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CODEBOOK FOR
1998 SURVEY OF SMALL BUSINESS FINANCES (SSBF)

National Survey of Small Business Finances
Board of Governors of the Federal Reserve System
Mail Stop 149
Washington, DC 20551

To: Users of the 1998 SSBF
From: Small Business Survey Group (Wolken, Bitler, Robb, Carter,
Rohde, and Rosenberg)
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Subject: Description of the Public Release of the 1998 SSBF

GETTING STARTED

The 1998 Survey of Small Business Finances contains 3,561 observations of small businesses that were in operation during December, 1998. The reference year for this survey is generally year-end 1998.

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 1998 Public Data Base; and Section IV: Combining Data on the Use of Financial Services... .

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 0.79 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 values on the public data set have been imputed. 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.)

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OVERVIEW

This codebook is the principal guide to the variables included on the public version of the 1998 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. To facilitate this, all variables described in the codebook have references tying them to specific questions contained in the questionnaire.

The public version of the 1998 SSBF excludes information that identifies the 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.

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. Frequency distributions of the sample values for each variable are available in a separate document entitled "1998 SSBF Public-Use Data Base Frequency Distributions" (see [7]).

Survey References

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- [1] "Survey of Small Business Finances Survey Questionnaire," mimeo, (National Opinion Research Center), June 2001.
- [2] "Survey of Small Business Finances: Report on the Methodology Study," mimeo, (National Opinion Research Center), February 1999.
- [3] "Survey of Small Business Finances: Methodology Report," mimeo, (National Opinion Research Center), June 2001.
- [4] Bitler, Marianne, Alicia M. Robb, and John D. Wolken. "Financial Services Used by Small Businesses: Evidence from the 1998 Survey of Small Business Finances." Federal Reserve Bulletin 87, no. 4 (April 2001): 183-205.
- [5] Bitler, Marianne. "Effects of the Level of Interviewer Effort on the Characteristics of Completed Responses: An Experiment Using the 1998 Survey of Small Business Finances." Proceedings of the Second International Conference on Establishment Surveys. Buffalo, NY, June 17-21, 2000.
- [6] Haggerty, Catherine, Karen Grigorian, Rachael Harter and John Wolken. "The 1998 Survey of Small Business Finances: Sampling and Level of Effort Associated with Gaining Cooperation from Minority-Owned Business." Proceedings of the Second International Conference on Establishment Surveys. Buffalo, NY, June 17-21, 2000.
- [7] "1998 SSBF Public-Use Data Base Frequency Distributions."
- [8] Arthur B. Kennickell, "Imputation of the 1989 Survey of Consumer Finances: Stochastic Relaxation and Multiple Imputation," prepared for the Annual Meeting of the American Statistical Association, August 18 to 21, 1991.
- [9] "The 1998 Survey of Small Business Finances: Pretest I Report," mimeo, (National Opinion Research Center), 2000.
- [10] "The 1998 Survey of Small Business Finances: Pretest II Report," mimeo, (National Opinion Research Center), 1999.

* Please note that results reported in the above-referenced Federal Reserve Bulletin article [4] may differ from those obtained using this data base because this article was based on an earlier version of the data.

**All references listed above are available from the Survey of Small Business Finances web site.

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SECTION I: SUMMARY

Target Population

The 1998 Survey of Small Business Finances provides information about a nationally representative sample of small businesses in the United States. The survey was conducted during 1999-2000 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 1998. For the 1998 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). In contrast, in the 1993 survey, employment was defined as the sum of full-time + ½(part-time) employees and owners working in the firm. The sample was drawn from the Dun's Market Identifier file as of May, 1999.¹ The public use data set contains 3,561 firms. These firms represent 5.3 million small businesses. The public data base contains weights (see variable name FIN_WGT) which are required to estimate population statistics for the types of businesses included in the survey.

Sample Design

The sample design was a two stage stratified random sample, with over sampling to ensure the ability to estimate separately the reporting domains by employment size groups, urban or rural location, and census regions. Additionally, over sampling of firms identified as being owned by African Americans, Asians, and Hispanics was conducted in the second stage. A two stage sampling design was necessitated by a lack of frame information on minority and Hispanic ownership. In the first stage, firms were stratified by five employment-size groups (0-19, 20-49, 50-99, 100-499, unknown), nine Census regions (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. Besides determining firm eligibility, firm owners were asked about minority ownership and Hispanic ownership. In the second stage, firms were stratified into African-American, Asian, Hispanic-owned, or "other." Each of the three minority partitions was proportionately stratified by urban or rural location. The "other" stratum was stratified by four employment size groups (0-19, 20-49, 50-99, and 100-499), nine Census regions, and urban-rural if firms were non-minority and non-Hispanic owned. The stratum from which an observation was drawn can be identified from the variables RACESZ, REG_DB, and MSA_DB or from the variable NEWSTRAT.

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.

(Note: Users that wish to classify firms into urban or rural location, or census region should use the variables REGION and MSA, which have been recoded based on updated geographic information. REG_DB and MSA_DB reflect the values used for sampling available from the Dun's Market Identifier file.) Because larger and minority-owned firms are small percentages of the population of small businesses but are of special interest to researchers, the survey over sampled larger firms (20 to 499 employees), as well as African American-owned, Asian-owned, and Hispanic-owned firms to ensure sufficient numbers for analyses of these groups. For additional information on the sample weights, see Chapter 8 (in [3]) and the discussion of "Analysis Weights" in this document.

