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

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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.
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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


*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. 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.)

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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.

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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_IMPLICIT) 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. 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

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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-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).

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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
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 database dictionary entry is:

<table>
<thead>
<tr>
<th>C</th>
<th>C_BLACK_1</th>
<th>XC_BLACK_1</th>
<th>OWNER 1 BLACK/AFRICAN AMERICAN</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Is [OWNER 1] of black/African American origin or descent?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>1: YES</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>2: NO</td>
<td></td>
</tr>
<tr>
<td>.S</td>
<td></td>
<td>Legitimate Skip</td>
<td></td>
</tr>
</tbody>
</table>

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 database 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 database entry is given as:

<table>
<thead>
<tr>
<th>CF</th>
<th>CF_BLACK</th>
<th>XCF_BLACK</th>
<th>WGTED % OF OSHP THAT IS BLACK</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>PERCENTAGE: ________________%</td>
</tr>
<tr>
<td>.S</td>
<td></td>
<td></td>
<td>Legitimate Skip</td>
</tr>
</tbody>
</table>

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 ith 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 ith institution; 0 indicates the service was not obtained from the ith 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_CREDKR), 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.)

<table>
<thead>
<tr>
<th>Xcode Value</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>reported or edited to value-- NOT missing.</td>
</tr>
<tr>
<td>5</td>
<td>legitimate skip. Question not asked in interview because of skip patterns.</td>
</tr>
<tr>
<td>16</td>
<td>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.</td>
</tr>
<tr>
<td>30</td>
<td>don’t know, refused, not asked (due to CATI problem) - imputed.</td>
</tr>
<tr>
<td>40</td>
<td>don’t know, refused, not asked when RANGE question asked, range positive, and respondent doesn’t know or refuses to answer.</td>
</tr>
<tr>
<td>41-49</td>
<td>first-ninth range category, range positive.</td>
</tr>
<tr>
<td>50</td>
<td>don’t know, refused, not asked when RANGE question asked, range negative, and respondent doesn’t know or refuses to answer.</td>
</tr>
<tr>
<td>51-59</td>
<td>first-ninth range category, range negative.</td>
</tr>
<tr>
<td>60</td>
<td>special range, usually obtained from notes or worksheets</td>
</tr>
</tbody>
</table>

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. 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

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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:

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

where the ith term \((i=1, 2, \text{or } 3)\) is included only if \(\text{C\_INDIV}\_i=1\).

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:

<table>
<thead>
<tr>
<th>OWNER</th>
<th>C_SHARE</th>
<th>C_INDIV</th>
<th>C_WHITE</th>
<th>C_BLACK</th>
<th>C_ASIAN</th>
<th>C_HISP</th>
<th>C_FEMALE</th>
<th>C_MINHIS</th>
<th>C_MINOR</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIRST</td>
<td>40</td>
<td>YES</td>
<td>YES</td>
<td>NO</td>
<td>NO</td>
<td>YES</td>
<td>NO</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>SECOND</td>
<td>25</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
<td>NO</td>
<td>NO</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>THIRD</td>
<td>10</td>
<td>YES</td>
<td>NO</td>
<td>YES</td>
<td>NO</td>
<td>NO</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
</tbody>
</table>

In this example, \(\text{CF\_WHITE}=87, \text{CF\_BLACK}=46, \text{CF\_ASIAN}=0, \text{CF\_HISP}=53, \text{CF\_FEMALE}=33\) \(\text{CF\_MINHIS}=100\), and \(\text{CF\_MINOR}=46\). 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, \(\text{CF\_HISP}\) was calculated in the following way:

\[
(1 \times 40 + 0 \times 25 + 0 \times 10) \times (1/75) \times 100 = 53
\]

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.

\(^6\) \(\text{CF\_FAGE}, \text{CF\_ESTAB}, \text{and CF\_FAMILY}\) 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>=50 and zero otherwise.

Example B: To indicate which firms are “at least 50%” owned by women, flag all observations where CF_FEMALE>=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_HAWAI, 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., \( \text{SUM}(R11_1,R11_2,R11_3) \leq R9 \)].

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 database (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 14 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), TTRANS (transactions services), TCR (credit related services) TCA (cash related services), TKB (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 TCL9-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.

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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 ith 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

<table>
<thead>
<tr>
<th>I</th>
<th>TCK</th>
<th>TSV</th>
<th>TLC</th>
<th>TLE</th>
<th>TMG</th>
<th>TOT</th>
<th>TMV</th>
<th>TEQ</th>
<th>TTR</th>
<th>TCA</th>
<th>TCR</th>
<th>TTRST</th>
<th>TBK</th>
<th>TCCP</th>
<th>TMRA</th>
<th>TMRD</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3</td>
<td>3</td>
<td>5</td>
<td>0</td>
<td>2</td>
<td>4</td>
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<tr>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>5</td>
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</tr>
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<td>30</td>
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<td>0</td>
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<td>0</td>
</tr>
<tr>
<td>7</td>
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<td>30</td>
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<td>30</td>
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<td>0</td>
<td>0</td>
</tr>
<tr>
<td>8</td>
<td>0</td>
<td>0</td>
<td>30</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<td>0</td>
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</tr>
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<td>9</td>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

#### 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)\textsuperscript{8} for Firm QRST

<table>
<thead>
<tr>
<th>I</th>
<th>IH2</th>
<th>IH4</th>
<th>IH7</th>
<th>IH8</th>
<th>IH3R1</th>
<th>IH3R2</th>
<th>IH3R3</th>
<th>IPRIME</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1</td>
<td>60</td>
<td>2</td>
<td>1</td>
<td>41</td>
<td>32</td>
<td>20</td>
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</tr>
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<td>2</td>
<td>1</td>
<td>24</td>
<td>5</td>
<td>1</td>
<td>20</td>
<td>26</td>
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<td>14</td>
<td>3</td>
<td>77</td>
<td>41</td>
<td>23</td>
<td>2</td>
</tr>
<tr>
<td>4</td>
<td>9</td>
<td>24</td>
<td>10</td>
<td>2</td>
<td>56</td>
<td>44</td>
<td>25</td>
<td>2</td>
</tr>
<tr>
<td>5</td>
<td>1</td>
<td>28</td>
<td>3</td>
<td>3</td>
<td>26</td>
<td>54</td>
<td>44</td>
<td>2</td>
</tr>
<tr>
<td>6</td>
<td>5</td>
<td>12</td>
<td>55</td>
<td>5</td>
<td>32</td>
<td>55</td>
<td>54</td>
<td>2</td>
</tr>
<tr>
<td>7</td>
<td>1</td>
<td>12</td>
<td>20</td>
<td>1</td>
<td>72</td>
<td>57</td>
<td>57</td>
<td>2</td>
</tr>
<tr>
<td>8</td>
<td>4</td>
<td>12</td>
<td>12</td>
<td>1</td>
<td>21</td>
<td>72</td>
<td>55</td>
<td>2</td>
</tr>
<tr>
<td>9</td>
<td>9</td>
<td>36</td>
<td>118</td>
<td>14</td>
<td>22</td>
<td>77</td>
<td>97</td>
<td>2</td>
</tr>
</tbody>
</table>

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).

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\textsuperscript{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. 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.”

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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).

---

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


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_1\textsuperscript{14}), 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_.\textsuperscript{15}

**Example 1: Estimation of population mean of F6_2 using SAS.\textsuperscript{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:

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

\textsuperscript{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.

\textsuperscript{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

<table>
<thead>
<tr>
<th>Variable</th>
<th>N</th>
<th>Mean</th>
<th>Std Error of Mean</th>
<th>Lower 95% CL for Mean</th>
<th>Upper 95% CL for Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>F6_2</td>
<td>2276</td>
<td>12.220751</td>
<td>0.143548</td>
<td>11.939247</td>
<td>12.502255</td>
</tr>
</tbody>
</table>

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_

<table>
<thead>
<tr>
<th><em>IMPUTATION</em></th>
<th>VAR</th>
<th>F6_2_N</th>
<th>F6_2_MEAN</th>
<th>F6_2_STDERR</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>F6_2</td>
<td>2276</td>
<td>12.220751</td>
<td>0.143548</td>
</tr>
<tr>
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<td>F6_2</td>
<td>2276</td>
<td>12.201250</td>
<td>0.143913</td>
</tr>
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<td>F6_2</td>
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<tr>
<td>4</td>
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<td>2273</td>
<td>12.159292</td>
<td>0.143679</td>
</tr>
<tr>
<td>5</td>
<td>F6_2</td>
<td>2274</td>
<td>12.142286</td>
<td>0.144081</td>
</tr>
</tbody>
</table>

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 implicate 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:

<table>
<thead>
<tr>
<th>The MIANALYZE Procedure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model Information</td>
</tr>
<tr>
<td>Data Set</td>
</tr>
<tr>
<td>Number of Imputations</td>
</tr>
<tr>
<td>Multiple Imputation Variance Information</td>
</tr>
<tr>
<td>Parameter</td>
</tr>
<tr>
<td>f6_2_mean</td>
</tr>
<tr>
<td>Multiple Imputation Variance Information</td>
</tr>
<tr>
<td>Parameter</td>
</tr>
<tr>
<td>f6_2_mean</td>
</tr>
</tbody>
</table>

The “model information” lists the input data set and the number of implicates. 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 See [10], Chapter 45, pp. 2624 and 2626 for detailed descriptions of these statistics. More generally, see Chapter 45 for options.
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 implicate data sets. Note that the estimated mean (12.175) falls between the minimum and maximum estimate from the implicates. In this example, the standard error estimate (.148422) is larger than any of the standard errors estimated from the individual implicates, 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(PROFIT)+c(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 implicate. 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

  STANDARD
PARAMETER  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
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.

