS, sort the data set by `_IMPUTATION_`.*

```
PROC SORT DATA=TEST OUT=TEST;
BY _IMPUTATION_;
RUN;
```

1.2. *Calculate means and standard errors of F6_2 by implicate.*

Run PROC SURVEYMEANS using FIN_WGT as the sample weight, A0_STRATUM as the stratification variable, and `_IMPUTATION_` as the BY variable.

```
PROC SURVEYMEANS DATA=TEST STACKING;
  TITLE "MEAN OF F6_2 FROM SAS PROC SURVEYMEANS, USING
        WEIGHTS AND STRATUM";
  VAR F6_2;
  STRATUM A0_STRATUM;
  WEIGHT FIN_WGT;
  BY _IMPUTATION_;
  ODS OUTPUT STATISTICS=MEANF6_2;
RUN;
```

This step outputs the data on means and standard errors to the data set MEANF6_2. The list output from the first implicate from this procedure is as follows:

¹⁴ For all examples in this section, the survey variables P2 and U8 have been divided by 1,000,000.

¹⁵ SAS uses a variable named `_IMPUTATION_` for identifying the implicate. In this example, `_IMPUTATION_` is equal to `A0_IMPLICAT`, which is the 2003 SSBF database variable containing the implicate number. Both `_IMPUTATION_` and `A0_IMPLICAT` contain an integer value ranging from 1 to 5.

¹⁶ See [10], Chapter 45, Example 45.1. Generally see examples in Chapter 45 for using other SAS PROCs with MIANALYZE.

```

Mean of F6_2 from SAS Proc Surveymeans, using weights and stratum
_IMPUTATION_=1

The SURVEYMEANS Procedure
      Data Summary
Number of Strata           72
Number of Observations    4240
Sum of Weights            6298087.58

                               Statistics

```

Variable	N	Mean	Std Error of Mean	Lower 95% CL for Mean	Upper 95% CL for Mean
F6_2	2276	12.220751	0.143548	11.939247	12.502255

The output data set MEANF6_2 contains the five separate estimates and can be displayed with the following statements:

```

PROC PRINT DATA=MEANF6_2;
      TITLE "MEANS AND STANDARD ERRORS FOR F6_2 USING SAS PROC SURVEYMEANS BY
            _IMPUTATION_";
RUN;

```

```

Means and standard errors for F6_2 using SAS Proc Surveymeans by _IMPUTATION_

```

IMPUTATION	VAR	F6_2_N	F6_2_MEAN	F6_2_STDERR
1	F6_2	2276	12.220751	0.143548
2	F6_2	2276	12.201250	0.143913
3	F6_2	2274	12.151874	0.143089
4	F6_2	2273	12.159292	0.143679
5	F6_2	2274	12.142286	0.144081

A couple of observations: Both the point estimates and the estimated standard errors vary across implicates. The means range from 12.14 to 12.22, and the standard errors from 14.31 to 14.41. The sample sizes also differ across implicates (F6_2_N). This is because the question about business credit card use (F4) was sometimes missing and the resulting imputation for this variable differed across implicates. Whenever a firm that failed to answer the business credit card use question was imputed to have used credit cards, the interest rate paid on its business credit card was also imputed.

1.3. Run PROC MIANALYZE to calculate the overall standard error for the mean of F6_2.

```

PROC MIANALYZE DATA=MEANF6_2 EDF=4240;
  MODELEFFECTS F6_2_MEAN;
  STDERR F6_2_STDERR;
RUN;

```

MIANALYZE combines the means and standard errors from each of the separate impute estimates, calculates the between imputation variance, and produces the overall mean and standard error of the mean for F6_2. Note that the input data set is the same as the output data set from the PROC SURVEYMEANS above. EDF is set to the full sample size of 4240 for this example. The model effects in this example are for the mean of F6_2. The STDERR indicates the name of the standard error estimate (F6_2_STDERR) from the output data set of the PROC SURVEYMEANS. The SAS output is given below:

The MIANALYZE Procedure				
Model Information				
	Data Set	WORK.MEANF6_2		
	Number of Imputations	5		
Multiple Imputation Variance Information				
-----Variance-----				
Parameter	Between	Within	Total	DF
f6_2_mean	0.001158	0.020639	0.022029	801.62
Multiple Imputation Variance Information				
Parameter	Relative Increase in Variance	Fraction Missing Information	Relative Efficiency	
f6_2_mean	0.067357	0.064967	0.987173	

The “model information” lists the input data set and the number of imputates. The “multiple imputation variance information” displays the between-imputation variance, within-imputation variance, and the total variance for F6_2. It also displays the degrees of freedom for the total variance. The relative increase in variance due to missing values, the fraction of missing information, and the relative efficiency for the imputed variable are also displayed.¹⁷

¹⁷ See [10], Chapter 45, pp. 2624 and 2626 for detailed descriptions of these statistics. More generally, see Chapter 45 for options.

Multiple Imputation Parameter Estimates

Parameter	Estimate	Std Error	95% Confidence Limits		DF
f6_2_mean	12.175091	0.148422	11.88375	12.46643	801.62
Multiple Imputation Parameter Estimates					
Parameter	Minimum	Maximum			
f6_2_mean	12.142286	12.220751			
Multiple Imputation Parameter Estimates					
Parameter	Theta0	t for H0: Parameter=Theta0	Pr > t		
f6_2_mean	0	82.03	<.0001		

The “Multiple Imputation Parameter Estimates” table displays the estimated mean and standard error, as well as a 95% confidence interval for the mean and a t statistic with the associated p -value for testing the mean is equal to zero. The table also displays the minimum and maximum parameter estimates from the various imputed data sets. Note that the estimated mean (12.175) falls between the minimum and maximum estimate from the imputates. In this example, the standard error estimate (.148422) is larger than any of the standard errors estimated from the individual imputates, reflecting the additional uncertainty due to imputed values.

Example 2: Estimation of regression parameters using SAS

2.1. Obtain regression estimates using PROC SURVEYREG.

The example estimates the parameters of the equation $U8 = a + b(\text{PROFIT}) + c(\text{C_AGE_1})$. As with the mean example, the weight variable is FIN_WGT and the stratum variable is A0_STRATUM. The BY _IMPUTATION_ instructs SAS to obtain separate estimates for each impute.¹⁸ The COVB option on the model statement is required to output the covariance estimates. Two data sets are created – MYPARMEST contains the parameter estimates and MYCOV contains the covariance estimates. (Note: The covariance estimates are needed if multivariate tests on parameters are needed.)

```
PROC SURVEYREG DATA=TEST;
  MODEL U8 = PROFIT C_AGE_1/COVB;
  STRATUM A0_STRATUM;
  WEIGHT FIN_WGT;
  BY _IMPUTATION_;
  ODS OUTPUT PARAMETERESTIMATES=MYPARMEST
             COVB = MYCOV;
RUN;
```

¹⁸ _IMPUTATION_ is a copy or rename of the A0_IMPLICAT 2003 SSBF survey variable.

This procedure will output separate estimates for each implicate. The results for the first implicate are shown below:

```

----- _IMPUTATION_=1 -----
THE SURVEYREG PROCEDURE

REGRESSION ANALYSIS FOR DEPENDENT VARIABLE U8
DATA SUMMARY

NUMBER OF OBSERVATIONS          4156
SUM OF WEIGHTS                   6262334.4
WEIGHTED MEAN OF U8              0.68611
WEIGHTED SUM OF U8               4296670.4

DESIGN SUMMARY
NUMBER OF STRATA                  72

FIT STATISTICS
R-SQUARE                          0.004943
ROOT MSE                           4.6329
DENOMINATOR DF                     4084

TESTS OF MODEL EFFECTS
EFFECT          NUM DF      F VALUE    PR > F

MODEL              2         48.35    <.0001
INTERCEPT        1         25.60    <.0001
PROFIT              1          2.45    0.1173
C_AGE_1            1         95.12    <.0001

NOTE: THE DENOMINATOR DEGREES OF FREEDOM FOR THE F TESTS IS 4084.

```

The first part of the listing includes model summary statistics as well as tests of model effects. The second part, shown below, provides the coefficient and covariance estimates.

```

ESTIMATED REGRESSION COEFFICIENTS

PARAMETER          ESTIMATE          STANDARD
                   ESTIMATE          ERROR          T VALUE          PR > |T|

INTERCEPT        -0.6323865          0.12497918          -5.06            <.0001
PROFIT              0.0991484          0.06328900           1.57            0.1173
C_AGE_1            0.0252193          0.00258580           9.75            <.0001

NOTE: THE DENOMINATOR DEGREES OF FREEDOM FOR THE T TESTS IS 4084.

COVARIANCE OF ESTIMATED REGRESSION COEFFICIENTS
INTERCEPT          PROFIT          C_AGE_1

INTERCEPT          0.0156197944          -0.000826979          -0.000303131
PROFIT                -0.000826979          0.0040054977          5.1586566E-6
C_AGE_1               -0.000303131          5.1586566E-6          6.6863648E-6

```

The following statement prints parameter estimates from the five implicates:

```
PROC PRINT DATA=MYPARMEST;
TITLE "MYPARMEST FROM PROC SURVEY REG";
RUN;
```

The table of parameter estimates shows the variation in coefficient and standard error estimates across implicates.

MYPARMEST FROM PROC SURVEY REG							
OBS	_IMPUTATION_	PARAMETER	ESTIMATE	STDERR	DENDF	TVALUE	PROBT
1	1	INTERCEPT	-0.6323865	0.12497918	4084	-5.06	<.0001
2	1	PROFIT	0.0991484	0.06328900	4084	1.57	0.1173
3	1	C_AGE_1	0.0252193	0.00258580	4084	9.75	<.0001
4	2	INTERCEPT	-0.6353958	0.12388741	4084	-5.13	<.0001
5	2	PROFIT	0.0921733	0.05986843	4084	1.54	0.1237
6	2	C_AGE_1	0.0252977	0.00263421	4084	9.60	<.0001
7	3	INTERCEPT	-0.6193066	0.14080875	4084	-4.40	<.0001
8	3	PROFIT	0.1008382	0.06378250	4084	1.58	0.1140
9	3	C_AGE_1	0.0250164	0.00278077	4084	9.00	<.0001
10	4	INTERCEPT	-0.5793512	0.15142731	4084	-3.83	0.0001
11	4	PROFIT	0.1050791	0.06627719	4084	1.59	0.1129
12	4	C_AGE_1	0.0241467	0.00286731	4084	8.42	<.0001
13	5	INTERCEPT	-0.5901030	0.13510646	4084	-4.37	<.0001
14	5	PROFIT	0.0999219	0.06376686	4084	1.57	0.1172
15	5	C_AGE_1	0.0243047	0.00265888	4084	9.14	<.0001

The following statement lists the covariance matrices, which are also output from the SURVEYREG procedure to be used with the MIANALYZE procedure below.

```
PROC PRINT DATA=MYCOV;
TITLE "MYCOV FROM PROC SURVEY REG";
RUN;
```


MYCOV FROM PROC SURVEY REG					23
					08:56 TUESDAY, AUGUST 22, 2006
OBS	_IMPUTATION_	PARAMETER	INTERCEPT	PROFIT	C_AGE_1
1	1	INTERCEPT	0.0156197944	-0.000826979	-0.000303131
2	1	PROFIT	-0.000826979	0.0040054977	5.1586566E-6
3	1	C_AGE_1	-0.000303131	5.1586566E-6	6.6863648E-6
4	2	INTERCEPT	0.0153480894	-0.000738532	-0.000306971
5	2	PROFIT	-0.000738532	0.0035842283	4.47914E-6
6	2	C_AGE_1	-0.000306971	4.47914E-6	6.9390538E-6
7	3	INTERCEPT	0.019827104	-0.000803881	-0.000370691
8	3	PROFIT	-0.000803881	0.0040682069	4.5298664E-6
9	3	C_AGE_1	-0.000370691	4.5298664E-6	7.7326702E-6
10	4	INTERCEPT	0.0229302301	-0.000858702	-0.000413444
11	4	PROFIT	-0.000858702	0.0043926656	4.930632E-6
12	4	C_AGE_1	-0.000413444	4.930632E-6	8.221461E-6
13	5	INTERCEPT	0.0182537557	-0.000763624	-0.000338603
14	5	PROFIT	-0.000763624	0.0040662121	3.7121318E-6
15	5	C_AGE_1	-0.000338603	3.7121318E-6	7.0696255E-6

2.2. Run PROC MIANALYZE to calculate final regression coefficients, standard errors, and model tests.

Combine estimates across implicates, estimate between implicate variance and calculate total variance including imputation uncertainty.

```
PROC MIANALYZE PARS = MYPARMEST EDF=4084
                COVB=MYCOV MULT;
                MODELEFFECTS INTERCEPT PROFIT C_AGE_1;
RUN;
```

The above code requests tests of H_0 : $\text{coeff}=0$ for the Intercept, Profit, and C_AGE_1. EDF is set to 4084 to reflect the denominator degrees of freedom in the regression equation. As in the mean example, the model information below lists the input data set, number of implicates, and displays the multiple imputation variance information.

THE MIANALYZE PROCEDURE				
MODEL INFORMATION				
PARMS DATA SET	WORK.MYPARMEST			
COVB DATA SET	WORK.MYCOV			
NUMBER OF IMPUTATIONS	5			
MULTIPLE IMPUTATION VARIANCE INFORMATION				
PARAMETER	-----VARIANCE-----			DF
	BETWEEN	WITHIN	TOTAL	
INTERCEPT	0.000640	0.018396	0.019164	1523.2
PROFIT	0.000021719	0.004023	0.004049	3892.2
C_AGE_1	0.000000286	0.000007330	0.000007673	1324.1
MULTIPLE IMPUTATION VARIANCE INFORMATION				
PARAMETER	RELATIVE	FRACTION		
	INCREASE	MISSING	RELATIVE	
	IN VARIANCE	INFORMATION	EFFICIENCY	
INTERCEPT	0.041739	0.040836	0.991899	
PROFIT	0.006478	0.006457	0.998710	
C_AGE_1	0.046755	0.045618	0.990959	

Next the parameter estimates, standard errors, confidence limits, minimum and maximum parameter value across imputates, and simple hypothesis tests are displayed.

MULTIPLE IMPUTATION PARAMETER ESTIMATES					
PARAMETER	ESTIMATE	STD ERROR	95% CONFIDENCE LIMITS		DF
INTERCEPT	-0.611309	0.138433	-0.88285	-0.33977	1523.2
PROFIT	0.099432	0.063635	-0.02533	0.22419	3892.2
C_AGE_1	0.024797	0.002770	0.01936	0.03023	1324.1
MULTIPLE IMPUTATION PARAMETER ESTIMATES					
PARAMETER	MINIMUM	MAXIMUM			
INTERCEPT	-0.635396	-0.579351			
PROFIT	0.092173	0.105079			
C_AGE_1	0.024147	0.025298			
MULTIPLE IMPUTATION PARAMETER ESTIMATES					
T FOR H0:					
PARAMETER	THETA0	PARAMETER=THETA0	PR > T		
INTERCEPT	0	-4.42	<.0001		
PROFIT	0	1.56	0.1182		
C_AGE_1	0	8.95	<.0001		

Summary

This chapter has illustrated how to use information on the sample design of the 2003 SSBF (weights and strata) together with the multiply imputed survey data to estimate population means and regression parameters. Today, many statistical estimation packages have procedures that account for sample design and account for multiply-imputed survey.

The examples in this chapter only examine the basic procedures. Once estimates from multiply-imputed data are calculated, they can then be used with other procedures and routines to test hypotheses, analyze results and generate predicted values. But those tasks are beyond the scope of this codebook. Researchers interested in learning more about the views on using survey data are encouraged to consult the underlying articles and read the information contained in the software documentation.

APPENDIX A**ALGORITHM USED TO SELECT SECTION H INSTITUTIONS**

In section H, questions about up to eight institutions or sources are asked. If there are more than eight sources, then these sources are prioritized in the following way:

- 1 The primary institution or source as determined by respondent (H1)
- 2 The approved loan institution
- 3 The denied loan institution
- 4 Institutions or sources with checking/savings, loans, and other services
- 5 Institutions or sources with checking/savings and loans
- 6 Institutions or sources with other services and loans
- 7 Institutions or sources with loans only
- 8 Institutions or sources with checking/savings and other services
- 9 Institutions or sources with checking/savings
- 10 Institutions or sources with other services

Within each priority level, ties are broken by the sum of the balances of accounts or debts within the services described at that level, then by the number of other services at the institution or source. If a balance refers to multiple ("all other") institutions, the balance at the institution in question is considered to be the aggregate amount divided by the number of institutions represented. Generally, six institutions can pass through section H. If the Most Recent Approved (MRA) or Most Recent Denied (MRD) source is unique, then the firm was asked about seven sources. If both the MRA and MRD were unique, then the firm was asked about eight sources. The institution numbers (which correspond to the suffixes of the T-Flags and the I-Variables) for each of the eight loops of section H are contained in the variables HINST_(1-8). The primary institution number is contained in the H1 variable, or is the institution for which IPRIME_(1-20)=1.

APPENDIX B
TABLE OF XCODES (SHADOW VARIABLES)

<u>Xcode</u> <u>Value</u>	<u>Description</u>
1	"good-no imputation"
5	"good- legitimate skip"
16	"impute maybe - conditional skip"
30	"impute- .D, .R, .N"
40	"impute - positive range"
41	"impute - (positive) range=1"
42	"impute - (positive) range=2"
43	"impute - (positive) range=3"
44	"impute - (positive) range=4"
45	"impute - (positive) range=5"
46	"impute - (positive) range=6"
47	"impute - (positive) range=7"
48	"impute - (positive) range=8"
49	"impute - (positive) range=9"
50	"impute - negative range"
51	"impute - (negative) range=1"
52	"impute - (negative) range=2"
53	"impute - (negative) range=3"
54	"impute - (negative) range=4"
55	"impute - (negative) range=5"
56	"impute - (negative) range=6"
57	"impute - (negative) range=7"
58	"impute - (negative) range=8"
59	"impute - (negative) range=9"
60	"impute – special range"

There is a correspondence between the values of variables and the xcode. If the variable has a value of .D, .R, or .N, the xcode must be 30. Valid non-missing values can only have a xcode of 1. Generally, variables that have values equal to .S denoting legitimate skips will have xcodes of 5 or in a few cases 16 (skip conditional on entrance imputation and entrance imputed to “No.”). Special ranges generally were obtained from interviewer notes and returned worksheets, tax forms or financial statements.

APPENDIX C
FINANCIAL SERVICE VARIABLES (SECTIONS E AND F)

	<u>Checking</u>	<u>Savings</u>	<u>Lines of Credit</u>	<u>Leases</u>	<u>Mortgages</u>
Has any	E1	E4	F7	F50	F20
T-FLAG	TCK1- TCK20	TSV1- TSV20	TLC1- TLC20	TLE1- TLE20	TMG1- TMG20
Number of Accounts			F9_(1-3)	F52_(1-3)	F22_(1-3)
Credit limit			F10_(1-3)		
Balance	E3_(1-3)	E6_(1-3)	F11_(1-3)	F53_(1-3)	F23_(1-3)
Collateral			F14_(1-3)		F26_(1-3)
Inventory Collateral			F14T1_(1-3)		F26T1_(1-3)
Equipment Collateral			F14T2_(1-3)		F26T2_(1-3)
Securities or Deposits Collateral			F14T3_(1-3)		F26T3_(1-3)
Business Real Estate Collateral			F14T4_(1-3)		F26T4_(1-3)
Personal Real Estate Collateral			F14T5_(1-3)		F26T5_(1-3)
Other Personal Collateral			F14T6_(1-3)		F26T6_(1-3)
Some Other Collateral			F14T7_(1-3)		F26T7_(1-3)
Compensating Balances			F15_(1-3)		
Guarantor			F13_(1-3)		F24_(1-3)

APPENDIX C (CONTINUED)
FINANCIAL SERVICE VARIABLES (SECTIONS E AND F)

	<u>Motor Vehicle</u>	<u>Owner Loans</u>	<u>Other Loans</u>	<u>Equipment Loans</u>
Has any	F27	F39	F54	F33
T-FLAG	TMV1- TMV20		TOT1- TOT20	TEQ1- TEQ20
Number of Accounts	F29_(1-3)	F40	F56_(1-3)	F35_(1-3)
Credit limit				
Balance	F30_(1-3)	F41	F57_(1-3)	F36_(1-3)
Collateral	F32_1_(1-3)		F60_(1-3)	F38_1_(1-3)
Inventory Collateral	F32_2T1_(1-3)		F60_1T1_(1-3)	F38T1_(1-3)
Equipment Collateral	F32_2T2_(1-3)		F60_1T2_(1-3)	F38T2_(1-3)
Securities or Deposits Collateral	F32_2T3_(1-3)		F60_1T3_(1-3)	F38T3_(1-3)
Business Real Estate Collateral	F32_2T4_(1-3)		F60_1T4_(1-3)	F38T4_(1-3)
Personal Real Estate Collateral	F32_2T5_(1-3)		F60_1T5_(1-3)	F38T5_(1-3)
Other Personal Collateral	F32_2T6_(1-3)		F60_1T6_(1-3)	F38T6_(1-3)
Some Other Collateral	F32_2T7_(1-3)		F60_1T7_(1-3)	F38T7_(1-3)
Compensating Balances			F61_(1-3)	
Guarantor	F31_(1-3)		F59_(1-3)	F37_(1-3)

APPENDIX C (CONTINUED)**FINANCIAL SERVICE VARIABLES (SECTIONS E AND F)**

	<u>Motor Vehicle</u>	<u>Owner Loans</u>	<u>Other Loans</u>	<u>Equipment Loans</u>
Loan Type Line			F58_T1_(1-3)	
Loan Type Lease			F58_T2_(1-3)	
Loan Type Mortgage			F58_T3_(1-3)	
Loan Type Vehicle			F58_T4_(1-3)	
Loan Type Equipment			F58_T5_(1-3)	
Loan Type Other			F58_T6_(1-3)	

FINANCIAL SERVICE VARIABLES (SECTION G)

	<u>Transaction</u>	<u>Cash Management</u>	<u>Credit Related</u>	<u>Trust</u>	<u>Brokerage</u>	<u>Card Processing</u>
Has any	G1	G3	G5	G7	G9	G11
T-FLAG	TTRNS1- TTRNS20	TCA1- TCA20	TCR1- TCR20	TTRST1- TTRST20	TBK1- TBK20	TCCP1- TCCP20
Type of Service						
Credit Card						G11_1A
Signature Debit						G11_1B
PIN Debit						G11_1C

APPENDIX D**SOURCE CHARACTERISTICS (DERIVED FROM SECTION H)**

Source	INST_1	INST_2	INST_3	...	INST_20
Source Type	IH2_1	IH2_2	IH2_3	...	IH2_20
Total Length of Relationship - in months	IH4_1	IH4_2	IH4_3	...	IH4_20
Length of relationship under Current name – in months	IH4_2_1	IH4_2_2	IH4_2_3	...	IH4_2_20
Distance Between Firm Headquarters & Source	IH7_1	IH7_2	IH7_3	...	IH7_20
Calculated Distance Between Firm Headquarters and Source	IDCALC_1	IDCALC_2	IDCALC_3	...	IDCALC_20
Geocoding Information for Distance Calculation	IGEOTYPE_1	IGEOTYPE_2	IGEOTYPE_3	...	IGOTYPE_20
Method of Conducting Business	IH8_1	IH8_2	IH8_3	...	IH8_20
1 st Reason for using source	IH3R1_1	IH3R1_2	IH3R1_3	...	IH3R1_20
2 nd Reason for using source	IH3R2_1	IH3R2_2	IH3R2_3	...	IH3R2_20
3 rd Reason for using source	IH3R3_1	IH3R3_2	IH3R3_3	...	IH3R3_20
Primary institution indicator	IPRIME_1	IPRIME_2	IPRIME_3	...	IPRIME_20
Affiliated with a bank holding company	IBHC_1	IBHC_2	IBHC_3	...	IBHC_20
Affiliated with a Captive finance company	ICAP_FIN_1	ICAP_FIN_2	ICAP_FIN_3...		ICAP_FIN_20

NOTE: The IPRIME variable indicates the primary institution. For example, if IPRIME_3=1 then the primary institution's characteristics are available from the I-variables ending in "3" (IH2_3, IH4_3, etc.). The institution number is the suffix (1, 2, . . . 20) of the I-vars. IBHC and ICAP_FIN were derived from the institution names and other internal FRB data.

APPENDIX E

FIRM LEVEL OWNER CHARACTERISTICS (DERIVED FROM SECTION C)

CF_AGE	Weighted average age of owners
CF_ASIAN	Weighted percent of ownership that is Asian
CF_AS_HA	Weighted percent of ownership that is Asian, Native Hawaiian or Other Pacific Islander
CF_BLACK	Weighted percent of ownership that is black or African-American
CF_EDUC	Weighted average education level of owners
CF_ESTAB	How firm was established
CF_EXPER	Weighted average number of years of experience of owners
CF_FAGE	Age of firm in years
CF_FAMILY	Firm owned by single family in 2003
CF_FEMALE	Weighted percent of ownership that is female
CF_HAWAII	Weighted percent of ownership that is Native Hawaiian or Pacific Islander
CF_HISP	Weighted percent of ownership that is Hispanic
CF_MANAGE	At least one owner responsible for day-to-day management
CF_MINHIS	Weighted percent of ownership that is non-white or Hispanic
CF_MINOR	Weighted percent of ownership that is non-white
CF_MORE10	One owner with at least 10% share
CF_NATIVE	Weighted percent of ownership that is American Indian or Alaska Native
CF_OWNERS	Number of owners
CF_WHITE	Weighted percent of ownership that is white
CF_W_NH	Weighted percent of ownership that is white and non-Hispanic

APPENDIX F
ADDED VARIABLES

SU_ID	Case ID (character variable length 10)
FIN_WGT	Final Sample Weight
A0_ADJUST	Fiscal year adjustment factor
A0_CENSDIV	Sampling strata - census division
A0_CURRDAY	Current Day
A0_CURRMO	Current Month
A0_CURRYR	Current 4-Digit Year
A0_DB_CREDRK	D&B credit score : 1=0-10, 2=11-25, 3=26-50, 4=51-75, 5=76-90, 6=91-100, .=NA
A0_DIVISION	Census division - updated
A0_FIRMPROB	Most important problem facing business, RECODED
A0_FYENDYR	Fiscal year end year
A0_HHI0	Banking Market Concentration 2003 - 100% Bank Deposits
A0_HHI100	Banking Market Concentration 2003 - 100% Bank Deposits, 100% Thrift Deposits
A0_HHI50	Banking Market Concentration 2003 - 100% Bank Deposits, 50% Thrift Deposits
A0_IMPLICAT	Implicate number 1-5
A0_INCENTIVE	Incentive received by the firm
A0_INCEN_LG	Largest incentive offered to the firm
A0_IWBEGDT	Interview Date Began
A0_IWBEGTM	Time Interview Began
A0_IWENDDD2	Interview end date for most recent case recovery
A0_IWENDDDT	Interview end date
A0_IWENDTM	Interview end time
A0_IWENDTM2	Interview end time for most recent case recovery
A0_MSA	Sampling strata – MSA or rural county
A0_SCRELIG	Eligibility flag from screener
A0_SIC2_FIN	SIC code-2 digit
A0_SIZECLSS	Sampling strata - firm size class
A0_STRATUM	Stratum 1-72 based on size class (4), urban/rural (2), division (9)
A0_URBAN	MSA or rural county - updated values
A0_WKSHT_FLG	Received financial worksheet flag
A0_WKSHT_REV	Reviewed financial worksheet flag

2003 Survey of Small Business Finances

Public Data Dictionary

October 10, 2006

The following is a list of all variables in the order they appear on the data set. Each entry includes the section, variable and xcode name, and a short description.

Sec	Name	Xcode	Description
----	-----	-----	-----
	SU_ID		NUMERIC CASE ID NOTE: 8-digit case identifier.
	FIN_WGT		FINAL WEIGHT NOTE: For information on how FIN_WGT is constructed, see Codebook section I.
A0	A0_IMPLICAT		IMPLICATE NUMBER 1-5 1: first implicate 2: second implicate 3: third implicate 4: fourth implicate 5: fifth implicate NOTE: The survey data set contains 5 separate implicates. This variable identifies the implicate number of the observation. For more information, see Codebook, section II.
A0	A0_CENSDIV		SAMPLING STRATUM VARIABLE - CENSUS DIVISION 1: New England 2: Middle Atlantic 3: East North Central 4: West North Central 5: South Atlantic 6: East South Central 7: West South Central 8: Mountain 9: Pacific
A0	A0_DIVISION		CENSUS DIVISION - UPDATED 1: New England 2: Middle Atlantic 3: East North Central 4: West North Central 5: South Atlantic 6: East South Central 7: West South Central 8: Mountain 9: Pacific NOTE: Constructed using A1_ST_FIPS. Values may differ from sample strata var (A0_CENSDIV) because they were updated during the interview.

A0	A0_MSA	<p>SAMPLING STRATA – MSA OR RURAL COUNTY</p> <p>1: rural</p> <p>2: urban</p>
A0	A0_URBAN	<p>MSA OR RURAL COUNTY - UPDATED VALUES</p> <p>1: MSA</p> <p>2: rural county</p> <p>NOTE: Values may differ from sample strata var (A0_MSA) because they were updated during the interview.</p>
A0	A0_SIZECLSS	<p>SAMPLING STRATUM VARIABLE - FIRM SIZE CLASS</p> <p>1: 1 - 19 EMPLOYEES</p> <p>2: 20 - 49 EMPLOYEES</p> <p>3: 50 - 99 EMPLOYEES</p> <p>4: 100 - 499 EMPLOYEES</p> <p>NOTE: Use A_TOTEMP to construct updated values</p>
A0	A0_STRATUM	<p>SAMPLING STRATA - A0_SIZECLASS*A0_CENSDIV*A0_MSA</p> <p>1: 1 - 19 Employees, Urban, Censdiv : New England</p> <p>2: 1 - 19 Employees, Urban, Censdiv : Middle Atlantic</p> <p>3: 1 - 19 Employees, Urban, Censdiv : East North Central</p> <p>4: 1 - 19 Employees, Urban, Censdiv : West North Central</p> <p>5: 1 - 19 Employees, Urban, Censdiv : South Atlantic</p> <p>6: 1 - 19 Employees, Urban, Censdiv : East South Central</p> <p>7: 1 - 19 Employees, Urban, Censdiv : West South Central</p> <p>8: 1 - 19 Employees, Urban, Censdiv : Mountain</p> <p>9: 1 - 19 Employees, Urban, Censdiv : Pacific</p> <p>10:1 - 19 Employees, Rural, Censdiv : New England</p> <p>11:1 - 19 Employees, Rural, Censdiv : Middle Atlantic</p> <p>12:1 - 19 Employees, Rural, Censdiv : East North Central</p> <p>13:1 - 19 Employees, Rural, Censdiv : West North Central</p> <p>14:1 - 19 Employees, Rural, Censdiv : South Atlantic</p> <p>15:1 - 19 Employees, Rural, Censdiv : East South Central</p> <p>16:1 - 19 Employees, Rural, Censdiv : West South Central</p> <p>17:1 - 19 Employees, Rural, Censdiv : Mountain</p> <p>18:1 - 19 Employees, Rural, Censdiv : Pacific</p> <p>19:20 - 49 Employees, Urban, Censdiv : New England</p> <p>20:20 - 49 Employees, Urban, Censdiv : Middle Atlantic</p> <p>21:20 - 49 Employees, Urban, Censdiv : East North Central</p> <p>22:20 - 49 Employees, Urban, Censdiv : West North Central</p> <p>23:20 - 49 Employees, Urban, Censdiv : South Atlantic</p> <p>24:20 - 49 Employees, Urban, Censdiv : East South Central</p> <p>25:20 - 49 Employees, Urban, Censdiv : West South Central</p> <p>26:20 - 49 Employees, Urban, Censdiv : Mountain</p> <p>27:20 - 49 Employees, Urban, Censdiv : Pacific</p> <p>28:20 - 49 Employees, Rural, Censdiv : New England</p> <p>29:20 - 49 Employees, Rural, Censdiv : Middle Atlantic</p> <p>30:20 - 49 Employees, Rural, Censdiv : East North Central</p> <p>31:20 - 49 Employees, Rural, Censdiv : West North Central</p> <p>32:20 - 49 Employees, Rural, Censdiv : South Atlantic</p> <p>33:20 - 49 Employees, Rural, Censdiv : East South Central</p> <p>34:20 - 49 Employees, Rural, Censdiv : West South Central</p> <p>35:20 - 49 Employees, Rural, Censdiv : Mountain</p> <p>36:20 - 49 Employees, Rural, Censdiv : Pacific</p>

37:50 - 99 Employees, Urban, Censdiv : New England
 38:50 - 99 Employees, Urban, Censdiv : Middle Atlantic
 39:50 - 99 Employees, Urban, Censdiv : East North Central
 40:50 - 99 Employees, Urban, Censdiv : West North Central
 41:50 - 99 Employees, Urban, Censdiv : South Atlantic
 42:50 - 99 Employees, Urban, Censdiv : East South Central
 43:50 - 99 Employees, Urban, Censdiv : West South Central
 44:50 - 99 Employees, Urban, Censdiv : Mountain
 45:50 - 99 Employees, Urban, Censdiv : Pacific
 46:50 - 99 Employees, Rural, Censdiv : New England
 47:50 - 99 Employees, Rural, Censdiv : Middle Atlantic
 48:50 - 99 Employees, Rural, Censdiv : East North Central
 49:50 - 99 Employees, Rural, Censdiv : West North Central
 50:50 - 99 Employees, Rural, Censdiv : South Atlantic
 51:50 - 99 Employees, Rural, Censdiv : East South Central
 52:50 - 99 Employees, Rural, Censdiv : West South Central
 53:50 - 99 Employees, Rural, Censdiv : Mountain
 54:50 - 99 Employees, Rural, Censdiv : Pacific
 55:100 - 499 Employees, Urban, Censdiv : New England
 56:100 - 499 Employees, Urban, Censdiv : Middle Atlantic
 57:100 - 499 Employees, Urban, Censdiv : East North Central
 58:100 - 499 Employees, Urban, Censdiv : West North Central
 59:100 - 499 Employees, Urban, Censdiv : South Atlantic
 60:100 - 499 Employees, Urban, Censdiv : East South Central
 61:100 - 499 Employees, Urban, Censdiv : West South Central
 62:100 - 499 Employees, Urban, Censdiv : Mountain
 63:100 - 499 Employees, Urban, Censdiv : Pacific
 64:100 - 499 Employees, Rural, Censdiv : New England
 65:100 - 499 Employees, Rural, Censdiv : Middle Atlantic
 66:100 - 499 Employees, Rural, Censdiv : East North Central
 67:100 - 499 Employees, Rural, Censdiv : West North Central
 68:100 - 499 Employees, Rural, Censdiv : South Atlantic
 69:100 - 499 Employees, Rural, Censdiv : East South Central
 70:100 - 499 Employees, Rural, Censdiv : West South Central
 71:100 - 499 Employees, Rural, Censdiv : Mountain
 72:100 - 499 Employees, Rural, Censdiv : Pacific

A0 A0_DB_CREDRK

D&B CREDIT SCORE

1: 0-10
 2: 11-25
 3: 26-50
 4: 51-75
 5: 76-90
 6: 91-100
 .: NA

NOTE: Dun and Bradstreet Rank Credit Score - 1 most risky; 6 least risky

A0 A0_CURRDAY

CURRENT DAY

DAY : _____

NOTE: Interview day

A0 A0_CURRMO

CURRENT MONTH

MONTH : _____

		NOTE: Interview month
A0	A0_CURRYR	CURRENT 4-DIGIT YEAR YEAR : _____ NOTE: Interview year
A0	A0_FYENDYR	FISCAL YEAR END YEAR YEAR : _____
A0	A0_IWBEGDT	INTERVIEW BEGIN DATE NOTE: MM/DD/YYYY
A0	A0_IWBEGTM	INTERVIEW BEGIN TIME NOTE: HH:MM (military time)
A0	A0_IWENDD2	INTERVIEW END DATE FOR MOST RECENT CASE RECOVERY NOTE: MM/DD/YYYY
A0	A0_IWENDDT	INTERVIEW END DATE NOTE: MM/DD/YYYY
A0	A0_INCENTIVE	INCENTIVE RECEIVED BY THE FIRM 1: CASH 2: D&B PACKAGE 3: NEITHER NOTE: Derived from A10_9 and T1. If T1 = 1 then A0_INCENTIVE = A10_9. Otherwise, A0_INCENTIVE = 3
A0	A0_IWENDTM2	INTERVIEW END TIME FOR MOST RECENT CASE RECOVEY NOTE: HH:MM (military time)
A0	A0_INCEN_LG	LARGEST INCENTIVE OFFERED TO THE FIRM 50: 50 dollars 100: 100 dollars 200: 200 dollars 500: 500 dollars
A0	A0_IWENDTM	INTERVIEW END TIME NOTE: HH:MM (military time)
A0	A0_SIC2_FIN	SIC CODE (2 DIGIT) 10-14 : Mining 15-19: Construction 20-39: Manufacturing 40-49: Transportation/Public Utilities 50-51: Wholesale Trade 52-59: Retail Trade 60-69: Finance, Insurance and Real Estate (FIRE) 70-89: Services 91-98: Public Administration 99: Unclassified NOTE: 2-digit SIC code, based on D&B records and answer to question B1

A0	A0_SCRELIG	<p>SCREENER ELIGIBILITY FLAG</p> <p>4: Eligible/DK Response/Proxy Screened</p> <p>6: Eligible/RF Response/Proxy Screened</p> <p>7: Eligible/Owner Screened</p> <p>8: Eligible/Proxy Screened</p>
A0	A0_HHI0	<p>BANKING MARKET CONCENTRATION 2003-100% BNK</p> <p>1: 0<Herfindahl<1000</p> <p>2: 1000<=Herfindahl<1800</p> <p>3: 1800<=Herfindahl</p> <p>NOTE: Commercial bank deposit herfindahl index of MSA or county where firm's headquarters office is located. Derived from FDIC Summary of deposits data, Dec, 2003 Herfindahl. Index equals the sum of the squared market shares times 10,000.</p>
A0	A0_HHI100	<p>BANKING MARKET CONCENTRATION 2003-100% BNK, 100% THRFT</p> <p>1: 0<Herfindahl<1000</p> <p>2: 1000<=Herfindahl<1800</p> <p>3: 1800<=Herfindahl</p> <p>NOTE: Commercial bank and 100% savings and loan deposit herfindahl index of MSA or county where firm's headquarters office is located. Derived from FDIC Summary of deposits data, Dec, 2003. Herfindahl index equals the sum of the squared market shares times 10,000. Market share based on 100% of commercial bank deposits plus 100% of thrift deposits.</p>
A0	A0_HHI50	<p>BANKING MARKET CONCENTRATION 2003-100% BNK, 50% THRFT</p> <p>1: 0<Herfindahl<1000</p> <p>2: 1000<=Herfindahl<1800</p> <p>3: 1800<=Herfindahl</p> <p>NOTE: Commercial bank and 50% savings and loan deposit herfindahl index of MSA or county where firm's headquarters office is located. Derived from FDIC Summary of deposits data, Dec, 2003. Herfindahl index equals the sum of the squared market shares times 10,000. Market share based on 100% of commercial bank deposits plus 50% of thrift deposits.</p>
A0	A0_ADJUST	<p>FISCAL YEAR ADJUSTMENT FACTOR</p> <p>NOTE: Constructed by dividing 365 by the number of days between the firm's fiscal year start date (P1_1 variables) and end date (B2_1 variables). If the firm is not reporting values for the full fiscal year, A0_ADJUST is used to inflate the following variables: P2, P4, P5, P5_4, P5_5, PROFIT and P12</p>
A0	A0_FIRMPROB	<p>MOST IMPORTANT PROBLEM FACING BUSINESS, RECODED</p> <p>What is the single most important problem facing your business today?</p>

- 1: Taxes
- 2: Inflation
- 3: Poor sales or profitability (would like to improve sales or increase profitability)
- 4: Financing and interest rates
- 5: Cost of labor
- 6: Government regulations/red tape
- 7: Competition from larger firms
- 8: Quality of labor
- 9: Cost and availability of insurance (not health)
- 10: Other
- 11: None
- 12: Cash flow
- 13: Growth
- 14: Foreign competition
- 15: Competition - other
- 16: Availability of materials/resources
- 17: Labor problems other than cost or quality
- 18: Internal management/administrative problems
- 19: Environmental constraints (weather/specific location/etc.)
- 20: Advertising and public awareness
- 21: Market/economic/industry factors
- 22: Health care cost and availability
- 23: Energy costs
- 24: Costs other than health care and energy (including those unspecified)
- 25: Owner's personal problems
- 26: Technology
- 27: Dealing with insurance companies
- 28: War and September 11th
- .D: Don't know
- .R: Refused

A0	A0_WKSHT_REV		REVIEWED FINANCIAL WORKSHEET FLAG 1: not reviewed 2: reviewed 3: could not locate worksheet NOTE: Indicates whether or not firm's financial worksheet was reviewed by the FRB
A0	A0_WKSHT_FLG		RECEIVED FINANCIAL WORKSHEET FLAG 1: worksheet received 2: worksheet not received NOTE: Indicates whether or not firm's financial worksheet was received by the FRB
A	A10_1	XA10_1	NUMBER OF OWNERS WORKING IN FIRM How many owners worked in ([FIRM]) during a typical pay period in 2003? NUMBER : _____
A	A10_2	XA10_2	NUMBER OF NON-OWNERS WORKING IN FIRM Other than owners, how many individuals worked for

([FIRM]) during a typical pay period in 2003?

NUMBER : _____

A	A_TOTEMP	XA_TOTEMP	TOTAL NUMBER OF EMPLOYEES NUMBER : _____ NOTE: Sum of A10_1 and A10_2
A	A10_5	XA10_5	FEWER/SAME/MORE WORKERS IN 2002 During a typical pay period in 2003, did the firm employ more workers, fewer workers, or about the same number of workers as in 2002? 1: MORE IN 2003 THAN 2002 2: LESS IN 2003 THAN 2002 3: ABOUT THE SAME IN 2003 AS IN 2002 4: FIRM NOT IN BUSINESS IN 2002
A	A10_6	XA10_6	FEWER/SAME/MORE WORKERS IN 2000 During a typical pay period in 2003, did the firm employ more workers, fewer workers, or about the same number of workers as in 2000? 1: MORE IN 2003 THAN 2002 2: LESS IN 2003 THAN 2002 3: ABOUT THE SAME IN 2003 AS IN 2002 4: FIRM NOT IN BUSINESS IN 2002
A	A10_7T1	XA10_7T1	PAID DAY LABORERS During a typical pay period in 2003, were paid day laborers used? 1: YES 2: NO
A	A10_7T2	XA10_7T2	TEMPORARY EMPLOYEES During a typical pay period in 2003, were temporary employees used? 1: YES 2: NO
A	A10_7T3	XA10_7T3	LEASED EMPLOYEES During a typical pay period in 2003, were leased employees used? 1: YES 2: NO
A	A10_7T4	XA10_7T4	CONTRACTORS OR CONSULTANTS During a typical pay period in 2003, were contractors or consultants used? 1: YES 2: NO
A	A10_8	XA10_8	HOW MANY LEASED-TEMP-CONT EMPLOYEES During a typical pay period in 2003, how many [paid day laborers/temporary employees/leased employees/contractors] were used by this business? NUMBER : _____

A	A10_9	XA10_9	<p>TYPE OF INCENTIVE</p> <p>You may remember that as a token of our appreciation for your participation, we would like to send you either \$50, or a package of reports for small businesses from Dun and Bradstreet, which retails for \$199. Have you decided which one you would like?</p> <p>1: CASH 2: D&B PACKAGE 3: NEITHER 4: HAVE NOT DECIDED YET</p> <p>NOTE: Asked at beginning of interview. The incentive ultimately taken is identified in the variable A0_INCENTIVE</p>
B	B2_1DAY	XB2_1DAY	<p>FISCAL YEAR END DAY</p> <p>What is the last day of ([FIRM]'s) fiscal or tax year?</p> <p>DAY : _____</p> <p>NOTE: Derived from SCRFYDA (fiscal year end date variable from the screener) and B2_1.</p>
B	B2_1MO	XB2_1MO	<p>FISCAL YEAR END MONTH</p> <p>What is the last day of ([FIRM]'s) fiscal or tax year?</p> <p>MONTH : _____</p> <p>NOTE: Derived from SCRFYMO (fiscal year end date variable from the screener) and B2_1.</p>
B	B3	XB3	<p>ORGANIZATION TYPE</p> <p>For the fiscal year ending [DATE], was [FIRM] considered to be a sole proprietorship, a partnership, an S-corporation, or a C-corporation?</p> <p>1: SOLE PROPRIETORSHIP 2: PARTNERSHIP 3: LLP, TAX FILED AS PARTNERSHIP 4: LLP, TAX FILED AS CORPORATION 5: S-CORPORATION 6: C-CORPORATION 7: LLC, TAX FILED AS PARTNERSHIP 8: LLC, TAX FILED AS CORPORATION 9: LLC, TAX FILED AS SOLE PROPRIETORSHIP</p>
C	C_SHARE_1	XC_SHARE_1	<p>OWNERSHIP SHARE OF OWNER 1</p> <p>what percentage of [FIRM] does [OWNER 1] own?</p> <p>PERCENTAGE : _____%</p> <p>.S : Legitimate Skip</p> <p>NOTE: Derived from C2_1_1, C12_1_1 or C22_1_1</p>
C	C_INDIV_1	XC_INDIV_1	<p>OWNER 1 IS INDIVIDUAL</p> <p>is [OWNER 1] an individual or a company?</p> <p>1: INDIVIDUAL 2: COMPANY</p> <p>.S : Legitimate Skip</p> <p>NOTE: Derived from C12_3_1, or C22_3_1 or set to 1 if firm proprietorship (B3=1 or 9)</p>

C	C_HISP_1	XC_HISP_1	OWNER 1 HISPANIC is [OWNER 1] of Hispanic origin or descent? 1: YES 2: NO .S : Legitimate Skip NOTE: Derived from C3_1, C13_1, or C23_1
C	C_WHITE_1	XC_WHITE_1	OWNER 1 WHITE is [OWNER 1] white? 1: YES 2: NO .S : Legitimate Skip NOTE: Derived from C4T1_1, C14T1_1, or C24T1_1
C	C_W_NH_1	XC_W_NH_1	OWNER 1 WHITE AND NON-HISPANIC is [OWNER 1] white and non-hispanic? 1: YES 2: NO .S : Legitimate Skip NOTE: If C_WHITE_1 = 1 and C_HISP_1 = 2 then C_W_NH_1 = 1
C	C_BLACK_1	XC_BLACK_1	OWNER 1 BLACK/AFRICAN AMERICAN is [OWNER 1] of black/African American origin or descent? 1: YES 2: NO .S : Legitimate Skip NOTE: Derived from C4T2_1, C14T2_1, or C24T2_1
C	C_ASIAN_1	XC_ASIAN_1	OWNER 1 ASIAN is [OWNER 1] of Asian origin or descent? 1: YES 2: NO .S : Legitimate Skip NOTE: Derived from C4T3_1, C14T3_1, or C24T3_1
C	C_HAWAII_1	XC_HAWAII_1	OWNER 1 NATIVE HAWAIIAN/PACIFIC ISLANDER Is [OWNER 1] a Native Hawaiian/Pacific Islander? 1: YES 2: NO .S : Legitimate Skip NOTE: Derived from C4T4_1, C14T4_1, or C24T4_1
C	C_AS_HA_1	XC_AS_HA_1	OWNER 1 ASIAN/HAWAIIAN/PACIFIC ISLANDER is [OWNER 1] of Asian or Hawaiian origin or descent? 1: YES 2: NO .S : Legitimate Skip NOTE: If C_ASIAN_1 = 1 or C_HAWAII_1 = 1 then C_AS_HA_1 = 1
C	C_NATIVE_1	XC_NATIVE_1	OWNER 1 AMERICAN INDIAN/ALASKA NATIVE Is [OWNER 1] American Indian or an Alaska Native? 1: YES

			2: NO .S : Legitimate Skip NOTE: Derived from C4T5_1, C14T5_1, or C24T5_1
C	C_MINHIS_1	XC_MINHIS_1	OWNER 1 MINORITY OR HISPANIC Is [OWNER 1] Minority or Hispanic? 1: YES 2: NO .S : Legitimate Skip NOTE: If C_HISP_1 = 1, or C_BLACK_1 = 1, or C_ASIAN_1 = 1, or C_HAWAII_1 = 1, or C_NATIVE_1 = 1, then C_MINHIS_1 = 1
C	C_MINOR_1	XC_MINOR_1	OWNER 1 MINORITY Is [OWNER 1] Minority? 1: YES 2: NO .S : Legitimate Skip NOTE: If C_BLACK_1 = 1, or C_ASIAN_1 = 1, or C_HAWAII_1 = 1, or C_NATIVE_1 = 1, then C_MINHIS_1 = 1
C	C_FEMALE_1	XC_FEMALE_1	OWNER 1 FEMALE Is [OWNER 1] female or male? 1: YES 2: NO .S : Legitimate Skip NOTE: Derived from C5_1, C15_1, or C25_1
C	C_AGE_1	XC_AGE_1	AGE OWNER 1 how old is [OWNER 1]? YEARS : _____ .S : Legitimate Skip NOTE: Derived from C6_1, C16_1, or C26_1
C	C_EDUC_1	XC_EDUC_1	EDUCATION OWNER 1 What is the highest level of school [OWNER 1] has completed or the highest degree [OWNER 1] has received? 1: Less than high school degree (grade 11 or less) 2: High school graduate or equivalent (GED) 3: Some college but no degree granted 4: Associate degree occupational/academic program 5: Trade school/vocational program 6: College degree (BA, BS, AB, etc.) 7: Post graduate degree (MBA,MS,MA,Phd,JD,MD,DDS,etc.) .S : Legitimate Skip NOTE: Derived from C7_1, C17_1, or C27_1
C	C_EXPER_1	XC_EXPER_1	BUSINESS EXPERIENCE OWNER 1 How many years of experience has [OWNER 1] had managing or owning a business, including this business? YEARS : _____ .S : Legitimate Skip NOTE: Derived from C8_1, C18_1, or C28_1

C	C_MANAGE_1	XC_MANAGE_1	OWNER 1 MANAGER is [OWNER 1] responsible for the day-to-day management of the business? 1: YES 2: NO .S : Legitimate Skip NOTE: Derived from C9_1, C19_1, or C29_1
C	C_SHARE_2	XC_SHARE_2	OWNERSHIP SHARE OF OWNER 2 what percentage of [FIRM] does [OWNER 2] own? PERCENTAGE : _____% .S : Legitimate Skip NOTE: Derived from C2_1_2, C12_1_2, or C22_1_2 set to 100 – C_SHARE_1 if CF_OWNERS=2
C	C_INDIV_2	XC_INDIV_2	OWNER 2 IS INDIVIDUAL is [OWNER 2] an individual or a company? 1: INDIVIDUAL 2: COMPANY .S : Legitimate Skip NOTE: Derived from C12_3_2, or C22_3_2 or set to 1 or missing (.S) if firm proprietorship (B3=1 or 9)
C	C_HISP_2	XC_HISP_2	OWNER 2 HISPANIC is [OWNER 2] of Hispanic origin or descent? 1: YES 2: NO .S : Legitimate Skip NOTE: Derived from C3_2, C13_2, or C23_2
C	C_WHITE_2	XC_WHITE_2	OWNER 2 WHITE is [OWNER 2] white? 1: YES 2: NO .S : Legitimate Skip NOTE: Derived from C4T1_2, C14T1_2, or C24T1_2
C	C_W_NH_2	XC_W_NH_2	OWNER 2 WHITE AND NON-HISPANIC is [OWNER 2] white and non-hispanic? 1: YES 2: NO .S : Legitimate Skip NOTE: If C_WHITE_2 = 1 and C_HISP_2 = 2 then C_W_NH_2 = 1
C	C_BLACK_2	XC_BLACK_2	OWNER 2 BLACK/AFRICAN AMERICAN is [OWNER 2] of black/African American origin or descent? 1: YES 2: NO .S : Legitimate Skip NOTE: Derived from C4T2_2, C14T2_2, or C24T2_2
C	C_ASIAN_2	XC_ASIAN_2	OWNER 2 ASIAN is [OWNER 2] of Asian origin or descent?