Data Collection

Businesses were contacted in advance of the survey to verify addresses and identify a contact person. After the initial contact, firms were contacted to complete a screener questionnaire. The screener questionnaire verified firm eligibility, and collected information, when possible, on minority and Hispanic ownership. 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 averaged about 70 percent.

After the screening interview was completed, firms that met eligibility criteria were put into a pool for possible participation in the second stage or main-interviewing stage. Virtually all minority-owned and Hispanic-owned firms were selected for the second stage. Non-minority and non-Hispanic firms were sampled following the stratified random design described above. Each business selected for participation in the main interview was sent an advance worksheet to encourage the use of written records in responding to the subsequent computer-assisted telephone interviews (CATI), which were conducted by the National Opinion Research Center (NORC). The average duration of the telephone interviews was about 42 minutes. The survey was voluntary.

Data Base 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 industry to which it belongs, age, and type of organization (sections A, B, C, and D of the questionnaire).

- An inventory of the firm's deposit and savings accounts, capital leases, credit lines, mortgages, motor vehicle loans, equipment loans, other loans, and selected other financial products. For each of these services, the supplier of the service was also identified (sections E, F, and G of the questionnaire, and financial service flags identified by variables beginning with "T" and having a suffix of 1, 2, ... 20).

- 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 in the past three years in applying for credit (section MRL of the questionnaire).

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

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

-Data from each 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.

-Information on the firm's credit score (DB_SCORE), a three-part banking market (MSA or non-MSA county) Herfindahl index for the firm's headquarters office (HHI3_B, HHI3_BT), sampling strata variables (NEWSTRAT), and other firm information not collected during the interview is also provided.

Reference Period

Generally, the reference period for the survey data is 1998. More specifically, firms whose fiscal year ended between July 1 and December 31 reported for the fiscal year ending in 1998. Firms whose fiscal year ended between January 1 and June 30 reported for the fiscal year ending 1999.

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 and taking account of the stratification. 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 and minority or Hispanic ownership.

The weights included with this data set account for the sample design, eligibility and response. A detailed discussion is provided in Chapter 8 of [3]. 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 and response adjustments were made by ratio adjusting the weights for the responding firms to the total number of selected firms with categories

determined by the original frame data. The adjustments were applied through an iterative application of raking-ratio estimation (see Chapter 8 [3]).

Since not all eligible firms were selected for participation in the main interview, a ratio adjustment for this selection was applied to the adjusted screener weights. Finally, ratio adjustments were used to adjust the weights for nonresponse and eligibility for the main interview. Even though eligibility was determined in the screener, a few firms selected for participation in the main interview were identified as ineligible (not meeting target population definition) in 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.

The sum of the weights for the 3,561 firms completing survey is about 5.3 million, indicating that the current sample is representative of approximately 5.3 million firms that met the target population definition and were listed on the Dun's Market Identifier File in May, 1999. For the sample as a whole, the weights averaged 1487. For firms with less than 50 employees that were in the non-minority stratum, the weights averaged 1916. For firms with 50 or more employees in the non-minority stratum the weights averaged 264. The weights averaged 762 for firms in the African American stratum, 1044 for firms in the Asian strata, and 1112 for firms in the Hispanic stratum.

Caution: Influential Case Review

Although the weights are constructed so that weighted sums produce unbiased estimates of broad aggregates (for example total employment by all 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 but 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 total for overall estimates (such as assets, liabilities, sales, loans, and other dollar amounts) were computed. Second, the contribution of each firm to these 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 data base that exceed the five percent rule. Variables for which one or two values will violate this rule include P4, R1, R2, R4, R5, R6, R9, S5, MRL10, MRL16, MRL28, E6, F19, and F45.

Completeness Criteria

There were several 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 answered by 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. The fourth criterion required that 75 percent of the responses to section U be non-missing. Several borderline cases (138) 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. Generally, the fourth criterion was ignored if the first three criteria were satisfied. The response rate was about 33 percent.

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 coded into categorical frames. The categories for specific questions are listed in the data dictionary and in the survey questionnaire. There are no open-ended text responses on the public data base. All missing open-ended responses were set to "OTHER".

For questions concerning "reasons for using institutions," the coded responses permitted up to three separate reasons (H3R1_(1-8), H3R2_(1-8), H3R3_(1-8), IH3A1-IH3A20, IH3B1-IH3B20 and IH3C1-IH3C20). 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, correction of interviewer errors, resolution of unusual situations that the Computer Assisted Telephone Interviewing (CATI) system was unable to handle, back-coding of some other-specify responses, and verification that specified response ranges and cross-item restrictions were satisfied. 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. Only if there were some additional information, such as worksheets or tax forms, were the initial responses in the balance sheet section altered. Other consistency checks include consistency between source name, type, and location; verification that skip patterns are 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. In the final data set, accounting identities for profit, assets, liabilities, and equity are satisfied.

Additionally, approximately 1,940 firms sent in hard-copy records (tax forms,

filled-out workbooks, and accounting statements) 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 back coded these open ended responses into 1987 SIC codes, and their codings were reviewed and corrected by project staff (SIC2R).