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

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;
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 PARMS = MYPARMEST EDF=4084
   COVB=MYCOV MULT;
   MODELEFFECTS INTERCEPT PROFIT C_AGE_1;
RUN;
```

The above code requests tests of H0: 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.
Next the parameter estimates, standard errors, confidence limits, minimum and maximum parameter value across implicates, and simple hypothesis tests are displayed.
### MULTIPLE IMPUTATION PARAMETER ESTIMATES

<table>
<thead>
<tr>
<th>PARAMETER</th>
<th>ESTIMATE</th>
<th>STD ERROR</th>
<th>95% CONFIDENCE LIMITS</th>
<th>DF</th>
</tr>
</thead>
<tbody>
<tr>
<td>INTERCEPT</td>
<td>-0.611309</td>
<td>0.138433</td>
<td>-0.88285 -0.33977</td>
<td>1523.2</td>
</tr>
<tr>
<td>PROFIT</td>
<td>0.099432</td>
<td>0.063635</td>
<td>-0.02533 0.22419</td>
<td>3892.2</td>
</tr>
<tr>
<td>C_AGE_1</td>
<td>0.024797</td>
<td>0.002770</td>
<td>0.01936 0.03023</td>
<td>1324.1</td>
</tr>
</tbody>
</table>

### MULTIPLE IMPUTATION PARAMETER ESTIMATES

<table>
<thead>
<tr>
<th>PARAMETER</th>
<th>MINIMUM</th>
<th>MAXIMUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>INTERCEPT</td>
<td>-0.635396</td>
<td>-0.579351</td>
</tr>
<tr>
<td>PROFIT</td>
<td>0.092173</td>
<td>0.105079</td>
</tr>
<tr>
<td>C_AGE_1</td>
<td>0.024147</td>
<td>0.025298</td>
</tr>
</tbody>
</table>

### 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)

<table>
<thead>
<tr>
<th>Xcode Value</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>&quot;good-no imputation&quot;</td>
</tr>
<tr>
<td>5</td>
<td>&quot;good- legitimate skip&quot;</td>
</tr>
<tr>
<td>16</td>
<td>&quot;impute maybe - conditional skip&quot;</td>
</tr>
<tr>
<td>40</td>
<td>&quot;impute - positive range&quot;</td>
</tr>
<tr>
<td>41</td>
<td>&quot;impute - (positive) range=1&quot;</td>
</tr>
<tr>
<td>42</td>
<td>&quot;impute - (positive) range=2&quot;</td>
</tr>
<tr>
<td>43</td>
<td>&quot;impute - (positive) range=3&quot;</td>
</tr>
<tr>
<td>44</td>
<td>&quot;impute - (positive) range=4&quot;</td>
</tr>
<tr>
<td>45</td>
<td>&quot;impute - (positive) range=5&quot;</td>
</tr>
<tr>
<td>46</td>
<td>&quot;impute - (positive) range=6&quot;</td>
</tr>
<tr>
<td>47</td>
<td>&quot;impute - (positive) range=7&quot;</td>
</tr>
<tr>
<td>48</td>
<td>&quot;impute - (positive) range=8&quot;</td>
</tr>
<tr>
<td>49</td>
<td>&quot;impute - (positive) range=9&quot;</td>
</tr>
<tr>
<td>50</td>
<td>&quot;impute - negative range&quot;</td>
</tr>
<tr>
<td>51</td>
<td>&quot;impute - (negative) range=1&quot;</td>
</tr>
<tr>
<td>52</td>
<td>&quot;impute - (negative) range=2&quot;</td>
</tr>
<tr>
<td>53</td>
<td>&quot;impute - (negative) range=3&quot;</td>
</tr>
<tr>
<td>54</td>
<td>&quot;impute - (negative) range=4&quot;</td>
</tr>
<tr>
<td>55</td>
<td>&quot;impute - (negative) range=5&quot;</td>
</tr>
<tr>
<td>56</td>
<td>&quot;impute - (negative) range=6&quot;</td>
</tr>
<tr>
<td>57</td>
<td>&quot;impute - (negative) range=7&quot;</td>
</tr>
<tr>
<td>58</td>
<td>&quot;impute - (negative) range=8&quot;</td>
</tr>
<tr>
<td>59</td>
<td>&quot;impute - (negative) range=9&quot;</td>
</tr>
<tr>
<td>60</td>
<td>&quot;impute – special range&quot;</td>
</tr>
</tbody>
</table>

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)**

<table>
<thead>
<tr>
<th>Lines of Credit</th>
<th>Checking</th>
<th>Savings</th>
<th>Leases</th>
<th>Mortgages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Has any</td>
<td>E1</td>
<td>E4</td>
<td>F7</td>
<td>F50</td>
</tr>
<tr>
<td>T-FLAG</td>
<td>TCK1-</td>
<td>TSV1-</td>
<td>TLC1-</td>
<td>TLE1-</td>
</tr>
<tr>
<td></td>
<td>TCK20</td>
<td>TSV20</td>
<td>TLC20</td>
<td>TLE20</td>
</tr>
<tr>
<td>Number of Accounts</td>
<td>F9_(1-3)</td>
<td>F52_(1-3)</td>
<td>F22_(1-3)</td>
<td></td>
</tr>
<tr>
<td>Credit limit</td>
<td>F10_(1-3)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance</td>
<td>E3_(1-3)</td>
<td>E6_(1-3)</td>
<td>F11_(1-3)</td>
<td>F53_(1-3)</td>
</tr>
<tr>
<td>Collateral</td>
<td>F14_(1-3)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inventory</td>
<td>F14T1(1-3)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Collateral</td>
<td>F14T2(1-3)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Securities or Deposits</td>
<td>F14T3(1-3)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Collateral</td>
<td>F14T4(1-3)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Business Real Estate</td>
<td>F14T5(1-3)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Collateral</td>
<td>F14T6(1-3)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal Real Estate</td>
<td>F14T7(1-3)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Collateral</td>
<td>F15(1-3)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Some Other Collateral</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Compensating Balances</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Guarantor</td>
<td>F13_(1-3)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>F24_(1-3)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### APPENDIX C (CONTINUED)

**FINANCIAL SERVICE VARIABLES (SECTIONS E AND F)**

<table>
<thead>
<tr>
<th>Has any Vehicle</th>
<th>Other Loans</th>
<th>Equipment Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>F27</td>
<td>F39</td>
<td>F54</td>
</tr>
<tr>
<td>F33</td>
<td></td>
<td>F33</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>T-FLAG</th>
<th>TOT1-</th>
<th>TEQ1-</th>
</tr>
</thead>
<tbody>
<tr>
<td>TMV1-</td>
<td>TOT20</td>
<td>TOT20</td>
</tr>
<tr>
<td>TMV20</td>
<td></td>
<td>TEQ20</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Number of Accounts</th>
<th>F29(1-3)</th>
<th>F40</th>
<th>F56(1-3)</th>
<th>F35(1-3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit limit</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance</td>
<td>F30(1-3)</td>
<td>F41</td>
<td>F57(1-3)</td>
<td>F36(1-3)</td>
</tr>
<tr>
<td>Collateral</td>
<td>F32_1(1-3)</td>
<td>F60(1-3)</td>
<td>F38_1(1-3)</td>
<td></td>
</tr>
<tr>
<td>Inventory Collateral</td>
<td>F32_2T1(1-3)</td>
<td>F60_1T1(1-3)</td>
<td>F38T1(1-3)</td>
<td></td>
</tr>
<tr>
<td>Equipment Collateral</td>
<td>F32_2T2(1-3)</td>
<td>F60_1T2(1-3)</td>
<td>F38T2(1-3)</td>
<td></td>
</tr>
<tr>
<td>Securities or Deposits Collateral</td>
<td>F32_2T3(1-3)</td>
<td>F60_1T3(1-3)</td>
<td>F38T3(1-3)</td>
<td></td>
</tr>
<tr>
<td>Business Real Estate Collateral</td>
<td>F32_2T4(1-3)</td>
<td>F60_1T4(1-3)</td>
<td>F38T4(1-3)</td>
<td></td>
</tr>
<tr>
<td>Personal Real Estate Collateral</td>
<td>F32_2T5(1-3)</td>
<td>F60_1T5(1-3)</td>
<td>F38T5(1-3)</td>
<td></td>
</tr>
<tr>
<td>Other Personal Collateral</td>
<td>F32_2T6(1-3)</td>
<td>F60_1T6(1-3)</td>
<td>F38T6(1-3)</td>
<td></td>
</tr>
<tr>
<td>Some Other Collateral</td>
<td>F32_2T7(1-3)</td>
<td>F60_1T7(1-3)</td>
<td>F38T7(1-3)</td>
<td></td>
</tr>
<tr>
<td>Compensating Balances</td>
<td></td>
<td>F61(1-3)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Guarantor</td>
<td>F31(1-3)</td>
<td>F59(1-3)</td>
<td>F37(1-3)</td>
<td></td>
</tr>
</tbody>
</table>
### APPENDIX C (CONTINUED)

#### FINANCIAL SERVICE VARIABLES (SECTIONS E AND F)

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Code</th>
<th>Loan Type</th>
<th>Code</th>
<th>Loan Type</th>
<th>Code</th>
<th>Loan Type</th>
<th>Code</th>
<th>Loan Type</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Line</td>
<td>F58_T1_(1-3)</td>
<td>Lease</td>
<td>F58_T2_(1-3)</td>
<td>Mortgage</td>
<td>F58_T3_(1-3)</td>
<td>Vehicle</td>
<td>F58_T4_(1-3)</td>
<td>Equipment</td>
<td>F58_T5_(1-3)</td>
</tr>
</tbody>
</table>

#### FINANCIAL SERVICE VARIABLES (SECTION G)

<table>
<thead>
<tr>
<th>Transaction</th>
<th>Cash Management</th>
<th>Credit Related</th>
<th>Trust</th>
<th>Brokerage</th>
<th>Card Processing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Has any</td>
<td>G1</td>
<td>G3</td>
<td>G5</td>
<td>G7</td>
<td>G9</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type of Service</th>
<th>Transaction</th>
<th>Cash Management</th>
<th>Credit Related</th>
<th>Trust</th>
<th>Brokerage</th>
<th>Card Processing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit Card</td>
<td>TTRNS1-</td>
<td>TCA1-</td>
<td>TCR1-</td>
<td>TTRST1-</td>
<td>TBK1-</td>
<td>TCCP1-</td>
</tr>
<tr>
<td>Signature Debit</td>
<td>TTRNS20</td>
<td>TCA20</td>
<td>TCR20</td>
<td>TTRST20</td>
<td>TBK20</td>
<td>TCCP20</td>
</tr>
<tr>
<td>PIN Debit</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- G11_1A
- G11_1B
- G11_1C
## APPENDIX D

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

<table>
<thead>
<tr>
<th>Source</th>
<th>INST_1</th>
<th>INST_2</th>
<th>INST_3</th>
<th>...</th>
<th>INST_20</th>
</tr>
</thead>
<tbody>
<tr>
<td>Source Type</td>
<td>IH2_1</td>
<td>IH2_2</td>
<td>IH2_3</td>
<td>...</td>
<td>IH2_20</td>
</tr>
<tr>
<td>Total Length of Relationship - in months</td>
<td>IH4_1</td>
<td>IH4_2</td>
<td>IH4_3</td>
<td>...</td>
<td>IH4_20</td>
</tr>
<tr>
<td>Length of relationship under Current name – in months</td>
<td>IH4_2_1</td>
<td>IH4_2_2</td>
<td>IH4_2_3</td>
<td>...</td>
<td>IH4_2_20</td>
</tr>
<tr>
<td>Distance Between Firm Headquarters &amp; Source</td>
<td>IH7_1</td>
<td>IH7_2</td>
<td>IH7_3</td>
<td>...</td>
<td>IH7_20</td>
</tr>
<tr>
<td>Calculated Distance Between Firm Headquarters and Source</td>
<td>IDCALC_1</td>
<td>IDCALC_2</td>
<td>IDCALC_3</td>
<td>...</td>
<td>IDCALC_20</td>
</tr>
<tr>
<td>Geocoding Information for Distance Calculation</td>
<td>IGEOTYPE_1</td>
<td>IGEOTYPE_2</td>
<td>IGEOTYPE_3</td>
<td>...</td>
<td>IGEOTYPE_20</td>
</tr>
<tr>
<td>Method of Conducting Business</td>
<td>IH8_1</td>
<td>IH8_2</td>
<td>IH8_3</td>
<td>...</td>
<td>IH8_20</td>
</tr>
<tr>
<td>1st Reason for using source</td>
<td>IH3R1_1</td>
<td>IH3R1_2</td>
<td>IH3R1_3</td>
<td>...</td>
<td>IH3R1_20</td>
</tr>
<tr>
<td>2nd Reason for using source</td>
<td>IH3R2_1</td>
<td>IH3R2_2</td>
<td>IH3R2_3</td>
<td>...</td>
<td>IH3R2_20</td>
</tr>
<tr>
<td>3rd Reason for using source</td>
<td>IH3R3_1</td>
<td>IH3R3_2</td>
<td>IH3R3_3</td>
<td>...</td>
<td>IH3R3_20</td>
</tr>
<tr>
<td>Primary institution indicator</td>
<td>IPRIME_1</td>
<td>IPRIME_2</td>
<td>IPRIME_3</td>
<td>...</td>
<td>IPRIME_20</td>
</tr>
<tr>
<td>Affiliated with a bank holding company</td>
<td>IBHC_1</td>
<td>IBHC_2</td>
<td>IBHC_3</td>
<td>...</td>
<td>IBHC_20</td>
</tr>
<tr>
<td>Affiliated with a Captive finance company</td>
<td>ICAP_FIN_1</td>
<td>ICAP_FIN_2</td>
<td>ICAP_FIN_3</td>
<td>...</td>
<td>ICAP_FIN_20</td>
</tr>
</tbody>
</table>

**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)**

<table>
<thead>
<tr>
<th>Variable</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>CF_AGE</td>
<td>Weighted average age of owners</td>
</tr>
<tr>
<td>CF ASIAN</td>
<td>Weighted percent of ownership that is Asian</td>
</tr>
<tr>
<td>CF AS_HA</td>
<td>Weighted percent of ownership that is Asian, Native Hawaiian or Other Pacific Islander</td>
</tr>
<tr>
<td>CF BLACK</td>
<td>Weighted percent of ownership that is black or African-American</td>
</tr>
<tr>
<td>CF EDUC</td>
<td>Weighted average education level of owners</td>
</tr>
<tr>
<td>CF ESTAB</td>
<td>How firm was established</td>
</tr>
<tr>
<td>CF EXPER</td>
<td>Weighted average number of years of experience of owners</td>
</tr>
<tr>
<td>CF FAGE</td>
<td>Age of firm in years</td>
</tr>
<tr>
<td>CF FAMILY</td>
<td>Firm owned by single family in 2003</td>
</tr>
<tr>
<td>CF FEMALE</td>
<td>Weighted percent of ownership that is female</td>
</tr>
<tr>
<td>CF HAWAII</td>
<td>Weighted percent of ownership that is Native Hawaiian or Pacific Islander</td>
</tr>
<tr>
<td>CF HISP</td>
<td>Weighted percent of ownership that is Hispanic</td>
</tr>
<tr>
<td>CF MANAGE</td>
<td>At least one owner responsible for day-to-day management</td>
</tr>
<tr>
<td>CF MINHIS</td>
<td>Weighted percent of ownership that is non-white or Hispanic</td>
</tr>
<tr>
<td>CF MINOR</td>
<td>Weighted percent of ownership that is non-white</td>
</tr>
<tr>
<td>CF MORE10</td>
<td>One owner with at least 10% share</td>
</tr>
<tr>
<td>CF NATIVE</td>
<td>Weighted percent of ownership that is American Indian or Alaska Native</td>
</tr>
<tr>
<td>CF OWNERS</td>
<td>Number of owners</td>
</tr>
<tr>
<td>CF WHITE</td>
<td>Weighted percent of ownership that is white</td>
</tr>
<tr>
<td>CF W NH</td>
<td>Weighted percent of ownership that is white and non-Hispanic</td>
</tr>
</tbody>
</table>
**APPENDIX F**

**ADDED VARIABLES**

<table>
<thead>
<tr>
<th>Variable</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>SU_ID</td>
<td>Case ID (character variable length 10)</td>
</tr>
<tr>
<td>FIN_WGT</td>
<td>Final Sample Weight</td>
</tr>
<tr>
<td>A0_ADJUST</td>
<td>Fiscal year adjustment factor</td>
</tr>
<tr>
<td>A0_CENSDIV</td>
<td>Sampling strata - census division</td>
</tr>
<tr>
<td>A0_CURRDAY</td>
<td>Current Day</td>
</tr>
<tr>
<td>A0_CURRMO</td>
<td>Current Month</td>
</tr>
<tr>
<td>A0_CURRYR</td>
<td>Current 4-Digit Year</td>
</tr>
<tr>
<td>A0_DB_CREDRK</td>
<td>D&amp;B credit score: 1=0-10, 2=11-25, 3=26-50, 4=51-75, 5=76-90, 6=91-100, .=NA</td>
</tr>
<tr>
<td>A0_DIVISION</td>
<td>Census division - updated</td>
</tr>
<tr>
<td>A0_FIRMPROB</td>
<td>Most important problem facing business, RECODED</td>
</tr>
<tr>
<td>A0_FYENDYR</td>
<td>Fiscal year end year</td>
</tr>
<tr>
<td>A0_HHI0</td>
<td>Banking Market Concentration 2003 - 100% Bank Deposits</td>
</tr>
<tr>
<td>A0_HHI100</td>
<td>Banking Market Concentration 2003 - 100% Bank Deposits, 100% Thrift Deposits</td>
</tr>
<tr>
<td>A0_HHI50</td>
<td>Banking Market Concentration 2003 - 100% Bank Deposits, 50% Thrift Deposits</td>
</tr>
<tr>
<td>A0_IMPLICAT</td>
<td>Implicate number 1-5</td>
</tr>
<tr>
<td>A0_INCENTIVE</td>
<td>Incentive received by the firm</td>
</tr>
<tr>
<td>A0_INCEN_LG</td>
<td>Largest incentive offered to the firm</td>
</tr>
<tr>
<td>A0_IWBEGDT</td>
<td>Interview Date Began</td>
</tr>
<tr>
<td>A0_IWBEGTM</td>
<td>Time Interview Began</td>
</tr>
<tr>
<td>A0_IWENDD2</td>
<td>Interview end date for most recent case recovery</td>
</tr>
<tr>
<td>A0_IWENDDT</td>
<td>Interview end date</td>
</tr>
<tr>
<td>A0_IWENDTM</td>
<td>Interview end time</td>
</tr>
<tr>
<td>A0_IWENDTM2</td>
<td>Interview end time for most recent case recovery</td>
</tr>
<tr>
<td>A0_MSA</td>
<td>Sampling strata – MSA or rural county</td>
</tr>
<tr>
<td>A0_SCRELIG</td>
<td>Eligibility flag from screener</td>
</tr>
<tr>
<td>A0_SIC2_FIN</td>
<td>SIC code-2 digit</td>
</tr>
<tr>
<td>A0_SIZECLSS</td>
<td>Sampling strata - firm size class</td>
</tr>
<tr>
<td>A0_STRATUM</td>
<td>Stratum 1-72 based on size class (4), urban/rural (2), division (9)</td>
</tr>
<tr>
<td>A0_URBAN</td>
<td>MSA or rural county - updated values</td>
</tr>
<tr>
<td>A0_WKSHT_FLG</td>
<td>Received financial worksheet flag</td>
</tr>
<tr>
<td>A0_WKSHT_REV</td>
<td>Reviewed financial worksheet flag</td>
</tr>
</tbody>
</table>
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.

<table>
<thead>
<tr>
<th>Sec</th>
<th>Name</th>
<th>Xcode</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>SU_ID</td>
<td></td>
<td>NUMERIC CASE ID</td>
</tr>
<tr>
<td></td>
<td>FIN_WGT</td>
<td></td>
<td>FINAL WEIGHT</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>NOTE: For information on how FIN_WGT is constructed, see Codebook section I.</td>
</tr>
<tr>