			1: YES 2: NO .S : Legitimate Skip NOTE: Derived from C4T3_2, C14T3_2, or C24T3_2
C	C_HAWAII_2	XC_HAWAII_2	OWNER 2 NATIVE HAWAIIAN/PACIFIC ISLANDER Is [OWNER 2] a Native Hawaiian/Pacific Islander? 1: YES 2: NO .S : Legitimate Skip NOTE: Derived from C4T4_2, C14T4_2, or C24T4_2
C	C_AS_HA_2	XC_AS_HA_2	OWNER 2 ASIAN/HAWAIIAN/PACIFIC ISLANDER is [OWNER 2] of Asian or Hawaiian origin or descent? 1: YES 2: NO .S : Legitimate Skip NOTE: If C_ASIAN_2 = 1 or C_HAWAII_2 = 1 then C_AS_HA_2 = 1
C	C_NATIVE_2	XC_NATIVE_2	OWNER 2 AMERICAN INDIAN/ALASKA NATIVE Is [OWNER 2] American Indian or an Alaska Native? 1: YES 2: NO .S : Legitimate Skip NOTE: Derived from C4T5_2, C14T5_2, or C24T5_2
C	C_MINHIS_2	XC_MINHIS_2	OWNER 2 MINORITY OR HISPANIC Is [OWNER 2] Minority or Hispanic? 1: YES 2: NO .S : Legitimate Skip NOTE: If C_HISP_2 = 1, or C_BLACK_2 = 1, or C_ASIAN_2 = 1, or C_HAWAII_2 = 1, or C_NATIVE_2 = 1, then C_MINHIS_2 = 1
C	C_MINOR_2	XC_MINOR_2	OWNER 2 MINORITY Is [OWNER 2] Minority? 1: YES 2: NO .S : Legitimate Skip NOTE: If C_BLACK_2 = 1, or C_ASIAN_2 = 1, or C_HAWAII_2 = 1, or C_NATIVE_2 = 1, then C_MINOR_2 = 1
C	C_FEMALE_2	XC_FEMALE_2	OWNER 2 FEMALE Is [OWNER 2] female or male? 1: YES 2: NO .S : Legitimate Skip NOTE: Derived from C5_2, C15_2, or C25_2
C	C_AGE_2	XC_AGE_2	AGE OWNER 2 how old is [OWNER 2]? YEARS : _____ .S : Legitimate Skip

NOTE: Derived from C6_2, C16_2, or C26_2

C	C_EDUC_2	XC_EDUC_2	<p>EDUCATION OWNER 2</p> <p>What is the highest level of school [OWNER 2] has completed or the highest degree [OWNER 2] has received?</p> <p>1: Less than high school degree (grade 11 or less)</p> <p>2: High school graduate or equivalent (GED)</p> <p>3: Some college but no degree granted</p> <p>4: Associate degree occupational/academic program</p> <p>5: Trade school/vocational program</p> <p>6: College degree (BA, BS, AB, etc.)</p> <p>7: Post graduate degree (MBA,MS,MA,Phd,JD,MD,DDS,etc.)</p> <p>.S : Legitimate Skip</p> <p>NOTE: Derived from C7_2, C17_2, or C27_2</p>
C	C_EXPER_2	XC_EXPER_2	<p>BUSINESS EXPERIENCE OWNER 2</p> <p>How many years of experience has [OWNER 2] had managing or owning a business, including this business?</p> <p>YEARS : _____</p> <p>.S : Legitimate Skip</p> <p>NOTE: Derived from C8_2, C18_2, or C28_2</p>
C	C_MANAGE_2	XC_MANAGE_2	<p>OWNER 2 MANAGER</p> <p>is [OWNER 2] responsible for the day-to-day management of the business?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p> <p>NOTE: Derived from C9_2, C19_2, or C29_2</p>
C	C_SHARE_3	XC_SHARE_3	<p>OWNERSHIP SHARE OF OWNER 3</p> <p>what percentage of [FIRM] does [OWNER 3] own?</p> <p>PERCENTAGE : _____%</p> <p>.S : Legitimate Skip</p> <p>NOTE: Derived from C12_1_3, or C22_1_3</p>
C	C_INDIV_3	XC_INDIV_3	<p>OWNER 3 IS INDIVIDUAL</p> <p>is [OWNER 3] an individual or a company?</p> <p>1: INDIVIDUAL</p> <p>2: COMPANY</p> <p>.S : Legitimate Skip</p> <p>NOTE: Derived from C12_3_3, or C22_3_3</p>
C	C_HISP_3	XC_HISP_3	<p>OWNER 3 HISPANIC</p> <p>is [OWNER 3] of Hispanic origin or descent?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p> <p>NOTE: Derived from C13_3, or C23_3</p>
C	C_WHITE_3	XC_WHITE_3	<p>OWNER 3 WHITE</p> <p>is [OWNER 3] white?</p> <p>1: YES</p> <p>2: NO</p>

			.S : Legitimate Skip NOTE: Derived from C14T1_3, or C24T1_3;
C	C_W_NH_3	XC_W_NH_3	OWNER 3 WHITE AND NON-HISPANIC is [OWNER 3] white and non-hispanic? 1: YES 2: NO .S : Legitimate Skip NOTE: If C_WHITE_3 = 1 and C_HISP_3 = 2 then C_W_NH_3 = 1
C	C_BLACK_3	XC_BLACK_3	OWNER 3 BLACK/AFRICAN AMERICAN is [OWNER 3] of black/African American origin or descent? 1: YES 2: NO .S : Legitimate Skip NOTE: Derived from C14T2_3, or C24T2_3
C	C_ASIAN_3	XC_ASIAN_3	OWNER 3 ASIAN is [OWNER 3] of Asian origin or descent? 1: YES 2: NO .S : Legitimate Skip NOTE: Derived from C14T3_3, or C24T3_3
C	C_HAWAII_3	XC_HAWAII_3	OWNER 3 NATIVE HAWAIIAN/PACIFIC ISLANDER Is [OWNER 3] a Native Hawaiian/Pacific Islander? 1: YES 2: NO .S : Legitimate Skip NOTE: Derived from C14T4_3, or C24T4_3
C	C_AS_HA_3	XC_AS_HA_3	OWNER 3 ASIAN/HAWAIIAN/PACIFIC ISLANDER is [OWNER 3] of Asian or Hawaiian origin or descent? 1: YES 2: NO .S : Legitimate Skip NOTE: If C_ASIAN_3 = 1 or C_HAWAII_3 = 1 then C_AS_HA_3 = 1
C	C_NATIVE_3	XC_NATIVE_3	OWNER 3 AMERICAN INDIAN/ALASKA NATIVE Is [OWNER 3] American Indian or an Alaska Native? 1: YES 2: NO .S : Legitimate Skip NOTE: Derived from C4T5_3, C14T5_3, or C24T5_3
C	C_MINHIS_3	XC_MINHIS_3	OWNER 3 MINORITY OR HISPANIC Is [OWNER 3] Minority or Hispanic? 1: YES 2: NO .S : Legitimate Skip NOTE: If C_HISP_3 = 1, or C_BLACK_3 = 1, or C_ASIAN_3 = 1, or C_HAWAII_3 = 1, or C_NATIVE_3 = 1, then C_MINHIS_3 = 1

C	C_MINOR_3	XC_MINOR_3	OWNER 3 MINORITY Is [OWNER 3] Minority? 1: YES 2: NO .S : Legitimate Skip NOTE: If C_BLACK_3 = 1, or C_ASIAN_3 = 1, or C_HAWAII_3 = 1, or C_NATIVE_3 = 1, then C_MINHIS_3 = 1
C	C_FEMALE_3	XC_FEMALE_3	OWNER 3 FEMALE Is [OWNER 3] female or male? 1: YES 2: NO .S : Legitimate Skip NOTE: Derived from C15_3, or C25_3
C	C_AGE_3	XC_AGE_3	AGE OWNER 3 how old is [OWNER 3]? YEARS : _____ .S : Legitimate Skip NOTE: Derived from C16_3, or C26_3
C	C_EDUC_3	XC_EDUC_3	EDUCATION OWNER 3 What is the highest level of school [OWNER 3] has completed or the highest degree [OWNER 3] has received? 1: Less than high school degree (grade 11 or less) 2: High school graduate or equivalent (GED) 3: Some college but no degree granted 4: Associate degree occupational/academic program 5: Trade school/vocational program 6: College degree (BA, BS, AB, etc.) 7: Post graduate degree (MBA,MS,MA,Phd,JD,MD,DDS,etc.) .S : Legitimate Skip NOTE: Derived from C17_3, or C27_3
C	C_EXPER_3	XC_EXPER_3	BUSINESS EXPERIENCE OWNER 3 How many years of experience has [OWNER 3] had managing or owning a business, including this business? YEARS : _____ .S : Legitimate Skip NOTE: Derived from C18_3, or C28_3
C	C_MANAGE_3	XC_MANAGE_3	OWNER 3 MANAGER is [OWNER 3] responsible for the day-to-day management of the business? 1: YES 2: NO .S : Legitimate Skip NOTE: Derived from C19_3, or C29_3
C	CF_AGE	XCF_AGE	WGTED AVG AGE OF OWNERS YEARS : _____ .S : Legitimate Skip NOTE: CF_AGE is the sum of (2 - C_AGE_i * C_SHARE_i)

divided by the sum of C_SHARE_i (where i goes from 1 to 3). Include the ith term in both sums only if C_INDIV_i = 1. The resulting value is multiplied by 100 and rounded to the nearest whole number to arrive at a percentage with no decimal points.

C	CF_ASIAN	XCF_ASIAN	<p>WGTED % OF OSHP THAT IS ASIAN PERCENTAGE : _____%</p> <p>.S : Legitimate Skip</p> <p>NOTE: CF_ASIAN is the sum of (2 - C_ASIAN_i * C_SHARE_i) divided by the sum of C_SHARE_i (where i goes from 1 to 3). Include the ith term in both sums only if C_INDIV_i = 1. The resulting value is multiplied by 100 and rounded to the nearest whole number to arrive at a percentage with no decimal points</p>
C	CF_AS_HA	XCF_AS_HA	<p>WGTED % OF OSHP THAT IS ASIAN/HAWAIIAN/PACIFIC ISLANDER PERCENTAGE : _____%</p> <p>.S : Legitimate Skip</p> <p>NOTE: CF_AS_HA is the sum of (2 - C_AS_HA_i * C_SHARE_i) divided by the sum of C_SHARE_i (where i goes from 1 to 3). Include the ith term in both sums only if C_INDIV_i = 1. The resulting value is multiplied by 100 and rounded to the nearest whole number to arrive at a percentage with no decimal points</p>
C	CF_BLACK	XCF_BLACK	<p>WGTED % OF OSHP THAT IS BLACK PERCENTAGE : _____%</p> <p>.S : Legitimate Skip</p> <p>NOTE: CF_BLACK is the sum of (2 - C_BLACK_i * C_SHARE_i) divided by the sum of C_SHARE_i (where i goes from 1 to 3). Include the ith term in both sums only if C_INDIV_i = 1. The resulting value is multiplied by 100 and rounded to the nearest whole number to arrive at a percentage with no decimal points</p>
C	CF_EDUC	XCF_EDUC	<p>WGTED AVG EDUCATION LEVEL OF OWNERS</p> <ol style="list-style-type: none"> 1: Less than high school degree (grade 11 or less) 2: High school graduate or equivalent (GED) 3: Some college but no degree granted 4: Associate degree occupational/academic program 5: Trade school/vocational program 6: College degree (BA, BS, AB, etc.) 7: Post graduate degree (MBA,MS,MA,Phd,JD,MD,DDS,etc.) <p>.S : Legitimate Skip</p> <p>NOTE: CF_EDUC is the sum of (2 - C_EDUC_i * C_SHARE_i) divided by the sum of C_SHARE_i (where i goes from 1 to 3). Include the ith term in both sums only if C_INDIV_i = 1. The resulting value is multiplied by 100 and rounded to the nearest whole number to arrive at a percentage with no decimal points.</p>
C	CF_ESTAB	XCF_ESTAB	<p>HOW FIRM WAS ESTABLISHED</p>

[Did you establish this business/Was this business established by the current owners], or was an existing business purchased, inherited, or acquired as a gift?

1: ESTABLISHED BY CURRENT OWNERSHIP

2: PURCHASED

3: INHERITED OR ACQUIRED AS A GIFT

4: PUBLICLY TRADED

NOTE: Derived from C31

C	CF_EXPER	XCF_EXPER	<p>WGTED AVG EXPERIENCE OF OWNERS YEARS : _____ .S : Legitimate Skip NOTE: CF_EXPER is the sum of $(2 - C_EXPER_i * C_SHARE_i)$ divided by the sum of C_SHARE_i (where i goes from 1 to 3). Include the ith term in both sums only if $C_INDIV_i = 1$. The resulting value is multiplied by 100 and rounded to the nearest whole number to arrive at a percentage with no decimal points</p>
C	CF_FAGE	XCF_FAGE	<p>AGE OF FIRM IN YEARS How many years ago was the business [established/purchased/acquired] by the current owner(s) YEARS : _____ .S : Legitimate Skip NOTE: Derived from C30_1 or C32. If $C30 = 1$ then $CF_FAGE = CURRYR - C30_1$. If $C30 = 2$ then $CF_FAGE = CURRYR - C32$</p>
C	CF_FAMILY	XCF_FAMILY	<p>FAMILY OWNED During 2003, was this business owned exclusively by members of the same family? (Family refers to spouses, parents/guardians, brothers, sisters, or close relatives.) YEAR : _____ NOTE: Derived from C34</p>
C	CF_FEMALE	XCF_FEMALE	<p>WGTED % OF OSHP THAT IS FEMALE PERCENTAGE : _____% .S : Legitimate Skip NOTE: CF_FEMALE is the sum of $(2 - C_FEMALE_i * C_SHARE_i)$ divided by the sum of C_SHARE_i (where i goes from 1 to 3). Include the ith term in both sums only if $C_INDIV_i = 1$. The resulting value is multiplied by 100 and rounded to the nearest whole number to arrive at a percentage with no decimal points</p>
C	CF_HAWAII	XCF_HAWAII	<p>WGTED % OF OSHP THAT IS HAWIIAN/PACIFIC ISLANDER PERCENTAGE : _____% .S : Legitimate Skip NOTE: CF_HAWAII is the sum of $(2 - C_HAWAII_i * C_SHARE_i)$ divided by the sum of C_SHARE_i (where i goes from 1 to 3). Include the ith term in both sums only if $C_INDIV_i = 1$. The resulting value is multiplied by 100 and rounded to the nearest whole</p>

number to arrive at a percentage with no decimal points

C	CF_HISP	XCF_HISP	<p>WGTED % OF OSHP THAT IS HISPANIC PERCENTAGE : _____%</p> <p>.S : Legitimate Skip</p> <p>NOTE: CF_HISP is the sum of $(2 - C_HISP_i * C_SHARE_i)$ divided by the sum of C_SHARE_i (where i goes from 1 to 3). Include the ith term in both sums only if C_INDIV_i = 1. The resulting value is multiplied by 100 and rounded to the nearest whole number to arrive at a percentage with no decimal points.</p>
C	CF_MANAGE	XCF_MANAGE	<p>OWNER-MANAGED</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p> <p>NOTE: If C_MANAGE_1 or C_MANAGE_2 = 1 or C_MANAGE_3 = 1 then CF_MANAGE = 1. Otherwise, CF_MANAGE = 2.</p>
C	CF_MINHIS	XCF_MINHIS	<p>WGTED % OF OSHP THAT IS MINORITY OR HISPANIC PERCENTAGE : _____%</p> <p>.S : Legitimate Skip</p> <p>NOTE: CF_MINHIS is the sum of $(2 - C_MINHIS_i * C_SHARE_i)$ divided by the sum of C_SHARE_i (where i goes from 1 to 3). Include the ith term in both sums only if C_INDIV_i = 1. The resulting value is multiplied by 100 and rounded to the nearest whole number to arrive at a percentage with no decimal points</p>
C	CF_MINOR	XCF_MINOR	<p>WGTED % OF OSHP THAT IS MINORITY PERCENTAGE : _____%</p> <p>.S : Legitimate Skip</p> <p>NOTE: CF_MINOR is the sum of $(2 - C_MINOR_i * C_SHARE_i)$ divided by the sum of C_SHARE_i (where i goes from 1 to 3). Include the ith term in both sums only if C_INDIV_i = 1. The resulting value is multiplied by 100 and rounded to the nearest whole number to arrive at a percentage with no decimal points</p>
C	CF_MORE10	XCF_MORE10	<p>ONE OWNER WITH AT LEAST 10% SHARE</p> <p>Does any one individual or company own 10% or more of the rights, claims, interests, or stock in this business?</p> <p>1: YES</p> <p>2: NO</p> <p>NOTE: Derived from C11 or C21; equals 1 if firm proprietorship (B3=1 or 9)</p>
C	CF_NATIVE	XCF_NATIVE	<p>WGTED % OF OSHP THAT IS NATIVE AMERICAN/ALASKA NATIVE PERCENTAGE : _____%</p> <p>.S : Legitimate Skip</p> <p>NOTE: CF_NATIVE is the sum of $(2 - C_NATIVE_i * C_SHARE_i)$ divided by the sum of C_SHARE_i (where i</p>

goes from 1 to 3). Include the i th term in both sums only if $C_INDIV_i = 1$. The resulting value is multiplied by 100 and rounded to the nearest whole number to arrive at a percentage with no decimal points

C	CF_OWNERS	XCF_OWNERS	<p>NUMBER OF OWNERS NUMBER : _____ NOTE: Derived from C1, C10, or C20</p>
C	CF_WHITE	XCF_WHITE	<p>WGTED % OF OSHP THAT IS WHITE PERCENTAGE : _____% .S : Legitimate Skip NOTE: CF_WHITE is the sum of $(2 - C_WHITE_i * C_SHARE_i)$ divided by the sum of C_SHARE_i (where i goes from 1 to 3). Include the ith term in both sums only if $C_INDIV_i = 1$. The resulting value is multiplied by 100 and rounded to the nearest whole number to arrive at a percentage with no decimal points</p>
C	CF_W_NH	XCF_W_NH	<p>WGTED % OF OSHP THAT IS WHITE AND NON-HISPANIC PERCENTAGE : _____% .S : Legitimate Skip NOTE: CF_W_NH is the sum of $(2 - C_W_NH_i * C_SHARE_i)$ divided by the sum of C_SHARE_i (where i goes from 1 to 3). Include the ith term in both sums only if $C_INDIV_i = 1$. The resulting value is multiplied by 100 and rounded to the nearest whole number to arrive at a percentage with no decimal points.</p>
D	D1	XD1	<p>NUMBER OF SITES At how many different sites does the firm have offices, plants, or stores, including the main office? NUMBER : _____</p>
D	D2	XD2	<p>SITES IN SAME AREA AS MAIN OFFICE Again including the main office, how many of these sites are located in the same (metropolitan area/county/parish/borough) as the main office? NUMBER : _____</p>
D	D3	XD3	<p>PRIMARILY DOES BUSINESS WHERE Where does the business primarily sell or deliver its products or services? Within the city of the firm's main office, within the county/Metropolitan area of the firm's main office, within the state of the firm's main office, within the region, throughout the country, outside the United States, or globally? 1: WITHIN THE CITY 2: WITHIN THE COUNTY/METROPOLITAN AREA 3: WITHIN THE STATE 4: WITHIN THE REGION 5: THROUGHOUT THE COUNTRY 6: OUTSIDE THE UNITED STATES 7: GLOBALLY/BOTH NATIONALLY & INTERNATIONALLY</p>

8: INTERNET/PHONE

9: OTHER

D	D4	XD4	BUSINESS USES COMPUTERS Does ([FIRM]) use computers for business purposes? NUMBER : _____
D	D5T1	XD5T1	USES COMPUTERS TO DO ONLINE BANKING Does [FIRM] use a computer to do online banking? 1: YES 2: NO .S : Legitimate Skip
D	D5T2	XD5T2	USES COMPUTERS FOR AN E-MAIL OR INTERNET CONNECTION Does [FIRM] use a computer for an E-mail or Internet connection? 1: YES 2: NO .S : Legitimate Skip
D	D5T3	XD5T3	USES COMPUTERS TO PURCHASE BUSINESS PRODUCTS AND SERVICES Does [FIRM] use a computer to purchase business products and services via the internet? 1: YES 2: NO .S : Legitimate Skip
D	D5T4	XD5T4	USES COMPUTERS TO SELL BUSINESS PRODUCTS AND SERVICES Does [FIRM] use a computer to sell business products and services via the internet? 1: YES 2: NO .S : Legitimate Skip
D	D5T5	XD5T5	USES COMPUTERS TO APPLY FOR LOANS OR OTHER FORMS OF CREDIT Does [FIRM] use a computer to apply for loans or other forms of credit online? 1: YES 2: NO .S : Legitimate Skip
D	D5T6	XD5T6	USES COMPUTERS TO MANAGE INVENTORY Does [FIRM] use a computer to manage inventory? 1: YES 2: NO .S : Legitimate Skip
D	D5T7	XD5T7	USES COMPUTERS FOR ADMIN FUNCTIONS SUCH AS WORD PROCESSING Does [FIRM] use a computer for administrative functions

such as word processing?

1: YES

2: NO

.S : Legitimate Skip

D	D5T8	XD5T8	<p>USES COMPUTERS TO MANAGE THE FIRMS ACCOUNTS/BOOKKEEPING</p> <p>Does [FIRM] use a computer to manage the firm's accounts/bookkeeping?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
D	D5T9	XD5T9	<p>USES COMPUTERS TO DO OTHER BUSINESS TASKS</p> <p>Does [FIRM] use a computer to do other business tasks?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
D	D5T10	XD5T10	<p>USES COMPUTERS TO DIRECTLY CONTRIBUTE TO THE FIRM PRIM BUS ACT</p> <p>Does [FIRM] use a computer to directly contribute to the firm's primary business activity?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
N	N1T1	XN1T1	<p>USED COMPLETED IRS TAX FORMS OR ATTACHMENTS</p> <p>are you using completed IRS tax forms or attachments for this interview?</p> <p>1: YES</p> <p>2: NO</p>
N	N1T2	XN1T2	<p>USED WORKSHEETS</p> <p>Are you the worksheets that we sent you for this interview?</p> <p>1: YES</p> <p>2: NO</p>
N	N1T3	XN1T3	<p>USED FINANCIAL STATEMENTS/ACCOUNTING REPORTS</p> <p>are you using financial statements/accounting reports for this interview?</p> <p>1: YES</p> <p>2: NO</p>
N	N1T4	XN1T4	<p>USED BANK STATEMENTS</p> <p>are you using bank statements for this interview?</p> <p>1: YES</p> <p>2: NO</p>
N	N1T5	XN1T5	<p>USED MEMORY/NO RECORDS</p> <p>are you using no records for this interview?</p> <p>1: YES</p> <p>2: NO</p>

N	N1T6	XN1T6	<p>USED OTHER WRITTEN RECORDS are you using other written records for this interview? 1: YES 2: NO</p>
N	N2_1	XN2_1	<p>WHICH TAX FORM PROPRIETORSHIP Which IRS tax form or attachment did you use for the fiscal year ending [DATE]? 1: FORM 1040 SCHEDULE C 2: FORM 1040 SCHEDULE C-EZ .S : Legitimate Skip</p>
N	N2_2	XN2_2	<p>WHICH TAX FORM CORPORATION Which IRS tax form or attachment did you use for the fiscal year ending [DATE]? 1: FORM 1120 2: FORM 1120A .S : Legitimate Skip</p>
N	N3T1	XN3T1	<p>FINANCIAL STATEMENTS/REPORTS COMPILED Were the financial statements or accounting reports compiled? 1: YES 2: NO .S : Legitimate Skip</p>
N	N3T2	XN3T2	<p>FINANCIAL STATEMENTS/REPORTS REVIEWED Were the financial statements or accounting reports reviewed? 1: YES 2: NO .S : Legitimate Skip</p>
N	N3T3	XN3T3	<p>FINANCIAL STATEMENTS/REPORTS AUDITED Were the financial statements or accounting reports audited? 1: YES 2: NO .S : Legitimate Skip</p>
N	N3T4	XN3T4	<p>FINANCIAL STATEMENTS/REPORTS PREPARED FOR MANAGEMENT USE ONLY Were the financial statements or accounting reports prepared for management use only? 1: YES 2: NO .S : Legitimate Skip</p>
N	N3T5	XN3T5	<p>FINANCIAL STATEMENTS/REPORTS. NONE OF THE ABOVE Were the financial statements or accounting reports not compiled, reviewed, audited or prepared for management only? 1: YES</p>

2: NO
 .S : Legitimate Skip

E	E1	XE1	<p>ANY CHECKING ACCOUNTS Does the firm currently have any checking accounts or share draft accounts? 1: YES 2: NO</p>
E	E3_1	XE3_1	<p>BALANCE CHECKING 1 What is the balance in the firm's checking account(s) at [(CHECKING INSTITUTION 1)/all the remaining checking account sources combined]? AMOUNT : _____ .S : Legitimate Skip</p>
E	E3_2	XE3_2	<p>BALANCE CHECKING 2 What is the balance in the firm's checking account(s) at [(CHECKING INSTITUTION 2)/all the remaining checking account sources combined]? AMOUNT : _____ .S : Legitimate Skip</p>
E	E3_3	XE3_3	<p>BALANCE CHECKING 3 What is the balance in the firm's checking account(s) at [(CHECKING INSTITUTION(S) 3)/all the remaining checking account sources combined]? AMOUNT : _____ .S : Legitimate Skip</p>
E	E4	XE4	<p>ANY SAVINGS ACCOUNTS Does the firm currently have any savings accounts, money market accounts, share accounts, certificates of deposit or CDs, or other time deposits? Please exclude retirement accounts, pension funds, trusts, or any other accounts we've already talked about. 1: YES 2: NO</p>
E	E6_1	XE6_1	<p>SAVINGS BALANCE 1 What is the balance in the firm's savings accounts at (CHECKING INSTITUTION 1)? AMOUNT : _____ .S : Legitimate Skip</p>
E	E6_2	XE6_2	<p>SAVINGS BALANCE 2 What is the balance in the firm's savings accounts at (CHECKING INSTITUTION 2)? AMOUNT : _____ .S : Legitimate Skip</p>
E	E6_3	XE6_3	<p>SAVINGS BALANCE 3 What is the balance in the firm's savings accounts at (CHECKING INSTITUTION(S) 3)?</p>

AMOUNT : _____

.S : Legitimate Skip

F	F1	XF1	<p>USE OWNER PERSONAL CREDIT CARDS TO PAY BUSINESS EXPENSES</p> <p>Does [FIRM] use owners' personal credit cards to pay business expenses?</p> <p>1: YES</p> <p>2: NO</p>
F	F2	XF2	<p>AVG MONTHLY NEW BUSINESS EXPENSE ON OWNERS PERSONAL CC</p> <p>On average, about how much per month in new business expenditures does the firm charge to owners' personal credit cards?</p> <p>AMOUNT : _____</p> <p>.S : Legitimate Skip</p>
F	F3	XF3	<p>BUSINESS EXPENSE ON OWNERS CREDIT CARDS PAID IN FULL</p> <p>Are the business expenses charged on owners' personal credit cards generally paid in-full or are balances typically owed after monthly payments are made?</p> <p>1: PAID IN FULL</p> <p>2: OWED BALANCES</p> <p>.S : Legitimate Skip</p> <p>NOTE: Fill: if F3 is DK or RF and F3_1 > 0, then F3 = 2</p>
F	F3_1	XF3_1	<p>BALANCE OF BUS CHARGES ON OWNERS PERSONAL CREDIT CARD</p> <p>On average, what is the balance of business charges on all owners' personal credit cards after payments are made?</p> <p>AMOUNT : _____</p> <p>.S : Legitimate Skip</p> <p>NOTE: Fill: if F3 = 1 then F3_1 = 0</p>
F	F3_2	XF3_2	<p>INTEREST RATE ON MOST FREQ USED PER CC FOR BUS PURPOSES</p> <p>What is the interest rate paid on the owners' personal credit card most frequently used for business purchases?</p> <p>PERCENTAGE : _____%</p> <p>.S : Legitimate Skip</p>
F	F3_2_LR	XF3_2_LR	<p>PER CC RATE AFTER ANY INTRODUCTORY PERIOD</p> <p>What is the owners' personal credit card interest rate after the introductory period?</p> <p>PERCENTAGE : _____%</p> <p>.S : Legitimate Skip</p> <p>NOTE: If F3_3 is not equal to 1, then F3_2_LR = F3_2.</p> <p>If F3_3 equals 1, then F3_2_LR = F3_5</p>
F	F3_3	XF3_3	PER CC RATE INTRODUCTORY

Is this a limited time introductory interest rate?

1: YES

2: NO

.S : Legitimate Skip

F	F3_4	XF3_4	<p>PER CC LENGTH IN MONTHS OF INTRODUCTORY RATE For how many months will you have this introductory interest rate? LENGTH : _____ .S : Legitimate Skip</p>
F	F4	XF4	<p>BUSINESS CREDIT CARDS FOR BUSINESS EXPENSES Does the firm use business or corporate credit cards for business expenses? 1: YES 2: NO .S : Legitimate Skip</p>
F	F5	XF5	<p>AVG MONTHLY NEW BUS EXP ON BUSINESS CC On average, about how much per month in new business expenditures does the firm charge to these business or corporate credit cards? AMOUNT : _____ .S : Legitimate Skip</p>
F	F6	XF6	<p>BUSINESS CC BALANCE PAID IN FULL Are the business expenses charged on the firm's business or corporate credit cards generally paid in-full or are balances typically owed after monthly payments are made? 1: PAID IN FULL 2: OWED BALANCES .S : Legitimate Skip NOTE: Fill if F6 is DK or RF and F6_1 > 0 then F6 = 2</p>
F	F6_1	XF6_1	<p>BAL ON BUS CORP CREDIT CARDS AFTER PAYMENT On average, what is the balance of business charges on the firm's business or corporate credit cards after monthly payments are made? AMOUNT : _____ .S : Legitimate Skip NOTE: Fill: if F6 = 1 then F6_1 = 0</p>
F	F6_2	XF6_2	<p>MOST FREQ USED BUS CC INTEREST RATE What was the interest rate paid on the firm's most frequently used business or corporate credit card? PERCENTAGE : _____% .S : Legitimate Skip</p>
F	F6_2_LR	XF6_2_LR	<p>BUS CC RATE AFTER ANY INTRODUCTORY PERIOD What is the business credit card interest rate after the introductory period? PERCENTAGE : _____% .S : Legitimate Skip</p>

NOTE: If F3_3 is not equal to 1, then F3_2_LR = F3_2.
If F3_3 equals 1, then F3_2_LR = F3_5

F	F6_3	XF6_3	BUS CC INTRODUCTORY RATE Is this a limited time introductory interest rate? 1: YES 2: NO .S : Legitimate Skip
F	F6_4	XF6_4	BUS CC LENGTH IN MONTHS OF INTRODUCTORY RATE For how many months will you have this introductory interest rate? LENGTH : _____ .S : Legitimate Skip
F	F7	XF7	ANY LINES OF CREDIT Does ([FIRM]) have any lines of credit used for business purposes? 1: YES 2: NO
F	F9_1	XF9_1	NUMBER OF LINES OF CREDIT 1 How many lines of credit does the firm have with (LINE OF CREDIT INSTITUTION 1)? NUMBER : _____ .S : Legitimate Skip
F	F10_1	XF10_1	CREDIT LIMIT 1 What is the total credit limit [of this credit line/summing across all credit lines] at (LINE OF CREDIT INSTITUTION 1)? AMOUNT : _____ .S : Legitimate Skip
F	F11_1	XF11_1	AMOUNT OWED LOC 1 What is the amount owed [on this credit line/summing across all credit lines] at (LINE OF CREDIT INSTITUTION 1)? AMOUNT : _____ .S : Legitimate Skip
F	F13_1	XF13_1	CREDIT LINE GUARANTEE 1 Was a personal guarantee, a cosigner, or other guarantor required to obtain any line of credit at (LINE OF CREDIT INSTITUTION 1)? 1: YES 2: NO .S : Legitimate Skip
F	F14_1	XF14_1	CREDIT LINE COLLATERAL 1 Was collateral required for [this/any of these] line(s) of credit at (LINE OF CREDIT INSTITUTION 1)? 1: YES 2: NO

.S : Legitimate Skip

F	F14_1T1_1	XF14_1T1_1	<p>LOC 1 INVENTORY OR ACCOUNTS RECEIVABLE was inventory or accounts receivable required as collateral for [this/any of these] line(s) of credit at (LINE OF CREDIT INSTITUTION 1)?</p> <p>1: YES 2: NO .S : Legitimate Skip</p>
F	F14_1T2_1	XF14_1T2_1	<p>LOC 1 BUSINESS EQUIPMENT OR VEHICLES were vehicles or business equipment required as collateral for [this/any of these] lines of credit at (LINE OF CREDIT INSTITUTION 1)?</p> <p>1: YES 2: NO .S : Legitimate Skip</p>
F	F14_1T3_1	XF14_1T3_1	<p>LOC 1 BUSINESS SECURITIES OR DEPOSITS were business securities or deposits required as collateral for [this/any of these] lines of credit at (LINE OF CREDIT INSTITUTION 1)?</p> <p>1: YES 2: NO .S : Legitimate Skip</p>
F	F14_1T4_1	XF14_1T4_1	<p>LOC 1 BUSINESS REAL ESTATE was business real estate required as collateral for [this/any of these] lines of credit at (LINE OF CREDIT INSTITUTION 1)?</p> <p>1: YES 2: NO .S : Legitimate Skip</p>
F	F14_1T5_1	XF14_1T5_1	<p>LOC 1 PERSONAL REAL ESTATE was personal real estate required as collateral for [this/any of these] lines of credit at (LINE OF CREDIT INSTITUTION 1)?</p> <p>1: YES 2: NO .S : Legitimate Skip</p>
F	F14_1T6_1	XF14_1T6_1	<p>LOC 1 OTHER PERSONAL ASSETS were other personal assets required as collateral for [this/any of these] lines of credit at (LINE OF CREDIT INSTITUTION 1)?</p> <p>1: YES 2: NO .S : Legitimate Skip</p>
F	F14_1T7_1	XF14_1T7_1	<p>LOC 1 OTHER COLLATERAL was any other collateral required for [this/any of these] lines of credit at (LINE OF CREDIT INSTITUTION 1)?</p> <p>1: YES</p>

2: NO
 .S : Legitimate Skip

F	F15_1	XF15_1	<p>CREDIT LINE COMPENSATING BALANCES 1 (Did any lines of credit/Did the line of credit) at (LINE OF CREDIT INSTITUTION 1) require compensating balances in checking or savings accounts? 1: YES 2: NO .S : Legitimate Skip</p>
F	F9_2	XF9_2	<p>NUMBER OF LINES OF CREDIT 2 How many lines of credit does the firm have with (LINE OF CREDIT INSTITUTION 2)? NUMBER : _____ .S : Legitimate Skip</p>
F	F10_2	XF10_2	<p>CREDIT LIMIT 2 What is the total credit limit [of this credit line/summing across all credit lines] at (LINE OF CREDIT INSTITUTION 2)? AMOUNT : _____ .S : Legitimate Skip</p>
F	F11_2	XF11_2	<p>AMOUNT OWED LOC 2 What is the amount owed [on this credit line/summing across all credit lines] at (LINE OF CREDIT INSTITUTION 2)? AMOUNT : _____ .S : Legitimate Skip</p>
F	F13_2	XF13_2	<p>CREDIT LINE GUARANTEE 2 Was a personal guarantee, a cosigner, or other guarantor required to obtain any line of credit at (LINE OF CREDIT INSTITUTION 2)? 1: YES 2: NO .S : Legitimate Skip</p>
F	F14_2	XF14_2	<p>CREDIT LINE COLLATERAL 2 Was collateral required for [this/any of these] line(s) of credit at (LINE OF CREDIT INSTITUTION 2)? 1: YES 2: NO .S : Legitimate Skip</p>
F	F14_1T1_2	XF14_1T1_2	<p>LOC 2 INVENTORY OR ACCOUNTS RECEIVABLE was inventory or accounts receivable required as collateral for [this/any of these] line(s) of credit at (LINE OF CREDIT INSTITUTION 2)? 1: YES 2: NO .S : Legitimate Skip</p>

F	F14_1T2_2	XF14_1T2_2	<p>LOC 2 BUSINESS EQUIPMENT OR VEHICLES were vehicles or business equipment required as collateral for [this/any of these] lines of credit at (LINE OF CREDIT INSTITUTION 2)?</p> <p>1: YES 2: NO .S : Legitimate Skip</p>
F	F14_1T3_2	XF14_1T3_2	<p>LOC 2 BUSINESS SECURITIES OR DEPOSITS were business securities or deposits required as collateral for [this/any of these] lines of credit at (LINE OF CREDIT INSTITUTION 2)?</p> <p>1: YES 2: NO .S : Legitimate Skip</p>
F	F14_1T4_2	XF14_1T4_2	<p>LOC 2 BUSINESS REAL ESTATE was business real estate required as collateral for [this/any of these] lines of credit at (LINE OF CREDIT INSTITUTION 2)?</p> <p>1: YES 2: NO .S : Legitimate Skip</p>
F	F14_1T5_2	XF14_1T5_2	<p>LOC 2 PERSONAL REAL ESTATE was personal real estate required as collateral for [this/any of these] lines of credit at (LINE OF CREDIT INSTITUTION 2)?</p> <p>1: YES 2: NO .S : Legitimate Skip</p>
F	F14_1T6_2	XF14_1T6_2	<p>LOC 2 OTHER PERSONAL ASSETS were other personal assets required as collateral for [this/any of these] lines of credit at (LINE OF CREDIT INSTITUTION 2)?</p> <p>1: YES 2: NO .S : Legitimate Skip</p>
F	F14_1T7_2	XF14_1T7_2	<p>LOC 2 OTHER COLLATERAL was any other collateral required for [this/any of these] lines of credit at (LINE OF CREDIT INSTITUTION 2)?</p> <p>1: YES 2: NO .S : Legitimate Skip</p>
F	F15_2	XF15_2	<p>CREDIT LINE COMPENSATING BALANCES 2 (Did any lines of credit/Did the line of credit) at (LINE OF CREDIT INSTITUTION 2) require compensating balances in checking or savings accounts?</p> <p>1: YES 2: NO .S : Legitimate Skip</p>

F	F9_3	XF9_3	<p>NUMBER OF LINES OF CREDIT 3</p> <p>How many lines of credit does the firm have with (LINE OF CREDIT INSTITUTION(S) 3)?</p> <p>NUMBER : _____</p> <p>.S : Legitimate Skip</p>
F	F10_3	XF10_3	<p>CREDIT LIMIT 3</p> <p>What is the total credit limit [of this credit line/summing across all credit lines] at (LINE OF CREDIT INSTITUTION(S) 3)?</p> <p>AMOUNT : _____</p> <p>.S : Legitimate Skip</p>
F	F11_3	XF11_3	<p>AMOUNT OWED LOC 3</p> <p>What is the amount owed [on this credit line/summing across all credit lines] at (LINE OF CREDIT INSTITUTION(S) 3)?</p> <p>AMOUNT : _____</p> <p>.S : Legitimate Skip</p>
F	F13_3	XF13_3	<p>CREDIT LINE GUARANTEE 3</p> <p>Was a personal guarantee, a cosigner, or other guarantor required to obtain any line of credit at (LINE OF CREDIT INSTITUTION(S) 3)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F14_3	XF14_3	<p>CREDIT LINE COLLATERAL 3</p> <p>Was collateral required for [this/any of these] line(s) of credit at (LINE OF CREDIT INSTITUTION(S) 3)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F14_1T1_3	XF14_1T1_3	<p>LOC 3 INVENTORY OR ACCOUNTS RECEIVABLE</p> <p>was inventory or accounts receivable required as collateral for [this/any of these] line(s) of credit at (LINE OF CREDIT INSTITUTION(S) 3)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F14_1T2_3	XF14_1T2_3	<p>LOC 3 BUSINESS EQUIPMENT OR VEHICLES</p> <p>were vehicles or business equipment required as collateral for [this/any of these] lines of credit at (LINE OF CREDIT INSTITUTION(S) 3)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F14_1T3_3	XF14_1T3_3	<p>LOC 3 BUSINESS SECURITIES OR DEPOSITS</p> <p>were business securities or deposits required as</p>

collateral for [this/any of these] lines of credit at
(LINE OF CREDIT INSTITUTION(S) 3)?