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 or telephone number-address concordance data as of June 1999 (approximately when the data collection began). Metropolitan Statistical Area (MSA) and county were also verified.

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. There were few missing values overall. About 0.78% of all values collected were missing. Fifty-four percent of the observations had no missing values; 90 percent of all observations had less than one percent of the values missing, and 95 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 first-stage procedures of the Survey of Consumer Finances [8]. 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 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 region in which the firm 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., most significant problem facing business, variable D6) 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, ITYPE1-ITYPE20).

In order to achieve certain convergence properties, the imputation process was iterated three times, and the second iteration of the imputation involved creating three implicates of fully imputed data sets. These three implicates are copies of the first fully imputed data set which have independently imputed missing values. This helps ensure that any given "draw" for key missing values is not overly influential. The third iteration of imputation uses the variance-covariance matrix calculated using all three implicates from the second iteration of imputation, but only produces one implicate.

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

For the second iteration, the fully imputed data set from the first round of imputation is used to calculate the variance-covariance matrix for each imputation. This ensures that the pattern of missingness is not overly influential in calculating the imputed values. The third iteration uses the combined variance-covariance matrix calculated by pooling all three implicates from the second round of the imputation.

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 or refusal 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)

The data collected on firm and owner characteristics were reported with few errors and few missing values. When there was no information from the main interview, but a screener response was present, the screener response was used and the missing item was not imputed on the grounds that the screener was more likely to be accurate than imputation. Minimal editing was done to these questions; thus some answers which may seem logically inconsistent may appear. Below is a discussion of these apparent discrepancies.

Many firms who reported being sole proprietorships also reported having two or more owners working in the firm. Such respondents were prompted when they reported they were sole proprietorships that they had reported more than one owner working in the firm. It is likely that most of these firms have family members working in them. These observations were not forced to have only one owner working in the firm. When other firms reported inconsistent numbers of owners and organizational form, retrieval was attempted.

The questionnaire asked for demographic and net worth information for the primary or largest owner. If there are N owners, then the minimum size ownership stake for the largest owner is 100/N. Some respondents clearly reported the demographic information for an owner other than the largest owner. Rather than correct the ownership share to reflect the number of owners, the data report the ownership share of the person whose demographic information was reported. From the respondent's viewpoint, this was the principal owner.

Financial Services Inventory (Sections E, F, G)

In sections E, F, and G, the survey collected a complete 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 outstanding balances are

collected. For capital leases, the number of leases and outstanding balance are collected. For lines of credit, the number, amount of line, amount outstanding, use of guarantees, use of collateral, type of collateral, and compensating balances are collected. For financial management services (section G), only the source identification is collected. Information available for different services is described in Appendix C.

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. When imputing missing values for these repeating questions, each financial service-source pair was treated as an individual observation. Cases where information from more than one source were included in the third loop were also treated as a single observation. When numbers of accounts were asked, the dollar amounts were imputed for the average size of the account. 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. Whenever an entrance question ("Do you have") was imputed, only one loop was imputed. There were no observations in section E that were missing values in the account entrance questions, There were six cases missing loan entrance values in section F and 12 missing values in section G. For the collateral questions only the options listed in the questionnaire originally were imputed (thus there are no imputed T8 or T9 responses for collateral). For the other loans section (F42), loan type (F46_1, F46_2, F46_3) was generally answered as "other." Because of this and the relatively small number of missing observations, loan type was assigned to the "other" category whenever it was missing. Source specific information was not collected for either business or personal credit cards or for owner loans.

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). A single new institution was added for an accepted loan, and/or for a denied loan. The reason for applying, or having been denied was set to "other". 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. The amount applied for (MRL10) was an upper bound in the imputation of the amount approved (MRL16). Similarly, the amount of fees (MRL22) was treated as a 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 15 services by 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, the characteristics of these suppliers were collected in Section H of the questionnaire. 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. (Information on a seventh source was collected if the source where the firm made its most recent approved or denied credit application (section MRL) was not previously identified and the firm had at least six other sources of financial services. If the firm had both a most recent accepted application and a most recent denied application, then information was collected for an eighth source.) If the firm obtained financial services from more than one source, the firm was asked to identify its primary source (see variable H1R_1). If the firm indicated more than eight sources, an algorithm was used to select the top eight sources for which detailed information was collected (See Appendix A).

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., itype1-itype20). 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 176 institutions in the raw data, out of a total of about 8,400 which did not go through section H, and a very few additional institutions (less than 40) imputed when missing entrance questions were imputed to be "yes".

Institutions that were imputed as a result of a missing entrance question can be identified by examining the xcodes for XIMONS1-XIMONS20 (or XIMETH, XIDIST, or XISAME). If the xcode value of any of these variables is equal to 16, then the institution associated with the suffix of that xcode (1, 2, ... 20) was an

imputed institution. (E.g., if ximons5=16, then institution 5 was an imputed source as a result of an entrance question in Sections E, F, G, or MRL being imputed as "yes".)