<td></td>
<td>A0_IMPLICAT</td>
<td></td>
<td>IMPLICATE NUMBER 1-5</td>
</tr>
<tr>
<td></td>
<td>A0_CENSDIV</td>
<td></td>
<td>SAMPLING STRATUM VARIABLE - CENSUS DIVISION</td>
</tr>
<tr>
<td></td>
<td>A0_DIVISION</td>
<td></td>
<td>CENSUS DIVISION - UPDATED</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>NOTE: Constructed using A1_ST_FIPS. Values may differ from sample strata var (A0_CENSDIV) because they were updated during the interview.</td>
</tr>
</tbody>
</table>
A0  A0_MSA  SAMPLING STRATA – MSA OR RURAL COUNTY
1: rural
2: urban

A0  A0_URBAN  MSA OR RURAL COUNTY - UPDATED VALUES
1: MSA
2: rural county
NOTE: Values may differ from sample strata var (A0_MSA) because they were updated during the interview.

A0  A0_SIZECLSS  SAMPLING STRATUM VARIABLE - FIRM SIZE CLASS
1: 1 - 19 EMPLOYEES
2: 20 - 49 EMPLOYEES
3: 50 - 99 EMPLOYEES
4: 100 - 499 EMPLOYEES
NOTE: Use A_TOTEMP to construct updated values

A0  A0_STRATUM  SAMPLING STRATA - A0_SIZECLASS*A0_CENSDIV*A0_MSA
1: 1 - 19 Employees, Urban, Censdiv : New England
2: 1 - 19 Employees, Urban, Censdiv : Middle Atlantic
3: 1 - 19 Employees, Urban, Censdiv : East North Central
4: 1 - 19 Employees, Urban, Censdiv : West North Central
5: 1 - 19 Employees, Urban, Censdiv : South Atlantic
6: 1 - 19 Employees, Urban, Censdiv : East South Central
7: 1 - 19 Employees, Urban, Censdiv : West South Central
8: 1 - 19 Employees, Urban, Censdiv : Mountain
9: 1 - 19 Employees, Urban, Censdiv : Pacific
10: 1 - 19 Employees, Rural, Censdiv : New England
11: 1 - 19 Employees, Rural, Censdiv : Middle Atlantic
12: 1 - 19 Employees, Rural, Censdiv : East North Central
13: 1 - 19 Employees, Rural, Censdiv : West North Central
14: 1 - 19 Employees, Rural, Censdiv : South Atlantic
15: 1 - 19 Employees, Rural, Censdiv : East South Central
16: 1 - 19 Employees, Rural, Censdiv : West South Central
17: 1 - 19 Employees, Rural, Censdiv : Mountain
18: 1 - 19 Employees, Rural, Censdiv : Pacific
20: 20 - 49 Employees, Urban, Censdiv : Middle Atlantic
21: 20 - 49 Employees, Urban, Censdiv : East North Central
22: 20 - 49 Employees, Urban, Censdiv : West North Central
23: 20 - 49 Employees, Urban, Censdiv : South Atlantic
24: 20 - 49 Employees, Urban, Censdiv : East South Central
25: 20 - 49 Employees, Urban, Censdiv : West South Central
26: 20 - 49 Employees, Urban, Censdiv : Mountain
27: 20 - 49 Employees, Urban, Censdiv : Pacific
28: 20 - 49 Employees, Rural, Censdiv : New England
29: 20 - 49 Employees, Rural, Censdiv : Middle Atlantic
30: 20 - 49 Employees, Rural, Censdiv : East North Central
31: 20 - 49 Employees, Rural, Censdiv : West North Central
32: 20 - 49 Employees, Rural, Censdiv : South Atlantic
33: 20 - 49 Employees, Rural, Censdiv : East South Central
34: 20 - 49 Employees, Rural, Censdiv : West South Central
35: 20 - 49 Employees, Rural, Censdiv : Mountain
36: 20 - 49 Employees, Rural, Censdiv : Pacific
37: 99 Employees, Urban, Censdiv: New England
38: 99 Employees, Urban, Censdiv: Middle Atlantic
39: 99 Employees, Urban, Censdiv: East North Central
40: 99 Employees, Urban, Censdiv: West North Central
41: 99 Employees, Urban, Censdiv: South Atlantic
42: 99 Employees, Urban, Censdiv: East South Central
43: 99 Employees, Urban, Censdiv: West South Central
44: 99 Employees, Urban, Censdiv: Mountain
45: 99 Employees, Urban, Censdiv: Pacific
46: 99 Employees, Rural, Censdiv: New England
47: 99 Employees, Rural, Censdiv: Middle Atlantic
48: 99 Employees, Rural, Censdiv: East North Central
49: 99 Employees, Rural, Censdiv: West North Central
50: 99 Employees, Rural, Censdiv: South Atlantic
51: 99 Employees, Rural, Censdiv: East South Central
52: 99 Employees, Rural, Censdiv: West South Central
53: 99 Employees, Rural, Censdiv: Mountain
54: 99 Employees, Rural, Censdiv: Pacific
56: 499 Employees, Urban, Censdiv: Middle Atlantic
57: 499 Employees, Urban, Censdiv: East North Central
58: 499 Employees, Urban, Censdiv: West North Central
59: 499 Employees, Urban, Censdiv: South Atlantic
60: 499 Employees, Urban, Censdiv: East South Central
61: 499 Employees, Urban, Censdiv: West South Central
62: 499 Employees, Urban, Censdiv: Mountain
63: 499 Employees, Urban, Censdiv: Pacific
64: 499 Employees, Rural, Censdiv: New England
65: 499 Employees, Rural, Censdiv: Middle Atlantic
66: 499 Employees, Rural, Censdiv: East North Central
67: 499 Employees, Rural, Censdiv: West North Central
68: 499 Employees, Rural, Censdiv: South Atlantic
69: 499 Employees, Rural, Censdiv: East South Central
70: 499 Employees, Rural, Censdiv: West South Central
71: 499 Employees, Rural, Censdiv: Mountain
72: 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 RECOVERY
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  SCREENER ELIGIBILITY FLAG
4: Eligible/DK Response/Proxy Screened
6: Eligible/RF Response/Proxy Screened
7: Eligible/Owner Screened
8: Eligible/Proxy Screened

A0  A0_HHI0  BANKING MARKET CONCENTRATION 2003-100% BNK
1: 0<Herfindahl<1000
2: 1000<=Herfindahl<1800
3: 1800<=Herfindahl
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.

A0  A0_HHI100  BANKING MARKET CONCENTRATION 2003-100% BNK, 100% THRFT
1: 0<Herfindahl<1000
2: 1000<=Herfindahl<1800
3: 1800<=Herfindahl
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.

A0  A0_HHI50  BANKING MARKET CONCENTRATION 2003-100% BNK, 50% THRFT
1: 0<Herfindahl<1000
2: 1000<=Herfindahl<1800
3: 1800<=Herfindahl
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.

A0  A0_ADJUST  FISCAL YEAR ADJUSTMENT FACTOR
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.

A0  A0_FIRMPROB  MOST IMPORTANT PROBLEM FACING BUSINESS, RECODED
What is the single most important problem facing your business today?
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
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: _____________________
**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?

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

**FISCAL YEAR END DAY**

What is the last day of ([FIRM]’s) fiscal or tax year?

DAY : ___________________

NOTE: Derived from SCRFYDA (fiscal year end date variable from the screener) and B2_1.

**FISCAL YEAR END MONTH**

What is the last day of ([FIRM]’s) fiscal or tax year?

MONTH : ________________

NOTE: Derived from SCRFYMO (fiscal year end date variable from the screener) and B2_1.

**ORGANIZATION TYPE**

For the fiscal year ending [DATE], was [FIRM] considered to be a sole proprietorship, a partnership, an S-corporation, or a C-corporation?

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

**OWNERSHIP SHARE OF OWNER 1**

What percentage of [FIRM] does [OWNER 1] own?

PERCENTAGE : ________________%

NOTE: Derived from C2_1_1, C12_1_1 or C22_1_1

**is [OWNER 1] an individual or a company?**

1: INDIVIDUAL
2: COMPANY

NOTE: Derived from C12_3_1, or C22_3_1 or set to 1 if firm proprietorship (B3=1 or 9)
<table>
<thead>
<tr>
<th>C</th>
<th>C_HISP_1</th>
<th>XC_HISP_1</th>
<th>OWNER 1 HISPANIC is [OWNER 1] of Hispanic origin or descent?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1: YES</td>
<td>2: NO</td>
<td>.S: Legitimate Skip</td>
</tr>
<tr>
<td></td>
<td>NOTE: Derived from C3_1, C13_1, or C23_1</td>
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</tbody>
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<thead>
<tr>
<th>C</th>
<th>C_WHITE_1</th>
<th>XC_WHITE_1</th>
<th>OWNER 1 WHITE is [OWNER 1] white?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1: YES</td>
<td>2: NO</td>
<td>.S: Legitimate Skip</td>
</tr>
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</tbody>
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<table>
<thead>
<tr>
<th>C</th>
<th>C_W_NH_1</th>
<th>XC_W_NH_1</th>
<th>OWNER 1 WHITE AND NON-HISPANIC is [OWNER 1] white and non-hispanic?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1: YES</td>
<td>2: NO</td>
<td>.S: Legitimate Skip</td>
</tr>
<tr>
<td></td>
<td>NOTE: If C_WHITE_1 = 1 and C_HISP_1 = 2 then C_W Nh_1 = 1</td>
<td></td>
<td></td>
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</table>

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<tr>
<th>C</th>
<th>C_BLACK_1</th>
<th>XC_BLACK_1</th>
<th>OWNER 1 BLACK/AFRICAN AMERICAN is [OWNER 1] of black/African American origin or descent?</th>
</tr>
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<td>1: YES</td>
<td>2: NO</td>
<td>.S: Legitimate Skip</td>
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<tr>
<td></td>
<td>NOTE: Derived from C4T2_1, C14T2_1, or C24T2_1</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>C</th>
<th>C_ASIAN_1</th>
<th>XC_ASIAN_1</th>
<th>OWNER 1 ASIAN is [OWNER 1] of Asian origin or descent?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1: YES</td>
<td>2: NO</td>
<td>.S: Legitimate Skip</td>
</tr>
<tr>
<td></td>
<td>NOTE: Derived from C4T3_1, C14T3_1, or C24T3_1</td>
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<tr>
<th>C</th>
<th>C_HAWAII_1</th>
<th>XC_HAWAII_1</th>
<th>OWNER 1 NATIVE HAWAIIAN/PACIFIC ISLANDER Is [OWNER 1] a Native Hawaiian/Pacific Islander?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1: YES</td>
<td>2: NO</td>
<td>.S: Legitimate Skip</td>
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<td>NOTE: Derived from C4T4_1, C14T4_1, or C24T4_1</td>
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<tr>
<th>C</th>
<th>C_AS_HA_1</th>
<th>XC_AS_HA_1</th>
<th>OWNER 1 ASIAN/HAWAIIAN/PACIFIC ISLANDER is [OWNER 1] of Asian or Hawaiian origin or descent?</th>
</tr>
</thead>
<tbody>
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<td>1: YES</td>
<td>2: NO</td>
<td>.S: Legitimate Skip</td>
</tr>
<tr>
<td></td>
<td>NOTE: If C_ASIAN_1 = 1 or C_HAWAII_1 = 1 then C_AS_HA_1 = 1</td>
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<tr>
<th>C</th>
<th>C_NATIVE_1</th>
<th>XC_NATIVE_1</th>
<th>OWNER 1 AMERICAN INDIAN/ALASKA NATIVE Is [OWNER 1] American Indian or an Alaska Native?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1: YES</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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: Derived from C4T5_1, C14T5_1, or C24T5_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_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_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
### Owner 1 Manager

is [OWNER 1] responsible for the day-to-day management of the business?
1: YES
2: NO

**Note:** Derived from C9_1, C19_1, or C29_1

### Ownership Share of Owner 2

what percentage of [FIRM] does [OWNER 2] own?

**PERCENTAGE:** ___________

**Note:** Derived from C2_1_2, C12_1_2, or C22_1_2 set to 100 – C_SHARE_1 if CF_OWNERS=2

### Owner 2 Individual

is [OWNER 2] an individual or a company?
1: INDIVIDUAL
2: COMPANY

**Note:** Derived from C12_3_2, C22_3_2 or set to 1 or missing (.S) if firm proprietorship (B3=1 or 9)

### Owner 2 Hispanic

is [OWNER 2] of Hispanic origin or descent?
1: YES
2: NO

**Note:** Derived from C3_2, C13_2, or C23_2

### Owner 2 White

is [OWNER 2] white?
1: YES
2: NO

**Note:** Derived from C4T1_2, C14T1_2, or C24T1_2

### Owner 2 White and Non-Hispanic

is [OWNER 2] white and non-hispanic?
1: YES
2: NO

**Note:** If C_WHITE_2 = 1 and C_HISP_2 = 2 then C_W_NH_2 = 1

### Owner 2 Black/African American

is [OWNER 2] of black/African American origin or descent?
1: YES
2: NO

**Note:** Derived from C4T2_2, C14T2_2, or C24T2_2

### Owner 2 Asian

is [OWNER 2] of Asian origin or descent?
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 C4T3_2, C14T3_2, or C24T3_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_MINHIS_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
C  C_EDUC_2  XC_EDUC_2  EDUCATION OWNER 2
What is the highest level of school [OWNER 2] has completed or the highest degree [OWNER 2] 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 C6_2, C16_2, or C26_2

C  C_EXPER_2  XC_EXPER_2  BUSINESS EXPERIENCE OWNER 2
How many years of experience has [OWNER 2] had managing or owning a business, including this business?
YEARS: ________________
.S: Legitimate Skip
NOTE: Derived from C7_2, C17_2, or C27_2

C  C_MANAGE_2  XC_MANAGE_2  OWNER 2 MANAGER
is [OWNER 2] responsible for the day-to-day management of the business?
1: YES
2: NO
.S: Legitimate Skip
NOTE: Derived from C8_2, C18_2, or C28_2

C  C_SHARE_3  XC_SHARE_3  OWNERSHIP SHARE OF OWNER 3
what percentage of [FIRM] does [OWNER 3] own?
PERCENTAGE: ________________%
.S: Legitimate Skip
NOTE: Derived from C12_1_3, or C22_1_3

C  C_INDIV_3  XC_INDIV_3  OWNER 3 IS INDIVIDUAL
is [OWNER 3] an individual or a company?
1: INDIVIDUAL
2: COMPANY
.S: Legitimate Skip
NOTE: Derived from C12_3_3, or C22_3_3

C  C_HISP_3  XC_HISP_3  OWNER 3 HISPANIC
is [OWNER 3] of Hispanic origin or descent?
1: YES
2: NO
.S: Legitimate Skip
NOTE: Derived from C13_3, or C23_3

C  C_WHITE_3  XC_WHITE_3  OWNER 3 WHITE
is [OWNER 3] white?
1: YES
2: NO
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

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

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

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

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

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

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

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  WGTED % OF OSHP THAT IS ASIAN
PERCENTAGE : ______________%
.S : Legitimate Skip
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.

C  CF_AS_HA  XCF_AS_HA  WGTED % OF OSHP THAT IS ASIAN/HAWAIIAN/PACIFIC ISLANDER
PERCENTAGE : ______________%
.S : Legitimate Skip
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.

C  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. 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_EDUC  XCF_EDUC  WGTED AVG EDUCATION LEVEL OF OWNERS
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: 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.

C  CF_ESTAB  XCF_ESTAB  HOW FIRM WAS ESTABLISHED
[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 WGTED AVG EXPERIENCE OF OWNERS
YEARS : _________________
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.

C CF_FAGE XCF_FAGE AGE OF FIRM IN YEARS
How many years ago was the business [established/purchased/acquired] by the current owner(s)?
YEARS : _________________
NOTE: Derived from C30_1 or C32. If C30 = 1 then CF_FAGE = CURRYR - C30_1. If C30 = 2 then CF_FAGE = CURRYR - C32

C CF_FAMILY XCF_FAMILY 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

C CF_FEMALE XCF_FEMALE WGTED % OF OSHP THAT IS FEMALE
PERCENTAGE : ________________%
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.

C CF_HAWAII XCF_HAWAII WGTED % OF OSHP THAT IS HAWAIIAN/PACIFIC ISLANDER
PERCENTAGE : ________________%
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 number to arrive at a percentage with no decimal points.
| C | CF_HISP   | XCF_HISP | WGTED % OF OSHP THAT IS HISPANIC PERCENTAGE : ________________% |
|   |           |          | .S : Legitimate Skip |
|   | NOTE: CF_HISP is the sum of \((2 - C_{HISP_i} \times C_{SHARE_i})\) divided by the sum of \(C_{SHARE_i}\) (where \(i\) 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_MANAGE | XCF_MANAGE | OWNER-MANAGED |
|   |           |            | 1: YES 2: NO |
|   | .S : Legitimate Skip |
|   | NOTE: If \(C_{MANAGE_1} = 1\) or \(C_{MANAGE_2} = 1\) or \(C_{MANAGE_3} = 1\) then \(CF_{MANAGE} = 1\). Otherwise, \(CF_{MANAGE} = 2\). |