1: YES

2: NO

.S : Legitimate Skip

F	F14_1T4_3	XF14_1T4_3	<p>LOC 3 BUSINESS REAL ESTATE was business real estate required as collateral for [this/any of these] lines of credit at (LINE OF CREDIT INSTITUTION(S) 3)? 1: YES 2: NO .S : Legitimate Skip</p>
F	F14_1T5_3	XF14_1T5_3	<p>LOC 3 PERSONAL REAL ESTATE was personal real estate required as collateral for [this/any of these] lines of credit at (LINE OF CREDIT INSTITUTION(S) 3)? 1: YES 2: NO .S : Legitimate Skip</p>
F	F14_1T6_3	XF14_1T6_3	<p>LOC 3 OTHER PERSONAL ASSETS were other personal assets required as collateral for [this/any of these] lines of credit at (LINE OF CREDIT INSTITUTION(S) 3)? 1: YES 2: NO .S : Legitimate Skip</p>
F	F14_1T7_3	XF14_1T7_3	<p>LOC 3 OTHER COLLATERAL was any other collateral required for [this/any of these] lines of credit at (LINE OF CREDIT INSTITUTION(S) 3)? 1: YES 2: NO .S : Legitimate Skip</p>
F	F15_3	XF15_3	<p>CREDIT LINE COMPENSATING BALANCES 3 (Did any lines of credit/Did the line of credit) at (LINE OF CREDIT INSTITUTION(S) 3) require compensating balances in checking or savings accounts? 1: YES 2: NO .S : Legitimate Skip</p>
F	F20	XF20	<p>HAVE MORTGAGES Does the firm have any mortgages used for business purposes? These include personal mortgages, if proceeds of the personal mortgage are used for business purposes. An example would be a second mortgage on personal property used for business purposes. 1: YES 2: NO</p>

F	F22_1	XF22_1	<p>NUMBER OF MORTS 1</p> <p>How many mortgages does the firm have from (MORTGAGE INSTITUTION 1)?</p> <p>NUMBER : _____</p> <p>.S : Legitimate Skip</p>
F	F23_1	XF23_1	<p>TOTAL MORTGAGE PRINCIPAL OWED 1</p> <p>What is the total amount of principal owed on [this/all these] mortgage[s] at (MORTGAGE INSTITUTION 1)?</p> <p>AMOUNT : _____</p> <p>.S : Legitimate Skip</p>
F	F24_1	XF24_1	<p>MORT GUARANTEE 1</p> <p>Was a personal guarantee, a cosigner, or other guarantor required to obtain [this/any of these] mortgage[s] at (MORTGAGE INSTITUTION 1)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F26_1	XF26_1	<p>MORT COLLATERAL 1</p> <p>(Was this mortgage/Were these mortgages) you obtained from (MORTGAGE INSTITUTION 1) collateralized by business real estate, personal real estate or something</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F26_1T1_1	XF26_1T1_1	<p>MORT 1 INVENTORY OR ACCOUNTS RECEIVABLE</p> <p>were inventory or accounts receivable used to secure the mortgage(s) from (MORTGAGE INSTITUTION 1)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F26_1T2_1	XF26_1T2_1	<p>MORT 1 BUSINESS EQUIPMENT OR VEHICLES</p> <p>were business equipment or vehicles used to secure the mortgage(s) from (MORTGAGE INSTITUTION 1)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F26_1T3_1	XF26_1T3_1	<p>MORT 1 BUSINESS SECURITIES OR DEPOSITS</p> <p>were business securities or deposits used to secure the mortgage(s) from (MORTGAGE INSTITUTION 1)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F26_1T4_1	XF26_1T4_1	<p>MORT 1 BUSINESS REAL ESTATE</p> <p>was business real estate used to secure the mortgage(s) from (MORTGAGE INSTITUTION 1)?</p> <p>1: YES</p>

2: NO
.S : Legitimate Skip

F	F26_1T5_1	XF26_1T5_1	MORT 1 PERSONAL REAL ESTATE was personal real estate used to secure the mortgage(s) from (MORTGAGE INSTITUTION 1)? 1: YES 2: NO .S : Legitimate Skip
F	F26_1T6_1	XF26_1T6_1	MORT 1 OTHER PERSONAL ASSETS were other personal assets used to secure the mortgage(s) from (MORTGAGE INSTITUTION 1)? 1: YES 2: NO .S : Legitimate Skip
F	F26_1T7_1	XF26_1T7_1	MORT 1 OTHER COLLATERAL was other collateral used to secure the mortgage(s) from (MORTGAGE INSTITUTION 1)? 1: YES 2: NO .S : Legitimate Skip
F	F22_2	XF22_2	NUMBER OF MORTS 2 How many mortgages does the firm have from (MORTGAGE INSTITUTION 2)? NUMBER : _____ .S : Legitimate Skip
F	F23_2	XF23_2	TOTAL MORTGAGE PRINCIPAL OWED 2 What is the total amount of principal owed on [this/all these] mortgage[s] at (MORTGAGE INSTITUTION 2)? AMOUNT : _____ .S : Legitimate Skip
F	F24_2	XF24_2	MORT GUARANTEE 2 Was a personal guarantee, a cosigner, or other guarantor required to obtain [this/any of these] mortgage[s] at (MORTGAGE INSTITUTION 2)? 1: YES 2: NO .S : Legitimate Skip
F	F26_2	XF26_2	MORT COLLATERAL 2 (Was this mortgage/Were these mortgages) you obtained from (MORTGAGE INSTITUTION 2) collateralized by business real estate, personal real estate or something 1: YES 2: NO .S : Legitimate Skip
F	F26_1T1_2	XF26_1T1_2	MORT 2 INVENTORY OR ACCOUNTS RECEIVABLE were inventory or accounts receivable used to secure

			the mortgage(s) from (MORTGAGE INSTITUTION 2)? 1: YES 2: NO .S : Legitimate Skip
F	F26_1T2_2	XF26_1T2_2	MORT 2 BUSINESS EQUIPMENT OR VEHICLES were business equipment or vehicles used to secure the mortgage(s) from (MORTGAGE INSTITUTION 2)? 1: YES 2: NO .S : Legitimate Skip
F	F26_1T3_2	XF26_1T3_2	MORT 2 BUSINESS SECURITIES OR DEPOSITS were business securities or deposits used to secure the mortgage(s) from (MORTGAGE INSTITUTION 2)? 1: YES 2: NO .S : Legitimate Skip
F	F26_1T4_2	XF26_1T4_2	MORT 2 BUSINESS REAL ESTATE was business real estate used to secure the mortgage(s) from (MORTGAGE INSTITUTION 2)? 1: YES 2: NO .S : Legitimate Skip
F	F26_1T5_2	XF26_1T5_2	MORT 2 PERSONAL REAL ESTATE was personal real estate used to secure the mortgage(s) from (MORTGAGE INSTITUTION 2)? 1: YES 2: NO .S : Legitimate Skip
F	F26_1T6_2	XF26_1T6_2	MORT 2 OTHER PERSONAL ASSETS were other personal assets used to secure the mortgage(s) from (MORTGAGE INSTITUTION 2)? 1: YES 2: NO .S : Legitimate Skip
F	F26_1T7_2	XF26_1T7_2	MORT 2 OTHER COLLATERAL was other collateral used to secure the mortgage(s) from (MORTGAGE INSTITUTION 2)? 1: YES 2: NO .S : Legitimate Skip
F	F22_3	XF22_3	NUMBER OF MORTS 3 How many mortgages does the firm have from (MORTGAGE INSTITUTION(S) 3)? NUMBER : _____ .S : Legitimate Skip
F	F23_3	XF23_3	TOTAL MORTGAGE PRINCIPAL OWED 3

What is the total amount of principal owed on [this/all these] mortgage[s] at (MORTGAGE INSTITUTION(S) 3)?
 AMOUNT : _____
 .S : Legitimate Skip

F	F24_3	XF24_3	<p>MORT GUARANTEE 3 Was a personal guarantee, a cosigner, or other guarantor required to obtain [this/any of these] mortgage[s] at (MORTGAGE INSTITUTION(S) 3)? 1: YES 2: NO .S : Legitimate Skip</p>
F	F26_3	XF26_3	<p>MORT COLLATERAL 3 (Was this mortgage/Were these mortgages) you obtained from (MORTGAGE INSTITUTION(S) 3) collateralized by business real estate, personal real estate or something else? 1: YES 2: NO .S : Legitimate Skip</p>
F	F26_1T1_3	XF26_1T1_3	<p>MORT 3 INVENTORY OR ACCOUNTS RECEIVABLE were inventory or accounts receivable used to secure the mortgage(s) from (MORTGAGE INSTITUTION(S) 3)? 1: YES 2: NO .S : Legitimate Skip</p>
F	F26_1T2_3	XF26_1T2_3	<p>MORT 3 BUSINESS EQUIPMENT OR VEHICLES were business equipment or vehicles used to secure the mortgage(s) from (MORTGAGE INSTITUTION(S) 3)? 1: YES 2: NO .S : Legitimate Skip</p>
F	F26_1T3_3	XF26_1T3_3	<p>MORT 3 BUSINESS SECURITIES OR DEPOSITS were business securities or deposits used to secure the mortgage(s) from (MORTGAGE INSTITUTION(S) 3)? 1: YES 2: NO .S : Legitimate Skip</p>
F	F26_1T4_3	XF26_1T4_3	<p>MORT 3 BUSINESS REAL ESTATE was business real estate used to secure the mortgage(s) from (MORTGAGE INSTITUTION(S) 3)? 1: YES 2: NO .S : Legitimate Skip</p>
F	F26_1T5_3	XF26_1T5_3	<p>MORT 3 PERSONAL REAL ESTATE was personal real estate used to secure the mortgage(s) from (MORTGAGE INSTITUTION(S) 3)? 1: YES</p>

			2: NO .S : Legitimate Skip
F	F26_1T6_3	XF26_1T6_3	MORT 3 OTHER PERSONAL ASSETS were other personal assets used to secure the mortgage(s) from (MORTGAGE INSTITUTION(S) 3)? 1: YES 2: NO .S : Legitimate Skip
F	F26_1T7_3	XF26_1T7_3	MORT 3 OTHER COLLATERAL was other collateral used to secure the mortgage(s) from (MORTGAGE INSTITUTION(S) 3)? 1: YES 2: NO .S : Legitimate Skip
F	F27	XF27	HAVE MOTOR VEHICLE LOANS Does the firm have any loans on motor vehicles used primarily for business purposes? Any vehicle that is used for business purposes more than 50 percent of the time should be counted. 1: YES 2: NO
F	F29_1	XF29_1	NUMBER OF MVL 1 How many motor vehicle loans does the firm have from (MOTOR VEHICLE LOAN INSTITUTION 1)? NUMBER : _____ .S : Legitimate Skip
F	F30_1	XF30_1	TOTAL MVL PRINCIPAL OWED 1 What is the total amount of principal owed on [this motor vehicle loan/all motor vehicle loans the firm has] from (MOTOR VEHICLE LOAN INSTITUTION 1)? AMOUNT : _____ .S : Legitimate Skip
F	F31_1	XF31_1	MVL GUARANTEE 1 Was a cosigner or other guarantor required to obtain [this/any of these] motor vehicle loan[s] at (MOTOR VEHICLE LOAN INSTITUTION 1)? 1: YES 2: NO .S : Legitimate Skip
F	F32_1_1	XF32_1_1	MVL COLLATERAL USED 1 Was collateral required for (this/any of these) motor vehicle loan(s) at (MOTOR VEHICLE LOAN INSTITUTION 1)? 1: YES 2: NO .S : Legitimate Skip
F	F32_2T1_1	XF32_2T1_1	MVL 1 INVENTORY OR ACCOUNTS RECEIVABLE

			were inventory or accounts receivable used to secure the motor vehicle loan(s) from (MOTOR VEHICLE LOAN INSTITUTION 1)? 1: YES 2: NO .S : Legitimate Skip
F	F32_2T2_1	XF32_2T2_1	MVL 1 BUSINESS EQUIPMENT OR VEHICLES were business equipment or vehicles used to secure the motor vehicle loan(s) from (MOTOR VEHICLE LOAN INSTITUTION 1)? 1: YES 2: NO .S : Legitimate Skip
F	F32_2T3_1	XF32_2T3_1	MVL 1 BUSINESS SECURITIES OR DEPOSITS were business securities or deposits used to secure the motor vehicle loan(s) from (MOTOR VEHICLE LOAN INSTITUTION 1)? 1: YES 2: NO .S : Legitimate Skip
F	F32_2T4_1	XF32_2T4_1	MVL 1 BUSINESS REAL ESTATE was business real estate used to secure the motor vehicle loan(s) from (MOTOR VEHICLE LOAN INSTITUTION 1) 1: YES 2: NO .S : Legitimate Skip
F	F32_2T5_1	XF32_2T5_1	MVL 1 PERSONAL REAL ESTATE was personal real estate used to secure the motor vehicle loan(s) from (MOTOR VEHICLE LOAN INSTITUTION 1) 1: YES 2: NO .S : Legitimate Skip
F	F32_2T6_1	XF32_2T6_1	MVL 1 OTHER PERSONAL ASSETS were other personal assets used to secure the motor vehicle loan(s) from (MOTOR VEHICLE LOAN INSTITUTION 1) 1: YES 2: NO .S : Legitimate Skip
F	F32_2T7_1	XF32_2T7_1	MVL 1 OTHER COLLATERAL was other collateral used to secure the motor vehicle loan(s) from (MOTOR VEHICLE LOAN INSTITUTION 1)? 1: YES 2: NO .S : Legitimate Skip
F	F29_2	XF29_2	NUMBER OF MVL 2 How many motor vehicle loans does the firm have from (MOTOR VEHICLE LOAN INSTITUTION 2)?

NUMBER : _____

.S : Legitimate Skip

F	F30_2	XF30_2	<p>TOTAL MVL PRINCIPAL OWED 2</p> <p>What is the total amount of principal owed on [this motor vehicle loan/all motor vehicle loans the firm has] from (MOTOR VEHICLE LOAN INSTITUTION 2)?</p> <p>AMOUNT : _____</p> <p>.S : Legitimate Skip</p>
F	F31_2	XF31_2	<p>MVL GUARANTEE 2</p> <p>Was a cosigner or other guarantor required to obtain [this/any of these] motor vehicle loan[s] at (MOTOR VEHICLE LOAN INSTITUTION 2)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F32_1_2	XF32_1_2	<p>MVL COLLATERAL USED 2</p> <p>Was collateral required for (this/any of these) motor vehicle loan(s) at (MOTOR VEHICLE LOAN INSTITUTION 2)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F32_2T1_2	XF32_2T1_2	<p>MVL 2 INVENTORY OR ACCOUNTS RECEIVABLE</p> <p>were inventory or accounts receivable used to secure the motor vehicle loan(s) from (MOTOR VEHICLE LOAN INSTITUTION 2)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F32_2T2_2	XF32_2T2_2	<p>MVL 2 BUSINESS EQUIPMENT OR VEHICLES</p> <p>were business equipment or vehicles used to secure the motor vehicle loan(s) from (MOTOR VEHICLE LOAN INSTITUTION 2)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F32_2T3_2	XF32_2T3_2	<p>MVL 2 BUSINESS SECURITIES OR DEPOSITS</p> <p>were business securities or deposits used to secure the motor vehicle loan(s) from (MOTOR VEHICLE LOAN INSTITUTION 2)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F32_2T4_2	XF32_2T4_2	<p>MVL 2 BUSINESS REAL ESTATE</p> <p>was business real estate used to secure the motor vehicle loan(s) from (MOTOR VEHICLE LOAN INSTITUTION 2)?</p> <p>1: YES</p> <p>2: NO</p>

.S : Legitimate Skip

F	F32_2T5_2	XF32_2T5_2	<p>MVL 2 PERSONAL REAL ESTATE was personal real estate used to secure the motor vehicle loan(s) from (MOTOR VEHICLE LOAN INSTITUTION 2) 1: YES 2: NO .S : Legitimate Skip</p>
F	F32_2T6_2	XF32_2T6_2	<p>MVL 2 OTHER PERSONAL ASSETS were other personal assets used to secure the motor vehicle loan(s) from (MOTOR VEHICLE LOAN INSTITUTION 2) 1: YES 2: NO .S : Legitimate Skip</p>
F	F32_2T7_2	XF32_2T7_2	<p>MVL 2 OTHER COLLATERAL was other collateral used to secure the motor vehicle loan(s) from (MOTOR VEHICLE LOAN INSTITUTION 2)? 1: YES 2: NO .S : Legitimate Skip</p>
F	F29_3	XF29_3	<p>NUMBER OF MVL 3 How many motor vehicle loans does the firm have from (MOTOR VEHICLE LOAN INSTITUTION(S) 3)? NUMBER : _____ .S : Legitimate Skip</p>
F	F30_3	XF30_3	<p>TOTAL MVL PRINCIPAL OWED 3 What is the total amount of principal owed on [this motor vehicle loan/all motor vehicle loans the firm has] from (MOTOR VEHICLE LOAN INSTITUTION(S) 3)? AMOUNT : _____ .S : Legitimate Skip</p>
F	F31_3	XF31_3	<p>MVL GUARANTEE 3 Was a cosigner or other guarantor required to obtain [this/any of these] motor vehicle loan[s] at (MOTOR VEHICLE LOAN INSTITUTION(S) 3)? 1: YES 2: NO .S : Legitimate Skip</p>
F	F32_1_3	XF32_1_3	<p>MVL COLLATERAL USED 3 Was collateral required for (this/any of these) motor vehicle loan(s) at (MOTOR VEHICLE LOAN INSTITUTION(S) 3)? 1: YES 2: NO .S : Legitimate Skip</p>
F	F32_2T1_3	XF32_2T1_3	<p>MVL 3 INVENTORY OR ACCOUNTS RECEIVABLE were inventory or accounts receivable used to secure</p>

			<p>the motor vehicle loan(s) from (MOTOR VEHICLE LOAN INSTITUTION(S) 3)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F32_2T2_3	XF32_2T2_3	<p>MVL 3 BUSINESS EQUIPMENT OR VEHICLES were business equipment or vehicles used to secure the motor vehicle loan(s) from (MOTOR VEHICLE LOAN INSTITUTION(S) 3)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F32_2T3_3	XF32_2T3_3	<p>MVL 3 BUSINESS SECURITIES OR DEPOSITS were business securities or deposits used to secure the motor vehicle loan(s) from (MOTOR VEHICLE LOAN INSTITUTION(S) 3)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F32_2T4_3	XF32_2T4_3	<p>MVL 3 BUSINESS REAL ESTATE was business real estate used to secure the motor vehicle loan(s) from (MOTOR VEHICLE LOAN INSTITUTION(S) 3)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F32_2T5_3	XF32_2T5_3	<p>MVL 3 PERSONAL REAL ESTATE was personal real estate used to secure the motor vehicle loan(s) from (MOTOR VEHICLE LOAN INSTITUTION(S) 3)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F32_2T6_3	XF32_2T6_3	<p>MVL 3 OTHER PERSONAL ASSETS were other personal assets used to secure the motor vehicle loan(s) from (MOTOR VEHICLE LOAN INSTITUTION(S) 3)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F32_2T7_3	XF32_2T7_3	<p>MVL 3 OTHER COLLATERAL was other collateral used to secure the motor vehicle loan(s) from (MOTOR VEHICLE LOAN INSTITUTION(S) 3)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F33	XF33	HAVE EQUIPMENT LOANS

Does ([FIRM]) have any equipment loans?

1: YES

2: NO

F	F35_1	XF35_1	<p>NUMBER OF EQL 1</p> <p>How many equipment loans does the firm have from (EQUIPMENT LOAN INSTITUTION 1)?</p> <p>NUMBER : _____</p> <p>.S : Legitimate Skip</p>
F	F36_1	XF36_1	<p>TOTAL EQL PRINCIPAL OWED 1</p> <p>What is the total amount of principal owed on [this/these] equipment loan[s] at (EQUIPMENT LOAN INSTITUTION 1)?</p> <p>AMOUNT : _____</p> <p>.S : Legitimate Skip</p>
F	F37_1	XF37_1	<p>EQL GUARANTEE 1</p> <p>Was a personal guarantee, a cosigner, or other guarantor required to obtain [this/any of these] equipment loan[s] at (EQUIPMENT LOAN INSTITUTION 1)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F38_1_1	XF38_1_1	<p>EQL COLLATERAL 1</p> <p>Was collateral required for (this/any of these) equipment loan(s) at (EQUIPMENT LOAN INSTITUTION 1)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F38_2T1_1	XF38_2T1_1	<p>EQL 1 INVENTORY OR ACCOUNTS RECEIVABLE</p> <p>were inventory or accounts receivable used to secure the equipment loan(s) from (EQUIPMENT LOAN INSTITUTION 1)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F38_2T2_1	XF38_2T2_1	<p>EQL 1 BUSINESS EQUIPMENT OR VEHICLES</p> <p>were business equipment or vehicles used to secure the equipment loan(s) from (EQUIPMENT LOAN INSTITUTION 1)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F38_2T3_1	XF38_2T3_1	<p>EQL 1 BUSINESS SECURITIES OR DEPOSITS</p> <p>were business securities or deposits used to secure the equipment loan(s) from (EQUIPMENT LOAN INSTITUTION 1)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>

F	F38_2T4_1	XF38_2T4_1	<p>EQL 1 BUSINESS REAL ESTATE was business real estate used to secure the equipment loan(s) from (EQUIPMENT LOAN INSTITUTION 1)? 1: YES 2: NO .S : Legitimate Skip</p>
F	F38_2T5_1	XF38_2T5_1	<p>EQL 1 PERSONAL REAL ESTATE was personal real estate used to secure the equipment loan(s) from (EQUIPMENT LOAN INSTITUTION 1)? 1: YES 2: NO .S : Legitimate Skip</p>
F	F38_2T6_1	XF38_2T6_1	<p>EQL 1 OTHER PERSONAL ASSETS were other personal assets used to secure the equipment loan(s) from (EQUIPMENT LOAN INSTITUTION 1)? 1: YES 2: NO .S : Legitimate Skip</p>
F	F38_2T7_1	XF38_2T7_1	<p>EQL 1 OTHER COLLATERAL was other collateral used to secure the equipment loan(s) from (EQUIPMENT LOAN INSTITUTION 1)? 1: YES 2: NO .S : Legitimate Skip</p>
F	F35_2	XF35_2	<p>NUMBER OF EQL 2 How many equipment loans does the firm have from (EQUIPMENT LOAN INSTITUTION 2)? NUMBER : _____ .S : Legitimate Skip</p>
F	F36_2	XF36_2	<p>TOTAL EQL PRINCIPAL OWED 2 What is the total amount of principal owed on [this/these] equipment loan[s] at (EQUIPMENT LOAN INSTITUTION 2)? AMOUNT : _____ .S : Legitimate Skip</p>
F	F37_2	XF37_2	<p>EQL GUARANTEE 2 Was a personal guarantee, a cosigner, or other guarantor required to obtain [this/any of these] equipment loan[s] at (EQUIPMENT LOAN INSTITUTION 2)? 1: YES 2: NO .S : Legitimate Skip</p>
F	F38_1_2	XF38_1_2	<p>EQL COLLATERAL 2 Was collateral required for (this/any of these) equipment loan(s) at (EQUIPMENT LOAN INSTITUTION 2)? 1: YES 2: NO</p>

.S : Legitimate Skip

F	F38_2T1_2	XF38_2T1_2	EQL 2 INVENTORY OR ACCOUNTS RECEIVABLE were inventory or accounts receivable used to secure the equipment loan(s) from (EQUIPMENT LOAN INSTITUTION 2)? 1: YES 2: NO .S : Legitimate Skip
F	F38_2T2_2	XF38_2T2_2	EQL 2 BUSINESS EQUIPMENT OR VEHICLES were business equipment or vehicles used to secure the equipment loan(s) from (EQUIPMENT LOAN INSTITUTION 2)? 1: YES 2: NO .S : Legitimate Skip
F	F38_2T3_2	XF38_2T3_2	EQL 2 BUSINESS SECURITIES OR DEPOSITS were business securities or deposits used to secure the equipment loan(s) from (EQUIPMENT LOAN INSTITUTION 2)? 1: YES 2: NO .S : Legitimate Skip
F	F38_2T4_2	XF38_2T4_2	EQL 2 BUSINESS REAL ESTATE was business real estate used to secure the equipment loan(s) from (EQUIPMENT LOAN INSTITUTION 2)? 1: YES 2: NO .S : Legitimate Skip
F	F38_2T5_2	XF38_2T5_2	EQL 2 PERSONAL REAL ESTATE was personal real estate used to secure the equipment loan(s) from (EQUIPMENT LOAN INSTITUTION 2)? 1: YES 2: NO .S : Legitimate Skip
F	F38_2T6_2	XF38_2T6_2	EQL 2 OTHER PERSONAL ASSETS were other personal assets used to secure the equipment loan(s) from (EQUIPMENT LOAN INSTITUTION 2)? 1: YES 2: NO .S : Legitimate Skip
F	F38_2T7_2	XF38_2T7_2	EQL 2 OTHER COLLATERAL was other collateral used to secure the equipment loan(s) from (EQUIPMENT LOAN INSTITUTION 2)? 1: YES 2: NO .S : Legitimate Skip
F	F35_3	XF35_3	NUMBER OF EQL 3 How many equipment loans does the firm have from

(EQUIPMENT LOAN INSTITUTION(S) 3)?

NUMBER : _____

.S : Legitimate Skip

F	F36_3	XF36_3	<p>TOTAL EQL PRINCIPAL OWED 3</p> <p>What is the total amount of principal owed on [this/these] equipment loan[s] at (EQUIPMENT LOAN INSTITUTION(s) 3)?</p> <p>AMOUNT : _____</p> <p>.S : Legitimate Skip</p>
F	F37_3	XF37_3	<p>EQL GUARANTEE 3</p> <p>Was a personal guarantee, a cosigner, or other guarantor required to obtain [this/any of these] equipment loan[s] at (EQUIPMENT LOAN INSTITUTION(S) 3)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F38_1_3	XF38_1_3	<p>EQL COLLATERAL 3</p> <p>Was collateral required for (this/any of these) equipment loan(s) at (EQUIPMENT LOAN INSTITUTION(S) 3)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F38_2T1_3	XF38_2T1_3	<p>EQL 3 INVENTORY OR ACCOUNTS RECEIVABLE</p> <p>were inventory or accounts receivable used to secure the equipment loan(s) from (EQUIPMENT LOAN INSTITUTION(S) 3)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F38_2T2_3	XF38_2T2_3	<p>EQL 3 BUSINESS EQUIPMENT OR VEHICLES</p> <p>were business equipment or vehicles used to secure the equipment loan(s) from (EQUIPMENT LOAN INSTITUTION(S) 3)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F38_2T3_3	XF38_2T3_3	<p>EQL 3 BUSINESS SECURITIES OR DEPOSITS</p> <p>were business securities or deposits used to secure the equipment loan(s) from (EQUIPMENT LOAN INSTITUTION(S) 3)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F38_2T4_3	XF38_2T4_3	<p>EQL 3 BUSINESS REAL ESTATE</p> <p>was business real estate used to secure the equipment loan(s) from (EQUIPMENT LOAN INSTITUTION(S) 3)?</p> <p>1: YES</p>

			2: NO .S : Legitimate Skip
F	F38_2T5_3	XF38_2T5_3	EQL 3 PERSONAL REAL ESTATE was personal real estate used to secure the equipment loan(s) from (EQUIPMENT LOAN INSTITUTION(S) 3)? 1: YES 2: NO .S : Legitimate Skip
F	F38_2T6_3	XF38_2T6_3	EQL 3 OTHER PERSONAL ASSETS were other personal assets used to secure the equipment loan(s) from (EQUIPMENT LOAN INSTITUTION(S) 3)? 1: YES 2: NO .S : Legitimate Skip
F	F38_2T7_3	XF38_2T7_3	EQL 3 OTHER COLLATERAL was other collateral used to secure the equipment loan(s) from (EQUIPMENT LOAN INSTITUTION(S) 3)? 1: YES 2: NO .S : Legitimate Skip
F	F39	XF39	HAVE LOANS FROM STOCKHOLDERS Sometimes [partners/stockholders] will lend money to their own firms. Does [FIRM] have any loans from [partners/stockholders]? 1: YES 2: NO .S : Legitimate Skip
F	F40	XF40	# OF STOCKHOLDER LOANS How many loans does ([FIRM]) have from [partners/stockholders]? NUMBER : _____ .S : Legitimate Skip
F	F41	XF41	TOTAL STOCKHOLDER LOANS PRINCIPAL OWED What is the total amount of principal owed on [this/these] loan[s]? AMOUNT : _____ .S : Legitimate Skip
F	F50	XF50	CAPITAL LEASE FILTER Does [FIRM] have any capital leases from financial institutions or other sources? 1: YES 2: NO
F	F52_1	XF52_1	NUMBER OF CAPITAL LEASES 1 How many capital leases did the firm have from (CAPITAL LEASE INSTITUTION 1)? NUMBER : _____

.S : Legitimate Skip

F	F53_1	XF53_1	<p>TOTAL CAP LEASE PRINCIPAL OWED 1</p> <p>What is the total amount of principal owed on [this/all these] capital lease[s] at (CAPITAL LEASE INSTITUTION 1)?</p> <p>AMOUNT : _____</p> <p>.S : Legitimate Skip</p>
F	F52_2	XF52_2	<p>NUMBER OF CAPITAL LEASES 2</p> <p>How many capital leases did the firm have from (CAPITAL LEASE INSTITUTION 2)?</p> <p>NUMBER : _____</p> <p>.S : Legitimate Skip</p>
F	F53_2	XF53_2	<p>TOTAL CAP LEASE PRINCIPAL OWED 2</p> <p>What is the total amount of principal owed on [this/all these] capital lease[s] at (CAPITAL LEASE INSTITUTION 2)?</p> <p>AMOUNT : _____</p> <p>.S : Legitimate Skip</p>
F	F52_3	XF52_3	<p>NUMBER OF CAPITAL LEASES 3</p> <p>How many capital leases did the firm have from (CAPITAL LEASE INSTITUTION(S) 3)?</p> <p>NUMBER : _____</p> <p>.S : Legitimate Skip</p>
F	F53_3	XF53_3	<p>TOTAL CAP LEASE PRINCIPAL OWED 3</p> <p>What is the total amount of principal owed on [this/all these] capital lease[s] at (CAPITAL LEASE INSTITUTION(S) 3)?</p> <p>AMOUNT : _____</p> <p>.S : Legitimate Skip</p>
F	F54	XF54	<p>HAVE OTHER LOANS</p> <p>Does [FIRM] have any other loans from financial institutions or from other sources? This includes loans from friends, relatives, and other sources. Exclude credit cards, credit with suppliers, and loans already discussed.</p> <p>1: YES</p> <p>2: NO</p>
F	F56_1	XF56_1	<p>NUMBER OF OTH LOANS 1</p> <p>How many loans [other than those already discussed] does the firm have from (OTHER LOAN INSTITUTION 1)?</p> <p>NUMBER : _____</p> <p>.S : Legitimate Skip</p>
F	F57_1	XF57_1	<p>PRINCIPAL OWED OTH LOAN 1</p> <p>What is the principal owed on [this loan/all other loans the firm has, excluding the ones we have already discussed] with (OTHER LOAN INSTITUTION 1)?</p>

AMOUNT : _____

.S : Legitimate Skip

F	F58_T1_1	XF58_T1_1	<p>OTH LOAN TYPE LINE OF CREDIT 1</p> <p>What type(s) of loan(s) [is this/are these] loan(s) from (OTHER LOAN INSTITUTION 1)? [Are they/is it] a line of credit?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F58_T2_1	XF58_T2_1	<p>OTH LOAN TYPE CAPITAL LEASE 1</p> <p>What type(s) of loan(s) [is this/are these] loan(s) from (OTHER LOAN INSTITUTION 1)? [Are they/is it] a capital lease?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F58_T3_1	XF58_T3_1	<p>OTH LOAN TYPE MORTGAGE 1</p> <p>What type(s) of loan(s) [is this/are these] loan(s) from (OTHER LOAN INSTITUTION 1)? [Are they/is it] a mortgage?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F58_T4_1	XF58_T4_1	<p>OTH LOAN TYPE VEHICLE 1</p> <p>What type(s) of loan(s) [is this/are these] loan(s) from (OTHER LOAN INSTITUTION 1)? [Are they/is it] motor vehicle loan?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F58_T5_1	XF58_T5_1	<p>OTH LOAN TYPE EQUIPMENT LOAN 1</p> <p>What type(s) of loan(s) [is this/are these] loan(s) from (OTHER LOAN INSTITUTION 1)? [Are they/is it] an equipment loan?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F58_T6_1	XF58_T6_1	<p>OTH LOAN TYPE OTHER 1</p> <p>What type(s) of loan(s) [is this/are these] loan(s) from (OTHER LOAN INSTITUTION 1)? [Are they/is it] an other loan type?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F59_1	XF59_1	<p>OTH LOAN GUARANTEE 1</p> <p>Was a personal guarantee, a cosigner, or other guarantor required to obtain [this/any of these] loan[s] at</p>

(OTHER LOAN INSTITUTION 1)?

1: YES

2: NO

.S : Legitimate Skip

F	F60_1	XF60_1	OTH LOAN COLLATERAL 1 Was collateral required to secure (this loan/any of these loans) from (OTHER LOAN INSTITUTION 1)? 1: YES 2: NO .S : Legitimate Skip
F	F60_1T1_1	XF60_1T1_1	OTH LOAN 1 INVENTORY OR ACCOUNTS RECEIVABLE were inventory or accounts receivable used to secure the other loan(s) from (OTHER LOAN INSTITUTION 1)? 1: YES 2: NO .S : Legitimate Skip
F	F60_1T2_1	XF60_1T2_1	OTH LOAN 1 BUSINESS EQUIPMENT OR VEHICLES were business equipment or vehicles used to secure the other loan(s) from (OTHER LOAN INSTITUTION 1)? 1: YES 2: NO .S : Legitimate Skip
F	F60_1T3_1	XF60_1T3_1	OTH LOAN 1 BUSINESS SECURITIES OR DEPOSITS were business securities or deposits used to secure the other loan(s) from (OTHER LOAN INSTITUTION 1)? 1: YES 2: NO .S : Legitimate Skip
F	F60_1T4_1	XF60_1T4_1	OTH LOAN 1 BUSINESS REAL ESTATE was business real estate used to secure the other loan(s) from (OTHER LOAN INSTITUTION 1)? 1: YES 2: NO .S : Legitimate Skip
F	F60_1T5_1	XF60_1T5_1	OTH LOAN 1 PERSONAL REAL ESTATE was personal real estate used to secure the other loan(s) from (OTHER LOAN INSTITUTION 1)? 1: YES 2: NO .S : Legitimate Skip
F	F60_1T6_1	XF60_1T6_1	OTH LOAN 1 OTHER PERSONAL ASSETS were other personal assets used to secure the other loan(s) from (OTHER LOAN INSTITUTION 1)? 1: YES 2: NO .S : Legitimate Skip

F	F60_1T7_1	XF60_1T7_1	<p>OTH LOAN 1 OTHER COLLATERAL was other collateral used to secure the other loan(s) from (OTHER LOAN INSTITUTION 1)? 1: YES 2: NO .S : Legitimate Skip</p>
F	F61_1	XF61_1	<p>OTH LOAN REQ COMPENSATING BAL 1 Did any lines of credit at (OTHER LOAN INSTITUTION 1) require compensating balances in checking or savings accounts? 1: YES 2: NO .S : Legitimate Skip</p>
F	F56_2	XF56_2	<p>NUMBER OF OTH LOANS 2 How many loans [other than those already discussed] does the firm have from (OTHER LOAN INSTITUTION 2)? NUMBER : _____ .S : Legitimate Skip</p>
F	F57_2	XF57_2	<p>PRINCIPAL OWED OTH LOAN 2 What is the principal owed on [this loan/all other loans the firm has, excluding the ones we have already discussed] with (OTHER LOAN INSTITUTION 2)? AMOUNT : _____ .S : Legitimate Skip</p>
F	F58_T1_2	XF58_T1_2	<p>OTH LOAN TYPE LINE OF CREDIT 2 What type(s) of loan(s) [is this/are these] loan(s) from (OTHER LOAN INSTITUTION 2)? [Are they/is it] a line of credit? 1: YES 2: NO .S : Legitimate Skip</p>
F	F58_T2_2	XF58_T2_2	<p>OTH LOAN TYPE CAPITAL LEASE 2 What type(s) of loan(s) [is this/are these] loan(s) from (OTHER LOAN INSTITUTION 2)? [Are they/is it] a capital lease? 1: YES 2: NO .S : Legitimate Skip</p>
F	F58_T3_2	XF58_T3_2	<p>OTH LOAN TYPE MORTGAGE 2 What type(s) of loan(s) [is this/are these] loan(s) from (OTHER LOAN INSTITUTION 1)? [Are they/is it] a mortgage? 1: YES 2: NO .S : Legitimate Skip</p>
F	F58_T4_2	XF58_T4_2	<p>OTH LOAN TYPE VEHICLE 2 What type(s) of loan(s) [is this/are these] loan(s)</p>

from (OTHER LOAN INSTITUTION 2)? [Are they/is it] motor vehicle loan?

1: YES

2: NO

.S : Legitimate Skip

F	F58_T5_2	XF58_T5_2	<p>OTH LOAN TYPE EQUIPMENT LOAN 2</p> <p>What type(s) of loan(s) [is this/are these] loan(s) from (OTHER LOAN INSTITUTION 2)? [Are they/is it] an equipment loan?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F58_T6_2	XF58_T6_2	<p>OTH LOAN TYPE OTHER 2</p> <p>What type(s) of loan(s) [is this/are these] loan(s) from (OTHER LOAN INSTITUTION 2)? [Are they/is it] an other loan type?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F59_2	XF59_2	<p>OTH LOAN GUARANTEE 2</p> <p>Was a personal guarantee, a cosigner, or other guarantor required to obtain [this/any of these] loan[s] at (OTHER LOAN INSTITUTION 2)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F60_2	XF60_2	<p>OTH LOAN COLLATERAL 2</p> <p>Was collateral required to secure (this loan/any of these loans) (OTHER LOAN INSTITUTION 2)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F60_1T1_2	XF60_1T1_2	<p>OTH LOAN 2 INVENTORY OR ACCOUNTS RECEIVABLE</p> <p>were inventory or accounts receivable used to secure the other loan(s) from (OTHER LOAN INSTITUTION 2)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F60_1T2_2	XF60_1T2_2	<p>OTH LOAN 2 BUSINESS EQUIPMENT OR VEHICLES</p> <p>were business equipment or vehicles used to secure the other loan(s) from (OTHER LOAN INSTITUTION 2)?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
F	F60_1T3_2	XF60_1T3_2	<p>OTH LOAN 2 BUSINESS SECURITIES OR DEPOSITS</p> <p>were business securities or deposits used to secure the other loan(s) from (OTHER LOAN INSTITUTION 2)?</p>

1: YES
 2: NO
 .S : Legitimate Skip

F	F60_1T4_2	XF60_1T4_2	OTH LOAN 2 BUSINESS REAL ESTATE was business real estate used to secure the other loan(s) from (OTHER LOAN INSTITUTION 2)? 1: YES 2: NO .S : Legitimate Skip
F	F60_1T5_2	XF60_1T5_2	OTH LOAN 2 PERSONAL REAL ESTATE was personal real estate used to secure the other loan(s) from (OTHER LOAN INSTITUTION 2)? 1: YES 2: NO .S : Legitimate Skip
F	F60_1T6_2	XF60_1T6_2	OTH LOAN 2 OTHER PERSONAL ASSETS were other personal assets used to secure the other loan(s) from (OTHER LOAN INSTITUTION 2)? 1: YES 2: NO .S : Legitimate Skip
F	F60_1T7_2	XF60_1T7_2	OTH LOAN 2 OTHER COLLATERAL was other collateral used to secure the other loan(s) from (OTHER LOAN INSTITUTION 2)? 1: YES 2: NO .S : Legitimate Skip
F	F61_2	XF61_2	OTH LOAN REQ COMPENSATING BAL 2 Did any lines of credit at (OTHER LOAN INSTITUTION 2) require compensating balances in checking or savings accounts? 1: YES 2: NO .S : Legitimate Skip
F	F56_3	XF56_3	NUMBER OF OTH LOANS 3 How many loans [other than those already discussed] does the firm have from (OTHER LOAN INSTITUTION(S) 3)? NUMBER : _____ .S : Legitimate Skip
F	F57_3	XF57_3	PRINCIPAL OWED OTH LOAN 3 What is the principal owed on [this loan/all other loans the firm has, excluding the ones we have already discussed] with (OTHER LOAN INSTITUTION(S) 3)? AMOUNT : _____ .S : Legitimate Skip
F	F58_T1_3	XF58_T1_3	OTH LOAN TYPE LINE OF CREDIT 3

What type(s) of loan(s) [is this/are these] loan(s) from (OTHER LOAN INSTITUTION(S) 3)? [Are they/is it] a line of credit?

1: YES

2: NO

.S : Legitimate Skip

F	F58_T2_3	XF58_T2_3	OTH LOAN TYPE CAPITAL LEASE 3 What type(s) of loan(s) [is this/are these] loan(s) from (OTHER LOAN INSTITUTION(S) 3)? [Are they/is it] a capital lease? 1: YES 2: NO .S : Legitimate Skip
F	F58_T3_3	XF58_T3_3	OTH LOAN TYPE MORTGAGE 3 What type(s) of loan(s) [is this/are these] loan(s) from (OTHER LOAN INSTITUTION(S) 3)? [Are they/is it] a mortgage? 1: YES 2: NO .S : Legitimate Skip
F	F58_T4_3	XF58_T4_3	OTH LOAN TYPE VEHICLE 3 What type(s) of loan(s) [is this/are these] loan(s) from (OTHER LOAN INSTITUTION(S) 3)? [Are they/is it] motor vehicle loan? 1: YES 2: NO .S : Legitimate Skip
F	F58_T5_3	XF58_T5_3	OTH LOAN TYPE EQUIPMENT LOAN 3 What type(s) of loan(s) [is this/are these] loan(s) from (OTHER LOAN INSTITUTION(S) 3)? [Are they/is it] an equipment loan? 1: YES 2: NO .S : Legitimate Skip
F	F58_T6_3	XF58_T6_3	OTH LOAN TYPE OTHER 3 What type(s) of loan(s) [is this/are these] loan(s) from (OTHER LOAN INSTITUTION(S) 3)? [Are they/is it] an other loan type? 1: YES 2: NO .S : Legitimate Skip
F	F59_3	XF59_3	OTH LOAN GUARANTEE 3 Was a personal guarantee, a cosigner, or other guarantor required to obtain [this/any of these] loan[s] at (OTHER LOAN INSTITUTION(S) 3)? 1: YES 2: NO .S : Legitimate Skip

F	F60_3	XF60_3	<p>OTH LOAN COLLATERAL 3 Was collateral required to secure (this loan/any of these loans) (OTHER LOAN INSTITUTION(S) 3)? 1: YES 2: NO .S : Legitimate Skip</p>
F	F60_1T1_3	XF60_1T1_3	<p>OTH LOAN 3 INVENTORY OR ACCOUNTS RECEIVABLE were inventory or accounts receivable used to secure the other loan(s) from (OTHER LOAN INSTITUTION(S) 3)? 1: YES 2: NO .S : Legitimate Skip</p>
F	F60_1T2_3	XF60_1T2_3	<p>OTH LOAN 3 BUSINESS EQUIPMENT OR VEHICLES were business equipment or vehicles used to secure the other loan(s) from (OTHER LOAN INSTITUTION(S) 3)? 1: YES 2: NO .S : Legitimate Skip</p>
F	F60_1T3_3	XF60_1T3_3	<p>OTH LOAN 3 BUSINESS SECURITIES OR DEPOSITS were business securities or deposits used to secure the other loan(s) from (OTHER LOAN INSTITUTION(S) 3)? 1: YES 2: NO .S : Legitimate Skip</p>
F	F60_1T4_3	XF60_1T4_3	<p>OTH LOAN 3 BUSINESS REAL ESTATE was business real estate used to secure the other loan(s) from (OTHER LOAN INSTITUTION(S) 3)? 1: YES 2: NO .S : Legitimate Skip</p>
F	F60_1T5_3	XF60_1T5_3	<p>OTH LOAN 3 PERSONAL REAL ESTATE was personal real estate used to secure the other loan(s) from (OTHER LOAN INSTITUTION(S) 3)? 1: YES 2: NO .S : Legitimate Skip</p>
F	F60_1T6_3	XF60_1T6_3	<p>OTH LOAN 3 OTHER PERSONAL ASSETS were other personal assets used to secure the other loan(s) from (OTHER LOAN INSTITUTION(S) 3)? 1: YES 2: NO .S : Legitimate Skip</p>
F	F60_1T7_3	XF60_1T7_3	<p>OTH LOAN 3 OTHER COLLATERAL was other collateral used to secure the other loan(s) from (OTHER LOAN INSTITUTION(S) 3)? 1: YES</p>

2: NO

.S : Legitimate Skip

F	F61_3	XF61_3	<p>OTH LOAN REQ COMPENSATING BAL 3 Did any lines of credit at (OTHER LOAN INSTITUTION(S) 3) require compensating balances in checking or savings accounts? 1: YES 2: NO .S : Legitimate Skip</p>
MRL	MRL1	XMRL1	<p>NBR RENEWALS OF EXISTING LINES OF CREDIT First, we would like to ask about RENEWALS of existing lines of credit. NUMBER : _____</p>
MRL	MRL2	XMRL2	<p>NBR APPS FOR NEW LOANS EXCLUDING RENEWALS OF LOC (Excluding renewals of existing lines of credit, how/How) many times in the last three years did the firm apply for new loans? NUMBER : _____</p>
MRL	MRL4	XMRL4	<p>APPROVED OR DENIED Were these recent loan applications always approved, always denied, or sometimes approved and sometimes denied? 1: ALWAYS APPROVED 2: ALWAYS DENIED 3: SOMETIMES APPROVED/SOMETIMES DENIED .S : Legitimate Skip NOTE: Derived from MRL4_1, MRL4_2 and MRL4_3</p>
MRL	MRL6	XMRL6	<p>MRA LOAN TYPE For the most recent request approved by (NAME), what type of credit was obtained? 1: NEW LINE OF CREDIT 2: CAPITAL LEASE 3: MORTGAGE FOR BUSINESS PURPOSES 4: VEHICLE LOAN FOR BUSINESS PURPOSES 5: EQUIPMENT LOAN 6: SOME OTHER TYPE OF LOAN 7: LINE OF CREDIT RENEWAL .S : Legitimate Skip</p>
MRL	MRL7_MO	XMRL7_MO	<p>MRA MONTH APPLIED When did the firm make this most recent request for a (loan/line of credit) that was approved (month)? MONTH : _____ .S : Legitimate Skip</p>
MRL	MRL7_YR	XMRL7_YR	<p>MRA YEAR APPLIED When did the firm make this most recent request for a (loan/line of credit) that was approved (year)?</p>

YEAR : _____

.S : Legitimate Skip

MRL	MRL8	XMRL8	<p>MRA LENGTH OF RELATIONSHIP AT TIME OF APPLICATION How long had [FIRM] conducted business with (NAME) at the time of this most recent application? MONTHS : _____ .S : Legitimate Skip</p>
MRL	MRL8_1	XMRL8_1	<p>MRA METHOD APPLIED How did the firm initially apply for the most recent (loan/line of credit)? Was it in person, by telephone, by mail, on the internet, or something else? 1: IN PERSON 2: BY TELEPHONE 3: BY MAIL 4: DIRECT WITHDRAWAL OR WIRE 5: THROUGH AN ATM 6: ON THE INTERNET 7: OTHER .S : Legitimate Skip</p>
MRL	MRL8_1_1	XMRL8_1_1	<p>MRA EVENTUALLY GO IN PERSON In order to complete the loan application process, did you eventually have to go to [NAME] in person? 1: YES 2: NO .S : Legitimate Skip</p>
MRL	MRL8_2	XMRL8_2	<p>MRA INST APPROX MILES FROM FIRM Approximately how many miles from ([FIRM]) main office is the location where you applied? MILES : _____ .S : Legitimate Skip</p>
MRL	MRL9R1	XMRL9R1	<p>WHY FIRM APPL FOR CREDIT FROM INSTITUTION (APPROVED) REASON 1 What factors influenced the firm's decision to apply for credit from (NAME) - REASON 1? CREDIT POLICIES OR EXPERIENCE 10:Credit availability 11:Previous loan, loan when starting business 12:Only institution to grant credit 13:Turned down by other institutions 14:No or less collateral, no personal guarantees 15:SBA loan availability or assistance 16:Lending policies or terms 17:Credit availability contingent on use of other services 18:Large loan capability INSTITUTION CHARACTERISTICS AND OFFERINGS 20:Service availability (including credit card processing availability) 21:Quality of service or of services 22:Location, proximity</p>

- 23:Convenience/ease of use
- 24:Hours
- 25:Reputation, soundness, aggressiveness, progressivity
- 26:Small size of institution
- 27:Large size of institution
- 28:Size of institution (small/large not ascertainable)
- 29:One-stop shopping, able to obtain multiple services at same institution
- 30:Internet, electronic services
- 31:Knowledge of industry
- 32:Local Bank
- 33:Willing to work in/specialize in Small business services
- 34:Availability

ACCOUNT TERMS

- 40:Good prices/terms
- 41:Low fees or prices
- 42:High interest rate (savings or checking)
- 43:Low interest rate and/or low loan (origination) fees
- 44:Interest rate (high or low not ascertainable)
- 45:Good credit-card processing terms

RELATIONSHIPS AND REFERRALS

- 50:Captive finance(e.g. used financial institution owned by seller)
- 51:Seller referral (e.g. car dealer suggested loan company)
- 52:Obtained from supplier of equipment &/or automobile company (i.e. had credit card equipment)
- 53:Other referral
- 54:Owner has personal/other business with institution
- 55:Owner knows (an) officer(s) or employee(s), relative, or bank owner(s)
- 56:Friendly, knowledgeable employees or management
- 57:Long-term relationship/ ongoing relationship/ prior relationship
- 58:Reciprocity, institution does business with firm
- 59:Primary Bank

MISCELLANEOUS REASON

- 70:Only institution in town, limited choice
- 71:Institution or salesman solicited firm
- 72:Original institution taken over by current one
- 73:Loan assumption, old institution sold loan
- 74:Diversification, convenient to have multiple institutions
- 75:Minority ownership in institution
- 76:Other requirements of institution
- 77:Dissatisfaction with previous institution

SPECIAL CODES

- 90:No Reason
- 91:Gave unfavorable response
- 92:Denied loan Institution; do not use institution
- 93:No longer use institution
- 94:Other encoded
- 95:Credit needed, no other response given

99:Non-ascertainable mentioned.

.S : Legitimate skip

MRL	MRL9R2	XMRL9R2	WHY FIRM APPL FOR CREDIT FROM INSTITUTION (APPROVED) REASON 2 What factors influenced the firm's decision to apply for credit from (NAME) - REASON 2? NOTE: SEE MRL9R1 FOR CODEFRAME
MRL	MRL9R3	XMRL9R3	WHY FIRM APPL FOR CREDIT FROM INSTITUTION (APPROVED) REASON 3 What factors influenced the firm's decision to apply for credit from (NAME) - REASON 3? NOTE: SEE MRL9R1 FOR CODEFRAME
MRL	MRL10	XMRL10	MRA TOTAL AMOUNT APPLIED What was the total dollar amount for which the firm applied? AMOUNT : _____ .S : Legitimate Skip
MRL	MRL11	XMRL11	MRA COMPENSATING BALANCE Did (NAME) require ([FIRM]) to maintain a compensating balance in a checking or savings account? 1: YES 2: NO .S : Legitimate Skip
MRL	MRL12	XMRL12	MRA GUARANTEE Was the firm required to have a personal guarantee, cosigner, or other guarantor? 1: YES 2: NO .S : Legitimate Skip
MRL	MRL13	XMRL13	MRA COLLATERAL Was any type of collateral required to secure this most recent loan? 1: YES 2: NO .S : Legitimate Skip
MRL	MRL13_1T1	XMRL13_1T1	MRA COL - INVENTORY OR ACCOUNTS RECEIVABLE Was inventory or accounts receivable required as collateral to secure this most recent loan? 1: YES 2: NO .S : Legitimate Skip
MRL	MRL13_1T2	XMRL13_1T2	MRA COL - BUSINESS EQUIPMENT OR VEHICLES Were vehicles or business equipment required as collateral to secure this most recent loan? 1: YES 2: NO

.S : Legitimate Skip

MRL	MRL13_1T3	XMRL13_1T3	MRA COL - BUSINESS SECURITIES OR DEPOSITS Were business securities or deposits required as collateral to secure this most recent loan? 1: YES 2: NO .S : Legitimate Skip
MRL	MRL13_1T4	XMRL13_1T4	MRA COL - BUSINESS REAL ESTATE Was business real estate required as collateral to secure this most recent loan? 1: YES 2: NO .S : Legitimate Skip
MRL	MRL13_1T5	XMRL13_1T5	MRA COL - PERSONAL REAL ESTATE Was personal real estate required as collateral to secure this most recent loan? 1: YES 2: NO .S : Legitimate Skip
MRL	MRL13_1T6	XMRL13_1T6	MRA COL - OTHER PERSONAL ASSETS Were other personal assets required as collateral to secure this most recent loan? 1: YES 2: NO .S : Legitimate Skip
MRL	MRL13_1T7	XMRL13_1T7	MRA COL - OTHER COLLATERAL Was any other collateral required to secure this most recent loan? 1: YES 2: NO .S : Legitimate Skip
MRL	MRL14F	XMRL14F	LOAN HAS FIXED MATURITY Did the loan have a fixed maturity? 1: YES 2: NO .S : Legitimate Skip NOTE: Variable constructed from MRL14 or MRL15. If MRL14 (MRL15)=-1 months and 0 years, then MRL14F=2; if MRL14 (MRL15)>0 then MRL14F=1; else MRL14F=MRL14 (MRL15).
MRL	MRL14	XMRL14	MRA MATURITY/LENGTH OF COMMITMENT IN MONTHS What is the maturity, or original length of time over which the loan was to be repaid? MONTHS : _____ .S : Legitimate Skip
MRL	MRL16	XMRL16	MRA DOLLAR AMOUNT OF CREDIT GRANTED What was the dollar amount of the [credit

granted/credit limit?]