Imputations for section H and I variables used an approach similar to the imputations for section E, F, and G variables. That is, each firm-institution pair was considered a separate observation for purposes of imputation. First, institution type was imputed. Once the editing was completed, there were less than 100 cases (out of more than 8,400 possible firm-institution pairs) with missing values. When institution type was determined, the remaining variables -- same city (H6_(1-8) copied to ISAME1-ISAME20), distance (H7_(1-8) copied to IDIST1-IDIST20), method (H8_(1-8) copied to IMETH1-IMETH20), and length of relationship (H4_(1-8) copied to IMONS1-IMONS20) were imputed for all sources, including those sources that did not go through section H. Only the open-ended questions about the reason for using an institution were not imputed (questions H3_(1-8), which were mapped to IH3A1-IH3A20, IH3B1-IH3B20, and IH3C1-IH3C20). These were set to other.

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 were numerous 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. These edits identified almost all of the 'other-specify' institution types. Additional edits using data available from the Federal Reserve Board's "Summary of Deposits" (SOD) data base for commercial banks and thrifts (which includes information on branch locations) together with the names and locations of the sources identified by respondents permitted many corrections for misclassified banks and thrifts. 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 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:

Firms were asked to report the distance between the firm and the financial institution. If the institution was located in the same city or metropolitan area of the firm, the owner was asked to estimate the number of miles between the firm and the institution. When the institution was located in a different city than the firm, the distance question was not asked. Instead, the distance was calculated from the zip codes of the financial institution and of the firm's headquarter office. The latitude and longitude

of the center of each zip code was identified and then used to triangulate the implied line-of-sight distance between the two zip codes. For cases with either consistent city, state and zip codes, or no city but consistent state and zip codes, the zip code was used to calculate distance. For cases where only partial information was available (city and state), the centroid of the city was used to calculate distance. When city and zip code were inconsistent, other information from section H was used to select which was accurate. 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.

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. 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 all respondents. Questions M4 through M7 were asked only of corporations. Question M4 asks the firm whether it has attempted to raise equity from sources other than existing shareholders or their relatives during 1998. Most corporations did not attempt to raise equity in 1998. 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. Finally, one identity applies to the income statement. Profit is equal to sales plus other income minus total expenses.

These identities and restrictions present formidable problems when surveying small businesses because a large portion of small business owners are financially unsophisticated regarding financial statements. This problem was 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 N1_1-N1_6).

In past surveys, respondents were asked to report total assets, as well as the detail of assets. Frequently the sum of the detail differed from the total, often in a non-systematic fashion. Of the cases where assets did not equal the sum of detail in the 1993 survey, approximately 50 percent reported total assets greater than the sum of the detail, and about 50 percent reported total assets less than the sum of the detail.

In the 1998 survey, because of this ambiguity, a different strategy was employed. 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 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. As a result of this methodology, there were few instances where any balance sheet or income statement item needed imputation - about 86 cases for asset items, 22 cases for liability items, and 72 cases for income statement items.

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.

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 months the balance sheet covered was calculated (this is reported in the variable P2MON), and all amounts reported for P2, P4, P5, and PROFIT are the original value * 12/P2MON. 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.

(Users wishing to calculate partial year data in some other fashion can restore the balance sheet to the original partial year data by multiplying the values on the data base for P2, P4, P5, and PROFIT by P2MON/12)

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, PROFITS were calculated from the sum of sales (P2) and other income (P4), less costs (P5). Additionally, for the sales imputations, sales last year (P3) were an important bound on imputations of sales this year and vice versa in cases where the question "were sales last year more than this year, less than this year, or the same was answered but no information was available about sales this year (P2) or sales last year (P3). For a very few cases, firms reported in a comment that the figure for sales last year was not for the full year but for a certain number of months; in these cases, the sales were inflated to reflect full year totals as for sales this year.

Section III: USING THE 1998 SSBF PUBLIC DATA BASE

This section discusses codebook conventions, xcodes (used to identify which values are imputed), repeating variables, and data base conventions are discussed in this section. (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 dictionary (see below) contains an entry for each variable in the public data set. The variables are listed generally in the order in which they would have occurred in the CATI interview. The INDEX of VARIABLES at the end of this document lists variables alphabetically.

The far left column contains 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 (see example below). Next is a short variable label. Underneath this line is a description of the variable (which is often the question appearing in the questionnaire). The responses that may occur in the data base for this variable are listed next. Finally, references to questionnaire variables or other "notes" complete the entry. For example, the entry for C_MINOR is the following:

Start example-----

C C_MINOR XC_MINOR MINORITY

Is more than 50 percent of the firm owned by people of African American, Asian, Native Hawaii or Pacific Islander, American Indian, or Alaskan Native descent?

1. Yes
2. No
3. Exactly 50% (volunteered response only)

Replaces C2, C12, or C24

End example-----

Explanation: C_MINOR is derived from Section C of the questionnaire. It's shadow variable or xcode variable is XC_MINOR. Its label (used on the SAS data set) is "MINORITY." The question is listed next followed by allowable responses. There are no missing values for this variable. (If there were missing values, they would have been indicated beneath the allowable response.) The last line indicates that this variable is derived from C2, C12, or C24 in the questionnaire.

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, and specific range restrictions are fully documented

only in the QUESTIONNAIRE.

Added Variables

In general, variable names on the public data set match question numbers. In some cases, however, variable names on the public data set are changed to mnemonics reflecting the variable's content. This occurred most often when the information used to form the variable originated in different sections of the questionnaire for different types of businesses (see section C variables for example). Such renaming conventions are described in the annotated QUESTIONNAIRE.