| C | CF_MINHIS | XCF_MINHIS | WGTED % OF OSHP THAT IS MINORITY OR HISPANIC PERCENTAGE : ________________% |
|   |           |            | .S : Legitimate Skip |
|   | NOTE: CF_MINHIS is the sum of \((2 - C_{MINHIS_i} \times C_{SHARE_i})\) divided by the sum of \(C_{SHARE_i}\) (where \(i\) 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_MINOR | XCF_MINOR | WGTED % OF OSHP THAT IS MINORITY PERCENTAGE : ________________% |
|   |           |            | .S : Legitimate Skip |
|   | NOTE: CF_MINOR is the sum of \((2 - C_{MINOR_i} \times C_{SHARE_i})\) divided by the sum of \(C_{SHARE_i}\) (where \(i\) 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_MORE10 | XCF_MORE10 | ONE OWNER WITH AT LEAST 10% SHARE |
|   |           |            | Does any one individual or company own 10% or more of the rights, claims, interests, or stock in this business? 1: YES 2: NO |
|   | NOTE: Derived from C11 or C21; equals 1 if firm proprietorship \((B3=1 or 9)\) |

| C | CF_NATIVE | XCF_NATIVE | WGTED % OF OSHP THAT IS NATIVE AMERICAN/ALASKA NATIVE PERCENTAGE : ________________% |
|   |           |            | .S : Legitimate Skip |
|   | NOTE: CF_NATIVE is the sum of \((2 - C_{NATIVE_i} \times C_{SHARE_i})\) divided by the sum of \(C_{SHARE_i}\) (where \(i\) 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  NUMBER OF OWNERS
NUMBER : ________________
NOTE: Derived from C1, C10, or C20

C  CF_WHITE  XCF_WHITE  WGTED % OF OSHP THAT IS WHITE
PERCENTAGE : ________________%
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.

C  CF_W_NH  XCF_W_NH  WGTED % OF OSHP THAT IS WHITE AND NON-HISPANIC
PERCENTAGE : ________________%
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.

D  D1  XD1  NUMBER OF SITES
At how many different sites does the firm have offices, plants, or stores, including the main office?
NUMBER : ________________

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 : ________________

D  D3  XD3  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
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

USES COMPUTERS TO MANAGE THE FIRM'S ACCOUNTS/BOOKKEEPING
Does [FIRM] use a computer to manage the firm's accounts/bookkeeping?
1: YES
2: NO
.S : Legitimate Skip

USES COMPUTERS TO DO OTHER BUSINESS TASKS
Does [FIRM] use a computer to do other business tasks?
1: YES
2: NO
.S : Legitimate Skip

USES COMPUTERS TO DIRECTLY CONTRIBUTE TO THE FIRM'S PRIMARY BUSINESS ACTIVITY
Does [FIRM] use a computer to directly contribute to the firm's primary business activity?
1: YES
2: NO
.S : Legitimate Skip

USED COMPLETED IRS TAX FORMS OR ATTACHMENTS
Are you using completed IRS tax forms or attachments for this interview?
1: YES
2: NO

USED WORKSHEETS
Are you the worksheets that we sent you for this interview?
1: YES
2: NO

USED FINANCIAL STATEMENTS/ACCOUNTING REPORTS
Are you using financial statements/accounting reports for this interview?
1: YES
2: NO

USED BANK STATEMENTS
Are you using bank statements for this interview?
1: YES
2: NO

USED MEMORY/NO RECORDS
Are you using no records for this interview?
1: YES
2: NO
N | N1T6 | XN1T6 | USED OTHER WRITTEN RECORDS
   |       |       | are you using other written records for this interview?
   |       |       | 1: YES
   |       |       | 2: NO

N | N2_1 | XN2_1 | 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

N | N2_2 | XN2_2 | 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

N | N3T1 | XN3T1 | FINANCIAL STATEMENTS/REPORTS COMPILED
   |       |       | Were the financial statements or accounting reports
   |       |       | compiled?
   |       |       | 1: YES
   |       |       | 2: NO
   |       |       | .S : Legitimate Skip

N | N3T2 | XN3T2 | FINANCIAL STATEMENTS/REPORTS REVIEWED
   |       |       | Were the financial statements or accounting reports
   |       |       | reviewed?
   |       |       | 1: YES
   |       |       | 2: NO
   |       |       | .S : Legitimate Skip

N | N3T3 | XN3T3 | FINANCIAL STATEMENTS/REPORTS AUDITED
   |       |       | Were the financial statements or accounting reports
   |       |       | audited?
   |       |       | 1: YES
   |       |       | 2: NO
   |       |       | .S : Legitimate Skip

N | N3T4 | XN3T4 | 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

N | N3T5 | XN3T5 | 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
2: NO
.S: Legitimate Skip

E E1XE1 ANY CHECKING ACCOUNTS
Does the firm currently have any checking accounts or share draft accounts?
1: YES
2: NO

E E3_1XE3_1 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

E E3_2XE3_2 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

E E3_3XE3_3 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

E E4XE4 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

E E6_1XE6_1 SAVINGS BALANCE 1
What is the balance in the firm’s savings accounts at (CHECKING INSTITUTION 1)?
AMOUNT: ________________
.S: Legitimate Skip

E E6_2XE6_2 SAVINGS BALANCE 2
What is the balance in the firm’s savings accounts at (CHECKING INSTITUTION 2)?
AMOUNT: ________________
.S: Legitimate Skip

E E6_3XE6_3 SAVINGS BALANCE 3
What is the balance in the firm’s savings accounts at (CHECKING INSTITUTION(S) 3)?
<table>
<thead>
<tr>
<th>Field</th>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>F1</td>
<td>AMOUNT</td>
<td>Use Owner Personal Credit Cards to Pay Business Expenses. Does [FIRM] use owners’ personal credit cards to pay business expenses? 1: YES 2: NO</td>
</tr>
<tr>
<td>F2</td>
<td>AMOUNT</td>
<td>Avg Monthly New Business Expense on Owners Personal CC. On average, about how much per month in new business expenditures does the firm charge to owners’ personal credit cards?</td>
</tr>
<tr>
<td>F3</td>
<td>AMOUNT</td>
<td>Business Expense on Owners Credit Cards Paid in Full. Are the business expenses charged on owners’ personal credit cards generally paid in-full or are balances typically owed after monthly payments are made? 1: PAID IN FULL 2: OWED BALANCES</td>
</tr>
<tr>
<td>F3_1</td>
<td>AMOUNT</td>
<td>Balance of Bus Charges on Owners Personal Credit Card. On average, what is the balance of business charges on all owners’ personal credit cards after payments are made?</td>
</tr>
<tr>
<td>F3_2</td>
<td>PERCENTAGE</td>
<td>Interest Rate on Most Freq Used Per CC for Bus Purposes. What is the interest rate paid on the owners’ personal credit card most frequently used for business purchases?</td>
</tr>
<tr>
<td>F3_2_LR</td>
<td>PERCENTAGE</td>
<td>Per CC Rate After Any Introductory Period. What is the owners' personal credit card interest rate after the introductory period?</td>
</tr>
<tr>
<td>F3_3</td>
<td>PERCENTAGE</td>
<td>Per CC Rate Introductory.</td>
</tr>
</tbody>
</table>
Is this a limited time introductory interest rate?
1: YES
2: NO
.S: Legitimate Skip

F F3_4 XF3_4 PER CC LENGTH IN MONTHS OF INTRODUCTORY RATE
For how many months will you have this introductory interest rate?
LENGTH: ________________
.S: Legitimate Skip

F F4 XF4 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

F F5 XF5 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

F F6 XF6 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

F F6_1 XF6_1 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

F F6_2 XF6_2 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

F F6_2_LR XF6_2_LR BUS CC RATE AFTER ANY INTRODUCTORY PERIOD
What is the business credit card interest rate after the introductory period?
PERCENTAGE: ____________%
.S: Legitimate Skip
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
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)?
1: YES
2: NO

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)?
1: YES
2: NO

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)?
1: YES
2: NO

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)?
1: YES
2: NO

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)?
1: YES
2: NO

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)?
1: YES
2: NO

LOC 1 OTHER COLLATERAL was any other collateral required for [this/any of these] lines of credit at (LINE OF CREDIT INSTITUTION 1)?
1: YES
2: NO  
.S : Legitimate Skip

F F15_1 XF15_1 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

F F9_2 XF9_2 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

F F10_2 XF10_2 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

F F11_2 XF11_2 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

F F13_2 XF13_2 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

F F14_2 XF14_2 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

F F14_1T1_2 XF14_1T1_2 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
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)?
1: YES
2: NO
.S : Legitimate Skip

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)?
1: YES
2: NO
.S : Legitimate Skip

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)?
1: YES
2: NO
.S : Legitimate Skip

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)?
1: YES
2: NO
.S : Legitimate Skip

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)?
1: YES
2: NO
.S : Legitimate Skip

LOC 2 OTHER COLLATERAL
was any other collateral required for [this/any of these] lines of credit at (LINE OF CREDIT INSTITUTION 2)?
1: YES
2: NO
.S : Legitimate Skip

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?
1: YES
2: NO
.S : Legitimate Skip
How many lines of credit does the firm have with (LINE OF CREDIT INSTITUTION(S) 3)?

NUMBER: __________________

What is the total credit limit [of this credit line/summing across all credit lines] at (LINE OF CREDIT INSTITUTION(S) 3)?

AMOUNT: __________________

What is the amount owed [on this credit line/summing across all credit lines] at (LINE OF CREDIT INSTITUTION(S) 3)?

AMOUNT: __________________

Was a personal guarantee, a cosigner, or other guarantor required to obtain any line of credit at (LINE OF CREDIT INSTITUTION(S) 3)?

1: YES
2: NO

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

1: YES
2: NO

Was inventory or accounts receivable required as collateral for [this/any of these] line(s) of credit at (LINE OF CREDIT INSTITUTION(S) 3)?

1: YES
2: NO

Were vehicles or business equipment required as collateral for [this/any of these] lines of credit at (LINE OF CREDIT INSTITUTION(S) 3)?

1: YES
2: NO

Were business securities or deposits required as collateral for [this/any of these] line(s) of credit at (LINE OF CREDIT INSTITUTION(S) 3)?

1: YES
2: NO

...
collateral for [this/any of these] lines of credit at (LINE OF CREDIT INSTITUTION(S) 3)?
1: YES
2: NO
.S : Legitimate Skip

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

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

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

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

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

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
F F22_1 XF22_1 NUMBER OF MORTS 1
How many mortgages does the firm have from (MORTGAGE INSTITUTION 1)?
NUMBER : __________________
.S : Legitimate Skip

F F23_1 XF23_1 TOTAL MORTGAGE PRINCIPAL OWED 1
What is the total amount of principal owed on [this/all these] mortgage[s] at (MORTGAGE INSTITUTION 1)?
AMOUNT : __________________
.S : Legitimate Skip

F F24_1 XF24_1 MORT GUARANTEE 1
Was a personal guarantee, a cosigner, or other guarantor required to obtain [this/any of these] mortgage[s] at (MORTGAGE INSTITUTION 1)?
1: YES
2: NO
.S : Legitimate Skip

F F26_1 XF26_1 MORT COLLATERAL 1
(Was this mortgage/Were these mortgages) you obtained from (MORTGAGE INSTITUTION 1) collateralized by business real estate, personal real estate or something
1: YES
2: NO
.S : Legitimate Skip

F F26_1T1_1 XF26_1T1_1 MORT 1 INVENTORY OR ACCOUNTS RECEIVABLE
were inventory or accounts receivable used to secure the mortgage(s) from (MORTGAGE INSTITUTION 1)?
1: YES
2: NO
.S : Legitimate Skip

F F26_1T2_1 XF26_1T2_1 MORT 1 BUSINESS EQUIPMENT OR VEHICLES
were business equipment or vehicles used to secure the mortgage(s) from (MORTGAGE INSTITUTION 1)?
1: YES
2: NO
.S : Legitimate Skip

F F26_1T3_1 XF26_1T3_1 MORT 1 BUSINESS SECURITIES OR DEPOSITS
were business securities or deposits used to secure the mortgage(s) from (MORTGAGE INSTITUTION 1)?
1: YES
2: NO
.S : Legitimate Skip

F F26_1T4_1 XF26_1T4_1 MORT 1 BUSINESS REAL ESTATE
was business real estate used to secure the mortgage(s) from (MORTGAGE INSTITUTION 1)?
1: YES
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 else?
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: __________________

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

(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

Were inventory or accounts receivable used to secure the mortgage(s) from (MORTGAGE INSTITUTION(S) 3)?
1: YES
2: NO

Were business equipment or vehicles used to secure the mortgage(s) from (MORTGAGE INSTITUTION(S) 3)?
1: YES
2: NO

Were business securities or deposits used to secure the mortgage(s) from (MORTGAGE INSTITUTION(S) 3)?
1: YES
2: NO

Was business real estate used to secure the mortgage(s) from (MORTGAGE INSTITUTION(S) 3)?
1: YES
2: NO

Was personal real estate used to secure the mortgage(s) from (MORTGAGE INSTITUTION(S) 3)?
1: YES
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_2T1_1 XF32_2T1_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 TOTAL MVL PRINCIPAL OWED 2
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)?
AMOUNT : __________________
.S : Legitimate Skip

F F31_2 XF31_2 MVL GUARANTEE 2
Was a cosigner or other guarantor required to obtain
[this/any of these] motor vehicle loan[s] at (MOTOR
VEHICLE LOAN INSTITUTION 2)?
1: YES
2: NO
.S : Legitimate Skip

F F32_1_2 XF32_1_2 MVL COLLATERAL USED 2
Was collateral required for (this/any of these) motor
vehicle loan(s) at (MOTOR VEHICLE LOAN INSTITUTION 2)?
1: YES
2: NO
.S : Legitimate Skip

F F32_2T1_2 XF32_2T1_2 MVL 2 INVENTORY OR ACCOUNTS RECEIVABLE
were inventory or accounts receivable used to secure
the motor vehicle loan(s) from (MOTOR VEHICLE LOAN
INSTITUTION 2)?
1: YES
2: NO
.S : Legitimate Skip

F F32_2T2_2 XF32_2T2_2 MVL 2 BUSINESS EQUIPMENT OR VEHICLES
were business equipment or vehicles used to secure
the motor vehicle loan(s) from (MOTOR VEHICLE LOAN
INSTITUTION 2)?
1: YES
2: NO
.S : Legitimate Skip

F F32_2T3_2 XF32_2T3_2 MVL 2 BUSINESS SECURITIES OR DEPOSITS
were business securities or deposits used to secure the
motor vehicle loan(s) from (MOTOR VEHICLE LOAN
INSTITUTION 2)?
1: YES
2: NO
.S : Legitimate Skip

F F32_2T4_2 XF32_2T4_2 MVL 2 BUSINESS REAL ESTATE
was business real estate used to secure the motor
vehicle loan(s) from (MOTOR VEHICLE LOAN INSTITUTION 2)
1: YES
2: NO
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

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

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

NUMBER OF MVL 3
How many motor vehicle loans does the firm have from (MOTOR VEHICLE LOAN INSTITUTION(S) 3)?
NUMBER: ___________________

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: __________________

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

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

MVL 3 INVENTORY OR ACCOUNTS RECEIVABLE
were inventory or accounts receivable used to secure
the motor vehicle loan(s) from (MOTOR VEHICLE LOAN INSTITUTION(S) 3)?
1: YES
2: NO
.S: Legitimate Skip

F F32_2T2_3 XF32_2T2_3 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)?
1: YES