AMOUNT : _____

.S : Legitimate Skip

MRL	MRL17	XMRL17	<p>MRA FIXED OR VARIABLE RATE Was the interest rate fixed or variable? 1: FIXED 2: VARIABLE .S : Legitimate Skip</p>
MRL	MRL18	XMRL18	<p>MRA INTEREST RATE INDEX Was the interest rate tied to the prime rate or some other index? 1: PRIME RATE 2: LIBOR 3: NONE 4: OTHER INDEX .S : Legitimate Skip</p>
MRL	MRL19	XMRL19	<p>MRA PCT OVER INDEX How many percentage points over or under this index was the interest rate on this [loan/line of credit]? PERCENTAGE : _____% .S : Legitimate Skip</p>
MRL	MRL20	XMRL20	<p>MRA ORIG INTEREST RATE What was the original interest rate on this [loan/line of credit]? PERCENTAGE : _____% .S : Legitimate Skip</p>
MRL	MRL21	XMRL21	<p>MRA PCT PTS TO CLOSE How many percentage points did the firm have to pay to close the [loan/line of credit]? PERCENTAGE : _____% .S : Legitimate Skip</p>
MRL	MRL22	XMRL22	<p>MRA TOTAL COST OBT LOAN What was the total dollar amount of fees associated with obtaining the [loan/line of credit]? Please include points, title transfer taxes, lawyer fees, environmental surveys, appraisals, application fees and other expenses at the time of the [loan/line of credit] AMOUNT : _____ .S : Legitimate Skip</p>
MRL	MRL24	XMRL24	<p>MRD TYPE OF LOAN For the most recent denial, what type of credit was applied for from (NAME2)? Was it a (READ LIST)? 1: NEW LINE OF CREDIT 2: CAPITAL LEASE 3: MORTGAGE FOR BUSINESS PURPOSES 4: VEHICLE LOAN FOR BUSINESS PURPOSES 5: EQUIPMENT LOAN</p>

6: SOME OTHER TYPE OF LOAN

7: LINE OF CREDIT RENEWAL

.S : Legitimate Skip

MRL	MRL25_MO	XMRL25_MO	MRD MONTH APPLIED When did ([FIRM]) apply for the (loan/line of credit) that was most recently denied (month)? MONTH : _____ .S : Legitimate Skip
MRL	MRL25_YR	XMRL25_YR	MRD YR APPLIED When did ([FIRM]) apply for the (loan/line of credit) that was most recently denied (year)? YEAR : _____ .S : Legitimate Skip
MRL	MRL26	XMRL26	MRD LENGTH OF RELATIONSHIP AT TIME OF APPLICATION How long had [FIRM] conducted business with (NAME2) at the time of this most recent application (in months)? MONTHS : _____ .S : Legitimate Skip
MRL	MRL26_1	XMRL26_1	MRD HOW APPLIED FOR CREDIT How did the firm initially apply for the most recent (loan/line of credit)? Was it in person, by telephone, by mail, on the internet, or something else? 1: IN PERSON 2: BY TELEPHONE 3: BY MAIL 4: DIRECT WITHDRAWAL OR WIRE 5: THROUGH AN ATM 6: ON THE INTERNET 7: OTHER .S : Legitimate Skip
MRL	MRL26_1_1	XMRL26_1_1	MRD EVENTUALLY GO IN PERSON In order to complete the loan application process, did you eventually have to go to [NAME] in person? 1: YES 2: NO .S : Legitimate Skip
MRL	MRL26_2	XMRL26_2	MRD INST APPROX MILES FROM FIRM Approximately how many miles from ([FIRM]) is the location where you applied? MILES : _____ .S : Legitimate Skip
MRL	MRL27R1	XMRL27R1	WHY FIRM APPLIED FOR CREDIT FROM MRD INST REASON 1 What factors influenced the firm's decision to apply for credit from (NAME2) - REASON 1? CREDIT POLICIES OR EXPERIENCE 10:Credit availability 11:Previous loan, loan when starting business

- 12:Only institution to grant credit
- 13:Turned down by other institutions
- 14:No or less collateral, no personal guarantees
- 15:SBA loan availability or assistance
- 16:Lending policies or terms
- 17:Credit availability contingent on use of other services
- 18:Large loan capability
- INSTITUTION CHARACTERISTICS AND OFFERINGS**
- 20:Service availability (including credit card processing availability)
- 21:Quality of service or of services
- 22:Location, proximity
- 23:Convenience/ease of use
- 24:Hours
- 25:Reputation, soundness, aggressiveness, progressivity
- 26:Small size of institution
- 27:Large size of institution
- 28:Size of institution (small/large not ascertainable)
- 29:One-stop shopping, able to obtain multiple services at same institution
- 30:Internet, electronic services
- 31:Knowledge of industry
- 32:Local Bank
- 33:Willing to work in/specialize in Small business services
- 34:Availability
- ACCOUNT TERMS**
- 40:Good prices/terms
- 41:Low fees or prices
- 42:High interest rate (savings or checking)
- 43:Low interest rate and/or low loan (origination) fees
- 44:Interest rate (high or low not ascertainable)
- 45:Good credit-card processing terms
- RELATIONSHIPS AND REFERRALS**
- 50:Captive finance(e.g. used financial institution owned by seller)
- 51:Seller referral (e.g. car dealer suggested loan company)
- 52:Obtained from supplier of equipment &/or automobile company (i.e. had credit card equipment)
- 53:Other referral
- 54:Owner has personal/other business with institution
- 55:Owner knows (an) officer(s) or employee(s), relative, or bank owner(s)
- 56:Friendly, knowledgeable employees or management
- 57:Long-term relationship/ ongoing relationship/ prior relationship
- 58:Reciprocity, institution does business with firm
- 59:Primary Bank
- MISCELLANEOUS REASON**
- 70:Only institution in town, limited choice
- 71:Institution or salesman solicited firm
- 72:Original institution taken over by current one
- 73:Loan assumption, old institution sold loan

74:Diversification, convenient to have multiple institutions

75:Minority ownership in institution

76:Other requirements of institution

77:Dissatisfaction with previous institution

SPECIAL CODES

90:No Reason

91:Gave unfavorable response

92:Denied loan Institution; do not use institution

93:No longer use institution

94:Other encoded

95:Credit needed, no other response given

99:Non-ascertainable mentioned.

.S : Legitimate skip

MRL	MRL27R2	XMRL27R2	<p>WHY FIRM APPLIED FOR CREDIT FROM MRD INST REASON 2 What factors influenced the firm's decision to apply for credit from (NAME2) - REASON 2? NOTE: SEE MRL27R1 FOR CODEFRAME</p>
MRL	MRL27R3	XMRL27R3	<p>WHY FIRM APPLIED FOR CREDIT FROM MRD INST REASON 3 What factors influenced the firm's decision to apply for credit from (NAME2) - REASON 3? NOTE: SEE MRL27R1 FOR CODEFRAME</p>
MRL	MRL28	XMRL28	<p>MRD TOTAL AMOUNT APPLIED For this most recent denial, what was the total dollar amount for which the firm applied? AMOUNT : _____ .S : Legitimate Skip</p>
MRL	MRL29R1	XMRL29R1	<p>OFFICIAL REASONS LOAN APPLICATION DENIED (REASON 1) For this application, what official reasons did (NAME2) give for denying the firm's application - REASON 1? TERMS OF LOAN SOUGHT 11:Insufficient collateral or no guarantee available 12:Loan too large 13:Loan too small 14:Size of loan (small vs. large n/a) TYPE OF LOAN 21:Loan would overconcentrate institution portfolio 22:Institution does not like to make loans of this type GENERAL REASONS 30:Credit history, not otherwise specified 31:Business credit history 32:Personal credit history 33:Poor balance sheet or financial situation(included embezzlement, fraud, theft) 34:Firm would fail institution's formula or guidelines (included owner too young (age), lack of business) 35:Ability to renew/repay questionable 36:Firm not in business long enough(included young management) CHARACTERISTICS OF FIRM</p>

41:Firm too small for insitution, too few assets
 42:Large amount of outstanding loans, overextended
 43:Firm too highly leveraged, too little equity
 44:Firm too large
 45:Firm in decline or risky industry
 46:Bad fit between institution and firm
 47:Tax lien, judgments - personal or business/ law suits

MISCELLANEOUS

51:Inability to audit account
 52:Insufficient time to process application
 53:Inadequate documentation provided
 54:Federal rules or regulations make loan difficult or impossible
 55:Conflict of interest for institution
 56:economy, slow economy,weak economy
 61:Institution made a mistake
 62:Informational problem, fact blown out of proportion
 63:Arbitrariness
 64:Personalities conflict
 65:Prejudice on racial/ethnic basis
 66:Prejudice against women
 67:Prejudice against business location
 68:Prejudice against business type
 69:Prejudice or discrimination (not specified or other)

OTHER REASONS TO ANTICIPATE TURNDOWN

71:Experience with previous loan aplications
 72:Banks do not loan to (small) business(includes answers that indicate individual is self-employed or

PROBLEM RESPONSES

91:Approved
 94:Same as previous
 95:No particular reason
 97:Other
 98:Not ascertainable
 .S : Legitimate skip

MRL	MRL29R2	XMRL29R2	OFFICIAL REASONS LOAN APPLICATION DENIED (REASON 2) For this application, what official reasons did (NAME2) give for denying the firm's application - REASON 2? NOTE: SEE MRL29R1 FOR CODEFRAME
MRL	MRL29R3	XMRL29R3	OFFICIAL REASONS LOAN APPLICATION DENIED (REASON 3) For this application, what official reasons did (NAME2) give for denying the firm's application - REASON 3 NOTE: SEE MRL29R1 FOR CODEFRAME
MRL	MRL30	XMRL30	MRD MORE REASONS FOR DENIAL Do you think there were any other reasons that the application was turned down? 1: YES 2: NO .S : Legitimate Skip
MRL	MRL30R1	XMRL30R1	OTHER REASONS LOAN APPLICATION DENIED (REASON 1)

For what reason do you think the application was denied
- REASON 1?

TERMS OF LOAN SOUGHT

11:Insufficient collateral or no guarantee available

12:Loan too large

13:Loan too small

14:Size of loan (small vs. large n/a)

TYPE OF LOAN

21:Loan would overconcentrate institution portfolio

22:Institution does not like to make loans of this type

GENERAL REASONS

30:Credit history, not otherwise specified

31:Business credit history

32:Personal credit history

33:Poor balance sheet or financial situation(included embezzlement, fraud, theft)

34:Firm would fail institution's formula or guidelines (included owner too young (age), lack of business)

35:Ability to renew/repay questionable

36:Firm not in business long enough(included young management)

CHARACTERISTICS OF FIRM

41:Firm too small for institution, too few assets

42:Large amount of outstanding loans, overextended

43:Firm too highly leveraged, too little equity

44:Firm too large

45:Firm in decline or risky industry

46:Bad fit between institution and firm

47:Tax lien, judgments - personal or business/ law suits

MISCELLANEOUS

51:Inability to audit account

52:Insufficient time to process application

53:Inadequate documentation provided

54:Federal rules or regulations make loan difficult or impossible

55:Conflict of interest for institution

56:economy, slow economy, weak economy

61:Institution made a mistake

62:Informational problem, fact blown out of proportion

63:Arbitrariness

64:Personalities conflict

65:Prejudice on racial/ethnic basis

66:Prejudice against women

67:Prejudice against business location

68:Prejudice against business type

69:Prejudice or discrimination (not specified or other)

OTHER REASONS TO ANTICIPATE TURNDOWN

71:Experience with previous loan applications

72:Banks do not loan to (small) business(includes answers that indicate individual is self-employed or

PROBLEM RESPONSES

91:Approved

94:Same as previous

95:No particular reason

97:Other
 98:Not ascertainable
 .S : Legitimate skip

MRL	MRL30R2	XMRL30R2	OTHER REASONS LOAN APPLICATION DENIED (REASON 2) For what reason do you think the application was denied - REASON 2? NOTE: SEE MRL30R1 FOR CODEFRAME
MRL	MRL30R3	XMRL30R3	OTHER REASONS LOAN APPLICATION DENIED (REASON 3) For what reason do you think the application was denied - REASON 3? NOTE: SEE MRL30R1 FOR CODEFRAME
MRL	MRL31	XMRL31	DIDNT APPLY FEARED REJECTION During the last three years, were there times when [FIRM] needed credit, but did not apply because it thought the application would be turned down? 1: YES 2: NO .S : Legitimate Skip
MRL	MRL31R1	XMRL31R1	WHY RESP THINKS FIRM WOULD HAVE BEEN DENIED CREDIT(REASON1) Why did you think the firm would have been turned down - REASON 1? TERMS OF LOAN SOUGHT 11:Insufficient collateral or no guarantee available 12:Loan too large 13:Loan too small 14:Size of loan (small vs. large n/a) TYPE OF LOAN 21:Loan would overconcentrate institution portfolio 22:Institution does not like to make loans of this type GENERAL REASONS 30:Credit history, not otherwise specified 31:Business credit history 32:Personal credit history 33:Poor balance sheet or financial situation(included embezzelment, fraud, theft) 34:Firm would fail institution's formula or guidelines (included owner too young (age), lack of busines 35:Ability to renew/repay questionable 36:Firm not in business long enough(included young management) CHARACTERISTICS OF FIRM 41:Firm too small for insitution, too few assets 42:Large amount of outstanding loans, overextended 43:Firm too highly leveraged, too little equity 44:Firm too large 45:Firm in decline or risky industry 46:Bad fit between institution and firm 47:Tax lien, judgments - personal or business/ law suits MISCELLANEOUS

51:Inability to audit account
 52:Insufficient time to process application
 53:Inadequate documentation provided
 54:Federal rules or regulations make loan difficult or impossible
 55:Conflict of interest for institution
 56:economy, slow economy,weak economy
 61:Institution made a mistake
 62:Informational problem, fact blown out of proportion
 63:Arbitrariness
 64:Personalities conflict
 65:Prejudice on racial/ethnic basis
 66:Prejudice against women
 67:Prejudice against business location
 68:Prejudice against business type
 69:Prejudice or discrimination (not specified or other)
 OTHER REASONS TO ANTICIPATE TURNDOWN
 71:Experience with previous loan applications
 72:Banks do not loan to (small) business(includes answers that indicate individual is self-employed or
 PROBLEM RESPONSES
 91:Approved
 94:Same as previous
 95:No particular reason
 97:Other
 98:Not ascertainable
 .S : Legitimate skip

MRL	MRL31R2	XMRL31R2	WHY RESP THINKS FIRM WOULD HAVE BEEN DENIED CREDIT(REASON2) Why did you think the firm would have been turned down - REASON 2? NOTE: SEE MRL31R1 FOR CODEFRAME
MRL	MRL31R3	XMRL31R3	WHY RESP THINKS FIRM WOULD HAVE BEEN DENIED CREDIT(REASON3) Why did you think the firm would have been turned down - REASON 3? NOTE: SEE MRL31R1 FOR CODEFRAME
G	G1	XG1	TRANSACTION SVCS The first services we'll ask about are related to business transactions. These services include obtaining paper money or coins, depositing or clearing checks or drafts from business customers, and making night deposits or wire transfers. Does [FIRM] obtain any of these services from a financial institution or other source? 1: YES 2: NO
G	G3	XG3	CASH MANAGEMENT SVCS The next services we'll ask about are related to cash management. Does ([FIRM]) use a financial institution or other source for cash management services, sweep or

zero balance accounts, or lock box services?

1: YES

2: NO

G	G5	XG5	<p>CREDIT RELATED SVCS</p> <p>The next services we'll ask about are related to credit. Does ([FIRM]) use banker's acceptances, letters of credit, sales financing or factoring?</p> <p>1: YES</p> <p>2: NO</p>
G	G7	XG7	<p>TRUST SVCS</p> <p>The next services we'll ask about are related to trusts. Does ([FIRM]) use a financial institution or other source to manage 401K plans, pension funds, or business trusts?</p> <p>1: YES</p> <p>2: NO</p>
G	G9	XG9	<p>BROKERAGE SVCS</p> <p>The next services we'll ask about are related to brokerages. Does ([FIRM]) use brokerage services for business purposes?</p> <p>1: YES</p> <p>2: NO</p>
G	G11	XG11	<p>CARD PROCESSING SVCS</p> <p>The last services we'll ask about are related to credit cards and credit and debit card processing. Does ([FIRM]) use a financial institution or other source to process credit card receipts, signature based debit card or check card purchases, or PIN based debit card purchases?</p> <p>1: YES</p> <p>2: NO</p>
G	G11_1A	XG11_1A	<p>CREDIT CARD PROCESSING</p> <p>did the firm use credit card receipt processing?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
G	G11_1B	XG11_1B	<p>SIGNATURE DEBIT CARD PROCESSING</p> <p>did the firm use signature-based debit card processing?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
G	G11_1C	XG11_1C	<p>PIN DEBIT CARD PROCESSING</p> <p>did the firm use PIN-based debit card processing?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>

H	H1	XH1	<p>PRIMARY INSTITUTION NUMBER</p> <p>We have discussed the following institutions and sources of financial services: (READ NAMES ON ROSTER). Which of these was the firm's primary source of financial services?</p> <p>NOTE: Can have a value between 1 and 8</p>
H	H2_1	XH2_1	<p>INST TYPE 1</p> <p>What type of institution or source is (HNAME_1)?</p> <p>1: COMMERCIAL BANK 2: SAVINGS BANK 3: SAVINGS AND LOAN ASSOCIATION 4: CREDIT UNION 5: FINANCE COMPANY 6: INSURANCE COMPANY 7: BROKERAGE OR MUTUAL FUND COMPANY 8: LEASING COMPANY 9: MORTGAGE COMPANY 10: VENTURE CAPITAL FIRM OR SMALL BUSINESS INVESTMENT COMPANY 11: OTHER BUSINESS FIRM 12: FAMILY OR OTHER INDIVIDUAL 13: GOVERNMENT AGENCY (INCLUDES SBA) 14: OTHER TYPE 15: SUPPLIER FIRM 16: CREDIT CARD PROCESSING 17: CHECK CLEARING 18: FACTORING 19: OWNER, HIMSELF OR HERSELF 20: 401K/RETIREMENT 21: CONSOLIDATED/MULTIPLE INSTITUTIONS</p> <p>.S : Legitimate Skip</p> <p>NOTE: Combined with corresponding H2_1_(1-8). Verbatim responses were recoded using other sources</p>
H	H3R1_1	XH3R1_1	<p>FIRST REASON CHOSE INST LOOP 1</p> <p>What factors influenced the firm's decision to use (HNAME_1) - REASON1?</p> <p>CREDIT POLICIES OR EXPERIENCE</p> <p>10: Credit availability 11: Previous loan, loan when starting business 12: Only institution to grant credit 13: Turned down by other institutions 14: No or less collateral, no personal guarantees 15: SBA loan availability or assistance 16: Lending policies or terms 17: Credit availability contingent on use of other services 18: Large loan capability</p> <p>INSTITUTION CHARACTERISTICS AND OFFERINGS</p> <p>20: Service availability 21: Quality of service or of services 22: Location, proximity 23: Convenience/ease of use</p>

- 24:Hours
- 25:Reputation, soundness, aggressiveness, progressivity
- 26:Small size of institution
- 27:Large size of institution
- 28:Size of institution (small/large not ascertainable)
- 29:One-stop shopping, able to obtain multiple services at same institution
- 30:Internet, electronic services
- 31:Knowledge of industry
- 32:Local Bank
- 33:Willing to work in/specialize in Small business services
- 34:Availability

ACCOUNT TERMS

- 40:Good prices/terms
- 41:Low fees or prices
- 42:High interest rate (savings or checking)
- 43:Low interest rate and/or low loan (origination) fees
- 44:Interest rate (high or low not ascertainable)
- 45:Good credit-card processing terms

RELATIONSHIPS AND REFERRALS

- 50:Captive finance(e.g. used financial institution owned by seller)
- 51:Seller referral (e.g. car dealer suggested loan company)
- 52:Obtained from supplier of equipment &/or automobile company
- 53:Other referral
- 54:Owner has personal/other business with institution
- 55:Owner knows (an) officer(s) or employee(s), relative, or bank owner(s)
- 56:Friendly, knowledgeable employees or management
- 57:Long-term relationship/ ongoing relationship
- 58:Reciprocity, institution does business with firm
- 59:Primary Bank

MISCELLANEOUS REASON

- 70:Only institution in town, limited choice
- 71:Institution or salesman solicited firm
- 72:Original institution taken over by current one
- 73:Loan assumption, old institution sold loan
- 74:Diversification, convenient to have multiple institutions
- 75:Minority ownership in institution
- 76:Other requirements of institution
- 77:Dissatisfaction with previous institution

SPECIAL CODES

- 90:No Reason
- 92:Denied loan Institution; do not use institution
- 93:No longer use institution and/or reacted negatively to institution
- 94:Other encoded
- 99:Non-ascertainable mentioned.

.S : Legitimate skip

NOTE: Recoded from corresponding H3_(1-8) verbatim

variable

H	H3R2_1	XH3R2_1	SECOND REASON CHOSE INST LOOP 1 What factors influenced the firm's decision to use (HNAME_1) - REASON 2? NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION
H	H3R3_1	XH3R3_1	THIRD REASON CHOSE INST LOOP 1 What factors influenced the firm's decision to use (HNAME_1) - REASON 3? NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION
H	H4_1	XH4_1	TOTAL LENGTH OF RELATIONSHIP IN MONTHS LOOP 1 For how long has ([FIRM]) conducted business with (HNAME_1)? MONTHS : _____ .S : Legitimate Skip NOTE: Filled with H4_4_1 if H4_4_1 is non-missing
H	H4_2_1	XH4_2_1	LENGTH RELAT UNDER CURRENT NAME IN MONTHS - LOOP 1 For how long has ([FIRM]) conducted business with (HNAME_1) under its current name? MONTHS : _____ .S : Legitimate Skip
H	H6_2_1	XH6_2_1	INST IN SAME METRO AREA/COUNTY AS FIRM MAIN OFFICE 1 Is (HNAME_1) located in the same metropolitan area or county as the main office of [FIRM]? 1: YES 2: NO .S : Legitimate Skip
H	H7_1	XH7_1	MILES FROM FIRM MAIN OFFICE 1 Approximately how many miles from the main office of the firm is this office or branch of (HNAME_1)? MILES : _____ .S : Legitimate Skip
H	H8_1	XH8_1	MOST FREQ METHOD CONDUCTING BUS WITH INST 1 What was the most frequent method of conducting business with (HNAME_1)? Was it in person, by telephone, by mail or wire, through an ATM, on the Internet, or something else? 1: IN PERSON 2: BY TELEPHONE 3: BY MAIL 4: DIRECT WITHDRAWAL OR WIRE 5: THROUGH AN ATM 6: ON THE INTERNET 7: OTHER .S : Legitimate Skip
H	H2_2	XH2_2	INST TYPE 2 What type of institution or source is (HNAME_2)?

NOTE: SEE H2_1 FOR CODEFRAME AND EXPLANATION.

H	H3R1_2	XH3R1_2	FIRST REASON CHOSE INST LOOP 2 What factors influenced the firm's decision to use (HNAME_2) - REASON 1? NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.
H	H3R2_2	XH3R2_2	SECOND REASON CHOSE INST LOOP 2 What factors influenced the firm's decision to use (HNAME_2) - REASON 2? NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.
H	H3R3_2	XH3R3_2	THIRD REASON CHOSE INST LOOP 2 What factors influenced the firm's decision to use (HNAME_2) - REASON 3? NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.
H	H4_2	XH4_2	TOTAL LENGTH OF RELATIONSHIP IN MONTHS LOOP 2 For how long has ([FIRM]) conducted business with (HNAME_2)? MONTHS : _____ .S : Legitimate Skip NOTE: Filled with H4_4_2 if H4_4_2 is non-missing
H	H4_2_2	XH4_2_2	LENGTH RELAT UNDER CURRENT NAME IN MONTHS - LOOP 2 For how long has ([FIRM]) conducted business with (HNAME_2) under its current name? MONTHS : _____ .S : Legitimate Skip
H	H6_2_2	XH6_2_2	INST IN SAME METRO AREA/COUNTY AS FIRM MAIN OFFICE 2 Is (HNAME_2) located in the same metropolitan area or county as the main office of [FIRM]? 1: YES 2: NO .S : Legitimate Skip
H	H7_2	XH7_2	MILES FROM FIRM MAIN OFFICE 2 Approximately how many miles from the main office of the firm is this office or branch of (HNAME_2)? MILES : _____ .S : Legitimate Skip
H	H8_2	XH8_2	MOST FREQ METHOD CONDUCTING BUS WITH INST 2 What was the most frequent method of conducting business with (HNAME_2)? Was it in person, by telephone, by mail or wire, through an ATM, on the Internet, or something else? 1: IN PERSON 2: BY TELEPHONE 3: BY MAIL 4: DIRECT WITHDRAWAL OR WIRE

5: THROUGH AN ATM

6: ON THE INTERNET

7: OTHER

.S : Legitimate Skip

H	H2_3	XH2_3	<p>INST TYPE 3</p> <p>What type of institution or source is (HNAME_3)?</p> <p>NOTE: SEE H2_1 FOR CODEFRAME AND EXPLANATION.</p>
H	H3R1_3	XH3R1_3	<p>FIRST REASON CHOSE INST LOOP 3</p> <p>What factors influenced the firm's decision to use (HNAME_3) - REASON 1?</p> <p>NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.</p>
H	H3R2_3	XH3R2_3	<p>SECOND REASON CHOSE INST LOOP 3</p> <p>What factors influenced the firm's decision to use (HNAME_3) - REASON 2?</p> <p>NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.</p>
H	H3R3_3	XH3R3_3	<p>THIRD REASON CHOSE INST LOOP 3</p> <p>What factors influenced the firm's decision to use (HNAME_3) - REASON 3?</p> <p>NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.</p>
H	H4_3	XH4_3	<p>TOTAL LENGTH OF RELATIONSHIP IN MONTHS LOOP 3</p> <p>For how long has ([FIRM]) conducted business with (HNAME_3)?</p> <p>MONTHS : _____</p> <p>.S : Legitimate Skip</p> <p>NOTE: Filled with H4_4_3 if H4_4_3 is non-missing</p>
H	H4_2_3	XH4_2_3	<p>LENGTH RELAT UNDER CURRENT NAME IN MONTHS - LOOP 3</p> <p>For how long has ([FIRM]) conducted business with (HNAME_3) under its current name?</p> <p>MONTHS : _____</p> <p>.S : Legitimate Skip</p>
H	H6_2_3	XH6_2_3	<p>INST IN SAME METRO AREA/COUNTY AS FIRM MAIN OFFICE 3</p> <p>Is (HNAME_3) located in the same metropolitan area or county as the main office of [FIRM]?</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
H	H7_3	XH7_3	<p>MILES FROM FIRM MAIN OFFICE 3</p> <p>Approximately how many miles from the main office of the firm is this office or branch of (HNAME_3)?</p> <p>MILES : _____</p> <p>.S : Legitimate Skip</p>
H	H8_3	XH8_3	<p>MOST FREQ METHOD CONDUCTING BUS WITH INST 3</p> <p>What was the most frequent method of conducting</p>

business with (HNAME_3)? Was it in person, by telephone, by mail or wire, through an ATM, on the Internet, or something else?

1: IN PERSON

2: BY TELEPHONE

3: BY MAIL

4: DIRECT WITHDRAWAL OR WIRE

5: THROUGH AN ATM

6: ON THE INTERNET

7: OTHER

.S : Legitimate Skip

H	H2_4	XH2_4	INST TYPE4 What type of institution or source is (HNAME_4)? NOTE: SEE H2_1 FOR CODEFRAME AND EXPLANATION.
H	H3R1_4	XH3R1_4	FIRST REASON CHOSE INST LOOP 4 What factors influenced the firm's decision to use (HNAME_4) - REASON 1? NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.
H	H3R2_4	XH3R2_4	SECOND REASON CHOSE INST LOOP 4 What factors influenced the firm's decision to use (HNAME_4) - REASON 2? NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.
H	H3R3_4	XH3R3_4	THIRD REASON CHOSE INST LOOP 4 What factors influenced the firm's decision to use (HNAME_4) - REASON 3? NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.
H	H4_4	XH4_4	TOTAL LENGTH OF RELATIONSHIP IN MONTHS LOOP 4 For how long has ([FIRM]) conducted business with (HNAME_4)? MONTHS : _____ .S : Legitimate Skip NOTE: Filled with H4_4_4 if H4_4_4 is non-missing
H	H4_2_4	XH4_2_4	LENGTH RELAT UNDER CURRENT NAME IN MONTHS - LOOP 4 For how long has ([FIRM]) conducted business with (HNAME_4) under its current name? MONTHS : _____ .S : Legitimate Skip
H	H6_2_4	XH6_2_4	INST IN SAME METRO AREA/COUNTY AS FIRM MAIN OFFICE 4 Is (HNAME_4) located in the same metropolitan area or county as the main office of [FIRM]? 1: YES 2: NO .S : Legitimate Skip
H	H7_4	XH7_4	MILES FROM FIRM MAIN OFFICE 4

Approximately how many miles from the main office of the firm is this office or branch of (HNAME_4)?

MILES : _____

.S : Legitimate Skip

H	H8_4	XH8_4	<p>MOST FREQ METHOD CONDUCTING BUS WITH INST 4</p> <p>What was the most frequent method of conducting business with (HNAME_4)? Was it in person, by telephone, by mail or wire, through an ATM, on the Internet, or something else?</p> <p>1: IN PERSON 2: BY TELEPHONE 3: BY MAIL 4: DIRECT WITHDRAWAL OR WIRE 5: THROUGH AN ATM 6: ON THE INTERNET 7: OTHER</p> <p>.S : Legitimate Skip</p>
H	H2_5	XH2_5	<p>INST TYPE5</p> <p>What type of institution or source is (HNAME_5)?</p> <p>NOTE: SEE H2_1 FOR CODEFRAME AND EXPLANATION.</p>
H	H3R1_5	XH3R1_5	<p>FIRST REASON CHOSE INST LOOP 5</p> <p>What factors influenced the firm's decision to use (HNAME_5) - REASON 1?</p> <p>NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.</p>
H	H3R2_5	XH3R2_5	<p>SECOND REASON CHOSE INST LOOP 5</p> <p>What factors influenced the firm's decision to use (HNAME_5) - REASON 2?</p> <p>NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.</p>
H	H3R3_5	XH3R3_5	<p>THIRD REASON CHOSE INST LOOP 5</p> <p>What factors influenced the firm's decision to use (HNAME_5) - REASON 3?</p> <p>NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.</p>
H	H4_5	XH4_5	<p>TOTAL LENGTH OF RELATIONSHIP IN MONTHS LOOP 5</p> <p>For how long has ([FIRM]) conducted business with (HNAME_5)?</p> <p>MONTHS : _____</p> <p>.S : Legitimate Skip</p> <p>NOTE: Filled with H4_4_5 if H4_4_5 is non-missing</p>
H	H4_2_5	XH4_2_5	<p>LENGTH RELAT UNDER CURRENT NAME IN MONTHS - LOOP 5</p> <p>For how long has ([FIRM]) conducted business with (HNAME_5) under its current name?</p> <p>MONTHS : _____</p> <p>.S : Legitimate Skip</p>
H	H6_2_5	XH6_2_5	<p>INST IN SAME METRO AREA/COUNTY AS FIRM MAIN OFFICE 5</p>

Is (HNAME_5) located in the same metropolitan area or county as the main office of [FIRM]?

1: YES

2: NO

.S : Legitimate Skip

H	H7_5	XH7_5	<p>MILES FROM FIRM MAIN OFFICE 5</p> <p>Approximately how many miles from the main office of the firm is this office or branch of (HNAME_5)?</p> <p>MILES : _____</p> <p>.S : Legitimate Skip</p>
H	H8_5	XH8_5	<p>MOST FREQ METHOD CONDUCTING BUS WITH INST 5</p> <p>What was the most frequent method of conducting business with (HNAME_5)? Was it in person, by telephone, by mail or wire, through an ATM, on the Internet, or something else?</p> <p>1: IN PERSON</p> <p>2: BY TELEPHONE</p> <p>3: BY MAIL</p> <p>4: DIRECT WITHDRAWAL OR WIRE</p> <p>5: THROUGH AN ATM</p> <p>6: ON THE INTERNET</p> <p>7: OTHER</p> <p>.S : Legitimate Skip</p>
H	H2_6	XH2_6	<p>INST TYPE6</p> <p>What type of institution or source is (HNAME_6)?</p> <p>NOTE: SEE H2_1 FOR CODEFRAME AND EXPLANATION.</p>
H	H3R1_6	XH3R1_6	<p>FIRST REASON CHOSE INST LOOP 6</p> <p>What factors influenced the firm's decision to use (HNAME_6) - REASON 1?</p> <p>NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.</p>
H	H3R2_6	XH3R2_6	<p>SECOND REASON CHOSE INST LOOP 6</p> <p>What factors influenced the firm's decision to use (HNAME_6) - REASON 2?</p> <p>NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.</p>
H	H3R3_6	XH3R3_6	<p>THIRD REASON CHOSE INST LOOP 6</p> <p>What factors influenced the firm's decision to use (HNAME_6) - REASON 3?</p> <p>NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.</p>
H	H4_6	XH4_6	<p>TOTAL LENGTH OF RELATIONSHIP IN MONTHS LOOP 6</p> <p>For how long has ([FIRM]) conducted business with (HNAME_6)?</p> <p>MONTHS : _____</p> <p>.S : Legitimate Skip</p> <p>NOTE: Filled with H4_4_6 if H4_4_6 is non-missing</p>
H	H4_2_6	XH4_2_6	<p>LENGTH RELAT UNDER CURRENT NAME IN MONTHS - LOOP 6</p>

For how long has ([FIRM]) conducted business with
(HNAME_6) under its current name?

MONTHS : _____

.S : Legitimate Skip

H	H6_2_6	XH6_2_6	<p>INST IN SAME METRO AREA/COUNTY AS FIRM MAIN OFFICE 6</p> <p>Is (HNAME_6) located in the same metropolitan area or county as the main office of [FIRM]?</p> <p>1: YES 2: NO .S : Legitimate Skip</p>
H	H7_6	XH7_6	<p>MILES FROM FIRM MAIN OFFICE 6</p> <p>Approximately how many miles from the main office of the firm is this office or branch of (HNAME_6)?</p> <p>MILES : _____</p> <p>.S : Legitimate Skip</p>
H	H8_6	XH8_6	<p>MOST FREQ METHOD CONDUCTING BUS WITH INST 6</p> <p>What was the most frequent method of conducting business with (HNAME_6)? Was it in person, by telephone, by mail or wire, through an ATM, on the Internet, or something else?</p> <p>1: IN PERSON 2: BY TELEPHONE 3: BY MAIL 4: DIRECT WITHDRAWAL OR WIRE 5: THROUGH AN ATM 6: ON THE INTERNET 7: OTHER .S : Legitimate Skip</p>
H	H2_7	XH2_7	<p>INST TYPE7</p> <p>What type of institution or source is (HNAME_7)?</p> <p>NOTE: SEE H2_1 FOR CODEFRAME AND EXPLANATION.</p>
H	H3R1_7	XH3R1_7	<p>FIRST REASON CHOSE INST LOOP 7</p> <p>What factors influenced the firm's decision to use (HNAME_7) - REASON 1?</p> <p>NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.</p>
H	H3R2_7	XH3R2_7	<p>SECOND REASON CHOSE INST LOOP 7</p> <p>What factors influenced the firm's decision to use (HNAME_7) - REASON 2?</p> <p>NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.</p>
H	H3R3_7	XH3R3_7	<p>THIRD REASON CHOSE INST LOOP 7</p> <p>What factors influenced the firm's decision to use (HNAME_7) - REASON 3?</p> <p>NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.</p>
H	H4_7	XH4_7	<p>TOTAL LENGTH OF RELATIONSHIP IN MONTHS LOOP 7</p> <p>For how long has ([FIRM]) conducted business with</p>

(HNAME_7)?

MONTHS : _____

.S : Legitimate Skip

NOTE: Filled with H4_4_7 if H4_4_7 is non-missing

H	H4_2_7	XH4_2_7	<p>LENGTH RELAT UNDER CURRENT NAME IN MONTHS - LOOP 7</p> <p>For how long has ([FIRM]) conducted business with (HNAME_7) under its current name? MONTHS : _____ .S : Legitimate Skip</p>
H	H6_2_7	XH6_2_7	<p>INST IN SAME METRO AREA/COUNTY AS FIRM MAIN OFFICE 7</p> <p>Is (HNAME_7) located in the same metropolitan area or county as the main office of [FIRM]? 1: YES 2: NO .S : Legitimate Skip</p>
H	H7_7	XH7_7	<p>MILES FROM FIRM MAIN OFFICE 7</p> <p>Approximately how many miles from the main office of the firm is this office or branch of (HNAME_7)? MILES : _____ .S : Legitimate Skip</p>
H	H8_7	XH8_7	<p>MOST FREQ METHOD CONDUCTING BUS WITH INST 7</p> <p>What was the most frequent method of conducting business with (HNAME_7)? Was it in person, by telephone, by mail or wire, through an ATM, on the Internet, or something else? 1: IN PERSON 2: BY TELEPHONE 3: BY MAIL 4: DIRECT WITHDRAWAL OR WIRE 5: THROUGH AN ATM 6: ON THE INTERNET 7: OTHER .S : Legitimate Skip</p>
H	H2_8	XH2_8	<p>INST TYPE8</p> <p>What type of institution or source is (HNAME_8)? NOTE: SEE H2_1 FOR CODEFRAME AND EXPLANATION.</p>
H	H3R1_8	XH3R1_8	<p>FIRST REASON CHOSE INST LOOP 8</p> <p>What factors influenced the firm's decision to use (HNAME_8) - REASON 1? NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.</p>
H	H3R2_8	XH3R2_8	<p>SECOND REASON CHOSE INST LOOP 8</p> <p>What factors influenced the firm's decision to use (HNAME_8) - REASON 2? NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.</p>

H	H3R3_8	XH3R3_8	THIRD REASON CHOSE INST LOOP 8 What factors influenced the firm's decision to use (HNAME_8) - REASON 3? NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.
H	H4_8	XH4_8	TOTAL LENGTH OF RELATIONSHIP IN MONTHS LOOP 8 For how long has ([FIRM]) conducted business with (HNAME_8)? MONTHS : _____ .S : Legitimate Skip NOTE: Filled with H4_4_8 if H4_4_8 is non-missing
H	H4_2_8	XH4_2_8	LENGTH RELAT UNDER CURRENT NAME IN MONTHS - LOOP 8 For how long has ([FIRM]) conducted business with (HNAME_8) under its current name? MONTHS : _____ .S : Legitimate Skip
H	H6_2_8	XH6_2_8	INST IN SAME METRO AREA/COUNTY AS FIRM MAIN OFFICE 8 Is (HNAME_8) located in the same metropolitan area or county as the main office of [FIRM]? 1: YES 2: NO .S : Legitimate Skip
H	H7_8	XH7_8	MILES FROM FIRM MAIN OFFICE 8 Approximately how many miles from the main office of the firm is this office or branch of (HNAME_8)? MILES : _____ .S : Legitimate Skip
H	H8_8	XH8_8	MOST FREQ METHOD CONDUCTING BUS WITH INST 8 What was the most frequent method of conducting business with (HNAME_8)? Was it in person, by telephone, by mail or wire, through an ATM, on the Internet, or something else? 1: IN PERSON 2: BY TELEPHONE 3: BY MAIL 4: DIRECT WITHDRAWAL OR WIRE 5: THROUGH AN ATM 6: ON THE INTERNET 7: OTHER .S : Legitimate Skip
H	H_SECHRNK		INST RANKING (COMMA-DELIMITED) NOTE: Order of institutions as they appear in section H (comma-delimited).
H	HINST_1		INST NUMBER SECTION H LOOP 1 NOTE: Institution number of the section H loop 1 institution. Derived from H_SECHRNK.

H	HINST_2	INST NUMBER SECTION H LOOP 2 NOTE: Institution number of the section H loop 2 institution. Derived from H_SECHRNK.
H	HINST_3	INST NUMBER SECTION H LOOP 3 NOTE: Institution number of the section H loop 3 institution. Derived from H_SECHRNK.
H	HINST_4	INST NUMBER SECTION H LOOP 4 NOTE: Institution number of the section H loop 4 institution. Derived from H_SECHRNK.
H	HINST_5	INST NUMBER SECTION H LOOP 5 NOTE: Institution number of the section H loop 5 institution. Derived from H_SECHRNK.
H	HINST_6	INST NUMBER SECTION H LOOP 6 NOTE: Institution number of the section H loop 6 institution. Derived from H_SECHRNK.
H	HINST_7	INST NUMBER SECTION H LOOP 7 NOTE: Institution number of the section H loop 7 institution. Derived from H_SECHRNK.
H	HINST_8	INST NUMBER SECTION H LOOP 8 NOTE: Institution number of the section H loop 8 institution. Derived from H_SECHRNK.
H	HBHC_1	INSTITUTION AFFILIATED WITH A BANK HOLDING COMPANY INST 1 1: YES 2: NO .S : Legitimate Skip
H	HBHC_2	INSTITUTION AFFILIATED WITH A BANK HOLDING COMPANY INST 2 1: YES 2: NO .S : Legitimate Skip
H	HBHC_3	INSTITUTION AFFILIATED WITH A BANK HOLDING COMPANY INST 3 1: YES 2: NO .S : Legitimate Skip
H	HBHC_4	INSTITUTION AFFILIATED WITH A BANK HOLDING COMPANY INST 4 1: YES 2: NO .S : Legitimate Skip

H	HBHC_5	INSTITUTION AFFILIATED WITH A BANK HOLDING COMPANY INST 5 1: YES 2: NO .S : Legitimate Skip
H	HBHC_6	INSTITUTION AFFILIATED WITH A BANK HOLDING COMPANY INST 6 1: YES 2: NO .S : Legitimate Skip
H	HBHC_7	INSTITUTION AFFILIATED WITH A BANK HOLDING COMPANY INST 7 1: YES 2: NO .S : Legitimate Skip
H	HBHC_8	INSTITUTION AFFILIATED WITH A BANK HOLDING COMPANY INST 8 1: YES 2: NO .S : Legitimate Skip
H	HCAP_1	INSTITUTION AFFILIATED WITH A CAPTIVE FINANCE COMPANY INST 1 1: YES 2: NO .S : Legitimate Skip
H	HCAP_2	INSTITUTION AFFILIATED WITH A CAPTIVE FINANCE COMPANY INST 2 1: YES 2: NO .S : Legitimate Skip
H	HCAP_3	INSTITUTION AFFILIATED WITH A CAPTIVE FINANCE COMPANY INST 3 1: YES 2: NO .S : Legitimate Skip
H	HCAP_4	INSTITUTION AFFILIATED WITH A CAPTIVE FINANCE COMPANY INST 4 1: YES 2: NO .S : Legitimate Skip
H	HCAP_5	INSTITUTION AFFILIATED WITH A CAPTIVE FINANCE COMPANY INST 5 1: YES 2: NO .S : Legitimate Skip

H	HCAP_6		<p>INSTITUTION AFFILIATED WITH A CAPTIVE FINANCE COMPANY INST 6</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
H	HCAP_7		<p>INSTITUTION AFFILIATED WITH A CAPTIVE FINANCE COMPANY INST 7</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
H	HCAP_8		<p>INSTITUTION AFFILIATED WITH A CAPTIVE FINANCE COMPANY INST 8</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p>
I	NINST		<p>NUMBER OF INSTITUTIONS DEALT WITH</p> <p>NUMBER : _____</p> <p>NOTE: Derived by counting the numer of service flags that have non-missing values. Includes most recently denied and most recently approved institutions.</p>
I	IH2_1	XIH2_1	<p>INSTITUTION 1 TYPE</p> <p>What type of institution or source is (HNAME_1)?</p> <p>1: COMMERCIAL BANK</p> <p>2: SAVINGS BANK</p> <p>3: SAVINGS AND LOAN ASSOCIATION</p> <p>4: CREDIT UNION</p> <p>5: FINANCE COMPANY</p> <p>6: INSURANCE COMPANY</p> <p>7: BROKERAGE OR MUTUAL FUND COMPANY</p> <p>8: LEASING COMPANY</p> <p>9: MORTGAGE COMPANY</p> <p>10: VENTURE CAPITAL FIRM OR SMALL BUSINESS INVESTMENT COMPANY</p> <p>11: OTHER BUSINESS FIRM</p> <p>12: FAMILY OR OTHER INDIVIDUAL</p> <p>13: GOVERNMENT AGENCY (INCLUDES SBA)</p> <p>14: OTHER TYPE</p> <p>15: SUPPLIER FIRM</p> <p>16: CREDIT CARD PROCESSING</p> <p>17: CHECK CLEARING</p> <p>18: FACTORING</p> <p>19: OWNER, HIMSELF OR HERSELF</p> <p>20: 401K/RETIREMENT</p> <p>21: CONSOLIDATED/MULTIPLE INSTITUTIONS</p> <p>.S : Legitimate Skip</p> <p>NOTE: Derived from H2 or from other sources</p>
I	IH2_2	XIH2_2	<p>INSTITUTION 2 TYPE</p> <p>What type of institution or source is (HNAME_2)?</p> <p>NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.</p>

I	IH2_3	XIH2_3	INSTITUTION 3 TYPE What type of institution or source is (HNAME_3)? NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.
I	IH2_4	XIH2_4	INSTITUTION 4 TYPE What type of institution or source is (HNAME_4)? NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.
I	IH2_5	XIH2_5	INSTITUTION 5 TYPE What type of institution or source is (HNAME_5)? NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.
I	IH2_6	XIH2_6	INSTITUTION 6 TYPE What type of institution or source is (HNAME_6)? NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.
I	IH2_7	XIH2_7	INSTITUTION 7 TYPE What type of institution or source is (HNAME_7)? NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.
I	IH2_8	XIH2_8	INSTITUTION 8 TYPE What type of institution or source is (HNAME_8)? NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.
I	IH2_9	XIH2_9	INSTITUTION 9 TYPE What type of institution or source is (HNAME_9)? NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.
I	IH2_10	XIH2_10	INSTITUTION 10 TYPE What type of institution or source is (HNAME_10)? NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.
I	IH2_11	XIH2_11	INSTITUTION 11 TYPE What type of institution or source is (HNAME_11)? NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.
I	IH2_12	XIH2_12	INSTITUTION 12 TYPE What type of institution or source is (HNAME_12)? NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.
I	IH2_13	XIH2_13	INSTITUTION 13 TYPE What type of institution or source is (HNAME_13)? NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.
I	IH2_14	XIH2_14	INSTITUTION 14 TYPE What type of institution or source is (HNAME_14)? NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.
I	IH2_15	XIH2_15	INSTITUTION 15 TYPE What type of institution or source is (HNAME_15)? NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.
I	IH2_16	XIH2_16	INSTITUTION 16 TYPE

What type of institution or source is (HNAME_16)?
NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.

I	IH2_17	XIH2_17	<p>INSTITUTION 17 TYPE What type of institution or source is (HNAME_17)? NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.</p>
I	IH2_18	XIH2_18	<p>INSTITUTION 18 TYPE What type of institution or source is (HNAME_18)? NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.</p>
I	IH2_19	XIH2_19	<p>INSTITUTION 19 TYPE What type of institution or source is (HNAME_19)? NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.</p>
I	IH2_20	XIH2_20	<p>INSTITUTION 20 TYPE What type of institution or source is (HNAME_20)? NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.</p>
I	IH3R1_1	XIH3R1_1	<p>FIRST REASON FOR USING INST 1 What factors influenced the firm's decision to use (HNAME_1) - REASON1? CREDIT POLICIES OR EXPERIENCE 10:Credit availability 11:Previous loan, loan when starting business 12:Only institution to grant credit 13:Turned down by other institutions 14:No or less collateral, no personal guarantees 15:SBA loan availability or assistance 16:Lending policies or terms 17:Credit availability contingent on use of other services 18:Large loan capability INSTITUTION CHARACTERISTICS AND OFFERINGS 20:Service availability 21:Quality of service or of services 22:Location, proximity 23:Convenience/ease of use 24:Hours 25:Reputation, soundness, aggressiveness, progressivity 26:Small size of institution 27:Large size of institution 28:Size of institution (small/large not ascertainable) 29:One-stop shopping, able to obtain multiple services at same institution 30:Internet, electronic services 31:Knowledge of industry 32:Local Bank 33:Willing to work in/specialize in Small business services 34:Availability ACCOUNT TERMS 40:Good prices/terms 41:Low fees or prices 42:High interest rate (savings or checking)</p>

43:Low interest rate and/or low loan (origination) fees
 44:Interest rate (high or low not ascertainable)
 45:Good credit-card processing terms
 RELATIONSHIPS AND REFERRALS
 50:Captive finance(e.g. used financial institution owned by seller)
 51:Seller referral (e.g. car dealer suggested loan company)
 52:Obtained from supplier of equipment &/or automobile company
 53:Other referral
 54:Owner has personal/other business with institution
 55:Owner knows (an) officer(s) or employee(s), relative, or bank owner(s)
 56:Friendly, knowledgeable employees or management
 57:Long-term relationship/ ongoing relationship
 58:Reciprocity, institution does business with firm
 59:Primary Bank
 MISCELLANEOUS REASON
 70:Only institution in town, limited choice
 71:Institution or salesman solicited firm
 72:Original institution taken over by current one
 73:Loan assumption, old institution sold loan
 74:Diversification, convenient to have multiple institutions
 75:Minority ownership in institution
 76:Other requirements of institution
 77:Dissatisfaction with previous institution
 SPECIAL CODES
 90:No Reason
 92:Denied loan Institution; do not use institution
 93:No longer use institution and/or reacted negatively to institution
 94:Other encoded
 99:Non-ascertainable mentioned.
 .S : Legitimate skip
 NOTE: Verbatim responses were recoded into the above codeframe

I	IH3R1_2	XIH3R1_2	FIRST REASON FOR USING INST 2 What factors influenced the firm's decision to use (HNAME_2) - REASON1? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R1_3	XIH3R1_3	FIRST REASON FOR USING INST 3 What factors influenced the firm's decision to use (HNAME_3) - REASON1? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R1_4	XIH3R1_4	FIRST REASON FOR USING INST 4 What factors influenced the firm's decision to use (HNAME_4) - REASON1? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.