Categorical questions of the type 'answer all that apply' are converted to a set of dummy variables, one dummy variable for each response. Several variables were created from the repeating questions in section H regarding institution characteristics. In every case where a new variable is added to the data set, the codebook includes a reference to the original question or questions from which these variables are derived.

T-flag financial service variables:

During the interview, as the financial service roster was being collected, flags were created for each of 15 financial services (Sections E, F, G, and MRL). The T-flag variables for EACH service consist of 21 variables, with suffixes ranging from 0 to 20. For example, for checking, there are 21 variables: TCK0, which is the number of checking sources, and TCK1-TCK20, which flags whether checking is obtained from a specific institution.

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 200 out of 8,400 sources). Generally, users of the data base should not have to use variables from section H, other than H1R_1, which contains the institution number of the firm's primary institution (question H1).

The I-variables are indexed from 1 to 20 (ITYPE1-ITYPE20, IMETH1-IMETH20, IDIST1-IDIST20, ISAME1-ISAME20, IMONS1-IMONS20, IH3A1-IH3A20, IH3B1-IH3B20, IH3C1-IH3C20). The suffix of the I-variables refers to the same institution as the suffix of the T-flag variables. 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 include the firm's credit score as obtained from Dun and Bradstreet (DB_SCORE), information on the sampling strata RACESZ, MSA_DB, REG_DB, and NEWSTRAT, updated/corrected information on region (REGION) and MSA (MSA), 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, and of some note, the sample weight FIN_WGT.

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. In most cases, the xcodes reflect the state in which the original variable was collected. However, there are many cases where the original value of the variable was changed due to editing, which as described above only occurred in situations where we had additional data to validate a response. These shadow variables always begin with an "x". 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 six were not imputed. Values whose corresponding xcode has a value greater than six were imputed. Values whose corresponding xcode has a value between 41 and 49, or 51 and 59 were imputed subject to a specific range given by the respondent. To determine the number of cases imputed for a variable, simply examine that variable's xcode distribution and count the number of instances where the xcode value is larger than 5.

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

Xcode Value	Explanation
1	reported or edited to value-- NOT missing.
5	legitimate skip. Question not asked in interview because of skip patterns.
16	conditional skip. Question not asked in interview because some earlier lead-in or entrance question was answered as missing. If xcode = 16 and value = .S, then in effect the value was imputed to a legitimate skip. Exception: If xcode = 16 for IDIST#, ITYPE#, IMONS#, ISAME#, or IMETH#, (#=1, 2, ... 20), then the institution represented by the # was an imputed institution.
30	don't know, refused, not asked (due to CATI problem) - imputed.
40	don't know, refused, not asked when RANGE question asked, range positive, and respondent doesn't know or refuses to answer.
41-49	first-ninth range category, range positive.
50	don't know, refused, not asked when RANGE question asked, range negative, and respondent doesn't know or refuses to answer.
51-59	first-ninth range category, range negative.

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 E, F, G, and H of the questionnaire contain questions which were asked of some respondents more than once. In these sections, respondents are asked to indicate whether they use more than one source for each type of financial service, and, if so, are asked to provide information about the top three sources.

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 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.

Race, Gender, Owned by a Single Family and Ethnicity Variables

To define race, ethnicity or gender classes properly, the variables C_MINOR, C_RACE, C_HIS, C_SEX, and C_FAM found in Section C, need to be used. Some examples of how to use these variables are given below.

Case A: Definition of ownership for a race, ethnicity or gender class or owned by a single family requires that "more than 50%" of the firm is owned by that class.

Example 1A

To indicate which firms are "more than 50%" owned by Asians/Pacific Islanders, flag all observations in the data set where C_MINOR = 1 AND C_RACE = 2.

Example 2A

To indicate which firms are "more than 50%" owned by non-whites or Hispanics, flag all observations in the data set where C_MINOR = 1 OR C_HIS = 1.

Example 3A

To indicate which firms are "more than 50%" owned by Hispanics, flag all observations in the data set where C_HIS = 1.

Example 4A

To indicate which firms are "more than 50%" owned by women, flag all observations in the data set where C_SEX = 1.

Example 5A

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

Case B: Definition of ownership requires that "50% or more" of the firm owned by that class:

Example 1B

To indicate which firms are "50% or more" owned by Asians/Pacific Islanders, flag all observations in the data set where (C_MIN = 1 OR C_MIN = 3) and C_RACE = 2. Note that response C_MINOR = 3 was only collected if the respondent volunteered that the firm was "exactly 50 % owned by individuals of a minority group. The same holds for C_HIS, C_SEX and C_FAM being equal to 3.

Example 2B

To indicate which firms are "50% or more" owned by non-whites or Hispanics, flag all observations in the data set where (C_MINOR = 1 OR C_MIN = 3) OR (C_HIS=1 OR C_HIS=3).

Example 3B

To indicate which firms are "50% or more" owned by Hispanics, flag all observations in the data set where C_HIS = 1 OR C_HIS = 3.

Example 4B

To indicate which firms are "50% or more" owned by women, flag all observations in the data set where C_SEX = 1 OR C_SEX = 3.

Example 5B

To indicate which firms are "50% or more" owned by members of a single family, flag all observations in the data set where C_FAM = 1 OR C_FAM = 3.