2: NO
.S: Legitimate Skip

F F32_2T3_3 XF32_2T3_3 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)?
1: YES
2: NO
.S: Legitimate Skip

F F32_2T4_3 XF32_2T4_3 MVL 3 BUSINESS REAL ESTATE was business real estate used to secure the motor vehicle loan(s) from (MOTOR VEHICLE LOAN INSTITUTION(S) 3)?
1: YES
2: NO
.S: Legitimate Skip

F F32_2T5_3 XF32_2T5_3 MVL 3 PERSONAL REAL ESTATE was personal real estate used to secure the motor vehicle loan(s) from (MOTOR VEHICLE LOAN INSTITUTION(S) 3)?
1: YES
2: NO
.S: Legitimate Skip

F F32_2T6_3 XF32_2T6_3 MVL 3 OTHER PERSONAL ASSETS were other personal assets used to secure the motor vehicle loan(s) from (MOTOR VEHICLE LOAN INSTITUTION(S) 3)?
1: YES
2: NO
.S: Legitimate Skip

F F32_2T7_3 XF32_2T7_3 MVL 3 OTHER COLLATERAL was other collateral used to secure the motor vehicle loan(s) from (MOTOR VEHICLE LOAN INSTITUTION(S) 3)?
1: YES
2: NO
.S: Legitimate Skip

F F33 XF33 HAVE EQUIPMENT LOANS
Does ([FIRM]) have any equipment loans?
1: YES
2: NO

F  F35_1  XF35_1  NUMBER OF EQL
How many equipment loans does the firm have from (EQUIPMENT LOAN INSTITUTION 1)?
NUMBER: __________________
.S: Legitimate Skip

F  F36_1  XF36_1  TOTAL EQL PRINCIPAL OWED
What is the total amount of principal owed on [this/theses] equipment loan[s] at (EQUIPMENT LOAN INSTITUTION 1)?
AMOUNT: __________________
.S: Legitimate Skip

F  F37_1  XF37_1  EQL GUARANTEE
Was a personal guarantee, a cosigner, or other guarantor required to obtain [this/any of these] equipment loan[s] at (EQUIPMENT LOAN INSTITUTION 1)?
1: YES
2: NO
.S: Legitimate Skip

F  F38_1_1  XF38_1_1  EQL COLLATERAL
Was collateral required for (this/any of these) equipment loan(s) at (EQUIPMENT LOAN INSTITUTION 1)?
1: YES
2: NO
.S: Legitimate Skip

F  F38_2T1_1  XF38_2T1_1  EQL 1 INVENTORY OR ACCOUNTS RECEIVABLE
were inventory or accounts receivable used to secure the equipment loan(s) from (EQUIPMENT LOAN INSTITUTION 1)?
1: YES
2: NO
.S: Legitimate Skip

F  F38_2T2_1  XF38_2T2_1  EQL 1 BUSINESS EQUIPMENT OR VEHICLES
were business equipment or vehicles used to secure the equipment loan(s) from (EQUIPMENT LOAN INSTITUTION 1)?
1: YES
2: NO
.S: Legitimate Skip

F  F38_2T3_1  XF38_2T3_1  EQL 1 BUSINESS SECURITIES OR DEPOSITS
were business securities or deposits used to secure the equipment loan(s) from (EQUIPMENT LOAN INSTITUTION 1)?
1: YES
2: NO
.S: Legitimate Skip
101

F F38_2T4_1 XF38_2T4_1 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

F F38_2T5_1 XF38_2T5_1 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

F F38_2T6_1 XF38_2T6_1 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

F F38_2T7_1 XF38_2T7_1 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

F F35_2 XF35_2 NUMBER OF EQL 2
How many equipment loans does the firm have from
(EQUIPMENT LOAN INSTITUTION 2)?
NUMBER : __________________
.S : Legitimate Skip

F F36_2 XF36_2 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

F F37_2 XF37_2 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

F F38_1_2 XF38_1_2 EQL COLLATERAL 2
Was collateral required for (this/any of these)
equipment loan(s) at (EQUIPMENT LOAN INSTITUTION 2)?
1: YES
2: NO
<table>
<thead>
<tr>
<th>Column</th>
<th>Question</th>
<th>Yes/No</th>
</tr>
</thead>
<tbody>
<tr>
<td>F38_2T1</td>
<td>EQL 2 INVENTORY OR ACCOUNTS RECEIVABLE were inventory or accounts receivable used to secure the equipment loan(s) from (EQUIPMENT LOAN INSTITUTION 2)?</td>
<td>1: YES, 2: NO</td>
</tr>
<tr>
<td>F38_2T2</td>
<td>EQL 2 BUSINESS EQUIPMENT OR VEHICLES were business equipment or vehicles used to secure the equipment loan(s) from (EQUIPMENT LOAN INSTITUTION 2)?</td>
<td>1: YES, 2: NO</td>
</tr>
<tr>
<td>F38_2T3</td>
<td>EQL 2 BUSINESS SECURITIES OR DEPOSITS were business securities or deposits used to secure the equipment loan(s) from (EQUIPMENT LOAN INSTITUTION 2)?</td>
<td>1: YES, 2: NO</td>
</tr>
<tr>
<td>F38_2T4</td>
<td>EQL 2 BUSINESS REAL ESTATE was business real estate used to secure the equipment loan(s) from (EQUIPMENT LOAN INSTITUTION 2)?</td>
<td>1: YES, 2: NO</td>
</tr>
<tr>
<td>F38_2T5</td>
<td>EQL 2 PERSONAL REAL ESTATE was personal real estate used to secure the equipment loan(s) from (EQUIPMENT LOAN INSTITUTION 2)?</td>
<td>1: YES, 2: NO</td>
</tr>
<tr>
<td>F38_2T6</td>
<td>EQL 2 OTHER PERSONAL ASSETS were other personal assets used to secure the equipment loan(s) from (EQUIPMENT LOAN INSTITUTION 2)?</td>
<td>1: YES, 2: NO</td>
</tr>
<tr>
<td>F38_2T7</td>
<td>EQL 2 OTHER COLLATERAL was other collateral used to secure the equipment loan(s) from (EQUIPMENT LOAN INSTITUTION 2)?</td>
<td>1: YES, 2: NO</td>
</tr>
<tr>
<td>F35_3</td>
<td>NUMBER OF EQL 3 How many equipment loans does the firm have from</td>
<td></td>
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<tr>
<td>Question</td>
<td>Response</td>
<td></td>
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<td>-------------------------------------------------------------------------</td>
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<tr>
<td><strong>TOTAL EQL PRINCIPAL OWED</strong></td>
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<tr>
<td>What is the total amount of principal owed on [this/these] equipment</td>
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<tr>
<td>loan[s] at (EQUIPMENT LOAN INSTITUTION(S) 3)?</td>
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<td></td>
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<tr>
<td><strong>AMOUNT</strong></td>
<td></td>
<td></td>
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<tr>
<td><strong>EQL GUARANTEE</strong></td>
<td></td>
<td></td>
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<tr>
<td>Was a personal guarantee, a cosigner, or other guarantor required to</td>
<td></td>
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<tr>
<td>obtain [this/any of these] equipment loan[s] at (EQUIPMENT LOAN</td>
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<td></td>
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<td>INSTITUTION(S) 3)?</td>
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<td>1: YES</td>
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<td>2: NO</td>
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<tr>
<td><strong>EQL COLLATERAL</strong></td>
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<tr>
<td>Was collateral required for (this/any of these) equipment loan(s) at</td>
<td></td>
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<tr>
<td>(EQUIPMENT LOAN INSTITUTION(S) 3)?</td>
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<td>1: YES</td>
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<td>2: NO</td>
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<tr>
<td><strong>EQL 3 INVENTORY OR ACCOUNTS RECEIVABLE</strong></td>
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<tr>
<td>were inventory or accounts receivable used to secure the equipment</td>
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<tr>
<td>loan(s) from (EQUIPMENT LOAN INSTITUTION(S) 3)?</td>
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<tr>
<td>1: YES</td>
<td></td>
<td></td>
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<td>2: NO</td>
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<tr>
<td><strong>EQL 3 BUSINESS EQUIPMENT OR VEHICLES</strong></td>
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<tr>
<td>were business equipment or vehicles used to secure the equipment</td>
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<tr>
<td>loan(s) from (EQUIPMENT LOAN INSTITUTION(S) 3)?</td>
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<tr>
<td>1: YES</td>
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<td>2: NO</td>
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<tr>
<td><strong>EQL 3 BUSINESS SECURITIES OR DEPOSITS</strong></td>
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<tr>
<td>were business securities or deposits used to secure the equipment</td>
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<tr>
<td>loan(s) from (EQUIPMENT LOAN INSTITUTION(S) 3)?</td>
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<tr>
<td>1: YES</td>
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<td></td>
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<td>2: NO</td>
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<tr>
<td><strong>EQL 3 BUSINESS REAL ESTATE</strong></td>
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<tr>
<td>was business real estate used to secure the equipment loan(s) from</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(EQUIPMENT LOAN INSTITUTION(S) 3)?</td>
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<tr>
<td>1: YES</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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: __________________
What is the total amount of principal owed on [this/all these] capital lease[s] at (CAPITAL LEASE INSTITUTION 1)?
AMOUNT: __________________

How many capital leases did the firm have from (CAPITAL LEASE INSTITUTION 2)?
NUMBER: __________________

What is the total amount of principal owed on [this/all these] capital lease[s] at (CAPITAL LEASE INSTITUTION 2)?
AMOUNT: __________________

How many capital leases did the firm have from (CAPITAL LEASE INSTITUTION(S) 3)?
NUMBER: __________________

What is the total amount of principal owed on [this/all these] capital lease[s] at (CAPITAL LEASE INSTITUTION(S) 3)?
AMOUNT: __________________

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.
1: YES  
2: NO

How many loans [other than those already discussed] does the firm have from (OTHER LOAN INSTITUTION 1)?
NUMBER: __________________

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)?
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|   | F58_T1_1 | XF58_T1_1 | OTH LOAN TYPE LINE OF CREDIT 1
|   | F58_T2_1 | XF58_T2_1 | OTH LOAN TYPE CAPITAL LEASE 1
|   | F58_T3_1 | XF58_T3_1 | OTH LOAN TYPE MORTGAGE 1
|   | F58_T4_1 | XF58_T4_1 | OTH LOAN TYPE VEHICLE 1
|   | F58_T5_1 | XF58_T5_1 | OTH LOAN TYPE EQUIPMENT LOAN 1
|   | F58_T6_1 | XF58_T6_1 | OTH LOAN TYPE OTHER 1

|   | F59_1    | XF59_1    | OTH LOAN GUARANTEE 1

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|   |   |   | AMOUNT: __________________
|   |   |   | .S : Legitimate Skip

|   | F58_T1_1 | XF58_T1_1 | 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?
|   | 1: YES   | 2: NO     | .S : Legitimate Skip

|   | F58_T2_1 | XF58_T2_1 | What type(s) of loan(s) [is this/are these] loan(s) from (OTHER LOAN INSTITUTION 1)? [Are they/is it] a capital lease?
|   | 1: YES   | 2: NO     | .S : Legitimate Skip

|   | F58_T3_1 | XF58_T3_1 | 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

|   | F58_T4_1 | XF58_T4_1 | What type(s) of loan(s) [is this/are these] loan(s) from (OTHER LOAN INSTITUTION 1)? [Are they/is it] a motor vehicle loan?
|   | 1: YES   | 2: NO     | .S : Legitimate Skip

|   | F58_T5_1 | XF58_T5_1 | What type(s) of loan(s) [is this/are these] loan(s) from (OTHER LOAN INSTITUTION 1)? [Are they/is it] an equipment loan?
|   | 1: YES   | 2: NO     | .S : Legitimate Skip

|   | F58_T6_1 | XF58_T6_1 | 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?
|   | 1: YES   | 2: NO     | .S : Legitimate Skip

|   | F59_1    | XF59_1    | Was a personal guarantee, a cosigner, or other guarantor required to obtain [this/any of these] loan[s] at

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|   |   |   | .S : Legitimate Skip
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(OTHER LOAN INSTITUTION 1)?
1: YES
2: NO
.S : Legitimate Skip

F F60_1 X60_1 OTH LOAN COLLATERAL 1
Was collateral required to secure (this loan/any of
tese loans) from (OTHER LOAN INSTITUTION 1)?
1: YES
2: NO
.S : Legitimate Skip

F F60_1T1_1 X60_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 X60_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 X60_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 X60_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 X60_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 X60_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
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

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

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

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

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

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

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

OTH LOAN TYPE VEHICLE 2
What type(s) of loan(s) [is this/are these] loan(s)
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  OTH LOAN TYPE EQUIPMENT LOAN 2
What type(s) of loan(s) [is this/are these] loan(s)
from (OTHER LOAN INSTITUTION 2)? [Are they/is it] an
equipment loan?
1: YES
2: NO
.S : Legitimate Skip

F  F58_T6_2  XF58_T6_2  OTH LOAN TYPE OTHER 2
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?
1: YES
2: NO
.S : Legitimate Skip

F  F59_2  XF59_2  OTH LOAN GUARANTEE 2
Was a personal guarantee, a cosigner, or other guarantor
required to obtain [this/any of these] loan[s] at
(OTHER LOAN INSTITUTION 2)?
1: YES
2: NO
.S : Legitimate Skip

F  F60_2  XF60_2  OTH LOAN COLLATERAL 2
Was collateral required to secure (this loan/any of
these loans) (OTHER LOAN INSTITUTION 2)?
1: YES
2: NO
.S : Legitimate Skip

F  F60_1T1_2  XF60_1T1_2  OTH LOAN 2 INVENTORY OR ACCOUNTS RECEIVABLE
were inventory or accounts receivable used to secure
the other loan(s) from (OTHER LOAN INSTITUTION 2)?
1: YES
2: NO
.S : Legitimate Skip

F  F60_1T2_2  XF60_1T2_2  OTH LOAN 2 BUSINESS EQUIPMENT OR VEHICLES
were business equipment or vehicles used to secure the
other loan(s) from (OTHER LOAN INSTITUTION 2)?
1: YES
2: NO
.S : Legitimate Skip

F  F60_1T3_2  XF60_1T3_2  OTH LOAN 2 BUSINESS SECURITIES OR DEPOSITS
were business securities or deposits used to secure the
other loan(s) from (OTHER LOAN INSTITUTION 2)?
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

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

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

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

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

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

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 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

F F60_1T1_3 XF60_1T1_3 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

F F60_1T2_3 XF60_1T2_3 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

F F60_1T3_3 XF60_1T3_3 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

F F60_1T4_3 XF60_1T4_3 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

F F60_1T5_3 XF60_1T5_3 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

F F60_1T6_3 XF60_1T6_3 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

F F60_1T7_3 XF60_1T7_3 OTH LOAN 3 OTHER COLLATERAL
was other collateral used to secure the other loan(s) from (OTHER LOAN INSTITUTION(S) 3)?
1: YES
2: NO
.S : Legitimate Skip

F F61_3 XF61_3

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

MRL MRL1 XMRL1

NBR RENEWALS OF EXISTING LINES OF CREDIT
First, we would like to ask about RENEWALS of existing lines of credit.
NUMBER : _____________________

MRL MRL2 XMRL2

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 : _____________________

MRL MRL4 XMRL4

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