I	IH3R1_5	XIH3R1_5	FIRST REASON FOR USING INST 5 What factors influenced the firm's decision to use (HNAME_5) - REASON1? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R1_6	XIH3R1_6	FIRST REASON FOR USING INST 6 What factors influenced the firm's decision to use (HNAME_6) - REASON1? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R1_7	XIH3R1_7	FIRST REASON FOR USING INST 7 What factors influenced the firm's decision to use (HNAME_7) - REASON1? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R1_8	XIH3R1_8	FIRST REASON FOR USING INST 8 What factors influenced the firm's decision to use (HNAME_8) - REASON1? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R1_9	XIH3R1_9	FIRST REASON FOR USING INST 9 What factors influenced the firm's decision to use (HNAME_9) - REASON1? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R1_10	XIH3R1_10	FIRST REASON FOR USING INST 10 What factors influenced the firm's decision to use (HNAME_10) - REASON1? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R1_11	XIH3R1_11	FIRST REASON FOR USING INST 11 What factors influenced the firm's decision to use (HNAME_11) - REASON1? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R1_12	XIH3R1_12	FIRST REASON FOR USING INST 12 What factors influenced the firm's decision to use (HNAME_12) - REASON1? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R1_13	XIH3R1_13	FIRST REASON FOR USING INST 13 What factors influenced the firm's decision to use (HNAME_13) - REASON1? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R1_14	XIH3R1_14	FIRST REASON FOR USING INST 14 What factors influenced the firm's decision to use (HNAME_14) - REASON1? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R1_15	XIH3R1_15	FIRST REASON FOR USING INST 15 What factors influenced the firm's decision to use (HNAME_15) - REASON1? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.

I	IH3R1_16	XIH3R1_16	FIRST REASON FOR USING INST 16 What factors influenced the firm's decision to use (HNAME_16) - REASON1? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R1_17	XIH3R1_17	FIRST REASON FOR USING INST 17 What factors influenced the firm's decision to use (HNAME_17) - REASON1? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R1_18	XIH3R1_18	FIRST REASON FOR USING INST 18 What factors influenced the firm's decision to use (HNAME_18) - REASON1? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R1_19	XIH3R1_19	FIRST REASON FOR USING INST 19 What factors influenced the firm's decision to use (HNAME_19) - REASON1? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R1_20	XIH3R1_20	FIRST REASON FOR USING INST 20 What factors influenced the firm's decision to use (HNAME_20) - REASON1? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R2_1	XIH3R2_1	SECOND REASON FOR USING INST 1 What factors influenced the firm's decision to use (HNAME_1) - REASON2? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R2_2	XIH3R2_2	SECOND REASON FOR USING INST 2 What factors influenced the firm's decision to use (HNAME_2) - REASON2? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R2_3	XIH3R2_3	SECOND REASON FOR USING INST 3 What factors influenced the firm's decision to use (HNAME_3) - REASON2? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R2_4	XIH3R2_4	SECOND REASON FOR USING INST 4 What factors influenced the firm's decision to use (HNAME_4) - REASON2? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R2_5	XIH3R2_5	SECOND REASON FOR USING INST 5 What factors influenced the firm's decision to use (HNAME_5) - REASON2? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R2_6	XIH3R2_6	SECOND REASON FOR USING INST 6 What factors influenced the firm's decision to use (HNAME_6) - REASON2?

NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.

I	IH3R2_7	XIH3R2_7	SECOND REASON FOR USING INST 7 What factors influenced the firm's decision to use (HNAME_7) - REASON2? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R2_8	XIH3R2_8	SECOND REASON FOR USING INST 8 What factors influenced the firm's decision to use (HNAME_8) - REASON2? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R2_9	XIH3R2_9	SECOND REASON FOR USING INST 9 What factors influenced the firm's decision to use (HNAME_9) - REASON2? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R2_10	XIH3R2_10	SECOND REASON FOR USING INST 10 What factors influenced the firm's decision to use (HNAME_10) - REASON2? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R2_11	XIH3R2_11	SECOND REASON FOR USING INST 11 What factors influenced the firm's decision to use (HNAME_11) - REASON2? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R2_12	XIH3R2_12	SECOND REASON FOR USING INST 12 What factors influenced the firm's decision to use (HNAME_12) - REASON2? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R2_13	XIH3R2_13	SECOND REASON FOR USING INST 13 What factors influenced the firm's decision to use (HNAME_13) - REASON2? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R2_14	XIH3R2_14	SECOND REASON FOR USING INST 14 What factors influenced the firm's decision to use (HNAME_14) - REASON2? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R2_15	XIH3R2_15	SECOND REASON FOR USING INST 15 What factors influenced the firm's decision to use (HNAME_15) - REASON2? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R2_16	XIH3R2_16	SECOND REASON FOR USING INST 16 What factors influenced the firm's decision to use (HNAME_16) - REASON2? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R2_17	XIH3R2_17	SECOND REASON FOR USING INST 17 What factors influenced the firm's decision to use

(HNAME_17) - REASON2?

NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.

I	IH3R2_18	XIH3R2_18	SECOND REASON FOR USING INST 18 What factors influenced the firm's decision to use (HNAME_18) - REASON2? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R2_19	XIH3R2_19	SECOND REASON FOR USING INST 19 What factors influenced the firm's decision to use (HNAME_19) - REASON2? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R2_20	XIH3R2_20	SECOND REASON FOR USING INST 20 What factors influenced the firm's decision to use (HNAME_20) - REASON2? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R3_1	XIH3R3_1	THIRD REASON FOR USING INST 1 What factors influenced the firm's decision to use (HNAME_1) - REASON3? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R3_2	XIH3R3_2	THIRD REASON FOR USING INST 2 What factors influenced the firm's decision to use (HNAME_2) - REASON3? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R3_3	XIH3R3_3	THIRD REASON FOR USING INST 3 What factors influenced the firm's decision to use (HNAME_3) - REASON3? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R3_4	XIH3R3_4	THIRD REASON FOR USING INST 4 What factors influenced the firm's decision to use (HNAME_4) - REASON3? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R3_5	XIH3R3_5	THIRD REASON FOR USING INST 5 What factors influenced the firm's decision to use (HNAME_5) - REASON3? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R3_6	XIH3R3_6	THIRD REASON FOR USING INST 6 What factors influenced the firm's decision to use (HNAME_6) - REASON3? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R3_7	XIH3R3_7	THIRD REASON FOR USING INST 7 What factors influenced the firm's decision to use (HNAME_7) - REASON3? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R3_8	XIH3R3_8	THIRD REASON FOR USING INST 8

What factors influenced the firm's decision to use
(HNAME_8) - REASON3?

NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.

I	IH3R3_9	XIH3R3_9	THIRD REASON FOR USING INST 9 What factors influenced the firm's decision to use (HNAME_9) - REASON3? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R3_10	XIH3R3_10	THIRD REASON FOR USING INST 10 What factors influenced the firm's decision to use (HNAME_10) - REASON3? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R3_11	XIH3R3_11	THIRD REASON FOR USING INST 11 What factors influenced the firm's decision to use (HNAME_11) - REASON3? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R3_12	XIH3R3_12	THIRD REASON FOR USING INST 12 What factors influenced the firm's decision to use (HNAME_12) - REASON3? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R3_13	XIH3R3_13	THIRD REASON FOR USING INST 13 What factors influenced the firm's decision to use (HNAME_13) - REASON3? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R3_14	XIH3R3_14	THIRD REASON FOR USING INST 14 What factors influenced the firm's decision to use (HNAME_14) - REASON3? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R3_15	XIH3R3_15	THIRD REASON FOR USING INST 15 What factors influenced the firm's decision to use (HNAME_15) - REASON3? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R3_16	XIH3R3_16	THIRD REASON FOR USING INST 16 What factors influenced the firm's decision to use (HNAME_16) - REASON3? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R3_17	XIH3R3_17	THIRD REASON FOR USING INST 17 What factors influenced the firm's decision to use (HNAME_17) - REASON3? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R3_18	XIH3R3_18	THIRD REASON FOR USING INST 18 What factors influenced the firm's decision to use (HNAME_18) - REASON3? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.

I	IH3R3_19	XIH3R3_19	THIRD REASON FOR USING INST 19 What factors influenced the firm's decision to use (HNAME_19) - REASON3? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH3R3_20	XIH3R3_20	THIRD REASON FOR USING INST 20 What factors influenced the firm's decision to use (HNAME_20) - REASON3? NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
I	IH4_1	XIH4_1	LENGTH OF RELATIONSHIP - INST 1 For how long has ([FIRM]) conducted business with (HNAME_1)? MONTHS : _____ .S : Legitimate Skip NOTE: Moved from corresponding H-loops, H4_(1-8). IH4 = H4 if H4 is reported. Otherwise, IH4_4 = H4_4.
I	IH4_2	XIH4_2	LENGTH OF RELATIONSHIP - INST 2 For how long has ([FIRM]) conducted business with (HNAME_2)? NOTE: SEE IH4_1 FOR CODEFRAME AND EXPLANATION
I	IH4_3	XIH4_3	LENGTH OF RELATIONSHIP - INST 3 For how long has ([FIRM]) conducted business with (HNAME_3)? NOTE: SEE IH4_1 FOR CODEFRAME AND EXPLANATION
I	IH4_4	XIH4_4	LENGTH OF RELATIONSHIP - INST 4 For how long has ([FIRM]) conducted business with (HNAME_4)? NOTE: SEE IH4_1 FOR CODEFRAME AND EXPLANATION
I	IH4_5	XIH4_5	LENGTH OF RELATIONSHIP - INST 5 For how long has ([FIRM]) conducted business with (HNAME_5)? NOTE: SEE IH4_1 FOR CODEFRAME AND EXPLANATION
I	IH4_6	XIH4_6	LENGTH OF RELATIONSHIP - INST 6 For how long has ([FIRM]) conducted business with (HNAME_6)? NOTE: SEE IH4_1 FOR CODEFRAME AND EXPLANATION
I	IH4_7	XIH4_7	LENGTH OF RELATIONSHIP - INST 7 For how long has ([FIRM]) conducted business with (HNAME_7)? NOTE: SEE IH4_1 FOR CODEFRAME AND EXPLANATION
I	IH4_8	XIH4_8	LENGTH OF RELATIONSHIP - INST 8 For how long has ([FIRM]) conducted business with (HNAME_8)? NOTE: SEE IH4_1 FOR CODEFRAME AND EXPLANATION
I	IH4_9	XIH4_9	LENGTH OF RELATIONSHIP - INST 9

For how long has ([FIRM]) conducted business with
(HNAME_9)?

NOTE: SEE IH4_1 FOR CODEFRAME AND EXPLANATION

I	IH4_10	XIH4_10	LENGTH OF RELATIONSHIP - INST 10 For how long has ([FIRM]) conducted business with (HNAME_10)? NOTE: SEE IH4_1 FOR CODEFRAME AND EXPLANATION
I	IH4_11	XIH4_11	LENGTH OF RELATIONSHIP - INST 11 For how long has ([FIRM]) conducted business with (HNAME_11)? NOTE: SEE IH4_1 FOR CODEFRAME AND EXPLANATION
I	IH4_12	XIH4_12	LENGTH OF RELATIONSHIP - INST 12 For how long has ([FIRM]) conducted business with (HNAME_12)? NOTE: SEE IH4_1 FOR CODEFRAME AND EXPLANATION
I	IH4_13	XIH4_13	LENGTH OF RELATIONSHIP - INST 13 For how long has ([FIRM]) conducted business with (HNAME_13)? NOTE: SEE IH4_1 FOR CODEFRAME AND EXPLANATION
I	IH4_14	XIH4_14	LENGTH OF RELATIONSHIP - INST 14 For how long has ([FIRM]) conducted business with (HNAME_14)? NOTE: SEE IH4_1 FOR CODEFRAME AND EXPLANATION
I	IH4_15	XIH4_15	LENGTH OF RELATIONSHIP - INST 15 For how long has ([FIRM]) conducted business with (HNAME_15)? NOTE: SEE IH4_1 FOR CODEFRAME AND EXPLANATION
I	IH4_16	XIH4_16	LENGTH OF RELATIONSHIP - INST 16 For how long has ([FIRM]) conducted business with (HNAME_16)? NOTE: SEE IH4_1 FOR CODEFRAME AND EXPLANATION
I	IH4_17	XIH4_17	LENGTH OF RELATIONSHIP - INST 17 For how long has ([FIRM]) conducted business with (HNAME_17)? NOTE: SEE IH4_1 FOR CODEFRAME AND EXPLANATION
I	IH4_18	XIH4_18	LENGTH OF RELATIONSHIP - INST 18 For how long has ([FIRM]) conducted business with (HNAME_18)? NOTE: SEE IH4_1 FOR CODEFRAME AND EXPLANATION
I	IH4_19	XIH4_19	LENGTH OF RELATIONSHIP - INST 19 For how long has ([FIRM]) conducted business with (HNAME_19)? NOTE: SEE IH4_1 FOR CODEFRAME AND EXPLANATION

I	IH4_20	XIH4_20	LENGTH OF RELATIONSHIP - INST 20 For how long has ([FIRM]) conducted business with (HNAME_20)? NOTE: SEE IH4_1 FOR CODEFRAME AND EXPLANATION
I	IH4_2_1	XIH4_2_1	LENGTH OF RELATIONSHIP W/MERGED INST - INST 1 For how long has ([FIRM]) conducted business with (HNAME_1) under its current name? MONTHS : _____ .S : Legitimate Skip NOTE: Moved from corresponding h-loops, H4_2_(1-8).
I	IH4_2_2	XIH4_2_2	LENGTH OF RELATIONSHIP W/MERGED INST - INST 2 For how long has ([FIRM]) conducted business with (HNAME_2) under its current name? NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION
I	IH4_2_3	XIH4_2_3	LENGTH OF RELATIONSHIP W/MERGED INST - INST 3 For how long has ([FIRM]) conducted business with (HNAME_3) under its current name? NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION
I	IH4_2_4	XIH4_2_4	LENGTH OF RELATIONSHIP W/MERGED INST - INST 4 For how long has ([FIRM]) conducted business with (HNAME_4) under its current name? NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION
I	IH4_2_5	XIH4_2_5	LENGTH OF RELATIONSHIP W/MERGED INST - INST 5 For how long has ([FIRM]) conducted business with (HNAME_5) under its current name? NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION
I	IH4_2_6	XIH4_2_6	LENGTH OF RELATIONSHIP W/MERGED INST - INST 6 For how long has ([FIRM]) conducted business with (HNAME_6) under its current name? NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION
I	IH4_2_7	XIH4_2_7	LENGTH OF RELATIONSHIP W/MERGED INST - INST 7 For how long has ([FIRM]) conducted business with (HNAME_7) under its current name? NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION
I	IH4_2_8	XIH4_2_8	LENGTH OF RELATIONSHIP W/MERGED INST - INST 8 For how long has ([FIRM]) conducted business with (HNAME_8) under its current name? NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION
I	IH4_2_9	XIH4_2_9	LENGTH OF RELATIONSHIP W/MERGED INST - INST 9 For how long has ([FIRM]) conducted business with (HNAME_9) under its current name? NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION
I	IH4_2_10	XIH4_2_10	LENGTH OF RELATIONSHIP W/MERGED INST - INST 10 For how long has ([FIRM]) conducted business with

(HNAME_10) under its current name?

NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION

I	IH4_2_11	XIH4_2_11	LENGTH OF RELATIONSHIP W/MERGED INST - INST 11 For how long has ([FIRM]) conducted business with (HNAME_11) under its current name? NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION
I	IH4_2_12	XIH4_2_12	LENGTH OF RELATIONSHIP W/MERGED INST - INST 12 For how long has ([FIRM]) conducted business with (HNAME_12) under its current name? NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION
I	IH4_2_13	XIH4_2_13	LENGTH OF RELATIONSHIP W/MERGED INST - INST 13 For how long has ([FIRM]) conducted business with (HNAME_13) under its current name? NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION
I	IH4_2_14	XIH4_2_14	LENGTH OF RELATIONSHIP W/MERGED INST - INST 14 For how long has ([FIRM]) conducted business with (HNAME_14) under its current name? NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION
I	IH4_2_15	XIH4_2_15	LENGTH OF RELATIONSHIP W/MERGED INST - INST 15 For how long has ([FIRM]) conducted business with (HNAME_15) under its current name? NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION
I	IH4_2_16	XIH4_2_16	LENGTH OF RELATIONSHIP W/MERGED INST - INST 16 For how long has ([FIRM]) conducted business with (HNAME_16) under its current name? NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION
I	IH4_2_17	XIH4_2_17	LENGTH OF RELATIONSHIP W/MERGED INST - INST 17 For how long has ([FIRM]) conducted business with (HNAME_17) under its current name? NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION
I	IH4_2_18	XIH4_2_18	LENGTH OF RELATIONSHIP W/MERGED INST - INST 18 For how long has ([FIRM]) conducted business with (HNAME_18) under its current name? NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION
I	IH4_2_19	XIH4_2_19	LENGTH OF RELATIONSHIP W/MERGED INST - INST 19 For how long has ([FIRM]) conducted business with (HNAME_19) under its current name? NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION
I	IH4_2_20	XIH4_2_20	LENGTH OF RELATIONSHIP W/MERGED INST - INST 20 For how long has ([FIRM]) conducted business with (HNAME_20) under its current name? NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION
I	IH7_1	XIH7_1	DISTANCE FROM FIRM TO INSTITUTION 1

Approximately how many miles from the main office of the firm is this office or branch of (HNAME_1)?

NOTE: Derived from H7, or if not asked or not reported in section H, calculated as described in IDCALC_#.

I	IH7_2	XIH7_2	DISTANCE FROM FIRM TO INSTITUTION 2 Approximately how many miles from the main office of the firm is this office or branch of (HNAME_2)? NOTE: SEE IH7_1 FOR CODEFRAME AND EXPLANATION
I	IH7_3	XIH7_3	DISTANCE FROM FIRM TO INSTITUTION 3 Approximately how many miles from the main office of the firm is this office or branch of (HNAME_3)? NOTE: SEE IH7_1 FOR CODEFRAME AND EXPLANATION
I	IH7_4	XIH7_4	DISTANCE FROM FIRM TO INSTITUTION 4 Approximately how many miles from the main office of the firm is this office or branch of (HNAME_4)? NOTE: SEE IH7_1 FOR CODEFRAME AND EXPLANATION
I	IH7_5	XIH7_5	DISTANCE FROM FIRM TO INSTITUTION 5 Approximately how many miles from the main office of the firm is this office or branch of (HNAME_5)? NOTE: SEE IH7_1 FOR CODEFRAME AND EXPLANATION
I	IH7_6	XIH7_6	DISTANCE FROM FIRM TO INSTITUTION 6 Approximately how many miles from the main office of the firm is this office or branch of (HNAME_6)? NOTE: SEE IH7_1 FOR CODEFRAME AND EXPLANATION
I	IH7_7	XIH7_7	DISTANCE FROM FIRM TO INSTITUTION 7 Approximately how many miles from the main office of the firm is this office or branch of (HNAME_7)? NOTE: SEE IH7_1 FOR CODEFRAME AND EXPLANATION
I	IH7_8	XIH7_8	DISTANCE FROM FIRM TO INSTITUTION 8 Approximately how many miles from the main office of the firm is this office or branch of (HNAME_8)? NOTE: SEE IH7_1 FOR CODEFRAME AND EXPLANATION
I	IH7_9	XIH7_9	DISTANCE FROM FIRM TO INSTITUTION 9 Approximately how many miles from the main office of the firm is this office or branch of (HNAME_9)? NOTE: SEE IH7_1 FOR CODEFRAME AND EXPLANATION
I	IH7_10	XIH7_10	DISTANCE FROM FIRM TO INSTITUTION 10 Approximately how many miles from the main office of the firm is this office or branch of (HNAME_10)? NOTE: SEE IH7_1 FOR CODEFRAME AND EXPLANATION
I	IH7_11	XIH7_11	DISTANCE FROM FIRM TO INSTITUTION 11 Approximately how many miles from the main office of the firm is this office or branch of (HNAME_11)? NOTE: SEE IH7_1 FOR CODEFRAME AND EXPLANATION

I	IH7_12	XIH7_12	DISTANCE FROM FIRM TO INSTITUTION 12 Approximately how many miles from the main office of the firm is this office or branch of (HNAME_12)? NOTE: SEE IH7_1 FOR CODEFRAME AND EXPLANATION
I	IH7_13	XIH7_13	DISTANCE FROM FIRM TO INSTITUTION 13 Approximately how many miles from the main office of the firm is this office or branch of (HNAME_13)? NOTE: SEE IH7_1 FOR CODEFRAME AND EXPLANATION
I	IH7_14	XIH7_14	DISTANCE FROM FIRM TO INSTITUTION 14 Approximately how many miles from the main office of the firm is this office or branch of (HNAME_14)? NOTE: SEE IH7_1 FOR CODEFRAME AND EXPLANATION
I	IH7_15	XIH7_15	DISTANCE FROM FIRM TO INSTITUTION 15 Approximately how many miles from the main office of the firm is this office or branch of (HNAME_15)? NOTE: SEE IH7_1 FOR CODEFRAME AND EXPLANATION
I	IH7_16	XIH7_16	DISTANCE FROM FIRM TO INSTITUTION 16 Approximately how many miles from the main office of the firm is this office or branch of (HNAME_16)? NOTE: SEE IH7_1 FOR CODEFRAME AND EXPLANATION
I	IH7_17	XIH7_17	DISTANCE FROM FIRM TO INSTITUTION 17 Approximately how many miles from the main office of the firm is this office or branch of (HNAME_17)? NOTE: SEE IH7_1 FOR CODEFRAME AND EXPLANATION
I	IH7_18	XIH7_18	DISTANCE FROM FIRM TO INSTITUTION 18 Approximately how many miles from the main office of the firm is this office or branch of (HNAME_18)? NOTE: SEE IH7_1 FOR CODEFRAME AND EXPLANATION
I	IH7_19	XIH7_19	DISTANCE FROM FIRM TO INSTITUTION 19 Approximately how many miles from the main office of the firm is this office or branch of (HNAME_19)? NOTE: SEE IH7_1 FOR CODEFRAME AND EXPLANATION
I	IH7_20	XIH7_20	DISTANCE FROM FIRM TO INSTITUTION 20 Approximately how many miles from the main office of the firm is this office or branch of (HNAME_20)? NOTE: SEE IH7_1 FOR CODEFRAME AND EXPLANATION
I	IH8_1	XIH8_1	MOST FREQUENT INTERFACE - INST 1 What was the most frequent method of conducting business with (HNAME_1)? Was it in person, by telephone, by mail or wire, through an ATM, on the Internet, or something else? 1: IN PERSON 2: BY TELEPHONE 3: BY MAIL

4: DIRECT WITHDRAWAL OR WIRE

5: THROUGH AN ATM

6: ON THE INTERNET

7: OTHER

.S : Legitimate Skip

NOTE: Moved from corresponding h-loops, H8_2_(1-8).

I	IH8_2	XIH8_2	<p>MOST FREQUENT INTERFACE - INST 2</p> <p>What was the most frequent method of conducting business with (HNAME_2)? Was it in person, by telephone, by mail or wire, through an ATM, on the Internet, or something else?</p> <p>NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION</p>
I	IH8_3	XIH8_3	<p>MOST FREQUENT INTERFACE - INST 3</p> <p>What was the most frequent method of conducting business with (HNAME_3)? Was it in person, by telephone, by mail or wire, through an ATM, on the Internet, or something else?</p> <p>NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION</p>
I	IH8_4	XIH8_4	<p>MOST FREQUENT INTERFACE - INST 4</p> <p>What was the most frequent method of conducting business with (HNAME_4)? Was it in person, by telephone, by mail or wire, through an ATM, on the Internet, or something else?</p> <p>NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION</p>
I	IH8_5	XIH8_5	<p>MOST FREQUENT INTERFACE - INST 5</p> <p>What was the most frequent method of conducting business with (HNAME_5)? Was it in person, by telephone, by mail or wire, through an ATM, on the Internet, or something else?</p> <p>NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION</p>
I	IH8_6	XIH8_6	<p>MOST FREQUENT INTERFACE - INST 6</p> <p>What was the most frequent method of conducting business with (HNAME_6)? Was it in person, by telephone, by mail or wire, through an ATM, on the Internet, or something else?</p> <p>NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION</p>
I	IH8_7	XIH8_7	<p>MOST FREQUENT INTERFACE - INST 7</p> <p>What was the most frequent method of conducting business with (HNAME_7)? Was it in person, by telephone, by mail or wire, through an ATM, on the Internet, or something else?</p> <p>NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION</p>
I	IH8_8	XIH8_8	<p>MOST FREQUENT INTERFACE - INST 8</p> <p>What was the most frequent method of conducting business with (HNAME_8)? Was it in person, by telephone, by mail or wire, through an ATM, on the Internet, or something else?</p>

NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION

I	IH8_9	XIH8_9	<p>MOST FREQUENT INTERFACE - INST 9</p> <p>What was the most frequent method of conducting business with (HNAME_9)? Was it in person, by telephone, by mail or wire, through an ATM, on the Internet, or something else?</p> <p>NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION</p>
I	IH8_10	XIH8_10	<p>MOST FREQUENT INTERFACE - INST 10</p> <p>What was the most frequent method of conducting business with (HNAME_10)? Was it in person, by telephone, by mail or wire, through an ATM, on the Internet, or something else?</p> <p>NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION</p>
I	IH8_11	XIH8_11	<p>MOST FREQUENT INTERFACE - INST 11</p> <p>What was the most frequent method of conducting business with (HNAME_11)? Was it in person, by telephone, by mail or wire, through an ATM, on the Internet, or something else?</p> <p>NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION</p>
I	IH8_12	XIH8_12	<p>MOST FREQUENT INTERFACE - INST 12</p> <p>What was the most frequent method of conducting business with (HNAME_12)? Was it in person, by telephone, by mail or wire, through an ATM, on the Internet, or something else?</p> <p>NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION</p>
I	IH8_13	XIH8_13	<p>MOST FREQUENT INTERFACE - INST 13</p> <p>What was the most frequent method of conducting business with (HNAME_13)? Was it in person, by telephone, by mail or wire, through an ATM, on the Internet, or something else?</p> <p>NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION</p>
I	IH8_14	XIH8_14	<p>MOST FREQUENT INTERFACE - INST 14</p> <p>What was the most frequent method of conducting business with (HNAME_14)? Was it in person, by telephone, by mail or wire, through an ATM, on the Internet, or something else?</p> <p>NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION</p>
I	IH8_15	XIH8_15	<p>MOST FREQUENT INTERFACE - INST 15</p> <p>What was the most frequent method of conducting business with (HNAME_15)? Was it in person, by telephone, by mail or wire, through an ATM, on the Internet, or something else?</p> <p>NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION</p>
I	IH8_16	XIH8_16	<p>MOST FREQUENT INTERFACE - INST 16</p> <p>What was the most frequent method of conducting business with (HNAME_16)? Was it in person, by</p>

telephone, by mail or wire, through an ATM, on the Internet, or something else?

NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION

I	IH8_17	XIH8_17	<p>MOST FREQUENT INTERFACE - INST 17</p> <p>What was the most frequent method of conducting business with (HNAME_17)? Was it in person, by telephone, by mail or wire, through an ATM, on the Internet, or something else?</p> <p>NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION</p>
I	IH8_18	XIH8_18	<p>MOST FREQUENT INTERFACE - INST 18</p> <p>What was the most frequent method of conducting business with (HNAME_18)? Was it in person, by telephone, by mail or wire, through an ATM, on the Internet, or something else?</p> <p>NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION</p>
I	IH8_19	XIH8_19	<p>MOST FREQUENT INTERFACE - INST 19</p> <p>What was the most frequent method of conducting business with (HNAME_19)? Was it in person, by telephone, by mail or wire, through an ATM, on the Internet, or something else?</p> <p>NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION</p>
I	IH8_20	XIH8_20	<p>MOST FREQUENT INTERFACE - INST 20</p> <p>What was the most frequent method of conducting business with (HNAME_20)? Was it in person, by telephone, by mail or wire, through an ATM, on the Internet, or something else?</p> <p>NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION</p>
I	IBHC_1		<p>AFFILIATED WITH BANK HOLDING COMPANY - INST 1</p> <p>1: YES</p> <p>2: NO</p> <p>.S : Legitimate Skip</p> <p>NOTE: For cases where the institution is identified, this variable was derived using June 2004 NIC data. For cases where the institution is not identified, institution name (NOT A PUBLIC VAR) was used to determine institution affiliation. (updated on 11-09-07: XXX institutions have IBHC = .D and CUs have IBHC = 2)</p>
I	IBHC_2		<p>AFFILIATED WITH BANK HOLDING COMPANY - INST 2</p> <p>NOTE: SEE IBHC_1 FOR CODEFRAME AND EXPLANATION</p>
I	IBHC_3		<p>AFFILIATED WITH BANK HOLDING COMPANY - INST 3</p> <p>NOTE: SEE IBHC_1 FOR CODEFRAME AND EXPLANATION</p>
I	IBHC_4		<p>AFFILIATED WITH BANK HOLDING COMPANY - INST 4</p> <p>NOTE: SEE IBHC_1 FOR CODEFRAME AND EXPLANATION</p>
I	IBHC_5		<p>AFFILIATED WITH BANK HOLDING COMPANY - INST 5</p> <p>NOTE: SEE IBHC_1 FOR CODEFRAME AND EXPLANATION</p>

I	IBHC_6	AFFILIATED WITH BANK HOLDING COMPANY - INST 6 NOTE: SEE IBHC_1 FOR CODEFRAME AND EXPLANATION
I	IBHC_7	AFFILIATED WITH BANK HOLDING COMPANY - INST 7 NOTE: SEE IBHC_1 FOR CODEFRAME AND EXPLANATION
I	IBHC_8	AFFILIATED WITH BANK HOLDING COMPANY - INST 8 NOTE: SEE IBHC_1 FOR CODEFRAME AND EXPLANATION
I	IBHC_9	AFFILIATED WITH BANK HOLDING COMPANY - INST 9 NOTE: SEE IBHC_1 FOR CODEFRAME AND EXPLANATION
I	IBHC_10	AFFILIATED WITH BANK HOLDING COMPANY - INST 10 NOTE: SEE IBHC_1 FOR CODEFRAME AND EXPLANATION
I	IBHC_11	AFFILIATED WITH BANK HOLDING COMPANY - INST 11 NOTE: SEE IBHC_1 FOR CODEFRAME AND EXPLANATION
I	IBHC_12	AFFILIATED WITH BANK HOLDING COMPANY - INST 12 NOTE: SEE IBHC_1 FOR CODEFRAME AND EXPLANATION
I	IBHC_13	AFFILIATED WITH BANK HOLDING COMPANY - INST 13 NOTE: SEE IBHC_1 FOR CODEFRAME AND EXPLANATION
I	IBHC_14	AFFILIATED WITH BANK HOLDING COMPANY - INST 14 NOTE: SEE IBHC_1 FOR CODEFRAME AND EXPLANATION
I	IBHC_15	AFFILIATED WITH BANK HOLDING COMPANY - INST 15 NOTE: SEE IBHC_1 FOR CODEFRAME AND EXPLANATION
I	IBHC_16	AFFILIATED WITH BANK HOLDING COMPANY - INST 16 NOTE: SEE IBHC_1 FOR CODEFRAME AND EXPLANATION
I	IBHC_17	AFFILIATED WITH BANK HOLDING COMPANY - INST 17 NOTE: SEE IBHC_1 FOR CODEFRAME AND EXPLANATION
I	IBHC_18	AFFILIATED WITH BANK HOLDING COMPANY - INST 18 NOTE: SEE IBHC_1 FOR CODEFRAME AND EXPLANATION
I	IBHC_19	AFFILIATED WITH BANK HOLDING COMPANY - INST 19 NOTE: SEE IBHC_1 FOR CODEFRAME AND EXPLANATION
I	IBHC_20	AFFILIATED WITH BANK HOLDING COMPANY - INST 20 NOTE: SEE IBHC_1 FOR CODEFRAME AND EXPLANATION
I	ICAP_FIN_1	AFFILIATED WITH CAPTIVE FINANCE COMPANY - INST 1 1: YES 2: NO .S : Legitimate Skip NOTE: Derived from institution name and other sources
I	ICAP_FIN_2	AFFILIATED WITH CAPTIVE FINANCE COMPANY - INST 2

NOTE: SEE ICAP_FIN_1 FOR CODEFRAME AND EXPLANATION

I	ICAP_FIN_3	AFFILIATED WITH CAPTIVE FINANCE COMPANY - INST 3 NOTE: SEE ICAP_FIN_1 FOR CODEFRAME AND EXPLANATION
I	ICAP_FIN_4	AFFILIATED WITH CAPTIVE FINANCE COMPANY - INST 4 NOTE: SEE ICAP_FIN_1 FOR CODEFRAME AND EXPLANATION
I	ICAP_FIN_5	AFFILIATED WITH CAPTIVE FINANCE COMPANY - INST 5 NOTE: SEE ICAP_FIN_1 FOR CODEFRAME AND EXPLANATION
I	ICAP_FIN_6	AFFILIATED WITH CAPTIVE FINANCE COMPANY - INST 6 NOTE: SEE ICAP_FIN_1 FOR CODEFRAME AND EXPLANATION
I	ICAP_FIN_7	AFFILIATED WITH CAPTIVE FINANCE COMPANY - INST 7 NOTE: SEE ICAP_FIN_1 FOR CODEFRAME AND EXPLANATION
I	ICAP_FIN_8	AFFILIATED WITH CAPTIVE FINANCE COMPANY - INST 8 NOTE: SEE ICAP_FIN_1 FOR CODEFRAME AND EXPLANATION
I	ICAP_FIN_9	AFFILIATED WITH CAPTIVE FINANCE COMPANY - INST 9 NOTE: SEE ICAP_FIN_1 FOR CODEFRAME AND EXPLANATION
I	ICAP_FIN_10	AFFILIATED WITH CAPTIVE FINANCE COMPANY - INST 10 NOTE: SEE ICAP_FIN_1 FOR CODEFRAME AND EXPLANATION
I	ICAP_FIN_11	AFFILIATED WITH CAPTIVE FINANCE COMPANY - INST 11 NOTE: SEE ICAP_FIN_1 FOR CODEFRAME AND EXPLANATION
I	ICAP_FIN_12	AFFILIATED WITH CAPTIVE FINANCE COMPANY - INST 12 NOTE: SEE ICAP_FIN_1 FOR CODEFRAME AND EXPLANATION
I	ICAP_FIN_13	AFFILIATED WITH CAPTIVE FINANCE COMPANY - INST 13 NOTE: SEE ICAP_FIN_1 FOR CODEFRAME AND EXPLANATION
I	ICAP_FIN_14	AFFILIATED WITH CAPTIVE FINANCE COMPANY - INST 14 NOTE: SEE ICAP_FIN_1 FOR CODEFRAME AND EXPLANATION
I	ICAP_FIN_15	AFFILIATED WITH CAPTIVE FINANCE COMPANY - INST 15 NOTE: SEE ICAP_FIN_1 FOR CODEFRAME AND EXPLANATION

I	ICAP_FIN_16	AFFILIATED WITH CAPTIVE FINANCE COMPANY - INST 16 NOTE: SEE ICAP_FIN_1 FOR CODEFRAME AND EXPLANATION
I	ICAP_FIN_17	AFFILIATED WITH CAPTIVE FINANCE COMPANY - INST 17 NOTE: SEE ICAP_FIN_1 FOR CODEFRAME AND EXPLANATION
I	ICAP_FIN_18	AFFILIATED WITH CAPTIVE FINANCE COMPANY - INST 18 NOTE: SEE ICAP_FIN_1 FOR CODEFRAME AND EXPLANATION
I	ICAP_FIN_19	AFFILIATED WITH CAPTIVE FINANCE COMPANY - INST 19 NOTE: SEE ICAP_FIN_1 FOR CODEFRAME AND EXPLANATION
I	ICAP_FIN_20	AFFILIATED WITH CAPTIVE FINANCE COMPANY - INST 20 NOTE: SEE ICAP_FIN_1 FOR CODEFRAME AND EXPLANATION
I	IDCALC_1	CALCULATED DISTANCE BETWEEN FIRM AND INST 1 MILES : _____ .S : Legitimate Skip NOTE: Distance calculated from the latitude and longitude of the location of the firm headquarters and of the branch of the institution used most often by the firm. $Distance = 3958.75 * \arccos[\sin(zip1.lat/57.2958) * \sin(zip2.lat/57.2958) + \cos(zip1.lat/57.2958)]$
I	IDCALC_2	CALCULATED DISTANCE BETWEEN FIRM AND INST 2 NOTE: SEE IDCALC_1 FOR CODEFRAME AND EXPLANATION
I	IDCALC_3	CALCULATED DISTANCE BETWEEN FIRM AND INST 3 NOTE: SEE IDCALC_1 FOR CODEFRAME AND EXPLANATION
I	IDCALC_4	CALCULATED DISTANCE BETWEEN FIRM AND INST 4 NOTE: SEE IDCALC_1 FOR CODEFRAME AND EXPLANATION
I	IDCALC_5	CALCULATED DISTANCE BETWEEN FIRM AND INST 5 NOTE: SEE IDCALC_1 FOR CODEFRAME AND EXPLANATION
I	IDCALC_6	CALCULATED DISTANCE BETWEEN FIRM AND INST 6 NOTE: SEE IDCALC_1 FOR CODEFRAME AND EXPLANATION
I	IDCALC_7	CALCULATED DISTANCE BETWEEN FIRM AND INST 7 NOTE: SEE IDCALC_1 FOR CODEFRAME AND EXPLANATION

I	IDCALC_8	CALCULATED DISTANCE BETWEEN FIRM AND INST 8 NOTE: SEE IDCALC_1 FOR CODEFRAME AND EXPLANATION
I	IDCALC_9	CALCULATED DISTANCE BETWEEN FIRM AND INST 9 NOTE: SEE IDCALC_1 FOR CODEFRAME AND EXPLANATION
I	IDCALC_10	CALCULATED DISTANCE BETWEEN FIRM AND INST 10 NOTE: SEE IDCALC_1 FOR CODEFRAME AND EXPLANATION
I	IDCALC_11	CALCULATED DISTANCE BETWEEN FIRM AND INST 11 NOTE: SEE IDCALC_1 FOR CODEFRAME AND EXPLANATION
I	IDCALC_12	CALCULATED DISTANCE BETWEEN FIRM AND INST 12 NOTE: SEE IDCALC_1 FOR CODEFRAME AND EXPLANATION
I	IDCALC_13	CALCULATED DISTANCE BETWEEN FIRM AND INST 13 NOTE: SEE IDCALC_1 FOR CODEFRAME AND EXPLANATION
I	IDCALC_14	CALCULATED DISTANCE BETWEEN FIRM AND INST 14 NOTE: SEE IDCALC_1 FOR CODEFRAME AND EXPLANATION
I	IDCALC_15	CALCULATED DISTANCE BETWEEN FIRM AND INST 15 NOTE: SEE IDCALC_1 FOR CODEFRAME AND EXPLANATION
I	IDCALC_16	CALCULATED DISTANCE BETWEEN FIRM AND INST 16 NOTE: SEE IDCALC_1 FOR CODEFRAME AND EXPLANATION
I	IDCALC_17	CALCULATED DISTANCE BETWEEN FIRM AND INST 17 NOTE: SEE IDCALC_1 FOR CODEFRAME AND EXPLANATION
I	IDCALC_18	CALCULATED DISTANCE BETWEEN FIRM AND INST 18 NOTE: SEE IDCALC_1 FOR CODEFRAME AND EXPLANATION
I	IDCALC_19	CALCULATED DISTANCE BETWEEN FIRM AND INST 19 NOTE: SEE IDCALC_1 FOR CODEFRAME AND EXPLANATION
I	IDCALC_20	CALCULATED DISTANCE BETWEEN FIRM AND INST 20 NOTE: SEE IDCALC_1 FOR CODEFRAME AND EXPLANATION
I	IGEOTYPE_1	GEOTYPE SOURCE - INST 1

0: NONE
 1: ZIP
 2: CITY
 3: TOWN
 4: CDP
 5: VILLAGE
 6: BORO
 7: OTHER
 8: REPORTED

.S : Legitimate Skip

NOTE: Identifies the source for the latitude and longitude of the institution - reported, zip code centroid, city centroid, etc.

I	IGEOTYPE_2	GEOTYPE SOURCE - INST 2 NOTE: SEE IGEOTYPE_1 FOR CODEFRAME AND EXPLANATION
I	IGEOTYPE_3	GEOTYPE SOURCE - INST 3 NOTE: SEE IGEOTYPE_1 FOR CODEFRAME AND EXPLANATION
I	IGEOTYPE_4	GEOTYPE SOURCE - INST 4 NOTE: SEE IGEOTYPE_1 FOR CODEFRAME AND EXPLANATION
I	IGEOTYPE_5	GEOTYPE SOURCE - INST 5 NOTE: SEE IGEOTYPE_1 FOR CODEFRAME AND EXPLANATION
I	IGEOTYPE_6	GEOTYPE SOURCE - INST 6 NOTE: SEE IGEOTYPE_1 FOR CODEFRAME AND EXPLANATION
I	IGEOTYPE_7	GEOTYPE SOURCE - INST 7 NOTE: SEE IGEOTYPE_1 FOR CODEFRAME AND EXPLANATION
I	IGEOTYPE_8	GEOTYPE SOURCE - INST 8 NOTE: SEE IGEOTYPE_1 FOR CODEFRAME AND EXPLANATION
I	IGEOTYPE_9	GEOTYPE SOURCE - INST 9 NOTE: SEE IGEOTYPE_1 FOR CODEFRAME AND EXPLANATION

I	IGEOTYPE_10	GEOTYPE SOURCE - INST 10 NOTE: SEE IGEOTYPE_1 FOR CODEFRAME AND EXPLANATION
I	IGEOTYPE_11	GEOTYPE SOURCE - INST 11 NOTE: SEE IGEOTYPE_1 FOR CODEFRAME AND EXPLANATION
I	IGEOTYPE_12	GEOTYPE SOURCE - INST 12 NOTE: SEE IGEOTYPE_1 FOR CODEFRAME AND EXPLANATION
I	IGEOTYPE_13	GEOTYPE SOURCE - INST 13 NOTE: SEE IGEOTYPE_1 FOR CODEFRAME AND EXPLANATION
I	IGEOTYPE_14	GEOTYPE SOURCE - INST 14 NOTE: SEE IGEOTYPE_1 FOR CODEFRAME AND EXPLANATION
I	IGEOTYPE_15	GEOTYPE SOURCE - INST 15 NOTE: SEE IGEOTYPE_1 FOR CODEFRAME AND EXPLANATION
I	IGEOTYPE_16	GEOTYPE SOURCE - INST 16 NOTE: SEE IGEOTYPE_1 FOR CODEFRAME AND EXPLANATION
I	IGEOTYPE_17	GEOTYPE SOURCE - INST 17 NOTE: SEE IGEOTYPE_1 FOR CODEFRAME AND EXPLANATION
I	IGEOTYPE_18	GEOTYPE SOURCE - INST 18 NOTE: SEE IGEOTYPE_1 FOR CODEFRAME AND EXPLANATION
I	IGEOTYPE_19	GEOTYPE SOURCE - INST 19 NOTE: SEE IGEOTYPE_1 FOR CODEFRAME AND EXPLANATION
I	IGEOTYPE_20	GEOTYPE SOURCE - INST 20 NOTE: SEE IGEOTYPE_1 FOR CODEFRAME AND EXPLANATION
I	IPRIME_1	PRIMARY INSTITUTION INDICATOR - INST 1

We have discussed the following institutions and sources of financial services: (READ NAMES ON ROSTER). Which of these was the firm's primary source of financial services?

1: YES

2: NO

.S : Legitimate Skip

NOTE: Derived from corresponding h-loops H1_(1-8)

I	IPRIME_2	PRIMARY INSTITUTION INDICATOR - INST 2 NOTE: SEE IPRIME_1 FOR CODEFRAME AND EXPLANATION
I	IPRIME_3	PRIMARY INSTITUTION INDICATOR - INST 3 NOTE: SEE IPRIME_1 FOR CODEFRAME AND EXPLANATION
I	IPRIME_4	PRIMARY INSTITUTION INDICATOR - INST 4 NOTE: SEE IPRIME_1 FOR CODEFRAME AND EXPLANATION
I	IPRIME_5	PRIMARY INSTITUTION INDICATOR - INST 5 NOTE: SEE IPRIME_1 FOR CODEFRAME AND EXPLANATION
I	IPRIME_6	PRIMARY INSTITUTION INDICATOR - INST 6 NOTE: SEE IPRIME_1 FOR CODEFRAME AND EXPLANATION
I	IPRIME_7	PRIMARY INSTITUTION INDICATOR - INST 7 NOTE: SEE IPRIME_1 FOR CODEFRAME AND EXPLANATION
I	IPRIME_8	PRIMARY INSTITUTION INDICATOR - INST 8 NOTE: SEE IPRIME_1 FOR CODEFRAME AND EXPLANATION
I	IPRIME_9	PRIMARY INSTITUTION INDICATOR - INST 9 NOTE: SEE IPRIME_1 FOR CODEFRAME AND EXPLANATION
I	IPRIME_10	PRIMARY INSTITUTION INDICATOR - INST 10 NOTE: SEE IPRIME_1 FOR CODEFRAME AND EXPLANATION
I	IPRIME_11	PRIMARY INSTITUTION INDICATOR - INST 11 NOTE: SEE IPRIME_1 FOR CODEFRAME AND EXPLANATION
I	IPRIME_12	PRIMARY INSTITUTION INDICATOR - INST 12 NOTE: SEE IPRIME_1 FOR CODEFRAME AND EXPLANATION
I	IPRIME_13	PRIMARY INSTITUTION INDICATOR - INST 13

NOTE: SEE IPRIME_1 FOR CODEFRAME AND EXPLANATION

I	IPRIME_14		PRIMARY INSTITUTION INDICATOR - INST 14 NOTE: SEE IPRIME_1 FOR CODEFRAME AND EXPLANATION
I	IPRIME_15		PRIMARY INSTITUTION INDICATOR - INST 15 NOTE: SEE IPRIME_1 FOR CODEFRAME AND EXPLANATION
I	IPRIME_16		PRIMARY INSTITUTION INDICATOR - INST 16 NOTE: SEE IPRIME_1 FOR CODEFRAME AND EXPLANATION
I	IPRIME_17		PRIMARY INSTITUTION INDICATOR - INST 17 NOTE: SEE IPRIME_1 FOR CODEFRAME AND EXPLANATION
I	IPRIME_18		PRIMARY INSTITUTION INDICATOR - INST 18 NOTE: SEE IPRIME_1 FOR CODEFRAME AND EXPLANATION
I	IPRIME_19		PRIMARY INSTITUTION INDICATOR - INST 19 NOTE: SEE IPRIME_1 FOR CODEFRAME AND EXPLANATION
I	IPRIME_20		PRIMARY INSTITUTION INDICATOR - INST 20 NOTE: SEE IPRIME_1 FOR CODEFRAME AND EXPLANATION
L	L1	XL1	USE TRADE CREDIT During the last year, did [FIRM] make any purchases of goods or services from suppliers on account rather than pay before or at the time of the delivery? 1: YES 2: NO
L	L2	XL2	PCT PURCHASES USING TRADE CREDIT Think of the total dollar amount of all purchases made by the firm during the last year. What percentage of these purchases were made using trade credit? PERCENTAGE : _____% .S : Legitimate Skip
L	L3	XL3	NBR OF SUPPLIERS USED TRADE CREDIT WITH From how many suppliers did ([FIRM]) make purchases using trade credit during the last year? NUMBER : _____ .S : Legitimate Skip
L	L4	XL4	FIRM MADE PAYMENTS ON ACCT AFTER BILL WAS DUE During the last year, did the firm ever make payments on account after the bill was due in full?