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 to obtain a financial service. 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 are coded as ".S" (legitimately skipped).

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

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 and the values for the relevant questions S6_R1, S6_R2, S6_R3, S7_1, S7_2, and S7_3 were set to legitimate skips.

Missing Values

Nearly all values on the public data set have been imputed. 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.)

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

Imputed entrance questions were NOT back coded into the appropriate place in the H roster as they would have been had the yes responses occurred in the actual interview. Thus if a most recent denied loan were imputed to have existed, but the institution only had 6 sources go through section H, there will still only be 6 institutions in the H variables but 7 institutions in the I variables (the full set of I-variables will be imputed for the newly imputed most recent denied loan source). Similarly, each newly imputed source in sections F, G and MRL was assigned a single new source in the I roster. Also, only one source for the relevant loan or lease associated with the entrance question was imputed.

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. 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, and G of the questionnaire. Information about which institutions are associated with specific service loops in Sections E, F, and G 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 other than H1R_1, which contains the institution number of the firm's primary institution.

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. The next section explains how to do this.

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 13 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, and brokerage 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 their most recent approved borrowing source, and their most recently denied borrowing source, if they existed. Consequently, the survey design allowed the respondent to identify up to a total of 20 distinct sources for up to 15 distinct financial services. Few firms 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). Again using the lease example, question F18 refers to the number of leases, and F19 to the amount of principal owed on the lease. In the data set, these questions are named F18_1, F18_2, F18_3, and F19_1, F19_2, F19_3.

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 for up to three sources. In section G, the only questions asked are the entrance questions (i.e., did the firm obtain any) 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 typical monthly 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 firm identified as many as 20 sources), follow-up questions were asked only for the three most important sources. The firm is first asked to pick the most important source of each financial service, and then answer a set of questions regarding that specific service-source pair. After completing the set of questions for the most important instance, the firm is asked to pick the second most important source (if more than one source is identified), and then answer the same set of questions regarding the second specific service-source pair. If there is a third source for the service, the sequence is repeated a third time. Of special mention are respondents that identified more than three sources for an individual financial service. For these respondents, the third set of questions is asked for all remaining sources combined. However, the vast majority of firms reported 3 or fewer sources for each service.

For example, if the firm had leases with exactly three institutions, the first pass through the lease section (questions F18_1, and F19_1) would apply to the most important lease; the second pass (questions F18_2 and F19_2) would apply to the second most important lease; and the third pass (F18_3, and F19_3) would apply to the third lease.

Associating institutions with Sections E, F, and G loops

This process creates the financial services roster, or T-flags. For each of the 15 services (the 13 mentioned above, plus most recent approved loan institution and most recent denied loan institution), a 21 element vector 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), TTR (transactions services), TCR (credit related services) TCA (cash related services), TBK (brokerage services), TTRST (trust or pension 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. 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. (Note: whenever there is one 30 in a service T-flag, there must be at least one additional 30). Whenever there are fewer than 20 institutions or sources identified, ALL T-flags with suffixes greater than the total number of sources will be ".S". An example may be the best way to understand this coding scheme.

EXAMPLE:

Suppose a firm had the following information for the TLC variables: TLC0=4; TLC1=30; TLC2=0; TLC3=0; TLC4=1; TLC5=0; TLC6=2, TLC7=0, TLC8=30; and TLC9...TLC20=.S. These flags indicate that the firm used four sources for lines of credit (TLC0=4). Lines of credit were obtained from sources 1, 4, 6, and 8 (TLC#>0). Information in loop 1 of the line of credit section is associated with institution 4 (TLC4=1); loop 2 is associated with institution 6 (TLC6=2), and both institutions 1 and 8 are represented in loop 3 of the line of credit section (TLC1=TLC8=30). Institutions 2, 3, 5, and 7 did not supply lines of credit (TLC#=0). Last, because all of the entries for TLC9 through TLC20 are ".S", the firm reported a total of 8 sources of financial services. (Note the T-flags with suffixes of 9 through 20 will ALL 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 (TTR#), cash services (TCA#), credit services (TCR#), brokerage services (TBK#), and trust services (TTRST#) will contain values from 0 up to a maximum of 20. These services are all located in Section G. This section only collects information on the source of these types of services, and hence there are no loops to associate institutions with in section G.

For all of the 15 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

The data for source characteristics includes source type (H2_(1-8), ITYPE1-ITYPE20), reasons for using the source ((H3R1_(1-8), H3R2_(1-8), H3R3_(1-8), IH3A1-IH3A20, IH3B1-IH3B20 and IH3C1-IH3C20), length of time in months conducting business with the source (H4_(1-8), IMONS1-IMONS20), whether the office of the source is in the same city as the firm (H6_(1-8), ISAME1-ISAME20), distance in miles from the source to the firm's office (H7_(1-8), IDIST1-IDIST20), and method of conducting business with the source, e.g., by phone, in person, etc. (H8_(1-3), IMETH1-IMETH20). Source characteristics were asked for up to eight institutions depending on whether the firm had any recent loan applications and whether there was a most recent accepted and most recent denied loan. There were few cases where the number of sources exceeded six, seven, or eight. Only about 200 sources out of a total of 8,400 sources did not pass through section H.