MRL MRL6 XMRL6

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

MRL MRL7_MO XMRL7_MO

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

MRL MRL7_YR XMRL7_YR

MRA YEAR APPLIED
When did the firm make this most recent request for a (loan/line of credit) that was approved (year)?
YEAR : __________________
.S : Legitimate Skip

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

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

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

MRA INST APPROX MILES FROM FIRM
Approximately how many miles from ([FIRM]) main office is the location where you applied?
MILES : __________________
.S : Legitimate Skip

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
23: Conveniences/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
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
Were business securities or deposits required as collateral to secure this most recent loan?
1: YES
2: NO

Was business real estate required as collateral to secure this most recent loan?
1: YES
2: NO

Was personal real estate required as collateral to secure this most recent loan?
1: YES
2: NO

Were other personal assets required as collateral to secure this most recent loan?
1: YES
2: NO

Was any other collateral required to secure this most recent loan?
1: YES
2: NO

Did the loan have a fixed maturity?
1: YES
2: NO

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).

What is the maturity, or original length of time over which the loan was to be repaid?
MONTHS : __________________

What was the dollar amount of the credit granted?
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granted/credit limit?]  
AMOUNT: ____________________
.S: Legitimate Skip

MRL MRL17 XMRL17 MRA FIXED OR VARIABLE RATE  
Was the interest rate fixed or variable?  
1: FIXED  
2: VARIABLE  
.S: Legitimate Skip

MRL MRL18 XMRL18 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

MRL MRL19 XMRL19 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

MRL MRL20 XMRL20 MRA ORIG INTEREST RATE  
What was the original interest rate on this [loan/line of credit]?  
PERCENTAGE: ________________%  
.S: Legitimate Skip

MRL MRL21 XMRL21 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

MRL MRL22 XMRL22 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

MRL MRL24 XMRL24 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
When did ([FIRM]) apply for the (loan/line of credit) that was most recently denied (month)?
MONTH : ________________

When did ([FIRM]) apply for the (loan/line of credit) that was most recently denied (year)?
YEAR : __________________

How long had [FIRM] conducted business with (NAME2) at the time of this most recent application (in months)?
MONTHS : _________________

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

In order to complete the loan application process, did you eventually have to go to [NAME] in person?
1: YES
2: NO

Approximately how many miles from ([FIRM]) is the location where you applied?
MILES : __________________

What factors influenced the firm's decision to apply for credit from (NAME2) - REASON 1?
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.

.MRL MRL27R2 XMRL27R2 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

.MRL MRL27R3 XMRL27R3 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

.MRL MRL28 XMRL28 MRD TOTAL AMOUNT APPLIED
For this most recent denial, what was the total dollar amount for which the firm applied?
AMOUNT : __________________
.S : Legitimate Skip

.MRL MRL29R1 XMRL29R1 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 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 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 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
OTHER REASONS LOAN APPLICATION DENIED (REASON 2)

For what reason do you think the application was denied - REASON 2?

NOTE: SEE MRL30R1 FOR CODEFRAME

OTHER REASONS LOAN APPLICATION DENIED (REASON 3)

For what reason do you think the application was denied - REASON 3?

NOTE: SEE MRL30R1 FOR CODEFRAME

DIDN'T 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

WHY RESP THINKS FIRM WOULD HAVE BEEN DENIED CREDIT (REASON 1)

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 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
125
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 CREDIT RELATED SVCS
The next services we’ll ask about are related to credit. Does ([FIRM]) use banker’s acceptances, letters of credit, sales financing or factoring?
1: YES
2: NO

G G7 XG7 TRUST SVCS
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?
1: YES
2: NO

G G9 XG9 BROKERAGE SVCS
The next services we’ll ask about are related to brokerages. Does ([FIRM]) use brokerage services for business purposes?
1: YES
2: NO

G G11 XG11 CARD PROCESSING SVCS
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?
1: YES
2: NO

G G11_1A XG11_1A CREDIT CARD PROCESSING
did the firm use credit card receipt processing?
1: YES
2: NO
.S: Legitimate Skip

G G11_1B XG11_1B SIGNATURE DEBIT CARD PROCESSING
did the firm use signature-based debit card processing?
1: YES
2: NO
.S: Legitimate Skip

G G11_1C XG11_1C PIN DEBIT CARD PROCESSING
did the firm use PIN-based debit card processing?
1: YES
2: NO
.S: Legitimate Skip
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?

NOTE: Can have a value between 1 and 8

What type of institution or source is (HNAME_1)?
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

NOTE: Combined with corresponding H2_1_(1-8). Verbatim responses were recoded using other sources

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)
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
What factors influenced the firm’s decision to use (HNAME_1) - REASON 2?
NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION

What factors influenced the firm’s decision to use (HNAME_1) - REASON 3?
NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION

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

For how long has ([FIRM]) conducted business with (HNAME_1) under its current name?
MONTHS : _________________
.S : Legitimate Skip

Is (HNAME_1) located in the same metropolitan area or county as the main office of [FIRM]?
1: YES
2: NO
.S : Legitimate Skip

Approximately how many miles from the main office of the firm is this office or branch of (HNAME_1)?
MILES : _________________
.S : Legitimate Skip

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

What type of institution or source is (HNAME_2)?
What factors influenced the firm’s decision to use (HNAME_2) - REASON 1?

What factors influenced the firm’s decision to use (HNAME_2) - REASON 2?

What factors influenced the firm’s decision to use (HNAME_2) - REASON 3?

For how long has ([FIRM]) conducted business with (HNAME_2)?

For how long has ([FIRM]) conducted business with (HNAME_2) under its current name?

Is (HNAME_2) located in the same metropolitan area or county as the main office of [FIRM]?

Approximately how many miles from the main office of the firm is this office or branch of (HNAME_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?
5: THROUGH AN ATM
6: ON THE INTERNET
7: OTHER

What type of institution or source is (HNAME_3)?
NOTE: SEE H2_1 FOR CODEFRAME AND EXPLANATION.

What factors influenced the firm’s decision to use (HNAME_3) - REASON 1?
NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.

What factors influenced the firm’s decision to use (HNAME_3) - REASON 2?
NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.

What factors influenced the firm’s decision to use (HNAME_3) - REASON 3?
NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.

For how long has ([FIRM]) conducted business with (HNAME_3)?
MONTHS: _________________
NOTE: Filled with H4_4_3 if H4_4_3 is non-missing

For how long has ([FIRM]) conducted business with (HNAME_3) under its current name?
MONTHS: _________________

Is (HNAME_3) located in the same metropolitan area or county as the main office of [FIRM]?
1: YES
2: NO

Approximately how many miles from the main office of the firm is this office or branch of (HNAME_3)?
MILES: _________________

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?
1: IN PERSON
2: BY TELEPHONE
3: BY MAIL
4: DIRECT WITHDRAWAL OR WIRE
5: THROUGH AN ATM
6: ON THE INTERNET
7: OTHER
8: 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

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?
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

What type of institution or source is (HNAME_5)?
NOTE: SEE H2_1 FOR CODEFRAME AND EXPLANATION.

What factors influenced the firm’s decision to use (HNAME_5) - REASON 1?
NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.

What factors influenced the firm’s decision to use (HNAME_5) - REASON 2?
NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.

What factors influenced the firm’s decision to use (HNAME_5) - REASON 3?
NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.

For how long has ([FIRM]) conducted business with (HNAME_5)?
MONTHS: _________________
.S: Legitimate Skip
NOTE: Filled with H4_4_5 if H4_4_5 is non-missing

For how long has ([FIRM]) conducted business with (HNAME_5) under its current name?
MONTHS: _________________
.S: Legitimate Skip

For how long has ([FIRM]) conducted business with (HNAME_5) under its current name?
MONTHS: _________________
.S: Legitimate Skip
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 MILES FROM FIRM MAIN OFFICE 5
Approximately how many miles from the main office of the firm is this office or branch of (HNAME_5)?
MILES : ________________
.S : Legitimate Skip

H H8_5 XH8_5 MOST FREQ METHOD CONDUCTING BUS WITH INST 5
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?
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_6 XH2_6 INST TYPE6
What type of institution or source is (HNAME_6)?
NOTE: SEE H2_1 FOR CODEFRAME AND EXPLANATION.

H H3R1_6 XH3R1_6 FIRST REASON CHOSE INST LOOP 6
What factors influenced the firm’s decision to use (HNAME_6) - REASON 1?
NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.

H H3R2_6 XH3R2_6 SECOND REASON CHOSE INST LOOP 6
What factors influenced the firm’s decision to use (HNAME_6) - REASON 2?
NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.

H H3R3_6 XH3R3_6 THIRD REASON CHOSE INST LOOP 6
What factors influenced the firm’s decision to use (HNAME_6) - REASON 3?
NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.

H H4_6 XH4_6 TOTAL LENGTH OF RELATIONSHIP IN MONTHS LOOP 6
For how long has ([FIRM]) conducted business with (HNAME_6)?
MONTHS : ________________
.S : Legitimate Skip
NOTE: Filled with H4_4_6 if H4_4_6 is non-missing

H H4_2_6 XH4_2_6 LENGTH RELAT UNDER CURRENT NAME IN MONTHS - LOOP 6
For how long has ([FIRM]) conducted business with (HNAME_6) under its current name?
MONTHS: __________________
.S: Legitimate Skip

INST IN SAME METRO AREA/COUNTY AS FIRM MAIN OFFICE

Is (HNAME_6) located in the same metropolitan area or county as the main office of [FIRM]?
1: YES
2: NO
.S: Legitimate Skip

MILES FROM FIRM MAIN OFFICE

Approximately how many miles from the main office of the firm is this office or branch of (HNAME_6)?
MILES: __________________
.S: Legitimate Skip

MOST FREQ METHOD CONDUCTING BUS WITH INST

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?
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

INST TYPE

What type of institution or source is (HNAME_7)?
NOTE: SEE H2_1 FOR CODEFRAME AND EXPLANATION.

FIRST REASON CHOSE INST

What factors influenced the firm’s decision to use (HNAME_7) - REASON 1?
NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.

SECOND REASON CHOSE INST

What factors influenced the firm’s decision to use (HNAME_7) - REASON 2?
NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.

THIRD REASON CHOSE INST

What factors influenced the firm’s decision to use (HNAME_7) - REASON 3?
NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.

TOTAL LENGTH OF RELATIONSHIP IN MONTHS

For how long has ([FIRM]) conducted business with
For how long has ([FIRM]) conducted business with (HNAME_7) under its current name?
MONTHS : _________________
.S : Legitimate Skip

Is (HNAME_7) located in the same metropolitan area or county as the main office of [FIRM]?
1: YES
2: NO
.S : Legitimate Skip

Approximately how many miles from the main office of the firm is this office or branch of (HNAME_7)?
MILES : _________________
.S : Legitimate Skip

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

What type of institution or source is (HNAME_8)?
NOTE: SEE H2_1 FOR CODEFRAME AND EXPLANATION.

What factors influenced the firm’s decision to use (HNAME_8) - REASON 1?
NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.

What factors influenced the firm’s decision to use (HNAME_8) - REASON 2?
NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.
What factors influenced the firm’s decision to use (HNAME_8) - REASON 3?
NOTE: SEE H3R1 FOR CODEFRAME AND EXPLANATION.

For how long has ([FIRM]) conducted business with (HNAME_8)?
MONTHS: __________________
NOTE: Filled with H4_4_8 if H4_4_8 is non-missing

For how long has ([FIRM]) conducted business with (HNAME_8) under its current name?
MONTHS: __________________
NOTE: Legitimate Skip

Is (HNAME_8) located in the same metropolitan area or county as the main office of [FIRM]?
1: YES
2: NO
NOTE: Legitimate Skip

Approximately how many miles from the main office of the firm is this office or branch of (HNAME_8)?
MILES: __________________
NOTE: Legitimate Skip

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
NOTE: Legitimate Skip

NOTE: Order of institutions as they appear in section H (comma-delimited).

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
INSTITUTION AFFILIATED WITH A BANK HOLDING COMPANY
1: YES
2: NO
.S: Legitimate Skip

INSTITUTION AFFILIATED WITH A BANK HOLDING COMPANY
1: YES
2: NO
.S: Legitimate Skip

INSTITUTION AFFILIATED WITH A BANK HOLDING COMPANY
1: YES
2: NO
.S: Legitimate Skip

INSTITUTION AFFILIATED WITH A BANK HOLDING COMPANY
1: YES
2: NO
.S: Legitimate Skip

INSTITUTION AFFILIATED WITH A CAPTIVE FINANCE COMPANY
1: YES
2: NO
.S: Legitimate Skip

INSTITUTION AFFILIATED WITH A CAPTIVE FINANCE COMPANY
1: YES
2: NO
.S: Legitimate Skip

INSTITUTION AFFILIATED WITH A CAPTIVE FINANCE COMPANY
1: YES
2: NO
.S: Legitimate Skip

INSTITUTION AFFILIATED WITH A CAPTIVE FINANCE COMPANY
1: YES
2: NO
.S: Legitimate Skip

INSTITUTION AFFILIATED WITH A CAPTIVE FINANCE COMPANY
1: YES
2: NO
.S: Legitimate Skip
INSTITUTION AFFILIATED WITH A CAPTIVE FINANCE COMPANY INST 6
1: YES
2: NO
.S : Legitimate Skip

INSTITUTION AFFILIATED WITH A CAPTIVE FINANCE COMPANY INST 7
1: YES
2: NO
.S : Legitimate Skip

INSTITUTION AFFILIATED WITH A CAPTIVE FINANCE COMPANY INST 8
1: YES
2: NO
.S : Legitimate Skip

NUMBER OF INSTITUTIONS DEALT WITH
NUMBER : ________________
NOTE: Derived by counting the number of service flags that have non-missing values. Includes most recently denied and most recently approved institutions.

INSTITUTION 1 TYPE
What type of institution or source is (HNAME_1)?
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
.S : Legitimate Skip
NOTE: Derived from H2 or from other sources

INSTITUTION 2 TYPE
What type of institution or source is (HNAME_2)?
NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.
What type of institution or source is (HNAME_3)?
NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.

What type of institution or source is (HNAME_4)?
NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.

What type of institution or source is (HNAME_5)?
NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.

What type of institution or source is (HNAME_6)?
NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.

What type of institution or source is (HNAME_7)?
NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.

What type of institution or source is (HNAME_8)?
NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.

What type of institution or source is (HNAME_9)?
NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.

What type of institution or source is (HNAME_10)?
NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.

What type of institution or source is (HNAME_11)?
NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.

What type of institution or source is (HNAME_12)?
NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.

What type of institution or source is (HNAME_13)?
NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.

What type of institution or source is (HNAME_14)?
NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.

What type of institution or source is (HNAME_15)?
NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.

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

I IH2_17 XIH2_17 INSTITUTION 17 TYPE
What type of institution or source is (HNAME_17)?
NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.

I IH2_18 XIH2_18 INSTITUTION 18 TYPE
What type of institution or source is (HNAME_18)?
NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.

I IH2_19 XIH2_19 INSTITUTION 19 TYPE
What type of institution or source is (HNAME_19)?
NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.

I IH2_20 XIH2_20 INSTITUTION 20 TYPE
What type of institution or source is (HNAME_20)?
NOTE: SEE IH2_1 FOR CODEFRAME AND EXPLANATION.

I IH3R1_1 XIH3R1_1 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)
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.
What factors influenced the firm’s decision to use (HNAME_5) - REASON1?
NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.

What factors influenced the firm’s decision to use (HNAME_6) - REASON1?
NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.

What factors influenced the firm’s decision to use (HNAME_7) - REASON1?
NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.

What factors influenced the firm’s decision to use (HNAME_8) - REASON1?
NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.

What factors influenced the firm’s decision to use (HNAME_9) - REASON1?
NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.

What factors influenced the firm’s decision to use (HNAME_10) - REASON1?
NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.

What factors influenced the firm’s decision to use (HNAME_11) - REASON1?
NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.

What factors influenced the firm’s decision to use (HNAME_12) - REASON1?
NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.

What factors influenced the firm’s decision to use (HNAME_13) - REASON1?
NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.

What factors influenced the firm’s decision to use (HNAME_14) - REASON1?
NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.

What factors influenced the firm’s decision to use (HNAME_15) - REASON1?
NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.
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.

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.

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.

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.

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.

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.

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.

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.

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.

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.

SECOND REASON FOR USING INST 6
What factors influenced the firm’s decision to use (HNAME_6) - REASON2?
What factors influenced the firm’s decision to use (HNAME_7) - REASON2?
NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.

What factors influenced the firm’s decision to use (HNAME_8) - REASON2?
NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.

What factors influenced the firm’s decision to use (HNAME_9) - REASON2?
NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.

What factors influenced the firm’s decision to use (HNAME_10) - REASON2?
NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.

What factors influenced the firm’s decision to use (HNAME_11) - REASON2?
NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.

What factors influenced the firm’s decision to use (HNAME_12) - REASON2?
NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.

What factors influenced the firm’s decision to use (HNAME_13) - REASON2?
NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.

What factors influenced the firm’s decision to use (HNAME_14) - REASON2?
NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.

What factors influenced the firm’s decision to use (HNAME_15) - REASON2?
NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.

What factors influenced the firm’s decision to use (HNAME_16) - REASON2?
NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.

What factors influenced the firm’s decision to use
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<td>NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.</td>
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</table>
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.
What factors influenced the firm’s decision to use (HNAME_19) - REASON3?
NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.

What factors influenced the firm’s decision to use (HNAME_20) - REASON3?
NOTE: SEE H3R1_1 FOR CODEFRAME AND EXPLANATION.

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.

For how long has ([FIRM]) conducted business with (HNAME_2)?
NOTE: SEE IH4_1 FOR CODEFRAME AND EXPLANATION

For how long has ([FIRM]) conducted business with (HNAME_3)?
NOTE: SEE IH4_1 FOR CODEFRAME AND EXPLANATION

For how long has ([FIRM]) conducted business with (HNAME_4)?
NOTE: SEE IH4_1 FOR CODEFRAME AND EXPLANATION

For how long has ([FIRM]) conducted business with (HNAME_5)?
NOTE: SEE IH4_1 FOR CODEFRAME AND EXPLANATION

For how long has ([FIRM]) conducted business with (HNAME_6)?
NOTE: SEE IH4_1 FOR CODEFRAME AND EXPLANATION

For how long has ([FIRM]) conducted business with (HNAME_7)?
NOTE: SEE IH4_1 FOR CODEFRAME AND EXPLANATION

For how long has ([FIRM]) conducted business with (HNAME_8)?
NOTE: SEE IH4_1 FOR CODEFRAME AND EXPLANATION

For how long has ([FIRM]) conducted business with (HNAME_8)?
NOTE: SEE IH4_1 FOR CODEFRAME AND EXPLANATION

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
For how long has ([FIRM]) conducted business with (HNAME_20)?
NOTE: SEE IH4_1 FOR CODEFRAME AND EXPLANATION

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)}.

For how long has ([FIRM]) conducted business with (HNAME_2) under its current name?
NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION

For how long has ([FIRM]) conducted business with (HNAME_3) under its current name?
NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION

For how long has ([FIRM]) conducted business with (HNAME_4) under its current name?
NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION

For how long has ([FIRM]) conducted business with (HNAME_5) under its current name?
NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION

For how long has ([FIRM]) conducted business with (HNAME_6) under its current name?
NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION

For how long has ([FIRM]) conducted business with (HNAME_7) under its current name?
NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION

For how long has ([FIRM]) conducted business with (HNAME_8) under its current name?
NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION

For how long has ([FIRM]) conducted business with (HNAME_9) under its current name?
NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION

For how long has ([FIRM]) conducted business with
For how long has ([FIRM]) conducted business with (HNAME_10) under its current name?
NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION

For how long has ([FIRM]) conducted business with (HNAME_11) under its current name?
NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION

For how long has ([FIRM]) conducted business with (HNAME_12) under its current name?
NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION

For how long has ([FIRM]) conducted business with (HNAME_13) under its current name?
NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION

For how long has ([FIRM]) conducted business with (HNAME_14) under its current name?
NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION

For how long has ([FIRM]) conducted business with (HNAME_15) under its current name?
NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION

For how long has ([FIRM]) conducted business with (HNAME_16) under its current name?
NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION

For how long has ([FIRM]) conducted business with (HNAME_17) under its current name?
NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION

For how long has ([FIRM]) conducted business with (HNAME_18) under its current name?
NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION

For how long has ([FIRM]) conducted business with (HNAME_19) under its current name?
NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION

For how long has ([FIRM]) conducted business with (HNAME_20) under its current name?
NOTE: SEE IH4_2_1 FOR CODEFRAME AND EXPLANATION

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
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

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

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

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

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

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

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

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

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

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  MOST FREQUENT INTERFACE - 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?
NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION

I  IH8_3  XIH8_3  MOST FREQUENT INTERFACE - INST 3
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?
NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION

I  IH8_4  XIH8_4  MOST FREQUENT INTERFACE - INST 4
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?
NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION

I  IH8_5  XIH8_5  MOST FREQUENT INTERFACE - INST 5
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?
NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION

I  IH8_6  XIH8_6  MOST FREQUENT INTERFACE - INST 6
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?
NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION

I  IH8_7  XIH8_7  MOST FREQUENT INTERFACE - INST 7
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?
NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION

I  IH8_8  XIH8_8  MOST FREQUENT INTERFACE - 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?
NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION

I     IH8_9     XIH8_9

MOST FREQUENT INTERFACE - INST 9
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?
NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION

I     IH8_10    XIH8_10

MOST FREQUENT INTERFACE - INST 10
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?
NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION

I     IH8_11    XIH8_11

MOST FREQUENT INTERFACE - INST 11
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?
NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION

I     IH8_12    XIH8_12

MOST FREQUENT INTERFACE - INST 12
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?
NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION

I     IH8_13    XIH8_13

MOST FREQUENT INTERFACE - INST 13
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?
NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION

I     IH8_14    XIH8_14

MOST FREQUENT INTERFACE - INST 14
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?
NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION

I     IH8_15    XIH8_15

MOST FREQUENT INTERFACE - INST 15
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?
NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION

I     IH8_16    XIH8_16

MOST FREQUENT INTERFACE - INST 16
What was the most frequent method of conducting business with (HNAME_16)? Was it in person, by
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?

NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION

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?

NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION

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?

NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION

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?

NOTE: SEE IH8_1 FOR CODEFRAME AND EXPLANATION

AFFILIATED WITH BANK HOLDING COMPANY - INST 1
1: YES
2: NO
.S: Legitimate Skip

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)
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
<table>
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<tr>
<th>IGEOTYPE</th>
<th>GEOTYPE SOURCE - INST</th>
<th>NOTE: SEE IGEOTYPE_1 FOR CODEFRAME AND EXPLANATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>IGEOTYPE_2</td>
<td></td>
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<td>IGEOTYPE_3</td>
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<td>IGEOTYPE_4</td>
<td></td>
<td></td>
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<tr>
<td>IGEOTYPE_5</td>
<td></td>
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<td>IGEOTYPE_6</td>
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<td>IGEOTYPE_8</td>
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<tr>
<td>IGEOTYPE_9</td>
<td></td>
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</tr>
</tbody>
</table>

NOTE: Identifies the source for the latitude and longitude of the institution - reported, zip code centroid, city centroid, etc.
<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>Note</th>
</tr>
</thead>
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<tr>
<td>IGEOTYPE_10</td>
<td>GEOTYPE SOURCE - INST 10</td>
<td>NOTE: SEE IGEOTYPE_1 FOR CODEFRAME AND EXPLANATION</td>
</tr>
<tr>
<td>IGEOTYPE_11</td>
<td>GEOTYPE SOURCE - INST 11</td>
<td>NOTE: SEE IGEOTYPE_1 FOR CODEFRAME AND EXPLANATION</td>
</tr>
<tr>
<td>IGEOTYPE_12</td>
<td>GEOTYPE SOURCE - INST 12</td>
<td>NOTE: SEE IGEOTYPE_1 FOR CODEFRAME AND EXPLANATION</td>
</tr>
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<td>IGEOTYPE_13</td>
<td>GEOTYPE SOURCE - INST 13</td>
<td>NOTE: SEE IGEOTYPE_1 FOR CODEFRAME AND EXPLANATION</td>
</tr>
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<td>IGEOTYPE_14</td>