1: YES

2: NO

.S : Legitimate Skip

L	L5	XL5	<p>PCT PAYMENTS MADE ON ACCT AFTER BILL WAS DUE What percentage of the balances on account were made after the bill was due in full? PERCENTAGE : _____% .S : Legitimate Skip</p>
L	L6	XL6	<p>PCT SUPPLIERS OFFER PROMPT PAYMENT DISCOUNT What percentage of your suppliers offer cash discounts for prompt payment? PERCENTAGE : _____% .S : Legitimate Skip</p>
L	L7	XL7	<p>PCT DISCOUNT FIRM USE What percentage of the cash discounts offered did the firm take advantage of? PERCENTAGE : _____% .S : Legitimate Skip</p>
L	L8	XL8	<p>MOST IMPORTANT SUPPLIER - OFFER EARLY PAYMENT DISCOUNT Does this supplier offer a discount for early payments? 1: YES 2: NO .S : Legitimate Skip</p>
L	L9	XL9	<p>MOST IMPORTANT SUPPLIER - EARLY PAYMENT DISCOUNT LENGTH How long is the discount period for early payment? DAYS : _____ .S : Legitimate Skip</p>
L	L10	XL10	<p>MOST IMPT SUPPLIER - PCT DISCOUNT EARLY PAYMENT What is the percentage discount for early payment? PERCENTAGE : _____% .S : Legitimate Skip</p>
L	L11	XL11	<p>MOST IMPT SUPPLIER - NBR OF DAYS AFTER INVOICE (Still thinking about the firm's most important supplier.) How long after the invoice date is the bill due in full? 1: CASH ON DELIVERY/DUE ON RECEIPT/ZERO DAYS 2: 1-7 DAYS/ 1 WEEK 3: 8 - 10 DAYS 4: 11-14 DAYS/2 WEEKS 5: 15 DAYS 6: 16-20 DAYS 7: 21-30 DAYS 8: 31-45 DAYS 9: 46-60 DAYS 10:61-90 DAYS</p>

11:> 90

.S : Legitimate Skip

L	L12	XL12	<p>MOST IMPT SUPPLIER - PENALTY FOR LATE PAYMENT What is the monthly penalty, if any, for paying after this due date? PERCENTAGE : _____% .S : Legitimate Skip</p>
L	L13	XL13	<p>SUPPLIERS DENIED FIRM TRADE CREDIT (Thinking now about all of the firm's suppliers,) has any supplier that offers trade credit to business customers denied a request by your firm for trade credit in the last three years? 1: YES 2: NO .S : Legitimate Skip</p>
L	L14R1	XL14R1	<p>WHY SUPPLIER DENIED FIRM REQUEST FOR TRADE CREDIT (REASON1) Why did the supplier turn down the request - REASON 1? TERMS OF LOAN SOUGHT 11:Insufficient collateral or no guarantee available 12:Loan too large 13:Loan too small 14:Size of loan (small vs. large n/a) TYPE OF LOAN 21:Loan would overconcentrate institution portfolio 22:Institution does not like to make loans of this type GENERAL REASONS 30:Credit history, not otherwise specified 31:Business credit history 32:Personal credit history 33:Poor balance sheet or financial situation(included embezzlement, fraud, theft) 34:Firm would fail institution's formula or guidelines (included owner too young (age), lack of busines 35:Ability to renew/repay questionable 36:Firm not in business long enough(included young management) CHARACTERISTICS OF FIRM 41:Firm too small for insitution, too few assets 42:Large amount of outstanding loans, overextended 43:Firm too highly leveraged, too little equity 44:Firm too large 45:Firm in decline or risky industry 46:Bad fit between institution and firm 47:Tax lien, judgments - personal or business/ law suits MISCELLANEOUS 51:Inability to audit account 52:Insufficient time to process application 53:Inadequate documentation provided 54:Federal rules or regulations make loan difficult or impossible</p>

55:Conflict of interest for institution
 56:economy, slow economy,weak economy
 61:Institution made a mistake
 62:Informational problem, fact blown out of proportion
 63:Arbitrariness
 64:Personalities conflict
 65:Prejudice on racial/ethnic basis
 66:Prejudice against women
 67:Prejudice against business location
 68:Prejudice against business type
 69:Prejudice or discrimination (not specified or other)
 OTHER REASONS TO ANTICIPATE TURNDOWN
 71:Experience with previous loan applications
 72:Banks do not loan to (small) business(includes answers
 that indicate individual is self-employed or
 PROBLEM RESPONSES
 91:Approved
 94:Same as previous
 95:No particular reason
 97:Other
 98:Not ascertainable
 .S : Legitimate skip

L	L14R2	XL14R2	WHY SUPPLIER DENIED FIRM REQUEST FOR TRADE CREDIT (REASON2) Why did the supplier turn down the request - REASON 2? SEE L14R1
L	L14R3	XL14R3	WHY SUPPLIER DENIED FIRM REQUEST FOR TRADE CREDIT (REASON3) Why did the supplier turn down the request - REASON 3? SEE L14R1
M	M1	XM1	PROP-PART GET ADDITIONAL EQUITY During the last 12 months, did ([FIRM]) obtain any new equity investment from existing owners, or from new or existing partners, excluding retained earnings? 1: YES 2: NO .S : Legitimate Skip
M	M2	XM2	PROP-PART AMOUNT OF EQUITY What was the dollar amount of this equity investment? AMOUNT : _____ .S : Legitimate Skip
M	M3	XM3	PROP-PART PRIMARY USE OF EQUITY What was the primary use of this equity investment? 1: WORKING CAPITAL 2: MOTOR VEHICLES 3: OTHER EQUIPMENT OR MACHINERY 4: LEASEHOLD IMPROVEMENTS 5: LAND AND BUILDINGS 6: FURNITURE AND FIXTURES

7: INVENTORY ACCUMULATION
 8: DEBT RELIEF (OTHER THAN REFINANCING)
 9: REFINANCING
 10:TAXES OWED
 11:BUSINESS EXPANSION, ACQUISITION
 12:MULTIPLE USES
 13:OTHER NOT ELSEWHERE CLASSIFIED
 .S : Legitimate Skip

M	M4	XM4	<p>CORP ADDL EQUITY CAPITAL During the last 12 months, did ([FIRM]) obtain any new equity investment from new or existing shareholders, excluding retained earnings? 1: YES 2: NO .S : Legitimate Skip</p>
M	M5	XM5	<p>CORP AMT ADDITIONAL EQUITY What was the dollar amount of this equity investment? AMOUNT : _____ .S : Legitimate Skip</p>
M	M6	XM6	<p>CORP PRIMARY USE OF EQUITY What was the primary use of this equity investment? 1: WORKING CAPITAL 2: MOTOR VEHICLES 3: OTHER EQUIPMENT OR MACHINERY 4: LEASEHOLD IMPROVEMENTS 5: LAND AND BUILDINGS 6: FURNITURE AND FIXTURES 7: INVENTORY ACCUMULATION 8: DEBT RELIEF (OTHER THAN REFINANCING) 9: REFINANCING 10:TAXES OWED 11:BUSINESS EXPANSION, ACQUISITION 12:MULTIPLE USES 13:OTHER NOT ELSEWHERE CLASSIFIED .S : Legitimate Skip</p>
M	M7_T1	XM7_T1	<p>CORP SOURCE IND INVESTORS Did the firm raise equity from individual investors? 1: YES 2: NO .S : Legitimate Skip</p>
M	M7_T2	XM7_T2	<p>CORP SOURCE VENTURE CAPITAL Did the firm raise equity from venture capital firms? 1: YES 2: NO .S : Legitimate Skip</p>
M	M7_T3	XM7_T3	<p>CORP SOURCE PUBLIC EQUITY Did the firm raise equity from public equity? 1: YES</p>

2: NO
.S : Legitimate Skip

M M7_T4 XM7_T4 CORP SOURCE OTHER
Did the firm raise equity from some other sources?
1: YES
2: NO
.S : Legitimate Skip

M M8_T1 XM8_T1 CORP ORIGINAL FOUNDERS
Thinking about the equity raised from individuals, were these individuals original founders or purchasers?
1: YES
2: NO
.S : Legitimate Skip

M M8_T2 XM8_T2 CORP ANGEL OR INFORMAL
Thinking about the equity raised from individuals, were these individuals informal/"angel" capitalists?
1: YES
2: NO
.S : Legitimate Skip

M M8_T3 XM8_T3 CORP EMPLOYEE(S)
Thinking about the equity raised from individuals, were these individuals employees?
1: YES
2: NO
.S : Legitimate Skip

M M8_T4 XM8_T4 CORP OTHER INDIVIDUAL
Thinking about the equity raised from individuals, were these individuals someone else?
1: YES
2: NO
.S : Legitimate Skip

P P1 XP1 TAX RECORRDS COVER ENTIRE LAST 12 MONTHS
First, do [FIRM]'s accounting or tax records cover the entire 12 months of the fiscal year ending [DATE]?
1: YES
2: NO

P P1_1DAY XP1_1DAY ACCTG PD BEGIN DAY
What was the beginning date for this accounting period (DAY)?
DAY : _____
.S : Legitimate Skip

P P1_1MO XP1_1MO ACCTG PD BEGIN MONTH
What was the beginning date for this accounting period (MONTH)?
MONTH : _____
.S : Legitimate Skip

P	P1_1YR	XP1_1YR	<p>ACCTG PD BEGIN YEAR</p> <p>What was the beginning date for this accounting period (YEAR)?</p> <p>YEAR : _____</p> <p>.S : Legitimate Skip</p>
P	P1_2	XP1_2	<p>CASH-ACCRUAL ACCOUNTING</p> <p>Did the business use cash or accrual accounting to prepare its financial records for the fiscal year ending [DATE]?</p> <p>1: CASH</p> <p>2: ACCRUAL</p> <p>3: OTHER</p> <p>.S : Legitimate Skip</p>
P	P2	XP2	<p>TOTAL SALES</p> <p>(For the fiscal year ending [DATE]), what were ([FIRM]'s) total sales or total receipts?</p> <p>AMOUNT : _____</p>
P	P3	XP3	<p>TOTAL SALES COMPARISON W/ PREVIOUS YEAR</p> <p>Were the firm's total sales during the fiscal year ending [DATE] more, less or about the same as its total sales during the fiscal year ending [DATE - 1 YEAR]?</p> <p>1: MORE IN [YEAR] THAN IN [YEAR - 1]</p> <p>2: LESS IN [YEAR] THAN IN [YEAR - 1]</p> <p>3: SAME IN [YEAR] THAN IN [YEAR - 1]</p> <p>4: FIRM NOT IN BUSINESS IN [YEAR - 1]</p>
P	P3_1	XP3_1	<p>TOTAL SALES COMPARISON W/ 3 YEARS AGO</p> <p>Were the firm's total sales during the fiscal year ending [DATE] more, less or about the same as its total sales during the fiscal year ending [DATE - 3 YEARS]?</p> <p>1: MORE IN [YEAR] THAN IN [YEAR - 3]</p> <p>2: LESS IN [YEAR] THAN IN [YEAR - 3]</p> <p>3: SAME IN [YEAR] THAN IN [YEAR - 3]</p> <p>4: FIRM NOT IN BUSINESS IN [YEAR - 3]</p>
P	P4	XP4	<p>OTHER INCOME</p> <p>Besides total sales, what was the total amount of any other income ([FIRM]) received (during the fiscal year ending [DATE])?</p> <p>AMOUNT : _____</p>
P	P5	XP5	<p>TOTAL COST</p> <p>Now I want to ask you about the cost of doing business which is the sum of the cost of goods and services sold and the total of selling, general and administrative expenses. (For the fiscal year ending [DATE]), what was the total cost of doing business?</p> <p>AMOUNT : _____</p>
P	P5_4	XP5_4	<p>SALARIES AND WAGES</p>

(For the fiscal year ending [DATE]), what was the total amount the firm paid in salaries and wages, not including employment credits (?/or officers' compensation?/or guaranteed payments to partners?)
AMOUNT : _____

P	P5_5	XP5_5	<p>OFFICERS COMPENSATION (For the fiscal year ending [DATE]), what was the total amount of [officers' compensation/guaranteed payments to partners]? AMOUNT : _____ .S : Legitimate Skip</p>
P	PROFIT	XPROFIT	<p>PROFIT (ANY FIRM TYPE) Profit is the firm's income after all expenses and taxes have been deducted. What was ([FIRM]'S) total profit or loss for the fiscal year ending [DATE]? AMOUNT : _____ .S : Legitimate Skip</p>
P	PROFIT_1	XPROFIT_1	<p>PROFIT COMPARISON ONE YEAR AGO Was the firm's net [profit/loss] during the fiscal year ending [DATE] more, less or about the same as its net [profit/loss] during the fiscal year ending [DATE - 1 YEAR]? 1: MORE IN [YEAR] THAN IN [YEAR - 1] 2: LESS IN [YEAR] THAN IN [YEAR - 1] 3: SAME IN [YEAR] THAN IN [YEAR - 1] 4: FIRM NOT IN BUSINESS IN [YEAR - 1]</p>
P	PROFIT_3	XPROFIT_3	<p>PROFIT COMPARISON THREE YEARS AGO Was the firm's net [profit/loss] during the fiscal year ending [DATE] more, less or about the same as its net [profit/loss] during the fiscal year ending [DATE - 3 YEARS]? 1: MORE IN [YEAR] THAN IN [YEAR - 3] 2: LESS IN [YEAR] THAN IN [YEAR - 3] 3: SAME IN [YEAR] THAN IN [YEAR - 3] 4: FIRM NOT IN BUSINESS IN [YEAR - 3]</p>
P	P12	XP12	<p>TOTAL CORP TAX (For the fiscal year ending [DATE]), what was the firm's total corporate tax? AMOUNT : _____ .S : Legitimate Skip</p>
R	R1	XR1	<p>CASH ON HAND First, I am going to ask you about cash, that is, the total amount of cash on hand, and in checking, savings, money market accounts, certificates of deposit, and other time deposits. What was the total dollar amount of the firm's cash holdings as of [DATE]? AMOUNT : _____</p>

R	R2	XR2	<p>ACCTS RECEIVABLE AND TRADE NOTES</p> <p>What was the amount of the firm's accounts receivable and trade notes, minus allowances for bad debts (as of [DATE])?</p> <p>AMOUNT : _____</p>
R	R3	XR3	<p>INVENTORY MERCHANDISE/PROD MATERIALS</p> <p>What was the total dollar amount of any inventory of merchandise or production materials held by the firm (as of [DATE])?</p> <p>AMOUNT : _____</p>
R	R4	XR4	<p>OTH CURRENT ASSETS</p> <p>What was the total dollar amount of the firm's other current assets (as of [DATE])? Do not include cash, accounts receivable and inventory. Other current assets are assets that can be converted to cash, sold, or used up within a year through normal operation of the firm. Examples are bonds, stocks, and prepaid expenses.</p> <p>AMOUNT : _____</p>
R	R5	XR5	<p>OTH INVESTMENTS</p> <p>(As of [DATE]), what was the total dollar amount of other investments held by the business, such as (all loans to shareholders/partners, and) real estate loans (mortgages) owed to the business? Remember, these are amounts owed to the firm, not owed by the firm.</p> <p>AMOUNT : _____</p>
R	R6	XR6	<p>BOOK VALUE OF LAND</p> <p>What was the book value of any land owned by ([FIRM]) (as of [DATE])?</p> <p>AMOUNT : _____</p>
R	R7	XR7	<p>NET BOOK VALUE DEPRECIABLE ASSETS</p> <p>What was the net book value (as of [DATE]) of any buildings and equipment and any other depreciable, depletable or intangible assets?</p> <p>AMOUNT : _____</p>
R	R9	XR9	<p>OTHER ASSETS</p> <p>What was the total dollar amount of these other assets not yet described?</p> <p>AMOUNT : _____</p> <p>NOTE: Filled with 0 if Legitimately skipped (R8 = 2)</p>
R	R10_R1	XR10_R1	<p>OTHER ASSET RECODE - LOOP1</p> <p>What was the largest of these other assets?</p> <p>11:trust funds</p> <p>12:permits, licenses, MEMBERSHIPS, etc.</p> <p>13:goodwill, patents</p> <p>14:deposits-security, utility, worker comp (deposits)</p> <p>15:research and development</p> <p>16:cash surrender value of life insurance</p>

97:other
 98:not ascertainable
 .S : Legitimate Skip

R	R10_R2	XR10_R2	OTHER ASSET RECODE - LOOP2 What was the second largest of these other assets? SEE R10_R1
R	R10_R3	XR10_R3	OTHER ASSET RECODE - LOOP3 What was the third largest of these other assets? SEE R10_R1
R	R11_1	XR11_1	BOOK VALUE OTH ASSET 1 What was the dollar amount of the largest of these other assets (as of [DATE])? AMOUNT : _____ .S : Legitimate Skip
R	R11_2	XR11_2	BOOK VALUE OTH ASSET 2 What was the dollar amount of the second largest of these other assets (as of [DATE])? AMOUNT : _____ .S : Legitimate Skip
R	R11_3	XR11_3	BOOK VALUE OTH ASSET 3 What was the dollar amount of the third largest of these other assets (as of [DATE])? AMOUNT : _____ .S : Legitimate Skip
R	R12	XR12	TOTAL ASSETS As of [DATE], what was the total dollar amount of all assets of the firm? AMOUNT : _____ NOTE: R12=sum(R1, R2, R3, R4, R5, R6, R7, R9)
S	S1	XS1	TOTAL LOANS FIRM HAD What was the combined amount of the outstanding principal of loans, mortgages, notes, or bonds, or capital leases, [including any loans from partners/stockholders] and any nonrecourse loans that the firm had as of [DATE]? AMOUNT : _____
S	S2	XS2	ACCTS PAYABLE What was the total amount of the firm's accounts payable (as of [Date])? Accounts payable is typically money the firm owes to other businesses for supplies and services. AMOUNT : _____
S	S3	XS3	OTHER CURRENT LIABILITIES What was the total amount of the firm's other current liabilities (as of [DATE])? Other current liabilities

are debts, other than those discussed earlier, that are due within one year. Examples include accrued expenses, taxes payable, and prepayments and deposits or advances from customers. Do not include loans and accounts payable.

AMOUNT : _____

S	S5	XS5	<p>OTHER LIABILITIES (As of [DATE]), how much did ([FIRM]) owe on other debts or liabilities not yet discussed? AMOUNT : _____ NOTE: Filled with 0 if legitimately skipped (S4 = 2)</p>
S	S6_R1	XS6_R1	<p>OTHER LIABILITIES RECODE - LOOP1 What was the largest of these other liabilities? 11:bonds 12:trust fund 13:negative goodwill 14:buying out company/acquisition expenses 15:insurance policies 16:minority or subordinated interest 17:pension, retirement 97:other 98:not ascertainable .S : Legitimate Skip</p>
S	S6_R2	XS6_R2	<p>OTHER LIABILITIES RECODE - LOOP2 What was the second largest of these other liabilities? SEE S6_R1</p>
S	S6_R3	XS6_R3	<p>OTHER LIABILITIES RECODE - LOOP3 What was the third largest of these other liabilities? SEE S6_R1</p>
S	S7_1	XS7_1	<p>BOOK VALUE OTH LIABILITY 1 What was the dollar amount of the largest of these other liabilities (as of [DATE])? AMOUNT : _____ .S : Legitimate Skip</p>
S	S7_2	XS7_2	<p>BOOK VALUE OTH LIABILITY 2 What was the dollar amount of the second largest of these other liabilities (as of [DATE])? AMOUNT : _____ .S : Legitimate Skip</p>
S	S7_3	XS7_3	<p>BOOK VALUE OTH LIABILITY 3 What was the dollar amount of the third largest of these other liabilities (as of [DATE])? AMOUNT : _____ .S : Legitimate Skip</p>
S	S8	XS8	<p>TOTAL LIABILITIES</p>

As of [DATE], what was the total dollar amount owed by ([FIRM]) for all debts and liabilities? Do not include equity.

AMOUNT : _____

NOTE: S8 = sum(S1, S2, S3, S5)

S	S_EQUITY	XS_EQUITY	EQUITY (ANY FIRM TYPE) What was the total amount of firm's equity? AMOUNT : _____ NOTE: S_EQUITY = R12 - S8
U	U1	XU1	FIRM BANKRUPTCY Within the past seven years, has the firm declared bankruptcy? 1: YES 2: NO
U	U2	XU2	FIRM DELINQUENT OBLIGATIONS Within the past three years, on how many different business obligations has the firm been 60 or more days delinquent? Please include trade credit or credit from suppliers. 1: NONE 2: ONE 3: TWO 4: THREE OR MORE
U	U3	XU3	FIRM JUDGMENTS Within the past three years, have any judgments been rendered against the firm? 1: YES 2: NO
U	U4	XU4	OWNER BANKRUPTCY Within the past seven years, has [OWNER_1] declared bankruptcy? 1: YES 2: NO .S : Legitimate Skip
U	U5	XU5	OWNER DELINQUENT OBLIGATIONS Within the past three years, on how many different personal obligations has [OWNER_1] been 60 or more days delinquent? 1: NONE 2: ONE 3: TWO 4: THREE OR MORE .S : Legitimate Skip
U	U6	XU6	OWNER JUDGMENTS Within the past three years, have any judgments been rendered against [OWNER_1]? 1: YES

2: NO
 .S : Legitimate Skip

U	U7	XU7	PRIN OWNER HOMEOWNER (Do you/Does [OWNER_1]) own (your/his or her) home or primary residence? 1: YES 2: NO .S : Legitimate Skip
U	U7_1	XU7_1	PRIN OWNER EQUITY IN RESIDENCE What is the approximate equity in (your/ [OWNER_1]'s) home or primary residence? Please deduct all primary and secondary mortgages, as well as any other home equity loans, from the market value of the house. AMOUNT : _____ .S : Legitimate Skip
U	U8	XU8	PRIN OWNER OTHER NET WORTH Excluding (your/ [OWNER_1]'s) primary home and the value of [FIRM], what is (your/ [OWNER_1]'s) approximate total net worth, that is all (your/his or her) assets minus all debts? AMOUNT : _____ .S : Legitimate Skip
	TBK0		# OF INSTITUTIONS USED FOR BROKERAGE SERVICES How many institutions does [FIRM] use for brokerage services? NOTE: Can have a value between 0 and 20
	TBK1		BROKERAGE SERVICES FLAG INST1 0: Institution does not provide service 1: Primary source of service 2: Secondary source of service 3: Tertiary source of service 30: More than 3 sources (30's combined in loop 3) .S : Legitimate skip
	TBK2		BROKERAGE SERVICES FLAG INST2 NOTE: SEE TBK1
	TBK3		BROKERAGE SERVICES FLAG INST3 NOTE: SEE TBK1
	TBK4		BROKERAGE SERVICES FLAG INST4 NOTE: SEE TBK1
	TBK5		BROKERAGE SERVICES FLAG INST5 NOTE: SEE TBK1
	TBK6		BROKERAGE SERVICES FLAG INST6 NOTE: SEE TBK1

TBK7	BROKERAGE SERVICES FLAG INST7 NOTE: SEE TBK1
TBK8	BROKERAGE SERVICES FLAG INST8 NOTE: SEE TBK1
TBK9	BROKERAGE SERVICES FLAG INST9 NOTE: SEE TBK1
TBK10	BROKERAGE SERVICES FLAG INST10 NOTE: SEE TBK1
TBK11	BROKERAGE SERVICES FLAG INST11 NOTE: SEE TBK1
TBK12	BROKERAGE SERVICES FLAG INST12 NOTE: SEE TBK1
TBK13	BROKERAGE SERVICES FLAG INST13 NOTE: SEE TBK1
TBK14	BROKERAGE SERVICES FLAG INST14 NOTE: SEE TBK1
TBK15	BROKERAGE SERVICES FLAG INST15 NOTE: SEE TBK1
TBK16	BROKERAGE SERVICES FLAG INST16 NOTE: SEE TBK1
TBK17	BROKERAGE SERVICES FLAG INST17 NOTE: SEE TBK1
TBK18	BROKERAGE SERVICES FLAG INST18 NOTE: SEE TBK1
TBK19	BROKERAGE SERVICES FLAG INST19 NOTE: SEE TBK1
TBK20	BROKERAGE SERVICES FLAG INST20 NOTE: SEE TBK1
TCA0	# OF INSTITUTIONS USED FOR CASH MANAGEMENT SERVICES How many institutions does [FIRM] use for cash management services? NOTE: Can have a value between 0 and 20
TCA1	CASH MANAGEMENT SERVICES FLAG INST1 0: Institution does not provide service 1: Primary source of service 2: Secondary source of service 3: Tertiary source of service 30: More than 3 sources (30's combined in loop 3)

.S : Legitimate skip

TCA2	CASH MANAGEMENT SERVICES FLAG INST2 NOTE: SEE TCA1
TCA3	CASH MANAGEMENT SERVICES FLAG INST3 NOTE: SEE TCA1
TCA4	CASH MANAGEMENT SERVICES FLAG INST4 NOTE: SEE TCA1
TCA5	CASH MANAGEMENT SERVICES FLAG INST5 NOTE: SEE TCA1
TCA6	CASH MANAGEMENT SERVICES FLAG INST6 NOTE: SEE TCA1
TCA7	CASH MANAGEMENT SERVICES FLAG INST7 NOTE: SEE TCA1
TCA8	CASH MANAGEMENT SERVICES FLAG INST8 NOTE: SEE TCA1
TCA9	CASH MANAGEMENT SERVICES FLAG INST9 NOTE: SEE TCA1
TCA10	CASH MANAGEMENT SERVICES FLAG INST10 NOTE: SEE TCA1
TCA11	CASH MANAGEMENT SERVICES FLAG INST11 NOTE: SEE TCA1
TCA12	CASH MANAGEMENT SERVICES FLAG INST12 NOTE: SEE TCA1
TCA13	CASH MANAGEMENT SERVICES FLAG INST13 NOTE: SEE TCA1
TCA14	CASH MANAGEMENT SERVICES FLAG INST14 NOTE: SEE TCA1
TCA15	CASH MANAGEMENT SERVICES FLAG INST15 NOTE: SEE TCA1
TCA16	CASH MANAGEMENT SERVICES FLAG INST16 NOTE: SEE TCA1
TCA17	CASH MANAGEMENT SERVICES FLAG INST17 NOTE: SEE TCA1
TCA18	CASH MANAGEMENT SERVICES FLAG INST18 NOTE: SEE TCA1
TCA19	CASH MANAGEMENT SERVICES FLAG INST19

NOTE: SEE TCA1

TCA20	CASH MANAGEMENT SERVICES FLAG INST20 NOTE: SEE TCA1
TCCP0	# OF INSTITUTIONS USED FOR CARD PROCESSING SERVICES How many institutions does [FIRM] use for credit card processing services? NOTE: Can have a value between 0 and 20
TCCP1	CARD PROCESSING FLAG INST1 0: Institution does not provide service 1: Primary source of service 2: Secondary source of service 3: Tertiary source of service 30:More than 3 sources (30's combined in loop 3) .S : Legitimate skip
TCCP2	CARD PROCESSING FLAG INST2 NOTE: SEE TCCP1
TCCP3	CARD PROCESSING FLAG INST3 NOTE: SEE TCCP1
TCCP4	CARD PROCESSING FLAG INST4 NOTE: SEE TCCP1
TCCP5	CARD PROCESSING FLAG INST5 NOTE: SEE TCCP1
TCCP6	CARD PROCESSING FLAG INST6 NOTE: SEE TCCP1
TCCP7	CARD PROCESSING FLAG INST7 NOTE: SEE TCCP1
TCCP8	CARD PROCESSING FLAG INST8 NOTE: SEE TCCP1
TCCP9	CARD PROCESSING FLAG INST9 NOTE: SEE TCCP1
TCCP10	CARD PROCESSING FLAG INST10 NOTE: SEE TCCP1
TCCP11	CARD PROCESSING FLAG INST11 NOTE: SEE TCCP1
TCCP12	CARD PROCESSING FLAG INST12 NOTE: SEE TCCP1
TCCP13	CARD PROCESSING FLAG INST13 NOTE: SEE TCCP1

TCCP14	CARD PROCESSING FLAG INST14 NOTE: SEE TCCP1
TCCP15	CARD PROCESSING FLAG INST15 NOTE: SEE TCCP1
TCCP16	CARD PROCESSING FLAG INST16 NOTE: SEE TCCP1
TCCP17	CARD PROCESSING FLAG INST17 NOTE: SEE TCCP1
TCCP18	CARD PROCESSING FLAG INST18 NOTE: SEE TCCP1
TCCP19	CARD PROCESSING FLAG INST19 NOTE: SEE TCCP1
TCCP20	CARD PROCESSING FLAG INST20 NOTE: SEE TCCP1
TCK0	# OF INSTITUTIONS USED FOR CHECKING ACCOUNTS How many institutions does [FIRM] use for checking accounts? NOTE: Can have a value between 0 and 20
TCK1	CHECKING FLAG INST1 0: Institution does not provide service 1: Primary source of service 2: Secondary source of service 3: Tertiary source of service 30:More than 3 sources (30's combined in loop 3) .S : Legitimate skip
TCK2	CHECKING FLAG INST2 NOTE: SEE TCK1
TCK3	CHECKING FLAG INST3 NOTE: SEE TCK1
TCK4	CHECKING FLAG INST4 NOTE: SEE TCK1
TCK5	CHECKING FLAG INST5 NOTE: SEE TCK1
TCK6	CHECKING FLAG INST6 NOTE: SEE TCK1
TCK7	CHECKING FLAG INST7 NOTE: SEE TCK1
TCK8	CHECKING FLAG INST8

NOTE: SEE TCK1

TCK9	CHECKING FLAG INST9 NOTE: SEE TCK1
TCK10	CHECKING FLAG INST10 NOTE: SEE TCK1
TCK11	CHECKING FLAG INST11 NOTE: SEE TCK1
TCK12	CHECKING FLAG INST12 NOTE: SEE TCK1
TCK13	CHECKING FLAG INST13 NOTE: SEE TCK1
TCK14	CHECKING FLAG INST14 NOTE: SEE TCK1
TCK15	CHECKING FLAG INST15 NOTE: SEE TCK1
TCK16	CHECKING FLAG INST16 NOTE: SEE TCK1
TCK17	CHECKING FLAG INST17 NOTE: SEE TCK1
TCK18	CHECKING FLAG INST18 NOTE: SEE TCK1
TCK19	CHECKING FLAG INST19 NOTE: SEE TCK1
TCK20	CHECKING FLAG INST20 NOTE: SEE TCK1
TCR0	# OF INSTITUTIONS USED FOR CREDIT RELATED SERVICES How many institutions does [FIRM] use for credit related services? NOTE: Can have a value between 0 and 20
TCR1	CREDIT SERVICES FLAG INST1 0: Institution does not provide service 1: Primary source of service 2: Secondary source of service 3: Tertiary source of service 30:More than 3 sources (30's combined in loop 3) .S : Legitimate skip
TCR2	CREDIT SERVICES FLAG INST2 NOTE: SEE TCR1

TCR3	CREDIT SERVICES FLAG INST3 NOTE: SEE TCR1
TCR4	CREDIT SERVICES FLAG INST4 NOTE: SEE TCR1
TCR5	CREDIT SERVICES FLAG INST5 NOTE: SEE TCR1
TCR6	CREDIT SERVICES FLAG INST6 NOTE: SEE TCR1
TCR7	CREDIT SERVICES FLAG INST7 NOTE: SEE TCR1
TCR8	CREDIT SERVICES FLAG INST8 NOTE: SEE TCR1
TCR9	CREDIT SERVICES FLAG INST9 NOTE: SEE TCR1
TCR10	CREDIT SERVICES FLAG INST10 NOTE: SEE TCR1
TCR11	CREDIT SERVICES FLAG INST11 NOTE: SEE TCR1
TCR12	CREDIT SERVICES FLAG INST12 NOTE: SEE TCR1
TCR13	CREDIT SERVICES FLAG INST13 NOTE: SEE TCR1
TCR14	CREDIT SERVICES FLAG INST14 NOTE: SEE TCR1
TCR15	CREDIT SERVICES FLAG INST15 NOTE: SEE TCR1
TCR16	CREDIT SERVICES FLAG INST16 NOTE: SEE TCR1
TCR17	CREDIT SERVICES FLAG INST17 NOTE: SEE TCR1
TCR18	CREDIT SERVICES FLAG INST18 NOTE: SEE TCR1
TCR19	CREDIT SERVICES FLAG INST19 NOTE: SEE TCR1
TCR20	CREDIT SERVICES FLAG INST20 NOTE: SEE TCR1

TEQ0	# OF INSTITUTIONS USED FOR EQUIPMENT LOANS How many institutions does [FIRM] use for equipment loans? NOTE: Can have a value between 0 and 20
TEQ1	EQUIPMENT LOAN FLAG INST1 0: Institution does not provide service 1: Primary source of service 2: Secondary source of service 3: Tertiary source of service 30: More than 3 sources (30's combined in loop 3) .S : Legitimate skip
TEQ2	EQUIPMENT LOAN FLAG INST2 NOTE: SEE TEQ1
TEQ3	EQUIPMENT LOAN FLAG INST3 NOTE: SEE TEQ1
TEQ4	EQUIPMENT LOAN FLAG INST4 NOTE: SEE TEQ1
TEQ5	EQUIPMENT LOAN FLAG INST5 NOTE: SEE TEQ1
TEQ6	EQUIPMENT LOAN FLAG INST6 NOTE: SEE TEQ1
TEQ7	EQUIPMENT LOAN FLAG INST7 NOTE: SEE TEQ1
TEQ8	EQUIPMENT LOAN FLAG INST8 NOTE: SEE TEQ1
TEQ9	EQUIPMENT LOAN FLAG INST9 NOTE: SEE TEQ1
TEQ10	EQUIPMENT LOAN FLAG INST10 NOTE: SEE TEQ1
TEQ11	EQUIPMENT LOAN FLAG INST11 NOTE: SEE TEQ1
TEQ12	EQUIPMENT LOAN FLAG INST12 NOTE: SEE TEQ1
TEQ13	EQUIPMENT LOAN FLAG INST13 NOTE: SEE TEQ1
TEQ14	EQUIPMENT LOAN FLAG INST14 NOTE: SEE TEQ1
TEQ15	EQUIPMENT LOAN FLAG INST15 NOTE: SEE TEQ1

TEQ16	EQUIPMENT LOAN FLAG INST16 NOTE: SEE TEQ1
TEQ17	EQUIPMENT LOAN FLAG INST17 NOTE: SEE TEQ1
TEQ18	EQUIPMENT LOAN FLAG INST18 NOTE: SEE TEQ1
TEQ19	EQUIPMENT LOAN FLAG INST19 NOTE: SEE TEQ1
TEQ20	EQUIPMENT LOAN FLAG INST20 NOTE: SEE TEQ1
TLC0	# OF INSTITUTIONS USED FOR LINES OF CREDIT How many institutions does [FIRM] use for lines of credit? NOTE: Can have a value between 0 and 20
TLC1	LINE OF CREDIT FLAG INST1 0: Institution does not provide service 1: Primary source of service 2: Secondary source of service 3: Tertiary source of service 30: More than 3 sources (30's combined in loop 3) .S : Legitimate skip
TLC2	LINE OF CREDIT FLAG INST2 NOTE: SEE TLC1
TLC3	LINE OF CREDIT FLAG INST3 NOTE: SEE TLC1
TLC4	LINE OF CREDIT FLAG INST4 NOTE: SEE TLC1
TLC5	LINE OF CREDIT FLAG INST5 NOTE: SEE TLC1
TLC6	LINE OF CREDIT FLAG INST6 NOTE: SEE TLC1
TLC7	LINE OF CREDIT FLAG INST7 NOTE: SEE TLC1
TLC8	LINE OF CREDIT FLAG INST8 NOTE: SEE TLC1
TLC9	LINE OF CREDIT FLAG INST9 NOTE: SEE TLC1
TLC10	LINE OF CREDIT FLAG INST10

NOTE: SEE TLC1

TLC11	LINE OF CREDIT FLAG INST11 NOTE: SEE TLC1
TLC12	LINE OF CREDIT FLAG INST12 NOTE: SEE TLC1
TLC13	LINE OF CREDIT FLAG INST13 NOTE: SEE TLC1
TLC14	LINE OF CREDIT FLAG INST14 NOTE: SEE TLC1
TLC15	LINE OF CREDIT FLAG INST15 NOTE: SEE TLC1
TLC16	LINE OF CREDIT FLAG INST16 NOTE: SEE TLC1
TLC17	LINE OF CREDIT FLAG INST17 NOTE: SEE TLC1
TLC18	LINE OF CREDIT FLAG INST18 NOTE: SEE TLC1
TLC19	LINE OF CREDIT FLAG INST19 NOTE: SEE TLC1
TLC20	LINE OF CREDIT FLAG INST20 NOTE: SEE TLC1
TLE0	# OF INSTITUTIONS USED FOR CAPITAL LEASES How many institutions does [FIRM] use for capital leases? NOTE: Can have a value between 0 and 20
TLE1	CAPITAL LEASE FLAG INST1 0: Institution does not provide service 1: Primary source of service 2: Secondary source of service 3: Tertiary source of service 30: More than 3 sources (30's combined in loop 3) .S : Legitimate skip
TLE2	CAPITAL LEASE FLAG INST2 NOTE: SEE TLE1
TLE3	CAPITAL LEASE FLAG INST3 NOTE: SEE TLE1
TLE4	CAPITAL LEASE FLAG INST4 NOTE: SEE TLE1

TLE5	CAPITAL LEASE FLAG INST5 NOTE: SEE TLE1
TLE6	CAPITAL LEASE FLAG INST6 NOTE: SEE TLE1
TLE7	CAPITAL LEASE FLAG INST7 NOTE: SEE TLE1
TLE8	CAPITAL LEASE FLAG INST8 NOTE: SEE TLE1
TLE9	CAPITAL LEASE FLAG INST9 NOTE: SEE TLE1
TLE10	CAPITAL LEASE FLAG INST10 NOTE: SEE TLE1
TLE11	CAPITAL LEASE FLAG INST11 NOTE: SEE TLE1
TLE12	CAPITAL LEASE FLAG INST12 NOTE: SEE TLE1
TLE13	CAPITAL LEASE FLAG INST13 NOTE: SEE TLE1
TLE14	CAPITAL LEASE FLAG INST14 NOTE: SEE TLE1
TLE15	CAPITAL LEASE FLAG INST15 NOTE: SEE TLE1
TLE16	CAPITAL LEASE FLAG INST16 NOTE: SEE TLE1
TLE17	CAPITAL LEASE FLAG INST17 NOTE: SEE TLE1
TLE18	CAPITAL LEASE FLAG INST18 NOTE: SEE TLE1
TLE19	CAPITAL LEASE FLAG INST19 NOTE: SEE TLE1
TLE20	CAPITAL LEASE FLAG INST20 NOTE: SEE TLE1
TMG0	# OF INSTITUTIONS USED FOR MORTGAGES How many institutions does [FIRM] use for mortgages? NOTE: Can have a value between 0 and 20
TMG1	MORTGAGE FLAG INST1 0: Institution does not provide service

1: Primary source of service
2: Secondary source of service
3: Tertiary source of service
30: More than 3 sources (30's combined in loop 3)
.S : Legitimate skip

TMG2	MORTGAGE FLAG INST2 NOTE: SEE TMG1
TMG3	MORTGAGE FLAG INST3 NOTE: SEE TMG1
TMG4	MORTGAGE FLAG INST4 NOTE: SEE TMG1
TMG5	MORTGAGE FLAG INST5 NOTE: SEE TMG1
TMG6	MORTGAGE FLAG INST6 NOTE: SEE TMG1
TMG7	MORTGAGE FLAG INST7 NOTE: SEE TMG1
TMG8	MORTGAGE FLAG INST8 NOTE: SEE TMG1
TMG9	MORTGAGE FLAG INST9 NOTE: SEE TMG1
TMG10	MORTGAGE FLAG INST10 NOTE: SEE TMG1
TMG11	MORTGAGE FLAG INST11 NOTE: SEE TMG1
TMG12	MORTGAGE FLAG INST12 NOTE: SEE TMG1
TMG13	MORTGAGE FLAG INST13 NOTE: SEE TMG1
TMG14	MORTGAGE FLAG INST14 NOTE: SEE TMG1
TMG15	MORTGAGE FLAG INST15 NOTE: SEE TMG1
TMG16	MORTGAGE FLAG INST16 NOTE: SEE TMG1
TMG17	MORTGAGE FLAG INST17 NOTE: SEE TMG1

TMG18	MORTGAGE FLAG INST18 NOTE: SEE TMG1
TMG19	MORTGAGE FLAG INST19 NOTE: SEE TMG1
TMG20	MORTGAGE FLAG INST20 NOTE: SEE TMG1
TMRA0	RECENTLY APPROVED LOAN INDICATOR 0: Firm did not have recently approved loan 1: Firm had recently approved loan
TMRA1	MOST RECENT APPROVED LOAN FLAG INST1 0: Institution did not provide most recently approved loan 1: Institution provided most recently approved loan .S : Legitimate skip
TMRA2	MOST RECENT APPROVED LOAN FLAG INST2 NOTE: SEE TMRA1
TMRA3	MOST RECENT APPROVED LOAN FLAG INST3 NOTE: SEE TMRA1
TMRA4	MOST RECENT APPROVED LOAN FLAG INST4 NOTE: SEE TMRA1
TMRA5	MOST RECENT APPROVED LOAN FLAG INST5 NOTE: SEE TMRA1
TMRA6	MOST RECENT APPROVED LOAN FLAG INST6 NOTE: SEE TMRA1
TMRA7	MOST RECENT APPROVED LOAN FLAG INST7 NOTE: SEE TMRA1
TMRA8	MOST RECENT APPROVED LOAN FLAG INST8 NOTE: SEE TMRA1
TMRA9	MOST RECENT APPROVED LOAN FLAG INST9 NOTE: SEE TMRA1
TMRA10	MOST RECENT APPROVED LOAN FLAG INST10 NOTE: SEE TMRA1
TMRA11	MOST RECENT APPROVED LOAN FLAG INST11 NOTE: SEE TMRA1
TMRA12	MOST RECENT APPROVED LOAN FLAG INST12 NOTE: SEE TMRA1
TMRA13	MOST RECENT APPROVED LOAN FLAG INST13 NOTE: SEE TMRA1

TMRA14	MOST RECENT APPROVED LOAN FLAG INST14 NOTE: SEE TMRA1
TMRA15	MOST RECENT APPROVED LOAN FLAG INST15 NOTE: SEE TMRA1
TMRA16	MOST RECENT APPROVED LOAN FLAG INST16 NOTE: SEE TMRA1
TMRA17	MOST RECENT APPROVED LOAN FLAG INST17 NOTE: SEE TMRA1
TMRA18	MOST RECENT APPROVED LOAN FLAG INST18 NOTE: SEE TMRA1
TMRA19	MOST RECENT APPROVED LOAN FLAG INST19 NOTE: SEE TMRA1
TMRA20	MOST RECENT APPROVED LOAN FLAG INST20 NOTE: SEE TMRA1
TMRD0	RECENTLY DENIED LOAN INDICATOR 0: Firm did not have recently denied loan 1: Firm had recently denied loan
TMRD1	MOST RECENT DENIED LOAN FLAG INST1 0: Institution did not provide most recently denied loan 1: Institution provided most recently denied loan .S : Legitimate skip
TMRD2	MOST RECENT DENIED LOAN FLAG INST2 NOTE: SEE TMRD1
TMRD3	MOST RECENT DENIED LOAN FLAG INST3 NOTE: SEE TMRD1
TMRD4	MOST RECENT DENIED LOAN FLAG INST4 NOTE: SEE TMRD1
TMRD5	MOST RECENT DENIED LOAN FLAG INST5 NOTE: SEE TMRD1
TMRD6	MOST RECENT DENIED LOAN FLAG INST6 NOTE: SEE TMRD1
TMRD7	MOST RECENT DENIED LOAN FLAG INST7 NOTE: SEE TMRD1
TMRD8	MOST RECENT DENIED LOAN FLAG INST8 NOTE: SEE TMRD1
TMRD9	MOST RECENT DENIED LOAN FLAG INST9 NOTE: SEE TMRD1

TMRD10	MOST RECENT DENIED LOAN FLAG INST10 NOTE: SEE TMRD1
TMRD11	MOST RECENT DENIED LOAN FLAG INST11 NOTE: SEE TMRD1
TMRD12	MOST RECENT DENIED LOAN FLAG INST12 NOTE: SEE TMRD1
TMRD13	MOST RECENT DENIED LOAN FLAG INST13 NOTE: SEE TMRD1
TMRD14	MOST RECENT DENIED LOAN FLAG INST14 NOTE: SEE TMRD1
TMRD15	MOST RECENT DENIED LOAN FLAG INST15 NOTE: SEE TMRD1
TMRD16	MOST RECENT DENIED LOAN FLAG INST16 NOTE: SEE TMRD1
TMRD17	MOST RECENT DENIED LOAN FLAG INST17 NOTE: SEE TMRD1
TMRD18	MOST RECENT DENIED LOAN FLAG INST18 NOTE: SEE TMRD1
TMRD19	MOST RECENT DENIED LOAN FLAG INST19 NOTE: SEE TMRD1
TMRD20	MOST RECENT DENIED LOAN FLAG INST20 NOTE: SEE TMRD1
TMV0	# OF INSTITUTIONS USED FOR MOTOR VEHICLE LOANS How many institutions does [FIRM] use for motor vehicle loans? NOTE: Can have a value between 0 and 20
TMV1	MOTOR VEHICLE FLAG INST1 0: Institution does not provide service 1: Primary source of service 2: Secondary source of service 3: Tertiary source of service 30:More than 3 sources (30's combined in loop 3) .S : Legitimate skip
TMV2	MOTOR VEHICLE FLAG INST2 NOTE: SEE TMV1
TMV3	MOTOR VEHICLE FLAG INST3 NOTE: SEE TMV1
TMV4	MOTOR VEHICLE FLAG INST4 NOTE: SEE TMV1

TMV5	MOTOR VEHICLE FLAG INST5 NOTE: SEE TMV1
TMV6	MOTOR VEHICLE FLAG INST6 NOTE: SEE TMV1
TMV7	MOTOR VEHICLE FLAG INST7 NOTE: SEE TMV1
TMV8	MOTOR VEHICLE FLAG INST8 NOTE: SEE TMV1
TMV9	MOTOR VEHICLE FLAG INST9 NOTE: SEE TMV1
TMV10	MOTOR VEHICLE FLAG INST10 NOTE: SEE TMV1
TMV11	MOTOR VEHICLE FLAG INST11 NOTE: SEE TMV1
TMV12	MOTOR VEHICLE FLAG INST12 NOTE: SEE TMV1
TMV13	MOTOR VEHICLE FLAG INST13 NOTE: SEE TMV1
TMV14	MOTOR VEHICLE FLAG INST14 NOTE: SEE TMV1
TMV15	MOTOR VEHICLE FLAG INST15 NOTE: SEE TMV1
TMV16	MOTOR VEHICLE FLAG INST16 NOTE: SEE TMV1
TMV17	MOTOR VEHICLE FLAG INST17 NOTE: SEE TMV1
TMV18	MOTOR VEHICLE FLAG INST18 NOTE: SEE TMV1
TMV19	MOTOR VEHICLE FLAG INST19 NOTE: SEE TMV1
TMV20	MOTOR VEHICLE FLAG INST20 NOTE: SEE TMV1
TOT0	# OF INSTITUTIONS USED FOR OTHER LOANS How many institutions does [FIRM] use for other loans? NOTE: Can have a value between 0 and 20
TOT1	OTHER LOAN FLAG INST1

0: Institution does not provide service
1: Primary source of service
2: Secondary source of service
3: Tertiary source of service
30: More than 3 sources (30's combined in loop 3)
.S : Legitimate skip

TOT2	OTHER LOAN FLAG INST2 NOTE: SEE TOT1
TOT3	OTHER LOAN FLAG INST3 NOTE: SEE TOT1
TOT4	OTHER LOAN FLAG INST4 NOTE: SEE TOT1
TOT5	OTHER LOAN FLAG INST5 NOTE: SEE TOT1
TOT6	OTHER LOAN FLAG INST6 NOTE: SEE TOT1
TOT7	OTHER LOAN FLAG INST7 NOTE: SEE TOT1
TOT8	OTHER LOAN FLAG INST8 NOTE: SEE TOT1
TOT9	OTHER LOAN FLAG INST9 NOTE: SEE TOT1
TOT10	OTHER LOAN FLAG INST10 NOTE: SEE TOT1
TOT11	OTHER LOAN FLAG INST11 NOTE: SEE TOT1
TOT12	OTHER LOAN FLAG INST12 NOTE: SEE TOT1
TOT13	OTHER LOAN FLAG INST13 NOTE: SEE TOT1
TOT14	OTHER LOAN FLAG INST14 NOTE: SEE TOT1
TOT15	OTHER LOAN FLAG INST15 NOTE: SEE TOT1
TOT16	OTHER LOAN FLAG INST16 NOTE: SEE TOT1
TOT17	OTHER LOAN FLAG INST17 NOTE: SEE TOT1