In section H, the firm was first asked to identify which of the sources (identified in the process of collecting the financial services information in sections E, F, G, and MRL) was its primary source (H1R_1). The value of H1R_1 contains the institution number, which can be matched to the suffix of the I-variables to identify the specific institution in the Institution Roster. 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.

On the public-use data base, 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. For a list of source characteristics and their associated variable names, see Appendix D. The suffix of these 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 ITYPE1-ITYPE20 identify the source type for sources 1 to 20. Similarly, IMONS1-IMONS20 identify the numbers of months the firm conducted business with sources 1 to 20. (See Appendix D for other source characteristics).

The open-ended question regarding the reasons for choosing a source (question H3) permitted up to three reasons per source. All missing values were set to 97, or "other". The naming convention for these three variables is IH3A#, IH3B#, and IH3C#, where "#" refers to the source number and ranges from 1 to 20, "A" refers to the first reason, "B" to the second, and "C" to the third. If the open-ended response only indicated one reason, then the "B" and "C" 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 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.

For example, 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". And 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 15*21 t-flag variables and 8*20 i-variables. Normally, the majority of these variables will be filled with ".S", or legitimate skips.

In both tables (matrices) on the following page, the first column contains the institution number, which is also the suffix of each of the variables listed in columns 2-16 on the top table and columns 2-9 on the bottom table. The first row of each table contains the variable name prefix, describing each of 15 products (top table, TCK, TSV, etc.) or 8 institution characteristics (bottom table, ITYPE, IMONS, etc.). For example, column 2, row 3 in the top table on the next page contains the value of the variable TCK1, which for this example is equal to "1". Column 2, row 2 of the bottom table contains the variable ITYPE2=1.

Each row of the two tables describes one source, including the products used and the characteristics of that source.

T-Flags (Financial Services Roster) for Firm QRST

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

I-variables (Characteristics of Sources of Financial Services)

	ITYPE	IMONS	ISAME	IDIST	IMETH	IH3A	IH3B	IH3C
1	1	60	1	2	1	41	32	20
2	1	24	1	5	1	20	26	22
3	4	48	1	14	3	77	41	23
4	9	24	1	10	2	56	44	25
5	1	28	1	3	3	26	54	44
6	5	12	2	55	5	32	55	54
7	1	12	1	20	1	72	57	57
8	4	12	1	12	1	21	72	55
9	9	36	2	118	14	22	77	97
10	.S	.S	.S	.S	.S	.S	.S	.S
11	.S	.S	.S	.S	.S	.S	.S	.S
12	.S	.S	.S	.S	.S	.S	.S	.S
13	.S	.S	.S	.S	.S	.S	.S	.S
14	.S	.S	.S	.S	.S	.S	.S	.S
15	.S	.S	.S	.S	.S	.S	.S	.S
16	.S	.S	.S	.S	.S	.S	.S	.S
17	.S	.S	.S	.S	.S	.S	.S	.S
18	.S	.S	.S	.S	.S	.S	.S	.S
19	.S	.S	.S	.S	.S	.S	.S	.S
20	.S	.S	.S	.S	.S	.S	.S	.S

H1R_1 = institution number of primary institution = 1.

Explanation:

Focusing on the top table, we can 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. 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 lease (TLE0=0), equipment loan (TEQ0=0), most recent denied loan (TMRD0=0), transactions services (TTR0=0) or credit related services (TCR0=0).

Number of Sources Used:

Reading down the columns of this table, we observe that all T-flags for row 10 (institution 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 are 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 institution 1, which is also the firm's primary institution (HLR_1=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 (TLC1=1), and an "other" loan (TOT1=2). The values of the t-flags indicate that institution one is the source going through the first loops for the checking, savings, and lines of credit sections, and the second loop of the "other" loans section. Specifically, E3_1, E6_1, F9_1-F15_1 apply to Institution 1. The information on the other loan is provided in loop two of the other loan section (TOT1=2) in variables F44_2-F49_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, TCK10-TCK20=.S and TCK2=TCK4=TCK6=TCK7=TCK8=TCK9=0. This means that firm QRST had three checking sources. Information on checking is contained in Section E, and checking balances are stored in E3_1, E3_2, and E3_3. Information on checking at institution 1 (TCK1=1) is contained in loop 1 (E3_1); information on checking at institution 3 (TCK3=2) is stored in loop 2 (E3_2), and information on checking 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

Information on which sources provide financial management services (Section G of the questionnaire) differ somewhat from the other t-flags. No specific information was collected on the amounts or detail 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 TTR (transactions services), TCA (cash services), TCR (credit services), TBK (brokerage services), and TTRST (trust and pension 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=3), source 7 (TCA7=4), and source 8 (TCA8=5).

Institution Characteristics

Information on the institution characteristics are summarized in the bottom table on the previous page. For example, reading across institution 1's row, we see that this institution is a commercial bank (ITYPE1=1), is located in the same metropolitan area as firm x (ISAME1=1) and is located 2 miles from the headquarter's office of firm x (IDIST1=2). The firm usually conducts business in person (IMETH1=1). The firm has been doing business with this bank for 60 months (IMONS1=60). Reasons that the firm used this institution were: 1) Low fees or price (IH3A1=41), 2) Local Bank (IH3B1=32), and 3) Service availability (IH3C1=20).