<td>GEOTYPE SOURCE - INST 14</td>
<td>NOTE: SEE IGEOTYPE_1 FOR CODEFRAME AND EXPLANATION</td>
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<td>IGEOTYPE_15</td>
<td>GEOTYPE SOURCE - INST 15</td>
<td>NOTE: SEE IGEOTYPE_1 FOR CODEFRAME AND EXPLANATION</td>
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<td>IGEOTYPE_16</td>
<td>GEOTYPE SOURCE - INST 16</td>
<td>NOTE: SEE IGEOTYPE_1 FOR CODEFRAME AND EXPLANATION</td>
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<tr>
<td>IGEOTYPE_17</td>
<td>GEOTYPE SOURCE - INST 17</td>
<td>NOTE: SEE IGEOTYPE_1 FOR CODEFRAME AND EXPLANATION</td>
</tr>
<tr>
<td>IGEOTYPE_18</td>
<td>GEOTYPE SOURCE - INST 18</td>
<td>NOTE: SEE IGEOTYPE_1 FOR CODEFRAME AND EXPLANATION</td>
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<td>IGEOTYPE_19</td>
<td>GEOTYPE SOURCE - INST 19</td>
<td>NOTE: SEE IGEOTYPE_1 FOR CODEFRAME AND EXPLANATION</td>
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<td>IGEOTYPE_20</td>
<td>GEOTYPE SOURCE - INST 20</td>
<td>NOTE: SEE IGEOTYPE_1 FOR CODEFRAME AND EXPLANATION</td>
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<tr>
<td>IPRIME_1</td>
<td>PRIMARY INSTITUTION INDICATOR - INST 1</td>
<td>NOTE: SEE IGEOTYPE_1 FOR CODEFRAME AND EXPLANATION</td>
</tr>
</tbody>
</table>
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
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

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

From how many suppliers did ([FIRM]) make purchases using trade credit during the last year?
NUMBER : __________________
.S : Legitimate Skip

During the last year, did the firm ever make payments on account after the bill was due in full?
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

PCT SUPPLIERS OFFER PROMPT PAYMENT DISCOUNT
What percentage of your suppliers offer cash discounts
for prompt payment?
PERCENTAGE : ________________%
.S : Legitimate Skip

PCT DISCOUNT FIRM USE
What percentage of the cash discounts offered did the
firm take advantage of?
PERCENTAGE : ________________%
.S : Legitimate Skip

MOST IMPORTANT SUPPLIER - OFFER EARLY PAYMENT
DISCOUNT
Does this supplier offer a discount for early payments?
1: YES
2: NO
.S : Legitimate Skip

MOST IMPORTANT SUPPLIER - EARLY PAYMENT DISCOUNT
LENGTH
How long is the discount period for early payment?
DAYS : ________________
.S : Legitimate Skip

MOST IMPT SUPPLIER - PCT DISCOUNT EARLY PAYMENT
What is the percentage discount for early payment?
PERCENTAGE : ________________%
.S : Legitimate Skip

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
11: > 90
.S : Legitimate Skip

L L12 XL12 MOST IMPT SUPPLIER - PENALTY FOR LATE PAYMENT
What is the monthly penalty, if any, for paying after this due date?
PERCENTAGE : ________________%
.S : Legitimate Skip

L L13 XL13 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

L L14R1 XL14R1 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 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

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
During the last 12 months, did ([FIRM]) obtain any new equity investment from new or existing shareholders, excluding retained earnings?
1: YES
2: NO

What was the dollar amount of this equity investment?
AMOUNT: __________________

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

Did the firm raise equity from individual investors?
1: YES
2: NO

Did the firm raise equity from venture capital firms?
1: YES
2: NO

Did the firm raise equity from public equity?
1: YES
Did the firm raise equity from some other sources?
1: YES
2: NO

Thinking about the equity raised from individuals, were these individuals original founders or purchasers?
1: YES
2: NO

Thinking about the equity raised from individuals, were these individuals informal/"angel" capitalists?
1: YES
2: NO

Thinking about the equity raised from individuals, were these individuals employees?
1: YES
2: NO

Thinking about the equity raised from individuals, were these individuals someone else?
1: YES
2: NO

First, do [FIRM]'s accounting or tax records cover the entire 12 months of the fiscal year ending [DATE]?
1: YES
2: NO

What was the beginning date for this accounting period (DAY)?
DAY : ______________

What was the beginning date for this accounting period (MONTH)?
MONTH : ______________
What was the beginning date for this accounting period (YEAR)?
YEAR : __________________
.S : Legitimate Skip

Did the business use cash or accrual accounting to prepare its financial records for the fiscal year ending [DATE]?
1: CASH
2: ACCRUAL
3: OTHER
.S : Legitimate Skip

(For the fiscal year ending [DATE]), what were ([FIRM]'s) total sales or total receipts?
AMOUNT : __________________

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]?
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]

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]?
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]

Besides total sales, what was the total amount of any other income ([FIRM]) received (during the fiscal year ending [DATE])?
AMOUNT : __________________

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?
AMOUNT : __________________

SALARIES AND WAGES
(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: __________________

OFFICERS COMPENSATION
(For the fiscal year ending [DATE]), what was the total amount of officers’ compensation or guaranteed payments to partners?
AMOUNT: __________________

PROFIT
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: __________________

PROFIT COMPARISON ONE YEAR AGO
Was the firm’s net profit or loss during the fiscal year ending [DATE] more, less or about the same as its net profit or 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]

PROFIT COMPARISON THREE YEARS AGO
Was the firm’s net profit or loss during the fiscal year ending [DATE] more, less or about the same as its net profit or 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]

TOTAL CORP TAX
(For the fiscal year ending [DATE]), what was the firm’s total corporate tax?
AMOUNT: __________________

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: __________________
R  R2  XR2  ACCTS RECEIVABLE AND TRADE NOTES
What was the amount of the firm’s accounts receivable and trade notes, minus allowances for bad debts (as of [DATE])?
AMOUNT: __________________

R  R3  XR3  INVENTORY MERCHANDISE/PROD MATERIALS
What was the total dollar amount of any inventory of merchandise or production materials held by the firm (as of [DATE])?
AMOUNT: __________________

R  R4  XR4  OTH CURRENT ASSETS
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.
AMOUNT: __________________

R  R5  XR5  OTH INVESTMENTS
(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.
AMOUNT: __________________

R  R6  XR6  BOOK VALUE OF LAND
What was the book value of any land owned by ([FIRM]) (as of [DATE])?
AMOUNT: __________________

R  R7  XR7  NET BOOK VALUE DEPRECIABLE ASSETS
What was the net book value (as of [DATE]) of any buildings and equipment and any other depreciable, depletable or intangible assets?
AMOUNT: __________________

R  R9  XR9  OTHER ASSETS
What was the total dollar amount of these other assets not yet described?
AMOUNT: __________________
NOTE: Filled with 0 if Legitimately skipped (R8 = 2)

R  R10_R1  XR10_R1  OTHER ASSET RECODE - LOOP1
What was the largest of these other assets?
11: trust funds
12: permits, licenses, MEMBERSHIPS, etc.
13: goodwill, patents
14: deposits-security, utility, worker comp (deposits)
15: research and development
16: cash surrender value of life insurance
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 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)

S S6_R1 XS6_R1 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 ascertenable
.S: Legitimate Skip

S S6_R2 XS6_R2 OTHER LIABILITIES RECODE - LOOP2
What was the second largest of these other liabilities?
SEE S6_R1

S S6_R3 XS6_R3 OTHER LIABILITIES RECODE - LOOP3
What was the third largest of these other liabilities?
SEE S6_R1

S S7_1 XS7_1 BOOK VALUE OTH LIABILITY 1
What was the dollar amount of the largest of these other liabilities (as of [DATE])?
AMOUNT: ______________
.S: Legitimate Skip

S S7_2 XS7_2 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

S S7_3 XS7_3 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

S S8 XS8 TOTAL LIABILITIES
As of [DATE], what was the total dollar amount owed by ([FIRM]) for all debts and liabilities? Do not include equity.

**AMOUNT : __________________**

**NOTE:** \( S8 = \text{sum}(S1, S2, S3, S5) \)

\[ S \quad S\_\text{EQUITY} \quad X \quad X\_\text{EQUITY} \]

EQUITY (ANY FIRM TYPE)

What was the total amount of firm's equity?

**AMOUNT : __________________**

**NOTE:** \( S\_\text{EQUITY} = R12 - S8 \)

\[ U \quad U1 \quad X \quad XU1 \]

FIRM BANKRUPTCY

Within the past seven years, has the firm declared bankruptcy?

1: YES
2: NO

\[ U \quad U2 \quad X \quad XU2 \]

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

\[ U \quad U3 \quad X \quad XU3 \]

FIRM JUDGMENTS

Within the past three years, have any judgments been rendered against the firm?

1: YES
2: NO

\[ U \quad U4 \quad X \quad XU4 \]

OWNER BANKRUPTCY

Within the past seven years, has [OWNER_1] declared bankruptcy?

1: YES
2: NO

.S: Legitimate Skip

\[ U \quad U5 \quad X \quad XU5 \]

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

\[ U \quad U6 \quad X \quad XU6 \]

OWNER JUDGMENTS

Within the past three years, have any judgments been rendered against [OWNER_1]?

1: YES
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)
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
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
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<td># OF INSTITUTIONS USED FOR CHECKING ACCOUNTS</td>
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<td></td>
<td>How many institutions does [FIRM] use for checking accounts?</td>
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<td>NOTE: Can have a value between 0 and 20</td>
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<td>30: More than 3 sources (30's combined in loop 3)</td>
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<td>.S: Legitimate skip</td>
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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
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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
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<td>TEQ17</td>
<td>EQUIPMENT LOAN FLAG INST17</td>
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<td>NOTE: SEE TEQ1</td>
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<td>TEQ18</td>
<td>EQUIPMENT LOAN FLAG INST18</td>
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<td>NOTE: SEE TEQ1</td>
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<td>EQUIPMENT LOAN FLAG INST19</td>
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<td>TLC0</td>
<td># OF INSTITUTIONS USED FOR LINES OF CREDIT</td>
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<td>How many institutions does [FIRM] use for lines of credit?</td>
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<td>0: Institution does not provide service</td>
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<td>30: More than 3 sources (30's combined in loop 3)</td>
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<td>.S : Legitimate skip</td>
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<td>LINE OF CREDIT FLAG INST5</td>
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<td>LINE OF CREDIT FLAG INST6</td>
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<td>NOTE: SEE TLC1</td>
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<td>LINE OF CREDIT FLAG INST7</td>
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<td>NOTE: SEE TLC1</td>
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<td>LINE OF CREDIT FLAG INST9</td>
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<td>NOTE: SEE TLC1</td>
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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
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<td>NOTE: SEE TLE1</td>
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<td>CAPITAL LEASE FLAG INST19</td>
<td>NOTE: SEE TLE1</td>
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<td>TMG0</td>
<td># OF INSTITUTIONS USED FOR MORTGAGES</td>
<td>How many institutions does [FIRM] use for mortgages?</td>
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<td>TMG1</td>
<td>MORTGAGE FLAG INST1</td>
<td>0: Institution does not provide service</td>
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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  

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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 |
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  
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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
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<td># OF INSTITUTIONS USED FOR TRUST RELATED SERVICES</td>
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<td>How many institutions does [FIRM] use for trust related services?</td>
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<td>0: Institution does not provide service</td>
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<td>1: Primary source of service</td>
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<td>2: Secondary source of service</td>
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<td>3: Tertiary source of service</td>
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<td>30: More than 3 sources (30's combined in loop 3)</td>
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TTRST20

TRUST SERVICES FLAG INST20

NOTE: SEE TTRST1
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.

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<td>Wgted % Of Oshp That Is Asian</td>
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<td>Wgted % Of Oshp That Is Asian/Hawaiian/Pacific Islander</td>
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<td>Primarily Does Business Where</td>
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<td>Business Uses Computers</td>
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<td>Uses Computers To Do Online Banking</td>
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<td>Uses Computers To Directly Contribute To The Firm Prim Bus Act</td>
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<td>Uses Computers For An E-Mail Or Internet Connection</td>
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<td>Uses Computers To Purchase Business Products And Services</td>
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<td>Uses Computers To Sell Business Products And Services</td>
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<td>D5T5</td>
<td>Uses Computers To Apply For Loans Or Other Forms Of Credit</td>
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<td>D5T6</td>
<td>Uses Computers To Manage Inventory</td>
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<td>Uses Computers For Admin Functions Such As Word Processing</td>
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<td>Uses Computers To Manage The Firms Accounts/Bookkeeping</td>
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