TOT18	OTHER LOAN FLAG INST18 NOTE: SEE TOT1
TOT19	OTHER LOAN FLAG INST19 NOTE: SEE TOT1
TOT20	OTHER LOAN FLAG INST20 NOTE: SEE TOT1
TSV0	# OF INSTITUTIONS USED FOR SAVINGS ACCOUNTS How many institutions does [FIRM] use for savings accounts? NOTE: Can have a value between 0 and 20
TSV1	SAVINGS FLAG INST1 0: Institution does not provide service 1: Primary source of service 2: Secondary source of service 3: Tertiary source of service 30: More than 3 sources (30's combined in loop 3) .S : Legitimate skip
TSV2	SAVINGS FLAG INST2 NOTE: SEE TSV1
TSV3	SAVINGS FLAG INST3 NOTE: SEE TSV1
TSV4	SAVINGS FLAG INST4 NOTE: SEE TSV1
TSV5	SAVINGS FLAG INST5 NOTE: SEE TSV1
TSV6	SAVINGS FLAG INST6 NOTE: SEE TSV1
TSV7	SAVINGS FLAG INST7 NOTE: SEE TSV1
TSV8	SAVINGS FLAG INST8 NOTE: SEE TSV1
TSV9	SAVINGS FLAG INST9 NOTE: SEE TSV1
TSV10	SAVINGS FLAG INST10 NOTE: SEE TSV1
TSV11	SAVINGS FLAG INST11 NOTE: SEE TSV1
TSV12	SAVINGS FLAG INST12

	NOTE: SEE TSV1
TSV13	SAVINGS FLAG INST13 NOTE: SEE TSV1
TSV14	SAVINGS FLAG INST14 NOTE: SEE TSV1
TSV15	SAVINGS FLAG INST15 NOTE: SEE TSV1
TSV16	SAVINGS FLAG INST16 NOTE: SEE TSV1
TSV17	SAVINGS FLAG INST17 NOTE: SEE TSV1
TSV18	SAVINGS FLAG INST18 NOTE: SEE TSV1
TSV19	SAVINGS FLAG INST19 NOTE: SEE TSV1
TSV20	SAVINGS FLAG INST20 NOTE: SEE TSV1
TTRNS0	# OF INSTITUTIONS USED FOR TRANSACTION SERVICES How many institutions does [FIRM] use for transactions services? NOTE: Can have a value between 0 and 20
TTRNS1	TRANSACTIONS SERVICES FLAG INST1 0: Institution does not provide service 1: Primary source of service 2: Secondary source of service 3: Tertiary source of service 30: More than 3 sources (30's combined in loop 3) .S : Legitimate skip
TTRNS2	TRANSACTIONS SERVICES FLAG INST2 NOTE: SEE TTRNS1
TTRNS3	TRANSACTIONS SERVICES FLAG INST3 NOTE: SEE TTRNS1
TTRNS4	TRANSACTIONS SERVICES FLAG INST4 NOTE: SEE TTRNS1
TTRNS5	TRANSACTIONS SERVICES FLAG INST5 NOTE: SEE TTRNS1
TTRNS6	TRANSACTIONS SERVICES FLAG INST6 NOTE: SEE TTRNS1

TTRNS7	TRANSACTIONS SERVICES FLAG INST7 NOTE: SEE TTRNS1
TTRNS8	TRANSACTIONS SERVICES FLAG INST8 NOTE: SEE TTRNS1
TTRNS9	TRANSACTIONS SERVICES FLAG INST9 NOTE: SEE TTRNS1
TTRNS10	TRANSACTIONS SERVICES FLAG INST10 NOTE: SEE TTRNS1
TTRNS11	TRANSACTIONS SERVICES FLAG INST11 NOTE: SEE TTRNS1
TTRNS12	TRANSACTIONS SERVICES FLAG INST12 NOTE: SEE TTRNS1
TTRNS13	TRANSACTIONS SERVICES FLAG INST13 NOTE: SEE TTRNS1
TTRNS14	TRANSACTIONS SERVICES FLAG INST14 NOTE: SEE TTRNS1
TTRNS15	TRANSACTIONS SERVICES FLAG INST15 NOTE: SEE TTRNS1
TTRNS16	TRANSACTIONS SERVICES FLAG INST16 NOTE: SEE TTRNS1
TTRNS17	TRANSACTIONS SERVICES FLAG INST17 NOTE: SEE TTRNS1
TTRNS18	TRANSACTIONS SERVICES FLAG INST18 NOTE: SEE TTRNS1
TTRNS19	TRANSACTIONS SERVICES FLAG INST19 NOTE: SEE TTRNS1
TTRNS20	TRANSACTIONS SERVICES FLAG INST20 NOTE: SEE TTRNS1
TTRST0	# OF INSTITUTIONS USED FOR TRUST RELATED SERVICES How many institutions does [FIRM] use for trust related services? NOTE: Can have a value between 0 and 20
TTRST1	TRUST SERVICES FLAG INST1 0: Institution does not provide service 1: Primary source of service 2: Secondary source of service 3: Tertiary source of service 30: More than 3 sources (30's combined in loop 3) .S : Legitimate skip

TTRST2	TRUST SERVICES FLAG INST2 NOTE: SEE TTRST1
TTRST3	TRUST SERVICES FLAG INST3 NOTE: SEE TTRST1
TTRST4	TRUST SERVICES FLAG INST4 NOTE: SEE TTRST1
TTRST5	TRUST SERVICES FLAG INST5 NOTE: SEE TTRST1
TTRST6	TRUST SERVICES FLAG INST6 NOTE: SEE TTRST1
TTRST7	TRUST SERVICES FLAG INST7 NOTE: SEE TTRST1
TTRST8	TRUST SERVICES FLAG INST8 NOTE: SEE TTRST1
TTRST9	TRUST SERVICES FLAG INST9 NOTE: SEE TTRST1
TTRST10	TRUST SERVICES FLAG INST10 NOTE: SEE TTRST1
TTRST11	TRUST SERVICES FLAG INST11 NOTE: SEE TTRST1
TTRST12	TRUST SERVICES FLAG INST12 NOTE: SEE TTRST1
TTRST13	TRUST SERVICES FLAG INST13 NOTE: SEE TTRST1
TTRST14	TRUST SERVICES FLAG INST14 NOTE: SEE TTRST1
TTRST15	TRUST SERVICES FLAG INST15 NOTE: SEE TTRST1
TTRST16	TRUST SERVICES FLAG INST16 NOTE: SEE TTRST1
TTRST17	TRUST SERVICES FLAG INST17 NOTE: SEE TTRST1
TTRST18	TRUST SERVICES FLAG INST18 NOTE: SEE TTRST1
TTRST19	TRUST SERVICES FLAG INST19 NOTE: SEE TTRST1

TTRST20

TRUST SERVICES FLAG INST20
NOTE: SEE TTRST1

2003 Survey of Small Business Finances

Public Data Dictionary **INDEX**

October 10, 2006

The following lists all variables on the public data set in alphabetical order. The list includes the variable name, a short label, whether the variable has an xcode, and the section source. See page 10 for more information on section designation.

<u>VARIABLE</u>	<u>LABEL</u>	<u>XCODE</u>	<u>SECTION</u>
A0_ADJUST	Fiscal Year Adjustment Factor	NONE	A0
A0_CENSDIV	Sampling Stratum Variable - Census Division	NONE	A0
A0_CURRDAY	Current Day	NONE	A0
A0_CURRMO	Current Month	NONE	A0
A0_CURRYR	Current 4-Digit Year	NONE	A0
A0_DB_CREDRK	D&B Credit Score	NONE	A0
A0_DIVISION	Census Division - Updated	NONE	A0
A0_FIRMPROB	Most Important Problem Facing Business, Recoded	NONE	A0
A0_FYENDYR	Fiscal Year End Year	NONE	A0
A0_HHI0	Banking Market Concentration 2003-100% Bnk	NONE	A0
A0_HHI100	Banking Market Concentration 2003-100% Bnk, 100% Thrft	NONE	A0
A0_HHI50	Banking Market Concentration 2003-100% Bnk, 50% Thrft	NONE	A0
A0_IMPLICAT	Implicate Number 1-5	NONE	A0
A0_INCENTIVE	Incentive Received By The Firm	NONE	A0
A0_INCEN_LG	Largest Incentive Offered To The Firm	NONE	A0
A0_IWBEGDT	Interview Begin Date	NONE	A0
A0_IWBEGTM	Time Interview Began	NONE	A0
A0_IWENDD2	Interview End Date For Most Recent Case Recovery	NONE	A0
A0_IWENDDT	Interview End Date	NONE	A0
A0_IWENDTM	Interview End Time	NONE	A0
A0_IWENDTM2	Interview End Time For Most Recent Case Recovey	NONE	A0
A0_MSA	Sampling strata – MSA or rural county	NONE	A0
A0_SCRELIG	Screener Eligibility Flag	NONE	A0
A0_SIC2_FIN	Sic Code (2 Digit)	NONE	A0
A0_SIZECLSS	Sampling Strata - Firm Size Class	NONE	A0
A0_STRATUM	Sampling strata – A0_SIZECLASS*A0_CENSDIV*A0_MSA	NONE	A0
A0_URBAN	MSA or rural county - Updated Values	NONE	A0
A0_WKSHT_FLG	Received Financial Worksheet Flag	NONE	A0
A0_WKSHT_REV	Reviewed Financial Worksheet Flag	NONE	A0
A10_1	Number Of Owners Working In Firm	XA10_1	A
A10_2	Number Of Non-Owners Working In Firm	XA10_2	A
A10_5	Fewer/Same/More Workers In 2002	XA10_5	A
A10_6	Fewer/Same/More Workers In 2000	XA10_6	A
A10_7T1	Paid Day Laborers	XA10_7T1	A
A10_7T2	Temporary Employees	XA10_7T2	A
A10_7T3	Leased Employees	XA10_7T3	A
A10_7T4	Contractors Or Consultants	XA10_7T4	A
A10_8	How Many Leased-Temp-Cont Employees	XA10_8	A
A10_9	Type Of Incentive	XA10_9	A
A_TOTEMP	Total Number Of Employees	XA_TOTEMP	A
B2_1DAY	Fiscal Year End Day	XB2_1DAY	B
B2_1MO	Fiscal Year End Month	XB2_1MO	B
B3	Organization Type	XB3	B

<u>VARIABLE</u>	<u>LABEL</u>	<u>XCODE</u>	<u>SECTION</u>
CF_AGE	Wgted Avg Age Of Owners	XCF_AGE	C
CF_ASIAN	Wgted % Of Oshp That Is Asian	XCF_ASIAN	C
CF_AS_HA	Wgted % Of Oshp That Is Asian/Hawaiian/Pacific Islander	XCF_AS_HA	C
CF_BLACK	Wgted % Of Oshp That Is Black	XCF_BLACK	C
CF_EDUC	Wgted Avg Education Level Of Owners	XCF_EDUC	C
CF_ESTAB	How Firm Was Established	XCF_ESTAB	C
CF_EXPER	Wgted Avg Experience Of Owners	XCF_EXPER	C
CF_FAGE	Age Of Firm In Years	XCF_FAGE	C
CF_FAMILY	Family Owned	XCF_FAMILY	C
CF_FEMALE	Wgted % Of Oshp That Is Female	XCF_FEMALE	C
CF_HAWAII	Wgted % Of Oshp That Is Hawiian/Pacific Islander	XCF_HAWAII	C
CF_HISP	Wgted % Of Oshp That Is Hispanic	XCF_HISP	C
CF_MANAGE	Owner-Managed	XCF_MANAGE	C
CF_MINHIS	Wgted % Of Oshp That Is Minority Or Hispanic	XCF_MINHIS	C
CF_MINOR	Wgted % Of Oshp That Is Minority	XCF_MINOR	C
CF_MORE10	One Owner With At Least 10% Share	XCF_MORE10	C
CF_NATIVE	Wgted % Of Oshp That Is Native American/Alaska Native	XCF_NATIVE	C
CF_OWNERS	Number Of Owners	XCF_OWNERS	C
CF_WHITE	Wgted % Of Oshp That Is White	XCF_WHITE	C
CF_W_NH	Wgted % Of Oshp That Is White And Non-Hispanic	XCF_W_NH	C
C_AGE_1	Age Owner 1	XC_AGE_1	C
C_AGE_2	Age Owner 2	XC_AGE_2	C
C_AGE_3	Age Owner 3	XC_AGE_3	C
C_ASIAN_1	Owner 1 Asian	XC_ASIAN_1	C
C_ASIAN_2	Owner 2 Asian	XC_ASIAN_2	C
C_ASIAN_3	Owner 3 Asian	XC_ASIAN_3	C
C_AS_HA_1	Owner 1 Asian/Hawaiian/Pacific Islander	XC_AS_HA_1	C
C_AS_HA_2	Owner 2 Asian/Hawaiian/Pacific Islander	XC_AS_HA_2	C
C_AS_HA_3	Owner 3 Asian/Hawaiian/Pacific Islander	XC_AS_HA_3	C
C_BLACK_1	Owner 1 Black/African American	XC_BLACK_1	C
C_BLACK_2	Owner 2 Black/African American	XC_BLACK_2	C
C_BLACK_3	Owner 3 Black/African American	XC_BLACK_3	C
C_EDUC_1	Education Owner 1	XC_EDUC_1	C
C_EDUC_2	Education Owner 2	XC_EDUC_2	C
C_EDUC_3	Education Owner 3	XC_EDUC_3	C
C_EXPER_1	Business Experience Owner 1	XC_EXPER_1	C
C_EXPER_2	Business Experience Owner 2	XC_EXPER_2	C
C_EXPER_3	Business Experience Owner 3	XC_EXPER_3	C
C_FEMALE_1	Owner 1 Female	XC_FEMALE_1	C
C_FEMALE_2	Owner 2 Female	XC_FEMALE_2	C
C_FEMALE_3	Owner 3 Female	XC_FEMALE_3	C
C_HAWAII_1	Owner 1 Native Hawaiian/Pacific Islander	XC_HAWAII_1	C
C_HAWAII_2	Owner 2 Native Hawaiian/Pacific Islander	XC_HAWAII_2	C
C_HAWAII_3	Owner 3 Native Hawaiian/Pacific Islander	XC_HAWAII_3	C
C_HISP_1	Owner 1 Hispanic	XC_HISP_1	C

<u>VARIABLE</u>	<u>LABEL</u>	<u>XCODE</u>	<u>SECTION</u>
C_HISP_2	Owner 2 Hispanic	XC_HISP_2	C
C_HISP_3	Owner 3 Hispanic	XC_HISP_3	C
C_INDIV_1	Owner 1 Is Individual	XC_INDIV_1	C
C_INDIV_2	Owner 2 Is Individual	XC_INDIV_2	C
C_INDIV_3	Owner 3 Is Individual	XC_INDIV_3	C
C_MANAGE_1	Owner 1 Manager	XC_MANAGE_1	C
C_MANAGE_2	Owner 2 Manager	XC_MANAGE_2	C
C_MANAGE_3	Owner 3 Manager	XC_MANAGE_3	C
C_MINHIS_1	Owner 1 Minority Or Hispanic	XC_MINHIS_1	C
C_MINHIS_2	Owner 2 Minority Or Hispanic	XC_MINHIS_2	C
C_MINHIS_3	Owner 3 Minority Or Hispanic	XC_MINHIS_3	C
C_MINOR_1	Owner 1 Minority	XC_MINOR_1	C
C_MINOR_2	Owner 2 Minority	XC_MINOR_2	C
C_MINOR_3	Owner 3 Minority	XC_MINOR_3	C
C_NATIVE_1	Owner 1 American Indian/Alaska Native	XC_NATIVE_1	C
C_NATIVE_2	Owner 2 American Indian/Alaska Native	XC_NATIVE_2	C
C_NATIVE_3	Owner 3 American Indian/Alaska Native	XC_NATIVE_3	C
C_SHARE_1	Ownership Share Of Owner 1	XC_SHARE_1	C
C_SHARE_2	Ownership Share Of Owner 2	XC_SHARE_2	C
C_SHARE_3	Ownership Share Of Owner 3	XC_SHARE_3	C
C_WHITE_1	Owner 1 White	XC_WHITE_1	C
C_WHITE_2	Owner 2 White	XC_WHITE_2	C
C_WHITE_3	Owner 3 White	XC_WHITE_3	C
C_W_NH_1	Owner 1 White And Non-Hispanic	XC_W_NH_1	C
C_W_NH_2	Owner 2 White And Non-Hispanic	XC_W_NH_2	C
C_W_NH_3	Owner 3 White And Non-Hispanic	XC_W_NH_3	C
D1	Number Of Sites	XD1	D
D2	Sites In Same Area As Main Office	XD2	D
D3	Primarily Does Business Where	XD3	D
D4	Business Uses Computers	XD4	D
D5T1	Uses Computers To Do Online Banking	XD5T1	D
D5T10	Uses Computers To Directly Contribute To The Firm Prim Bus Act	XD5T10	D
D5T2	Uses Computers For An E-Mail Or Internet Connection	XD5T2	D
D5T3	Uses Computers To Purchase Business Products And Services	XD5T3	D
D5T4	Uses Computers To Sell Business Products And Services	XD5T4	D
D5T5	Uses Computers To Apply For Loans Or Other Forms Of Credit	XD5T5	D
D5T6	Uses Computers To Manage Inventory	XD5T6	D
D5T7	Uses Computers For Admin Functions Such As Word Processing	XD5T7	D
D5T8	Uses Computers To Manage The Firms Accounts/Bookkeeping	XD5T8	D
D5T9	Uses Computers To Do Other Business Tasks	XD5T9	D
E1	Any Checking Accounts	XE1	E
E3_1	Balance Checking 1	XE3_1	E
E3_2	Balance Checking 2	XE3_2	E
E3_3	Balance Checking 3	XE3_3	E
E4	Any Savings Accounts	XE4	E

<u>VARIABLE</u>	<u>LABEL</u>	<u>XCODE</u>	<u>SECTION</u>
E6_1	Savings Balance 1	XE6_1	E
E6_2	Savings Balance 2	XE6_2	E
E6_3	Savings Balance 3	XE6_3	E
F1	Use Owner Personal Credit Cards To Pay Business Expenses	XF1	F
F10_1	Credit Limit 1	XF10_1	F
F10_2	Credit Limit 2	XF10_2	F
F10_3	Credit Limit 3	XF10_3	F
F11_1	Amount Owed Loc 1	XF11_1	F
F11_2	Amount Owed Loc 2	XF11_2	F
F11_3	Amount Owed Loc 3	XF11_3	F
F13_1	Credit Line Guarantee 1	XF13_1	F
F13_2	Credit Line Guarantee 2	XF13_2	F
F13_3	Credit Line Guarantee 3	XF13_3	F
F14_1	Credit Line Collateral 1	XF14_1	F
F14_1T1_1	Loc 1 Inventory Or Accounts Receivable	XF14_1T1_1	F
F14_1T1_2	Loc 2 Inventory Or Accounts Receivable	XF14_1T1_2	F
F14_1T1_3	Loc 3 Inventory Or Accounts Receivable	XF14_1T1_3	F
F14_1T2_1	Loc 1 Business Equipment Or Vehicles	XF14_1T2_1	F
F14_1T2_2	Loc 2 Business Equipment Or Vehicles	XF14_1T2_2	F
F14_1T2_3	Loc 3 Business Equipment Or Vehicles	XF14_1T2_3	F
F14_1T3_1	Loc 1 Business Securities Or Deposits	XF14_1T3_1	F
F14_1T3_2	Loc 2 Business Securities Or Deposits	XF14_1T3_2	F
F14_1T3_3	Loc 3 Business Securities Or Deposits	XF14_1T3_3	F
F14_1T4_1	Loc 1 Business Real Estate	XF14_1T4_1	F
F14_1T4_2	Loc 2 Business Real Estate	XF14_1T4_2	F
F14_1T4_3	Loc 3 Business Real Estate	XF14_1T4_3	F
F14_1T5_1	Loc 1 Personal Real Estate	XF14_1T5_1	F
F14_1T5_2	Loc 2 Personal Real Estate	XF14_1T5_2	F
F14_1T5_3	Loc 3 Personal Real Estate	XF14_1T5_3	F
F14_1T6_1	Loc 1 Other Personal Assets	XF14_1T6_1	F
F14_1T6_2	Loc 2 Other Personal Assets	XF14_1T6_2	F
F14_1T6_3	Loc 3 Other Personal Assets	XF14_1T6_3	F
F14_1T7_1	Loc 1 Other Collateral	XF14_1T7_1	F
F14_1T7_2	Loc 2 Other Collateral	XF14_1T7_2	F
F14_1T7_3	Loc 3 Other Collateral	XF14_1T7_3	F
F14_2	Credit Line Collateral 2	XF14_2	F
F14_3	Credit Line Collateral 3	XF14_3	F
F15_1	Credit Line Compensating Balances 1	XF15_1	F
F15_2	Credit Line Compensating Balances 2	XF15_2	F
F15_3	Credit Line Compensating Balances 3	XF15_3	F
F2	Avg Monthly New Business Expense On Owners Personal Cc	XF2	F
F20	Have Mortgages	XF20	F
F22_1	Number Of Morts 1	XF22_1	F
F22_2	Number Of Morts 2	XF22_2	F
F22_3	Number Of Morts 3	XF22_3	F

<u>VARIABLE</u>	<u>LABEL</u>	<u>XCODE</u>	<u>SECTION</u>
F23_1	Total Mortgage Principal Owed 1	XF23_1	F
F23_2	Total Mortgage Principal Owed 2	XF23_2	F
F23_3	Total Mortgage Principal Owed 3	XF23_3	F
F24_1	Mort Guarantee 1	XF24_1	F
F24_2	Mort Guarantee 2	XF24_2	F
F24_3	Mort Guarantee 3	XF24_3	F
F26_1	Mort Collateral 1	XF26_1	F
F26_1T1_1	Mort 1 Inventory Or Accounts Receivable	XF26_1T1_1	F
F26_1T1_2	Mort 2 Inventory Or Accounts Receivable	XF26_1T1_2	F
F26_1T1_3	Mort 3 Inventory Or Accounts Receivable	XF26_1T1_3	F
F26_1T2_1	Mort 1 Business Equipment Or Vehicles	XF26_1T2_1	F
F26_1T2_2	Mort 2 Business Equipment Or Vehicles	XF26_1T2_2	F
F26_1T2_3	Mort 3 Business Equipment Or Vehicles	XF26_1T2_3	F
F26_1T3_1	Mort 1 Business Securities Or Deposits	XF26_1T3_1	F
F26_1T3_2	Mort 2 Business Securities Or Deposits	XF26_1T3_2	F
F26_1T3_3	Mort 3 Business Securities Or Deposits	XF26_1T3_3	F
F26_1T4_1	Mort 1 Business Real Estate	XF26_1T4_1	F
F26_1T4_2	Mort 2 Business Real Estate	XF26_1T4_2	F
F26_1T4_3	Mort 3 Business Real Estate	XF26_1T4_3	F
F26_1T5_1	Mort 1 Personal Real Estate	XF26_1T5_1	F
F26_1T5_2	Mort 2 Personal Real Estate	XF26_1T5_2	F
F26_1T5_3	Mort 3 Personal Real Estate	XF26_1T5_3	F
F26_1T6_1	Mort 1 Other Personal Assets	XF26_1T6_1	F
F26_1T6_2	Mort 2 Other Personal Assets	XF26_1T6_2	F
F26_1T6_3	Mort 3 Other Personal Assets	XF26_1T6_3	F
F26_1T7_1	Mort 1 Other Collateral	XF26_1T7_1	F
F26_1T7_2	Mort 2 Other Collateral	XF26_1T7_2	F
F26_1T7_3	Mort 3 Other Collateral	XF26_1T7_3	F
F26_2	Mort Collateral 2	XF26_2	F
F26_3	Mort Collateral 3	XF26_3	F
F27	Have Motor Vehicle Loans	XF27	F
F29_1	Number Of Mvl 1	XF29_1	F
F29_2	Number Of Mvl 2	XF29_2	F
F29_3	Number Of Mvl 3	XF29_3	F
F3	Business Expense On Owners Credit Cards Paid In Full	XF3	F
F30_1	Total Mvl Principal Owed 1	XF30_1	F
F30_2	Total Mvl Principal Owed 2	XF30_2	F
F30_3	Total Mvl Principal Owed 3	XF30_3	F
F31_1	Mvl Guarantee 1	XF31_1	F
F31_2	Mvl Guarantee 2	XF31_2	F
F31_3	Mvl Guarantee 3	XF31_3	F
F32_1_1	Mvl Collateral Used 1	XF32_1_1	F
F32_1_2	Mvl Collateral Used 2	XF32_1_2	F
F32_1_3	Mvl Collateral Used 3	XF32_1_3	F
F32_2T1_1	Mvl 1 Inventory Or Accounts Receivable	XF32_2T1_1	F

<u>VARIABLE</u>	<u>LABEL</u>	<u>XCODE</u>	<u>SECTION</u>
F32_2T1_2	Mvl 2 Inventory Or Accounts Receivable	XF32_2T1_2	F
F32_2T1_3	Mvl 3 Inventory Or Accounts Receivable	XF32_2T1_3	F
F32_2T2_1	Mvl 1 Business Equipment Or Vehicles	XF32_2T2_1	F
F32_2T2_2	Mvl 2 Business Equipment Or Vehicles	XF32_2T2_2	F
F32_2T2_3	Mvl 3 Business Equipment Or Vehicles	XF32_2T2_3	F
F32_2T3_1	Mvl 1 Business Securities Or Deposits	XF32_2T3_1	F
F32_2T3_2	Mvl 2 Business Securities Or Deposits	XF32_2T3_2	F
F32_2T3_3	Mvl 3 Business Securities Or Deposits	XF32_2T3_3	F
F32_2T4_1	Mvl 1 Business Real Estate	XF32_2T4_1	F
F32_2T4_2	Mvl 2 Business Real Estate	XF32_2T4_2	F
F32_2T4_3	Mvl 3 Business Real Estate	XF32_2T4_3	F
F32_2T5_1	Mvl 1 Personal Real Estate	XF32_2T5_1	F
F32_2T5_2	Mvl 2 Personal Real Estate	XF32_2T5_2	F
F32_2T5_3	Mvl 3 Personal Real Estate	XF32_2T5_3	F
F32_2T6_1	Mvl 1 Other Personal Assets	XF32_2T6_1	F
F32_2T6_2	Mvl 2 Other Personal Assets	XF32_2T6_2	F
F32_2T6_3	Mvl 3 Other Personal Assets	XF32_2T6_3	F
F32_2T7_1	Mvl 1 Other Collateral	XF32_2T7_1	F
F32_2T7_2	Mvl 2 Other Collateral	XF32_2T7_2	F
F32_2T7_3	Mvl 3 Other Collateral	XF32_2T7_3	F
F33	Have Equipment Loans	XF33	F
F35_1	Number Of Eq1 1	XF35_1	F
F35_2	Number Of Eq1 2	XF35_2	F
F35_3	Number Of Eq1 3	XF35_3	F
F36_1	Total Eq1 Principal Owed 1	XF36_1	F
F36_2	Total Eq1 Principal Owed 2	XF36_2	F
F36_3	Total Eq1 Principal Owed 3	XF36_3	F
F37_1	Eq1 Guarantee 1	XF37_1	F
F37_2	Eq1 Guarantee 2	XF37_2	F
F37_3	Eq1 Guarantee 3	XF37_3	F
F38_1_1	Eq1 Collateral 1	XF38_1_1	F
F38_1_2	Eq1 Collateral 2	XF38_1_2	F
F38_1_3	Eq1 Collateral 3	XF38_1_3	F
F38_2T1_1	Eq1 Inventory Or Accounts Receivable	XF38_2T1_1	F
F38_2T1_2	Eq2 Inventory Or Accounts Receivable	XF38_2T1_2	F
F38_2T1_3	Eq3 Inventory Or Accounts Receivable	XF38_2T1_3	F
F38_2T2_1	Eq1 Business Equipment Or Vehicles	XF38_2T2_1	F
F38_2T2_2	Eq2 Business Equipment Or Vehicles	XF38_2T2_2	F
F38_2T2_3	Eq3 Business Equipment Or Vehicles	XF38_2T2_3	F
F38_2T3_1	Eq1 Business Securities Or Deposits	XF38_2T3_1	F
F38_2T3_2	Eq2 Business Securities Or Deposits	XF38_2T3_2	F
F38_2T3_3	Eq3 Business Securities Or Deposits	XF38_2T3_3	F
F38_2T4_1	Eq1 Business Real Estate	XF38_2T4_1	F
F38_2T4_2	Eq2 Business Real Estate	XF38_2T4_2	F
F38_2T4_3	Eq3 Business Real Estate	XF38_2T4_3	F

<u>VARIABLE</u>	<u>LABEL</u>	<u>XCODE</u>	<u>SECTION</u>
F38_2T5_1	Eql 1 Personal Real Estate	XF38_2T5_1	F
F38_2T5_2	Eql 2 Personal Real Estate	XF38_2T5_2	F
F38_2T5_3	Eql 3 Personal Real Estate	XF38_2T5_3	F
F38_2T6_1	Eql 1 Other Personal Assets	XF38_2T6_1	F
F38_2T6_2	Eql 2 Other Personal Assets	XF38_2T6_2	F
F38_2T6_3	Eql 3 Other Personal Assets	XF38_2T6_3	F
F38_2T7_1	Eql 1 Other Collateral	XF38_2T7_1	F
F38_2T7_2	Eql 2 Other Collateral	XF38_2T7_2	F
F38_2T7_3	Eql 3 Other Collateral	XF38_2T7_3	F
F39	Have Loans From Stockholders	XF39	F
F3_1	Balance Of Bus Charges On Owners Personal Credit Card	XF3_1	F
F3_2	Interest Rate On Most Freq Used Per Cc For Bus Purposes	XF3_2	F
F3_2_LR	Per Cc Rate After Any Introductory Period	XF3_2_LR	F
F3_3	Per Cc Rate Introductory	XF3_3	F
F3_4	Per Cc Length In Months Of Introductory Rate	XF3_4	F
F4	Business Credit Cards For Business Expenses	XF4	F
F40	# Of Stockholder Loans	XF40	F
F41	Total Stockholder Loans Principal Owed	XF41	F
F5	Avg Monthly New Bus Exp On Business Cc	XF5	F
F50	Capital Lease Filter	XF50	F
F52_1	Number Of Capital Leases 1	XF52_1	F
F52_2	Number Of Capital Leases 2	XF52_2	F
F52_3	Number Of Capital Leases 3	XF52_3	F
F53_1	Total Cap Lease Principal Owed 1	XF53_1	F
F53_2	Total Cap Lease Principal Owed 2	XF53_2	F
F53_3	Total Cap Lease Principal Owed 3	XF53_3	F
F54	Have Other Loans	XF54	F
F56_1	Number Of Oth Loans 1	XF56_1	F
F56_2	Number Of Oth Loans 2	XF56_2	F
F56_3	Number Of Oth Loans 3	XF56_3	F
F57_1	Principal Owed Oth Loan 1	XF57_1	F
F57_2	Principal Owed Oth Loan 2	XF57_2	F
F57_3	Principal Owed Oth Loan 3	XF57_3	F
F58_T1_1	Oth Loan Type Line Of Credit 1	XF58_T1_1	F
F58_T1_2	Oth Loan Type Line Of Credit 2	XF58_T1_2	F
F58_T1_3	Oth Loan Type Line Of Credit 3	XF58_T1_3	F
F58_T2_1	Oth Loan Type Capital Lease 1	XF58_T2_1	F
F58_T2_2	Oth Loan Type Capital Lease 2	XF58_T2_2	F
F58_T2_3	Oth Loan Type Capital Lease 3	XF58_T2_3	F
F58_T3_1	Oth Loan Type Mortgage 1	XF58_T3_1	F
F58_T3_2	Oth Loan Type Mortgage 2	XF58_T3_2	F
F58_T3_3	Oth Loan Type Mortgage 3	XF58_T3_3	F
F58_T4_1	Oth Loan Type Vehicle 1	XF58_T4_1	F
F58_T4_2	Oth Loan Type Vehicle 2	XF58_T4_2	F
F58_T4_3	Oth Loan Type Vehicle 3	XF58_T4_3	F

<u>VARIABLE</u>	<u>LABEL</u>	<u>XCODE</u>	<u>SECTION</u>
F58_T5_1	Oth Loan Type Equipment Loan 1	XF58_T5_1	F
F58_T5_2	Oth Loan Type Equipment Loan 2	XF58_T5_2	F
F58_T5_3	Oth Loan Type Equipment Loan 3	XF58_T5_3	F
F58_T6_1	Oth Loan Type Other 1	XF58_T6_1	F
F58_T6_2	Oth Loan Type Other 2	XF58_T6_2	F
F58_T6_3	Oth Loan Type Other 3	XF58_T6_3	F
F59_1	Oth Loan Guarantee 1	XF59_1	F
F59_2	Oth Loan Guarantee 2	XF59_2	F
F59_3	Oth Loan Guarantee 3	XF59_3	F
F6	Business Cc Balance Paid In Full	XF6	F
F60_1	Oth Loan Collateral 1	XF60_1	F
F60_1T1_1	Oth Loan 1 Inventory Or Accounts Receivable	XF60_1T1_1	F
F60_1T1_2	Oth Loan 2 Inventory Or Accounts Receivable	XF60_1T1_2	F
F60_1T1_3	Oth Loan 3 Inventory Or Accounts Receivable	XF60_1T1_3	F
F60_1T2_1	Oth Loan 1 Business Equipment Or Vehicles	XF60_1T2_1	F
F60_1T2_2	Oth Loan 2 Business Equipment Or Vehicles	XF60_1T2_2	F
F60_1T2_3	Oth Loan 3 Business Equipment Or Vehicles	XF60_1T2_3	F
F60_1T3_1	Oth Loan 1 Business Securities Or Deposits	XF60_1T3_1	F
F60_1T3_2	Oth Loan 2 Business Securities Or Deposits	XF60_1T3_2	F
F60_1T3_3	Oth Loan 3 Business Securities Or Deposits	XF60_1T3_3	F
F60_1T4_1	Oth Loan 1 Business Real Estate	XF60_1T4_1	F
F60_1T4_2	Oth Loan 2 Business Real Estate	XF60_1T4_2	F
F60_1T4_3	Oth Loan 3 Business Real Estate	XF60_1T4_3	F
F60_1T5_1	Oth Loan 1 Personal Real Estate	XF60_1T5_1	F
F60_1T5_2	Oth Loan 2 Personal Real Estate	XF60_1T5_2	F
F60_1T5_3	Oth Loan 3 Personal Real Estate	XF60_1T5_3	F
F60_1T6_1	Oth Loan 1 Other Personal Assets	XF60_1T6_1	F
F60_1T6_2	Oth Loan 2 Other Personal Assets	XF60_1T6_2	F
F60_1T6_3	Oth Loan 3 Other Personal Assets	XF60_1T6_3	F
F60_1T7_1	Oth Loan 1 Other Collateral	XF60_1T7_1	F
F60_1T7_2	Oth Loan 2 Other Collateral	XF60_1T7_2	F
F60_1T7_3	Oth Loan 3 Other Collateral	XF60_1T7_3	F
F60_2	Oth Loan Collateral 2	XF60_2	F
F60_3	Oth Loan Collateral 3	XF60_3	F
F61_1	Oth Loan Req Compensating Bal 1	XF61_1	F
F61_2	Oth Loan Req Compensating Bal 2	XF61_2	F
F61_3	Oth Loan Req Compensating Bal 3	XF61_3	F
F6_1	Bal On Bus Corp Credit Cards After Payment	XF6_1	F
F6_2	Most Freq Used Bus Cc Interest Rate	XF6_2	F
F6_2_LR	Bus Cc Rate After Any Introductory Period	XF6_2_LR	F
F6_3	Bus Cc Introductory Rate	XF6_3	F
F6_4	Bus Cc Length In Months Of Introductory Rate	XF6_4	F
F7	Any Lines Of Credit	XF7	F
F9_1	Number Of Lines Of Credit 1	XF9_1	F
F9_2	Number Of Lines Of Credit 2	XF9_2	F

<u>VARIABLE</u>	<u>LABEL</u>	<u>XCODE</u>	<u>SECTION</u>
F9_3	Number Of Lines Of Credit 3	XF9_3	F
FIN_WGT	Final Weight	NONE	
G1	Transaction Svcs	XG1	G
G11	Card Processing Svcs	XG11	G
G11_1A	Credit Card Processing	XG11_1A	G
G11_1B	Signature Debit Card Processing	XG11_1B	G
G11_1C	Pin Debit Card Processing	XG11_1C	G
G3	Cash Management Svcs	XG3	G
G5	Credit Related Svcs	XG5	G
G7	Trust Svcs	XG7	G
G9	Brokerage Svcs	XG9	G
H1	Primary Institution Number	XH1	H
H2_1	Inst Type 1	XH2_1	H
H2_2	Inst Type 2	XH2_2	H
H2_3	Inst Type 3	XH2_3	H
H2_4	Inst Type4	XH2_4	H
H2_5	Inst Type5	XH2_5	H
H2_6	Inst Type6	XH2_6	H
H2_7	Inst Type7	XH2_7	H
H2_8	Inst Type8	XH2_8	H
H3R1_1	First Reason Chose Inst Loop 1	XH3R1_1	H
H3R1_2	First Reason Chose Inst Loop 2	XH3R1_2	H
H3R1_3	First Reason Chose Inst Loop 3	XH3R1_3	H
H3R1_4	First Reason Chose Inst Loop 4	XH3R1_4	H
H3R1_5	First Reason Chose Inst Loop 5	XH3R1_5	H
H3R1_6	First Reason Chose Inst Loop 6	XH3R1_6	H
H3R1_7	First Reason Chose Inst Loop 7	XH3R1_7	H
H3R1_8	First Reason Chose Inst Loop 8	XH3R1_8	H
H3R2_1	Second Reason Chose Inst Loop 1	XH3R2_1	H
H3R2_2	Second Reason Chose Inst Loop 2	XH3R2_2	H
H3R2_3	Second Reason Chose Inst Loop 3	XH3R2_3	H
H3R2_4	Second Reason Chose Inst Loop 4	XH3R2_4	H
H3R2_5	Second Reason Chose Inst Loop 5	XH3R2_5	H
H3R2_6	Second Reason Chose Inst Loop 6	XH3R2_6	H
H3R2_7	Second Reason Chose Inst Loop 7	XH3R2_7	H
H3R2_8	Second Reason Chose Inst Loop 8	XH3R2_8	H
H3R3_1	Third Reason Chose Inst Loop 1	XH3R3_1	H
H3R3_2	Third Reason Chose Inst Loop 2	XH3R3_2	H
H3R3_3	Third Reason Chose Inst Loop 3	XH3R3_3	H
H3R3_4	Third Reason Chose Inst Loop 4	XH3R3_4	H
H3R3_5	Third Reason Chose Inst Loop 5	XH3R3_5	H
H3R3_6	Third Reason Chose Inst Loop 6	XH3R3_6	H
H3R3_7	Third Reason Chose Inst Loop 7	XH3R3_7	H
H3R3_8	Third Reason Chose Inst Loop 8	XH3R3_8	H
H4_1	Total Length Of Relationship In Months Loop 1	XH4_1	H

<u>VARIABLE</u>	<u>LABEL</u>	<u>XCODE</u>	<u>SECTION</u>
H4_2	Total Length Of Relationship In Months Loop 2	XH4_2	H
H4_2_1	Length Relat Under Current Name In Months - Loop 1	XH4_2_1	H
H4_2_2	Length Relat Under Current Name In Months - Loop 2	XH4_2_2	H
H4_2_3	Length Relat Under Current Name In Months - Loop 3	XH4_2_3	H
H4_2_4	Length Relat Under Current Name In Months - Loop 4	XH4_2_4	H
H4_2_5	Length Relat Under Current Name In Months - Loop 5	XH4_2_5	H
H4_2_6	Length Relat Under Current Name In Months - Loop 6	XH4_2_6	H
H4_2_7	Length Relat Under Current Name In Months - Loop 7	XH4_2_7	H
H4_2_8	Length Relat Under Current Name In Months - Loop 8	XH4_2_8	H
H4_3	Total Length Of Relationship In Months Loop 3	XH4_3	H
H4_4	Total Length Of Relationship In Months Loop 4	XH4_4	H
H4_5	Total Length Of Relationship In Months Loop 5	XH4_5	H
H4_6	Total Length Of Relationship In Months Loop 6	XH4_6	H
H4_7	Total Length Of Relationship In Months Loop 7	XH4_7	H
H4_8	Total Length Of Relationship In Months Loop 8	XH4_8	H
H6_2_1	Inst In Same Metro Area/County As Firm Main Office 1	XH6_2_1	H
H6_2_2	Inst In Same Metro Area/County As Firm Main Office 2	XH6_2_2	H
H6_2_3	Inst In Same Metro Area/County As Firm Main Office 3	XH6_2_3	H
H6_2_4	Inst In Same Metro Area/County As Firm Main Office 4	XH6_2_4	H
H6_2_5	Inst In Same Metro Area/County As Firm Main Office 5	XH6_2_5	H
H6_2_6	Inst In Same Metro Area/County As Firm Main Office 6	XH6_2_6	H
H6_2_7	Inst In Same Metro Area/County As Firm Main Office 7	XH6_2_7	H
H6_2_8	Inst In Same Metro Area/County As Firm Main Office 8	XH6_2_8	H
H7_1	Miles From Firm Main Office 1	XH7_1	H
H7_2	Miles From Firm Main Office 2	XH7_2	H
H7_3	Miles From Firm Main Office 3	XH7_3	H
H7_4	Miles From Firm Main Office 4	XH7_4	H
H7_5	Miles From Firm Main Office 5	XH7_5	H
H7_6	Miles From Firm Main Office 6	XH7_6	H
H7_7	Miles From Firm Main Office 7	XH7_7	H
H7_8	Miles From Firm Main Office 8	XH7_8	H
H8_1	Most Freq Method Conducting Bus With Inst 1	XH8_1	H
H8_2	Most Freq Method Conducting Bus With Inst 2	XH8_2	H
H8_3	Most Freq Method Conducting Bus With Inst 3	XH8_3	H
H8_4	Most Freq Method Conducting Bus With Inst 4	XH8_4	H
H8_5	Most Freq Method Conducting Bus With Inst 5	XH8_5	H
H8_6	Most Freq Method Conducting Bus With Inst 6	XH8_6	H
H8_7	Most Freq Method Conducting Bus With Inst 7	XH8_7	H
H8_8	Most Freq Method Conducting Bus With Inst 8	XH8_8	H
HBHC_1	Institution Affiliated With A Bank Holding Company Inst 1	NONE	H
HBHC_2	Institution Affiliated With A Bank Holding Company Inst 2	NONE	H
HBHC_3	Institution Affiliated With A Bank Holding Company Inst 3	NONE	H
HBHC_4	Institution Affiliated With A Bank Holding Company Inst 4	NONE	H
HBHC_5	Institution Affiliated With A Bank Holding Company Inst 5	NONE	H
HBHC_6	Institution Affiliated With A Bank Holding Company Inst 6	NONE	H

<u>VARIABLE</u>	<u>LABEL</u>	<u>XCODE</u>	<u>SECTION</u>
HBHC_7	Institution Affiliated With A Bank Holding Company Inst 7	NONE	H
HBHC_8	Institution Affiliated With A Bank Holding Company Inst 8	NONE	H
HCAP_1	Institution Affiliated With A Captive Finance Company Inst 1	NONE	H
HCAP_2	Institution Affiliated With A Captive Finance Company Inst 2	NONE	H
HCAP_3	Institution Affiliated With A Captive Finance Company Inst 3	NONE	H
HCAP_4	Institution Affiliated With A Captive Finance Company Inst 4	NONE	H
HCAP_5	Institution Affiliated With A Captive Finance Company Inst 5	NONE	H
HCAP_6	Institution Affiliated With A Captive Finance Company Inst 6	NONE	H
HCAP_7	Institution Affiliated With A Captive Finance Company Inst 7	NONE	H
HCAP_8	Institution Affiliated With A Captive Finance Company Inst 8	NONE	H
HINST_1	Inst Number Section H Loop 1	NONE	H
HINST_2	Inst Number Section H Loop 2	NONE	H
HINST_3	Inst Number Section H Loop 3	NONE	H
HINST_4	Inst Number Section H Loop 4	NONE	H
HINST_5	Inst Number Section H Loop 5	NONE	H
HINST_6	Inst Number Section H Loop 6	NONE	H
HINST_7	Inst Number Section H Loop 7	NONE	H
HINST_8	Inst Number Section H Loop 8	NONE	H
H_SECHRNK	Inst Ranking (Comma-Delimited)	NONE	H
IBHC_1	Affiliated With Bank Holding Company - Inst 1	NONE	I
IBHC_10	Affiliated With Bank Holding Company - Inst 10	NONE	I
IBHC_11	Affiliated With Bank Holding Company - Inst 11	NONE	I
IBHC_12	Affiliated With Bank Holding Company - Inst 12	NONE	I
IBHC_13	Affiliated With Bank Holding Company - Inst 13	NONE	I
IBHC_14	Affiliated With Bank Holding Company - Inst 14	NONE	I
IBHC_15	Affiliated With Bank Holding Company - Inst 15	NONE	I
IBHC_16	Affiliated With Bank Holding Company - Inst 16	NONE	I
IBHC_17	Affiliated With Bank Holding Company - Inst 17	NONE	I
IBHC_18	Affiliated With Bank Holding Company - Inst 18	NONE	I
IBHC_19	Affiliated With Bank Holding Company - Inst 19	NONE	I
IBHC_2	Affiliated With Bank Holding Company - Inst 2	NONE	I
IBHC_20	Affiliated With Bank Holding Company - Inst 20	NONE	I
IBHC_3	Affiliated With Bank Holding Company - Inst 3	NONE	I
IBHC_4	Affiliated With Bank Holding Company - Inst 4	NONE	I
IBHC_5	Affiliated With Bank Holding Company - Inst 5	NONE	I
IBHC_6	Affiliated With Bank Holding Company - Inst 6	NONE	I
IBHC_7	Affiliated With Bank Holding Company - Inst 7	NONE	I
IBHC_8	Affiliated With Bank Holding Company - Inst 8	NONE	I
IBHC_9	Affiliated With Bank Holding Company - Inst 9	NONE	I
ICAP_FIN_1	Affiliated With Captive Finance Company - Inst 1	NONE	I
ICAP_FIN_10	Affiliated With Captive Finance Company - Inst 10	NONE	I
ICAP_FIN_11	Affiliated With Captive Finance Company - Inst 11	NONE	I
ICAP_FIN_12	Affiliated With Captive Finance Company - Inst 12	NONE	I
ICAP_FIN_13	Affiliated With Captive Finance Company - Inst 13	NONE	I
ICAP_FIN_14	Affiliated With Captive Finance Company - Inst 14	NONE	I

<u>VARIABLE</u>	<u>LABEL</u>	<u>XCODE</u>	<u>SECTION</u>
ICAP_FIN_15	Affiliated With Captive Finance Company - Inst 15	NONE	I
ICAP_FIN_16	Affiliated With Captive Finance Company - Inst 16	NONE	I
ICAP_FIN_17	Affiliated With Captive Finance Company - Inst 17	NONE	I
ICAP_FIN_18	Affiliated With Captive Finance Company - Inst 18	NONE	I
ICAP_FIN_19	Affiliated With Captive Finance Company - Inst 19	NONE	I
ICAP_FIN_2	Affiliated With Captive Finance Company - Inst 2	NONE	I
ICAP_FIN_20	Affiliated With Captive Finance Company - Inst 20	NONE	I
ICAP_FIN_3	Affiliated With Captive Finance Company - Inst 3	NONE	I
ICAP_FIN_4	Affiliated With Captive Finance Company - Inst 4	NONE	I
ICAP_FIN_5	Affiliated With Captive Finance Company - Inst 5	NONE	I
ICAP_FIN_6	Affiliated With Captive Finance Company - Inst 6	NONE	I
ICAP_FIN_7	Affiliated With Captive Finance Company - Inst 7	NONE	I
ICAP_FIN_8	Affiliated With Captive Finance Company - Inst 8	NONE	I
ICAP_FIN_9	Affiliated With Captive Finance Company - Inst 9	NONE	I
IDCALC_1	Calculated Distance Between Firm And Inst 1	NONE	I
IDCALC_10	Calculated Distance Between Firm And Inst 10	NONE	I
IDCALC_11	Calculated Distance Between Firm And Inst 11	NONE	I
IDCALC_12	Calculated Distance Between Firm And Inst 12	NONE	I
IDCALC_13	Calculated Distance Between Firm And Inst 13	NONE	I
IDCALC_14	Calculated Distance Between Firm And Inst 14	NONE	I
IDCALC_15	Calculated Distance Between Firm And Inst 15	NONE	I
IDCALC_16	Calculated Distance Between Firm And Inst 16	NONE	I
IDCALC_17	Calculated Distance Between Firm And Inst 17	NONE	I
IDCALC_18	Calculated Distance Between Firm And Inst 18	NONE	I
IDCALC_19	Calculated Distance Between Firm And Inst 19	NONE	I
IDCALC_2	Calculated Distance Between Firm And Inst 2	NONE	I
IDCALC_20	Calculated Distance Between Firm And Inst 20	NONE	I
IDCALC_3	Calculated Distance Between Firm And Inst 3	NONE	I
IDCALC_4	Calculated Distance Between Firm And Inst 4	NONE	I
IDCALC_5	Calculated Distance Between Firm And Inst 5	NONE	I
IDCALC_6	Calculated Distance Between Firm And Inst 6	NONE	I
IDCALC_7	Calculated Distance Between Firm And Inst 7	NONE	I
IDCALC_8	Calculated Distance Between Firm And Inst 8	NONE	I
IDCALC_9	Calculated Distance Between Firm And Inst 9	NONE	I
IGEOTYPE_1	Geotype Source - Inst 1	NONE	I
IGEOTYPE_10	Geotype Source - Inst 10	NONE	I
IGEOTYPE_11	Geotype Source - Inst 11	NONE	I
IGEOTYPE_12	Geotype Source - Inst 12	NONE	I
IGEOTYPE_13	Geotype Source - Inst 13	NONE	I
IGEOTYPE_14	Geotype Source - Inst 14	NONE	I
IGEOTYPE_15	Geotype Source - Inst 15	NONE	I
IGEOTYPE_16	Geotype Source - Inst 16	NONE	I
IGEOTYPE_17	Geotype Source - Inst 17	NONE	I
IGEOTYPE_18	Geotype Source - Inst 18	NONE	I
IGEOTYPE_19	Geotype Source - Inst 19	NONE	I

<u>VARIABLE</u>	<u>LABEL</u>	<u>XCODE</u>	<u>SECTION</u>
IGEOTYPE_2	Geotype Source - Inst 2	NONE	I
IGEOTYPE_20	Geotype Source - Inst 20	NONE	I
IGEOTYPE_3	Geotype Source - Inst 3	NONE	I
IGEOTYPE_4	Geotype Source - Inst 4	NONE	I
IGEOTYPE_5	Geotype Source - Inst 5	NONE	I
IGEOTYPE_6	Geotype Source - Inst 6	NONE	I
IGEOTYPE_7	Geotype Source - Inst 7	NONE	I
IGEOTYPE_8	Geotype Source - Inst 8	NONE	I
IGEOTYPE_9	Geotype Source - Inst 9	NONE	I
IH2_1	Institution 1 Type	XIH2_1	I
IH2_10	Institution 10 Type	XIH2_10	I
IH2_11	Institution 11 Type	XIH2_11	I
IH2_12	Institution 12 Type	XIH2_12	I
IH2_13	Institution 13 Type	XIH2_13	I
IH2_14	Institution 14 Type	XIH2_14	I
IH2_15	Institution 15 Type	XIH2_15	I
IH2_16	Institution 16 Type	XIH2_16	I
IH2_17	Institution 17 Type	XIH2_17	I
IH2_18	Institution 18 Type	XIH2_18	I
IH2_19	Institution 19 Type	XIH2_19	I
IH2_2	Institution 2 Type	XIH2_2	I
IH2_20	Institution 20 Type	XIH2_20	I
IH2_3	Institution 3 Type	XIH2_3	I
IH2_4	Institution 4 Type	XIH2_4	I
IH2_5	Institution 5 Type	XIH2_5	I
IH2_6	Institution 6 Type	XIH2_6	I
IH2_7	Institution 7 Type	XIH2_7	I
IH2_8	Institution 8 Type	XIH2_8	I
IH2_9	Institution 9 Type	XIH2_9	I
IH3R1_1	First Reason For Using Inst 1	XIH3R1_1	I
IH3R1_10	First Reason For Using Inst 10	XIH3R1_10	I
IH3R1_11	First Reason For Using Inst 11	XIH3R1_11	I
IH3R1_12	First Reason For Using Inst 12	XIH3R1_12	I
IH3R1_13	First Reason For Using Inst 13	XIH3R1_13	I
IH3R1_14	First Reason For Using Inst 14	XIH3R1_14	I
IH3R1_15	First Reason For Using Inst 15	XIH3R1_15	I
IH3R1_16	First Reason For Using Inst 16	XIH3R1_16	I
IH3R1_17	First Reason For Using Inst 17	XIH3R1_17	I
IH3R1_18	First Reason For Using Inst 18	XIH3R1_18	I
IH3R1_19	First Reason For Using Inst 19	XIH3R1_19	I
IH3R1_2	First Reason For Using Inst 2	XIH3R1_2	I
IH3R1_20	First Reason For Using Inst 20	XIH3R1_20	I
IH3R1_3	First Reason For Using Inst 3	XIH3R1_3	I
IH3R1_4	First Reason For Using Inst 4	XIH3R1_4	I
IH3R1_5	First Reason For Using Inst 5	XIH3R1_5	I

<u>VARIABLE</u>	<u>LABEL</u>	<u>XCODE</u>	<u>SECTION</u>
IH3R1_6	First Reason For Using Inst 6	XIH3R1_6	I
IH3R1_7	First Reason For Using Inst 7	XIH3R1_7	I
IH3R1_8	First Reason For Using Inst 8	XIH3R1_8	I
IH3R1_9	First Reason For Using Inst 9	XIH3R1_9	I
IH3R2_1	Second Reason For Using Inst 1	XIH3R2_1	I
IH3R2_10	Second Reason For Using Inst 10	XIH3R2_10	I
IH3R2_11	Second Reason For Using Inst 11	XIH3R2_11	I
IH3R2_12	Second Reason For Using Inst 12	XIH3R2_12	I
IH3R2_13	Second Reason For Using Inst 13	XIH3R2_13	I
IH3R2_14	Second Reason For Using Inst 14	XIH3R2_14	I
IH3R2_15	Second Reason For Using Inst 15	XIH3R2_15	I
IH3R2_16	Second Reason For Using Inst 16	XIH3R2_16	I
IH3R2_17	Second Reason For Using Inst 17	XIH3R2_17	I
IH3R2_18	Second Reason For Using Inst 18	XIH3R2_18	I
IH3R2_19	Second Reason For Using Inst 19	XIH3R2_19	I
IH3R2_2	Second Reason For Using Inst 2	XIH3R2_2	I
IH3R2_20	Second Reason For Using Inst 20	XIH3R2_20	I
IH3R2_3	Second Reason For Using Inst 3	XIH3R2_3	I
IH3R2_4	Second Reason For Using Inst 4	XIH3R2_4	I
IH3R2_5	Second Reason For Using Inst 5	XIH3R2_5	I
IH3R2_6	Second Reason For Using Inst 6	XIH3R2_6	I
IH3R2_7	Second Reason For Using Inst 7	XIH3R2_7	I
IH3R2_8	Second Reason For Using Inst 8	XIH3R2_8	I
IH3R2_9	Second Reason For Using Inst 9	XIH3R2_9	I
IH3R3_1	Third Reason For Using Inst 1	XIH3R3_1	I
IH3R3_10	Third Reason For Using Inst 10	XIH3R3_10	I
IH3R3_11	Third Reason For Using Inst 11	XIH3R3_11	I
IH3R3_12	Third Reason For Using Inst 12	XIH3R3_12	I
IH3R3_13	Third Reason For Using Inst 13	XIH3R3_13	I
IH3R3_14	Third Reason For Using Inst 14	XIH3R3_14	I
IH3R3_15	Third Reason For Using Inst 15	XIH3R3_15	I
IH3R3_16	Third Reason For Using Inst 16	XIH3R3_16	I
IH3R3_17	Third Reason For Using Inst 17	XIH3R3_17	I
IH3R3_18	Third Reason For Using Inst 18	XIH3R3_18	I
IH3R3_19	Third Reason For Using Inst 19	XIH3R3_19	I
IH3R3_2	Third Reason For Using Inst 2	XIH3R3_2	I
IH3R3_20	Third Reason For Using Inst 20	XIH3R3_20	I
IH3R3_3	Third Reason For Using Inst 3	XIH3R3_3	I
IH3R3_4	Third Reason For Using Inst 4	XIH3R3_4	I
IH3R3_5	Third Reason For Using Inst 5	XIH3R3_5	I
IH3R3_6	Third Reason For Using Inst 6	XIH3R3_6	I
IH3R3_7	Third Reason For Using Inst 7	XIH3R3_7	I
IH3R3_8	Third Reason For Using Inst 8	XIH3R3_8	I
IH3R3_9	Third Reason For Using Inst 9	XIH3R3_9	I
IH4_1	Length Of Relationship - Inst 1	XIH4_1	I

<u>VARIABLE</u>	<u>LABEL</u>	<u>XCODE</u>	<u>SECTION</u>
IH4_10	Length Of Relationship - Inst 10	XIH4_10	I
IH4_11	Length Of Relationship - Inst 11	XIH4_11	I
IH4_12	Length Of Relationship - Inst 12	XIH4_12	I
IH4_13	Length Of Relationship - Inst 13	XIH4_13	I
IH4_14	Length Of Relationship - Inst 14	XIH4_14	I
IH4_15	Length Of Relationship - Inst 15	XIH4_15	I
IH4_16	Length Of Relationship - Inst 16	XIH4_16	I
IH4_17	Length Of Relationship - Inst 17	XIH4_17	I
IH4_18	Length Of Relationship - Inst 18	XIH4_18	I
IH4_19	Length Of Relationship - Inst 19	XIH4_19	I
IH4_2	Length Of Relationship - Inst 2	XIH4_2	I
IH4_20	Length Of Relationship - Inst 20	XIH4_20	I
IH4_2_1	Length Of Relationship W/Merged Inst - Inst 1	XIH4_2_1	I
IH4_2_10	Length Of Relationship W/Merged Inst - Inst 10	XIH4_2_10	I
IH4_2_11	Length Of Relationship W/Merged Inst - Inst 11	XIH4_2_11	I
IH4_2_12	Length Of Relationship W/Merged Inst - Inst 12	XIH4_2_12	I
IH4_2_13	Length Of Relationship W/Merged Inst - Inst 13	XIH4_2_13	I
IH4_2_14	Length Of Relationship W/Merged Inst - Inst 14	XIH4_2_14	I
IH4_2_15	Length Of Relationship W/Merged Inst - Inst 15	XIH4_2_15	I
IH4_2_16	Length Of Relationship W/Merged Inst - Inst 16	XIH4_2_16	I
IH4_2_17	Length Of Relationship W/Merged Inst - Inst 17	XIH4_2_17	I
IH4_2_18	Length Of Relationship W/Merged Inst - Inst 18	XIH4_2_18	I
IH4_2_19	Length Of Relationship W/Merged Inst - Inst 19	XIH4_2_19	I
IH4_2_2	Length Of Relationship W/Merged Inst - Inst 2	XIH4_2_2	I
IH4_2_20	Length Of Relationship W/Merged Inst - Inst 20	XIH4_2_20	I
IH4_2_3	Length Of Relationship W/Merged Inst - Inst 3	XIH4_2_3	I
IH4_2_4	Length Of Relationship W/Merged Inst - Inst 4	XIH4_2_4	I
IH4_2_5	Length Of Relationship W/Merged Inst - Inst 5	XIH4_2_5	I
IH4_2_6	Length Of Relationship W/Merged Inst - Inst 6	XIH4_2_6	I
IH4_2_7	Length Of Relationship W/Merged Inst - Inst 7	XIH4_2_7	I
IH4_2_8	Length Of Relationship W/Merged Inst - Inst 8	XIH4_2_8	I
IH4_2_9	Length Of Relationship W/Merged Inst - Inst 9	XIH4_2_9	I
IH4_3	Length Of Relationship - Inst 3	XIH4_3	I
IH4_4	Length Of Relationship - Inst 4	XIH4_4	I
IH4_5	Length Of Relationship - Inst 5	XIH4_5	I
IH4_6	Length Of Relationship - Inst 6	XIH4_6	I
IH4_7	Length Of Relationship - Inst 7	XIH4_7	I
IH4_8	Length Of Relationship - Inst 8	XIH4_8	I
IH4_9	Length Of Relationship - Inst 9	XIH4_9	I
IH7_1	Distance From Firm To Institution 1	XIH7_1	I
IH7_10	Distance From Firm To Institution 10	XIH7_10	I
IH7_11	Distance From Firm To Institution 11	XIH7_11	I
IH7_12	Distance From Firm To Institution 12	XIH7_12	I
IH7_13	Distance From Firm To Institution 13	XIH7_13	I
IH7_14	Distance From Firm To Institution 14	XIH7_14	I

<u>VARIABLE</u>	<u>LABEL</u>	<u>XCODE</u>	<u>SECTION</u>
IH7_15	Distance From Firm To Institution 15	XIH7_15	I
IH7_16	Distance From Firm To Institution 16	XIH7_16	I
IH7_17	Distance From Firm To Institution 17	XIH7_17	I
IH7_18	Distance From Firm To Institution 18	XIH7_18	I
IH7_19	Distance From Firm To Institution 19	XIH7_19	I
IH7_2	Distance From Firm To Institution 2	XIH7_2	I
IH7_20	Distance From Firm To Institution 20	XIH7_20	I
IH7_3	Distance From Firm To Institution 3	XIH7_3	I
IH7_4	Distance From Firm To Institution 4	XIH7_4	I
IH7_5	Distance From Firm To Institution 5	XIH7_5	I
IH7_6	Distance From Firm To Institution 6	XIH7_6	I
IH7_7	Distance From Firm To Institution 7	XIH7_7	I
IH7_8	Distance From Firm To Institution 8	XIH7_8	I
IH7_9	Distance From Firm To Institution 9	XIH7_9	I
IH8_1	Most Frequent Interface - Inst 1	XIH8_1	I
IH8_10	Most Frequent Interface - Inst 10	XIH8_10	I
IH8_11	Most Frequent Interface - Inst 11	XIH8_11	I
IH8_12	Most Frequent Interface - Inst 12	XIH8_12	I
IH8_13	Most Frequent Interface - Inst 13	XIH8_13	I
IH8_14	Most Frequent Interface - Inst 14	XIH8_14	I
IH8_15	Most Frequent Interface - Inst 15	XIH8_15	I
IH8_16	Most Frequent Interface - Inst 16	XIH8_16	I
IH8_17	Most Frequent Interface - Inst 17	XIH8_17	I
IH8_18	Most Frequent Interface - Inst 18	XIH8_18	I
IH8_19	Most Frequent Interface - Inst 19	XIH8_19	I
IH8_2	Most Frequent Interface - Inst 2	XIH8_2	I
IH8_20	Most Frequent Interface - Inst 20	XIH8_20	I
IH8_3	Most Frequent Interface - Inst 3	XIH8_3	I
IH8_4	Most Frequent Interface - Inst 4	XIH8_4	I
IH8_5	Most Frequent Interface - Inst 5	XIH8_5	I
IH8_6	Most Frequent Interface - Inst 6	XIH8_6	I
IH8_7	Most Frequent Interface - Inst 7	XIH8_7	I
IH8_8	Most Frequent Interface - Inst 8	XIH8_8	I
IH8_9	Most Frequent Interface - Inst 9	XIH8_9	I
IPRIME_1	Primary Institution Indicator - Inst 1	NONE	I
IPRIME_10	Primary Institution Indicator - Inst 10	NONE	I
IPRIME_11	Primary Institution Indicator - Inst 11	NONE	I
IPRIME_12	Primary Institution Indicator - Inst 12	NONE	I
IPRIME_13	Primary Institution Indicator - Inst 13	NONE	I
IPRIME_14	Primary Institution Indicator - Inst 14	NONE	I
IPRIME_15	Primary Institution Indicator - Inst 15	NONE	I
IPRIME_16	Primary Institution Indicator - Inst 16	NONE	I
IPRIME_17	Primary Institution Indicator - Inst 17	NONE	I
IPRIME_18	Primary Institution Indicator - Inst 18	NONE	I
IPRIME_19	Primary Institution Indicator - Inst 19	NONE	I

<u>VARIABLE</u>	<u>LABEL</u>	<u>XCODE</u>	<u>SECTION</u>
IPRIME_2	Primary Institution Indicator - Inst 2	NONE	I
IPRIME_20	Primary Institution Indicator - Inst 20	NONE	I
IPRIME_3	Primary Institution Indicator - Inst 3	NONE	I
IPRIME_4	Primary Institution Indicator - Inst 4	NONE	I
IPRIME_5	Primary Institution Indicator - Inst 5	NONE	I
IPRIME_6	Primary Institution Indicator - Inst 6	NONE	I
IPRIME_7	Primary Institution Indicator - Inst 7	NONE	I
IPRIME_8	Primary Institution Indicator - Inst 8	NONE	I
IPRIME_9	Primary Institution Indicator - Inst 9	NONE	I
L1	Use Trade Credit	XL1	L
L10	Most Impt Supplier - Pct Discount Early Payment	XL10	L
L11	Most Impt Supplier - Nbr Of Days After Invoice	XL11	L
L12	Most Impt Supplier - Penalty For Late Payment	XL12	L
L13	Suppliers Denied Firm Trade Credit	XL13	L
L14R1	Why Supplier Denied Firm Request For Trade Credit (Reason1)	XL14R1	L
L14R2	Why Supplier Denied Firm Request For Trade Credit (Reason2)	XL14R2	L
L14R3	Why Supplier Denied Firm Request For Trade Credit (Reason3)	XL14R3	L
L2	Pct Purchases Using Trade Credit	XL2	L
L3	Nbr Of Suppliers Used Trade Credit With	XL3	L
L4	Firm Made Payments On Acct After Bill Was Due	XL4	L
L5	Pct Payments Made On Acct After Bill Was Due	XL5	L
L6	Pct Suppliers Offer Prompt Payment Discount	XL6	L
L7	Pct Discount Firm Use	XL7	L
L8	Most Important Supplier - Offer Early Payment Discount	XL8	L
L9	Most Important Supplier - Early Payment Discount Length	XL9	L
M1	Prop-Part Get Additional Equity	XM1	M
M2	Prop-Part Amount Of Equity	XM2	M
M3	Prop-Part Primary Use Of Equity	XM3	M
M4	Corp Addl Equity Capital	XM4	M
M5	Corp Amt Additional Equity	XM5	M
M6	Corp Primary Use Of Equity	XM6	M
M7_T1	Corp Source Ind Investors	XM7_T1	M
M7_T2	Corp Source Venture Capital	XM7_T2	M
M7_T3	Corp Source Public Equity	XM7_T3	M
M7_T4	Corp Source Other	XM7_T4	M
M8_T1	Corp Original Founders	XM8_T1	M
M8_T2	Corp Angel Or Informal	XM8_T2	M
M8_T3	Corp Employee(S)	XM8_T3	M
M8_T4	Corp Other Individual	XM8_T4	M
MRL1	Nbr Renewals Of Existing Lines Of Credit	XMRL1	MRL
MRL10	MRA Total Amount Applied	XMRL10	MRL
MRL11	MRA Compensating Balance	XMRL11	MRL
MRL12	MRA Guarantee	XMRL12	MRL
MRL13	MRA Collateral	XMRL13	MRL
MRL13_1T1	MRA Col - Inventory Or Accounts Receivable	XMRL13_1T1	MRL

<u>VARIABLE</u>	<u>LABEL</u>	<u>XCODE</u>	<u>SECTION</u>
MRL13_1T2	MRA Col - Business Equipment Or Vehicles	XMRL13_1T2	MRL
MRL13_1T3	MRA Col - Business Securities Or Deposits	XMRL13_1T3	MRL
MRL13_1T4	MRA Col - Business Real Estate	XMRL13_1T4	MRL
MRL13_1T5	MRA Col - Personal Real Estate	XMRL13_1T5	MRL
MRL13_1T6	MRA Col - Other Personal Assets	XMRL13_1T6	MRL
MRL13_1T7	MRA Col - Other Collateral	XMRL13_1T7	MRL
MRL14	MRA Maturity/Length Of Commitment In Months	XMRL14	MRL
MRL14F	Loan Has Fixed Maturity	XMRL14F	MRL
MRL16	MRA Dollar Amount Of Credit Granted	XMRL16	MRL
MRL17	MRA Fixed Or Variable Rate	XMRL17	MRL
MRL18	MRA Interest Rate Index	XMRL18	MRL
MRL19	MRA Pct Over Index	XMRL19	MRL
MRL2	Nbr Apps For New Loans Excluding Renewals Of Loc	XMRL2	MRL
MRL20	MRA Orig Interest Rate	XMRL20	MRL
MRL21	MRA Pct Pts To Close	XMRL21	MRL
MRL22	MRA Total Cost Obt Loan	XMRL22	MRL
MRL24	MRD Type Of Loan	XMRL24	MRL
MRL25_MO	MRD Month Applied	XMRL25_MO	MRL
MRL25_YR	MRD Yr Applied	XMRL25_YR	MRL
MRL26	MRD Length Of Relationship At Time Of Application	XMRL26	MRL
MRL26_1	MRD How Applied For Credit	XMRL26_1	MRL
MRL26_1_1	MRD Eventually Go In Person	XMRL26_1_1	MRL
MRL26_2	MRD Inst Approx Miles From Firm	XMRL26_2	MRL
MRL27R1	Why Firm Applied For Credit From MRD Inst Reason 1	XMRL27R1	MRL
MRL27R2	Why Firm Applied For Credit From MRD Inst Reason 2	XMRL27R2	MRL
MRL27R3	Why Firm Applied For Credit From MRD Inst Reason 3	XMRL27R3	MRL
MRL28	MRD Total Amount Applied	XMRL28	MRL
MRL29R1	Official Reasons Loan Application Denied (Reason 1)	XMRL29R1	MRL
MRL29R2	Official Reasons Loan Application Denied (Reason 2)	XMRL29R2	MRL
MRL29R3	Official Reasons Loan Application Denied (Reason 3)	XMRL29R3	MRL
MRL30	MRD More Reasons For Denial	XMRL30	MRL
MRL30R1	Other Reasons Loan Application Denied (Reason 1)	XMRL30R1	MRL
MRL30R2	Other Reasons Loan Application Denied (Reason 2)	XMRL30R2	MRL
MRL30R3	Other Reasons Loan Application Denied (Reason 3)	XMRL30R3	MRL
MRL31	Didnt Apply Feared Rejection	XMRL31	MRL
MRL31R1	Why Resp Thinks Firm Would Have Been Denied Credit(Reason1)	XMRL31R1	MRL
MRL31R2	Why Resp Thinks Firm Would Have Been Denied Credit(Reason2)	XMRL31R2	MRL
MRL31R3	Why Resp Thinks Firm Would Have Been Denied Credit(Reason3)	XMRL31R3	MRL
MRL4	Approved Or Denied	XMRL4	MRL
MRL6	MRA Loan Type	XMRL6	MRL
MRL7_MO	MRA Month Applied	XMRL7_MO	MRL
MRL7_YR	MRA Year Applied	XMRL7_YR	MRL
MRL8	MRA Length Of Relationship At Time Of Application	XMRL8	MRL
MRL8_1	MRA Method Applied	XMRL8_1	MRL
MRL8_1_1	MRA Eventually Go In Person	XMRL8_1_1	MRL

<u>VARIABLE</u>	<u>LABEL</u>	<u>XCODE</u>	<u>SECTION</u>
MRL8_2	MRA Inst Approx Miles From Firm	XMRL8_2	MRL
MRL9R1	Why Firm Appl For Credit From Institution (Approved) Reason 1	XMRL9R1	MRL
MRL9R2	Why Firm Appl For Credit From Institution (Approved) Reason 2	XMRL9R2	MRL
MRL9R3	Why Firm Appl For Credit From Institution (Approved) Reason 3	XMRL9R3	MRL
N1T1	Used Completed Irs Tax Forms Or Attachments	XN1T1	N
N1T2	Used Worksheets	XN1T2	N
N1T3	Used Financial Statements/Accounting Reports	XN1T3	N
N1T4	Used Bank Statements	XN1T4	N
N1T5	Used Memory/No Records	XN1T5	N
N1T6	Used Other Written Records	XN1T6	N
N2_1	Which Tax Form Proprietorship	XN2_1	N
N2_2	Which Tax Form Corporation	XN2_2	N
N3T1	Financial Statements/Reports Compiled	XN3T1	N
N3T2	Financial Statements/Reports Reviewed	XN3T2	N
N3T3	Financial Statements/Reports Audited	XN3T3	N
N3T4	Financial Statements/Reports Prepared For Management Use Only	XN3T4	N
N3T5	Financial Statements/Reports. None Of The Above	XN3T5	N
NINST	Number Of Institutions Dealt With	NONE	I
P1	Tax Recorrrds Cover Entire Last 12 Months	XP1	P
P12	Total Corp Tax	XP12	P
P1_1DAY	Acctg Pd Begin Day	XP1_1DAY	P
P1_1MO	Acctg Pd Begin Month	XP1_1MO	P
P1_1YR	Acctg Pd Begin Year	XP1_1YR	P
P1_2	Cash-Accrual Accounting	XP1_2	P
P2	Total Sales	XP2	P
P3	Total Sales Comparison W/ Previous Year	XP3	P
P3_1	Total Sales Comparison W/ 3 Years Ago	XP3_1	P
P4	Other Income	XP4	P
P5	Total Cost	XP5	P
P5_4	Salaries And Wages	XP5_4	P
P5_5	Officers Compensation	XP5_5	P
PROFIT	Profit (Any Firm Type)	XPROFIT	P
PROFIT_1	Profit Comparison One Year Ago	XPROFIT_1	P
PROFIT_3	Profit Comparison Three Years Ago	XPROFIT_3	P
R1	Cash On Hand	XR1	R
R10_R1	Other Asset Recode - Loop1	XR10_R1	R
R10_R2	Other Asset Recode - Loop2	XR10_R2	R
R10_R3	Other Asset Recode - Loop3	XR10_R3	R
R11_1	Book Value Oth Asset 1	XR11_1	R
R11_2	Book Value Oth Asset 2	XR11_2	R
R11_3	Book Value Oth Asset 3	XR11_3	R
R12	Total Assets	XR12	R
R2	Accts Receivable And Trade Notes	XR2	R
R3	Inventory Merchandise/Prod Materials	XR3	R
R4	Oth Current Assets	XR4	R

<u>VARIABLE</u>	<u>LABEL</u>	<u>XCODE</u>	<u>SECTION</u>
R5	Oth Investments	XR5	R
R6	Book Value Of Land	XR6	R
R7	Net Book Value Depreciable Assets	XR7	R
R9	Other Assets	XR9	R
S1	Total Loans Firm Had	XS1	S
S2	Accts Payable	XS2	S
S3	Other Current Liabilities	XS3	S
S5	Other Liabilities	XS5	S
S6_R1	Other Liabilities Recode - Loop1	XS6_R1	S
S6_R2	Other Liabilities Recode - Loop2	XS6_R2	S
S6_R3	Other Liabilities Recode - Loop3	XS6_R3	S
S7_1	Book Value Oth Liability 1	XS7_1	S
S7_2	Book Value Oth Liability 2	XS7_2	S
S7_3	Book Value Oth Liability 3	XS7_3	S
S8	Total Liabilities	XS8	S
SU_ID	Numeric Case Id	NONE	
S_EQUITY	Equity (Any Firm Type)	XS_EQUITY	S
TBK0	# Of Institutions Used For Brokerage Services	NONE	
TBK1	Brokerage Services Flag Inst1	NONE	
TBK10	Brokerage Services Flag Inst10	NONE	
TBK11	Brokerage Services Flag Inst11	NONE	
TBK12	Brokerage Services Flag Inst12	NONE	
TBK13	Brokerage Services Flag Inst13	NONE	
TBK14	Brokerage Services Flag Inst14	NONE	
TBK15	Brokerage Services Flag Inst15	NONE	
TBK16	Brokerage Services Flag Inst16	NONE	
TBK17	Brokerage Services Flag Inst17	NONE	
TBK18	Brokerage Services Flag Inst18	NONE	
TBK19	Brokerage Services Flag Inst19	NONE	
TBK2	Brokerage Services Flag Inst2	NONE	
TBK20	Brokerage Services Flag Inst20	NONE	
TBK3	Brokerage Services Flag Inst3	NONE	
TBK4	Brokerage Services Flag Inst4	NONE	
TBK5	Brokerage Services Flag Inst5	NONE	
TBK6	Brokerage Services Flag Inst6	NONE	
TBK7	Brokerage Services Flag Inst7	NONE	
TBK8	Brokerage Services Flag Inst8	NONE	
TBK9	Brokerage Services Flag Inst9	NONE	
TCA0	# Of Institutions Used For Cash Management Services	NONE	
TCA1	Cash Management Services Flag Inst1	NONE	
TCA10	Cash Management Services Flag Inst10	NONE	
TCA11	Cash Management Services Flag Inst11	NONE	
TCA12	Cash Management Services Flag Inst12	NONE	
TCA13	Cash Management Services Flag Inst13	NONE	
TCA14	Cash Management Services Flag Inst14	NONE	

<u>VARIABLE</u>	<u>LABEL</u>	<u>XCODE</u>	<u>SECTION</u>
TCA15	Cash Management Services Flag Inst15	NONE	
TCA16	Cash Management Services Flag Inst16	NONE	
TCA17	Cash Management Services Flag Inst17	NONE	
TCA18	Cash Management Services Flag Inst18	NONE	
TCA19	Cash Management Services Flag Inst19	NONE	
TCA2	Cash Management Services Flag Inst2	NONE	
TCA20	Cash Management Services Flag Inst20	NONE	
TCA3	Cash Management Services Flag Inst3	NONE	
TCA4	Cash Management Services Flag Inst4	NONE	
TCA5	Cash Management Services Flag Inst5	NONE	
TCA6	Cash Management Services Flag Inst6	NONE	
TCA7	Cash Management Services Flag Inst7	NONE	
TCA8	Cash Management Services Flag Inst8	NONE	
TCA9	Cash Management Services Flag Inst9	NONE	
TCCP0	# Of Institutions Used For Card Processing Services	NONE	
TCCP1	Card Processing Flag Inst1	NONE	
TCCP10	Card Processing Flag Inst10	NONE	
TCCP11	Card Processing Flag Inst11	NONE	
TCCP12	Card Processing Flag Inst12	NONE	
TCCP13	Card Processing Flag Inst13	NONE	
TCCP14	Card Processing Flag Inst14	NONE	
TCCP15	Card Processing Flag Inst15	NONE	
TCCP16	Card Processing Flag Inst16	NONE	
CCP17	Card Processing Flag Inst17	NONE	
TCCP18	Card Processing Flag Inst18	NONE	
TCCP19	Card Processing Flag Inst19	NONE	
TCCP2	Card Processing Flag Inst2	NONE	
TCCP20	Card Processing Flag Inst20	NONE	
TCCP3	Card Processing Flag Inst3	NONE	
TCCP4	Card Processing Flag Inst4	NONE	
TCCP5	Card Processing Flag Inst5	NONE	
TCCP6	Card Processing Flag Inst6	NONE	
TCCP7	Card Processing Flag Inst7	NONE	
TCCP8	Card Processing Flag Inst8	NONE	
TCCP9	Card Processing Flag Inst9	NONE	
TCK0	# Of Institutions Used For Checking Accounts	NONE	
TCK1	Checking Flag Inst1	NONE	
TCK10	Checking Flag Inst10	NONE	
TCK11	Checking Flag Inst11	NONE	
TCK12	Checking Flag Inst12	NONE	
TCK13	Checking Flag Inst13	NONE	
TCK14	Checking Flag Inst14	NONE	
TCK15	Checking Flag Inst15	NONE	
TCK16	Checking Flag Inst16	NONE	
TCK17	Checking Flag Inst17	NONE	

<u>VARIABLE</u>	<u>LABEL</u>	<u>XCODE</u>	<u>SECTION</u>
TCK18	Checking Flag Inst18	NONE	
TCK19	Checking Flag Inst19	NONE	
TCK2	Checking Flag Inst2	NONE	
TCK20	Checking Flag Inst20	NONE	
TCK3	Checking Flag Inst3	NONE	
TCK4	Checking Flag Inst4	NONE	
TCK5	Checking Flag Inst5	NONE	
TCK6	Checking Flag Inst6	NONE	
TCK7	Checking Flag Inst7	NONE	
TCK8	Checking Flag Inst8	NONE	
TCK9	Checking Flag Inst9	NONE	
TCR0	# Of Institutions Used For Credit Related Services	NONE	
TCR1	Credit Services Flag Inst1	NONE	
TCR10	Credit Services Flag Inst10	NONE	
TCR11	Credit Services Flag Inst11	NONE	
TCR12	Credit Services Flag Inst12	NONE	
TCR13	Credit Services Flag Inst13	NONE	
TCR14	Credit Services Flag Inst14	NONE	
TCR15	Credit Services Flag Inst15	NONE	
TCR16	Credit Services Flag Inst16	NONE	
TCR17	Credit Services Flag Inst17	NONE	
TCR18	Credit Services Flag Inst18	NONE	
TCR19	Credit Services Flag Inst19	NONE	
TCR2	Credit Services Flag Inst2	NONE	
TCR20	Credit Services Flag Inst20	NONE	
TCR3	Credit Services Flag Inst3	NONE	
TCR4	Credit Services Flag Inst4	NONE	
TCR5	Credit Services Flag Inst5	NONE	
TCR6	Credit Services Flag Inst6	NONE	
TCR7	Credit Services Flag Inst7	NONE	
TCR8	Credit Services Flag Inst8	NONE	
TCR9	Credit Services Flag Inst9	NONE	
TEQ0	# Of Institutions Used For Equipment Loans	NONE	
TEQ1	Equipment Loan Flag Inst1	NONE	
TEQ10	Equipment Loan Flag Inst10	NONE	
TEQ11	Equipment Loan Flag Inst11	NONE	
TEQ12	Equipment Loan Flag Inst12	NONE	
TEQ13	Equipment Loan Flag Inst13	NONE	
TEQ14	Equipment Loan Flag Inst14	NONE	
TEQ15	Equipment Loan Flag Inst15	NONE	
TEQ16	Equipment Loan Flag Inst16	NONE	
TEQ17	Equipment Loan Flag Inst17	NONE	
TEQ18	Equipment Loan Flag Inst18	NONE	
TEQ19	Equipment Loan Flag Inst19	NONE	
TEQ2	Equipment Loan Flag Inst2	NONE	

<u>VARIABLE</u>	<u>LABEL</u>	<u>XCODE</u>	<u>SECTION</u>
TEQ20	Equipment Loan Flag Inst20	NONE	
TEQ3	Equipment Loan Flag Inst3	NONE	
TEQ4	Equipment Loan Flag Inst4	NONE	
TEQ5	Equipment Loan Flag Inst5	NONE	
TEQ6	Equipment Loan Flag Inst6	NONE	
TEQ7	Equipment Loan Flag Inst7	NONE	
TEQ8	Equipment Loan Flag Inst8	NONE	
TEQ9	Equipment Loan Flag Inst9	NONE	
TLC0	# Of Institutions Used For Lines Of Credit	NONE	
TLC1	Line Of Credit Flag Inst1	NONE	
TLC10	Line Of Credit Flag Inst10	NONE	
TLC11	Line Of Credit Flag Inst11	NONE	
TLC12	Line Of Credit Flag Inst12	NONE	
TLC13	Line Of Credit Flag Inst13	NONE	
TLC14	Line Of Credit Flag Inst14	NONE	
TLC15	Line Of Credit Flag Inst15	NONE	
TLC16	Line Of Credit Flag Inst16	NONE	
TLC17	Line Of Credit Flag Inst17	NONE	
TLC18	Line Of Credit Flag Inst18	NONE	
TLC19	Line Of Credit Flag Inst19	NONE	
TLC2	Line Of Credit Flag Inst2	NONE	
TLC20	Line Of Credit Flag Inst20	NONE	
TLC3	Line Of Credit Flag Inst3	NONE	
TLC4	Line Of Credit Flag Inst4	NONE	
TLC5	Line Of Credit Flag Inst5	NONE	
TLC6	Line Of Credit Flag Inst6	NONE	
TLC7	Line Of Credit Flag Inst7	NONE	
TLC8	Line Of Credit Flag Inst8	NONE	
TLC9	Line Of Credit Flag Inst9	NONE	
TLE0	# Of Institutions Used For Capital Leases	NONE	
TLE1	Capital Lease Flag Inst1	NONE	
TLE10	Capital Lease Flag Inst10	NONE	
TLE11	Capital Lease Flag Inst11	NONE	
TLE12	Capital Lease Flag Inst12	NONE	
TLE13	Capital Lease Flag Inst13	NONE	
TLE14	Capital Lease Flag Inst14	NONE	
TLE15	Capital Lease Flag Inst15	NONE	
TLE16	Capital Lease Flag Inst16	NONE	
TLE17	Capital Lease Flag Inst17	NONE	
TLE18	Capital Lease Flag Inst18	NONE	
TLE19	Capital Lease Flag Inst19	NONE	
TLE2	Capital Lease Flag Inst2	NONE	
TLE20	Capital Lease Flag Inst20	NONE	
TLE3	Capital Lease Flag Inst3	NONE	
TLE4	Capital Lease Flag Inst4	NONE	

<u>VARIABLE</u>	<u>LABEL</u>	<u>XCODE</u>	<u>SECTION</u>
TLE5	Capital Lease Flag Inst5	NONE	
TLE6	Capital Lease Flag Inst6	NONE	
TLE7	Capital Lease Flag Inst7	NONE	
TLE8	Capital Lease Flag Inst8	NONE	
TLE9	Capital Lease Flag Inst9	NONE	
TMG0	# Of Institutions Used For Mortgages	NONE	
TMG1	Mortgage Flag Inst1	NONE	
TMG10	Mortgage Flag Inst10	NONE	
TMG11	Mortgage Flag Inst11	NONE	
TMG12	Mortgage Flag Inst12	NONE	
TMG13	Mortgage Flag Inst13	NONE	
TMG14	Mortgage Flag Inst14	NONE	
TMG15	Mortgage Flag Inst15	NONE	
TMG16	Mortgage Flag Inst16	NONE	
TMG17	Mortgage Flag Inst17	NONE	
TMG18	Mortgage Flag Inst18	NONE	
TMG19	Mortgage Flag Inst19	NONE	
TMG2	Mortgage Flag Inst2	NONE	
TMG20	Mortgage Flag Inst20	NONE	
TMG3	Mortgage Flag Inst3	NONE	
TMG4	Mortgage Flag Inst4	NONE	
TMG5	Mortgage Flag Inst5	NONE	
TMG6	Mortgage Flag Inst6	NONE	
TMG7	Mortgage Flag Inst7	NONE	
TMG8	Mortgage Flag Inst8	NONE	
TMG9	Mortgage Flag Inst9	NONE	
TMRA0	Recently Approved Loan Indicator	NONE	
TMRA1	Most Recent Approved Loan Flag Inst1	NONE	
TMRA10	Most Recent Approved Loan Flag Inst10	NONE	
TMRA11	Most Recent Approved Loan Flag Inst11	NONE	
TMRA12	Most Recent Approved Loan Flag Inst12	NONE	
TMRA13	Most Recent Approved Loan Flag Inst13	NONE	
TMRA14	Most Recent Approved Loan Flag Inst14	NONE	
TMRA15	Most Recent Approved Loan Flag Inst15	NONE	
TMRA16	Most Recent Approved Loan Flag Inst16	NONE	
TMRA17	Most Recent Approved Loan Flag Inst17	NONE	
TMRA18	Most Recent Approved Loan Flag Inst18	NONE	
TMRA19	Most Recent Approved Loan Flag Inst19	NONE	
TMRA2	Most Recent Approved Loan Flag Inst2	NONE	
TMRA20	Most Recent Approved Loan Flag Inst20	NONE	
TMRA3	Most Recent Approved Loan Flag Inst3	NONE	
TMRA4	Most Recent Approved Loan Flag Inst4	NONE	
TMRA5	Most Recent Approved Loan Flag Inst5	NONE	
TMRA6	Most Recent Approved Loan Flag Inst6	NONE	
TMRA7	Most Recent Approved Loan Flag Inst7	NONE	

<u>VARIABLE</u>	<u>LABEL</u>	<u>XCODE</u>	<u>SECTION</u>
TMRA8	Most Recent Approved Loan Flag Inst8	NONE	
TMRA9	Most Recent Approved Loan Flag Inst9	NONE	
TMRD0	Recently Denied Loan Indicator	NONE	
TMRD1	Most Recent Denied Loan Flag Inst1	NONE	
TMRD10	Most Recent Denied Loan Flag Inst10	NONE	
TMRD11	Most Recent Denied Loan Flag Inst11	NONE	
TMRD12	Most Recent Denied Loan Flag Inst12	NONE	
TMRD13	Most Recent Denied Loan Flag Inst13	NONE	
TMRD14	Most Recent Denied Loan Flag Inst14	NONE	
TMRD15	Most Recent Denied Loan Flag Inst15	NONE	
TMRD16	Most Recent Denied Loan Flag Inst16	NONE	
TMRD17	Most Recent Denied Loan Flag Inst17	NONE	
TMRD18	Most Recent Denied Loan Flag Inst18	NONE	
TMRD19	Most Recent Denied Loan Flag Inst19	NONE	
TMRD2	Most Recent Denied Loan Flag Inst2	NONE	
TMRD20	Most Recent Denied Loan Flag Inst20	NONE	
TMRD3	Most Recent Denied Loan Flag Inst3	NONE	
TMRD4	Most Recent Denied Loan Flag Inst4	NONE	
TMRD5	Most Recent Denied Loan Flag Inst5	NONE	
TMRD6	Most Recent Denied Loan Flag Inst6	NONE	
TMRD7	Most Recent Denied Loan Flag Inst7	NONE	
TMRD8	Most Recent Denied Loan Flag Inst8	NONE	
TMRD9	Most Recent Denied Loan Flag Inst9	NONE	
TMV0	# Of Institutions Used For Motor Vehicle Loans	NONE	
TMV1	Motor Vehicle Flag Inst1	NONE	
TMV10	Motor Vehicle Flag Inst10	NONE	
TMV11	Motor Vehicle Flag Inst11	NONE	
TMV12	Motor Vehicle Flag Inst12	NONE	
TMV13	Motor Vehicle Flag Inst13	NONE	
TMV14	Motor Vehicle Flag Inst14	NONE	
TMV15	Motor Vehicle Flag Inst15	NONE	
TMV16	Motor Vehicle Flag Inst16	NONE	
TMV17	Motor Vehicle Flag Inst17	NONE	
TMV18	Motor Vehicle Flag Inst18	NONE	
TMV19	Motor Vehicle Flag Inst19	NONE	
TMV2	Motor Vehicle Flag Inst2	NONE	
TMV20	Motor Vehicle Flag Inst20	NONE	
TMV3	Motor Vehicle Flag Inst3	NONE	
TMV4	Motor Vehicle Flag Inst4	NONE	
TMV5	Motor Vehicle Flag Inst5	NONE	
TMV6	Motor Vehicle Flag Inst6	NONE	
TMV7	Motor Vehicle Flag Inst7	NONE	
TMV8	Motor Vehicle Flag Inst8	NONE	
TMV9	Motor Vehicle Flag Inst9	NONE	
TOT0	# Of Institutions Used For Other Loans	NONE	

<u>VARIABLE</u>	<u>LABEL</u>	<u>XCODE</u>	<u>SECTION</u>
TOT1	Other Loan Flag Inst1	NONE	
TOT10	Other Loan Flag Inst10	NONE	
TOT11	Other Loan Flag Inst11	NONE	
TOT12	Other Loan Flag Inst12	NONE	
TOT13	Other Loan Flag Inst13	NONE	
TOT14	Other Loan Flag Inst14	NONE	
TOT15	Other Loan Flag Inst15	NONE	
TOT16	Other Loan Flag Inst16	NONE	
TOT17	Other Loan Flag Inst17	NONE	
TOT18	Other Loan Flag Inst18	NONE	
TOT19	Other Loan Flag Inst19	NONE	
TOT2	Other Loan Flag Inst2	NONE	
TOT20	Other Loan Flag Inst20	NONE	
TOT3	Other Loan Flag Inst3	NONE	
TOT4	Other Loan Flag Inst4	NONE	
TOT5	Other Loan Flag Inst5	NONE	
TOT6	Other Loan Flag Inst6	NONE	
TOT7	Other Loan Flag Inst7	NONE	
TOT8	Other Loan Flag Inst8	NONE	
TOT9	Other Loan Flag Inst9	NONE	
TSV0	# Of Institutions Used For Savings Accounts	NONE	
TSV1	Savings Flag Inst1	NONE	
TSV10	Savings Flag Inst10	NONE	
TSV11	Savings Flag Inst11	NONE	
TSV12	Savings Flag Inst12	NONE	
TSV13	Savings Flag Inst13	NONE	
TSV14	Savings Flag Inst14	NONE	
TSV15	Savings Flag Inst15	NONE	
TSV16	Savings Flag Inst16	NONE	
TSV17	Savings Flag Inst17	NONE	
TSV18	Savings Flag Inst18	NONE	
TSV19	Savings Flag Inst19	NONE	
TSV2	Savings Flag Inst2	NONE	
TSV20	Savings Flag Inst20	NONE	
TSV3	Savings Flag Inst3	NONE	
TSV4	Savings Flag Inst4	NONE	
TSV5	Savings Flag Inst5	NONE	
TSV6	Savings Flag Inst6	NONE	
TSV7	Savings Flag Inst7	NONE	
TSV8	Savings Flag Inst8	NONE	
TSV9	Savings Flag Inst9	NONE	
TTRNS0	# Of Institutions Used For Transaction Services	NONE	
TTRNS1	Transactions Services Flag Inst1	NONE	
TTRNS10	Transactions Services Flag Inst10	NONE	
TTRNS11	Transactions Services Flag Inst11	NONE	

<u>VARIABLE</u>	<u>LABEL</u>	<u>XCODE</u>	<u>SECTION</u>
TTRNS12	Transactions Services Flag Inst12	NONE	
TTRNS13	Transactions Services Flag Inst13	NONE	
TTRNS14	Transactions Services Flag Inst14	NONE	
TTRNS15	Transactions Services Flag Inst15	NONE	
TTRNS16	Transactions Services Flag Inst16	NONE	
TTRNS17	Transactions Services Flag Inst17	NONE	
TTRNS18	Transactions Services Flag Inst18	NONE	
TTRNS19	Transactions Services Flag Inst19	NONE	
TTRNS2	Transactions Services Flag Inst2	NONE	
TTRNS20	Transactions Services Flag Inst20	NONE	
TTRNS3	Transactions Services Flag Inst3	NONE	
TTRNS4	Transactions Services Flag Inst4	NONE	
TTRNS5	Transactions Services Flag Inst5	NONE	
TTRNS6	Transactions Services Flag Inst6	NONE	
TTRNS7	Transactions Services Flag Inst7	NONE	
TTRNS8	Transactions Services Flag Inst8	NONE	
TTRNS9	Transactions Services Flag Inst9	NONE	
TTRST0	# Of Institutions Used For Trust Related Services	NONE	
TTRST1	Trust Services Flag Inst1	NONE	
TTRST10	Trust Services Flag Inst10	NONE	
TTRST11	Trust Services Flag Inst11	NONE	
TTRST12	Trust Services Flag Inst12	NONE	
TTRST13	Trust Services Flag Inst13	NONE	
TTRST14	Trust Services Flag Inst14	NONE	
TTRST15	Trust Services Flag Inst15	NONE	
TTRST16	Trust Services Flag Inst16	NONE	
TTRST17	Trust Services Flag Inst17	NONE	
TTRST18	Trust Services Flag Inst18	NONE	
TTRST19	Trust Services Flag Inst19	NONE	
TTRST2	Trust Services Flag Inst2	NONE	
TTRST20	Trust Services Flag Inst20	NONE	
TTRST3	Trust Services Flag Inst3	NONE	
TTRST4	Trust Services Flag Inst4	NONE	
TTRST5	Trust Services Flag Inst5	NONE	
TTRST6	Trust Services Flag Inst6	NONE	
TTRST7	Trust Services Flag Inst7	NONE	
TTRST8	Trust Services Flag Inst8	NONE	
TTRST9	Trust Services Flag Inst9	NONE	
U1	Firm Bankruptcy	XU1	U
U2	Firm Delinquent Obligations	XU2	U
U3	Firm Judgments	XU3	U
U4	Owner Bankruptcy	XU4	U
U5	Owner Delinquent Obligations	XU5	U
U6	Owner Judgments	XU6	U
U7	Prin Owner Homeowner	XU7	U

<u>VARIABLE</u>	<u>LABEL</u>	<u>XCODE</u>	<u>SECTION</u>
U7_1	Prin Owner Equity In Residence	XU7_1	U
U8	Prin Owner Other Net Worth	XU8	U