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(H1R_1)
- 2 The approved loan institution (MRANUM)
- 3 The denied loan institution (MRDNUM)
- 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 H1R_(1-8), with H1R_1=primary institution number.

Appendix B

Table of Xcodes (Shadow Variables)

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

There is a correspondence between the values of variables and the xcode. If the variable has a value of .D, .R, .N., or .X the xcode must be 30. Valid non-missing values can only have a xcode of 1. The legitimate skips or value code ".S" can only have a xcode of 5.

Appendix C
Financial Service Variables (Sections E, F, and G)

	Checking	Savings	Lines of Credit	Leases	Mortgages
	-----	-----	-----	-----	-----
Has any	E1	E4	F7	F16	F20
T-FLAG	TCK1- TCK20	TSV1- TSV20	TLC1- TLC20	TLE1- TLE20	TMG1- TMG20
Number of Accounts			F9_1- F9_3	F18_(1-3)	F22_(1-3)
Credit limit			F10_1- F10_3		
Balance	E3_1- E3_3	E6_1- E6_3	F11_1- F11_3	F19_(1-3)	F23_(1-3)
Collateral			F14_1- F14_3		F25_(1-3) /F26_(1-3)
Inventory Collateral			F14T1_(1-3)		F26T1_(1-3)
Equipment Collateral			F14T2_(1-3)		F26T2_(1-3)
Securities or Deposits Collateral			F14T3_(1-3)		F26T3_(1-3)
Business Real Estate Collateral			F14T4_(1-3)		F26T4_(1-3)
Personal Real Estate Collateral			F14T5_(1-3)		
Other Personal Collateral			F14T6_(1-3)		
Some Other Collateral			F14T7_(1-3)		F26T5_(1-3)
Business Assets, not otherwise specified			F14T8_(1-3)		F26T8_(1-3)
Other Assets, business or personal not ascertainable			F14T9_(1-3)		F26T9_(1-3)
Compensating Balances			F15_(1-3)		
Guarantor			F13_1- F13_3		F24_(1-3)

Appendix C (continued)
Financial Service Variables (Sections E, F, and G)

	Motor Vehicle	Owner Loans	Other Loans	Equipment Loans
	-----	-----	-----	-----
Has any	F27	F39	F42	F33
T-FLAG	TMV1- TMV20		TOT1- TOT20	TEQ1- TEQ20
Number of Accounts	F29_(1-3)	F40	F44_(1-3)	F35_(1-3)
Credit limit				
Balance	F30_(1-3)	F41	F45_(1-3)	F36_(1-3)
Collateral	F31_(1-3)/ F32_(1-3)		F48_(1-3)	F37_(1-3)/ F38_1_(1-3)
Inventory Collateral	F32T1_(1-3)		F48T1_(1-3)	F38T1_(1-3)
Equipment Collateral	F32T2_(1-3)		F48T2_(1-3)	F38T2_(1-3)
Securities or Deposits Collateral	F32T3_(1-3)		F48T3_(1-3)	F38T3_(1-3)
Business Real Estate Collateral	F32T4_(1-3)		F48T4_(1-3)	F38T4_(1-3)
Personal Real Estate Collateral	F32T5_(1-3)		F48T5_(1-3)	F38T5_(1-3)
Other Personal Collateral	F32T6_(1-3)		F48T6_(1-3)	F38T6_(1-3)
Some Other Collateral	F32T7_(1-3)		F48T7_(1-3)	F38T7_(1-3)
Business Assets, not otherwise specified	F32T8_(1-3)		F48T8_(1-3)	F38T8_(1-3)
Other Assets, business or personal not ascertainable	F32T9_(1-3)		F48T9_(1-3)	F38T9_(1-3)
Compensating Balances			F49_(1-3)	
Guarantor	F31_(1-3)		F47_(1-3)	F37_(1-3)

Appendix D

Source Characteristics (Derived from Section H)

Source	INST1	INST2	INST3	...	INST20
Source Type	ITYPE1	ITYPE2	ITYPE3	...	ITYPE20
Number of Months Conducting Business	IMONS1	IMONS2	IMONS3	...	IMONS20
Same City/County as Firm	ISAME1	ISAME2	ISAME3	...	ISAME20
Distance Between Firm Headquarters & Source	IDIST1	IDIST2	IDIST3	...	IDIST20
Method of Conducting Business	IMETH1	IMETH2	IMETH3	...	IMETH20
1 st Reason for using source	IH3A1	IH3A2	IH3A3	...	IH3A20
2 nd Reason for using source	IH3B1	IH3B2	IH3B3	...	IH3B20
3 rd Reason for using source	IH3C1	IH3C2	IH3C3	...	IH3C20

NOTE: H1R_1 = Institution Number of Primary Institution (i.e., INST(H1R_1)).
 For example, if the H1R_1=3, then the primary institution's characteristics are available from the I-variables ending in "3".

The institution number is the suffix (1, 2, . . . 20) of the I-vars.

1998 Survey of Small Business Finances

Public Data Dictionary

June 14, 2001

NAME	XCODE	EXPLANATION
SU_ID		Case ID
FIN_WGT		Final Sample Weight
SCRTYPE		Organization type from Screener 1: SOLE PROPRIETORSHIP 2: PARTNERSHIP 3: LIMITED LIABILITY PARTNERSHIP, TAX FILED AS PARTNERSHIP 4: LIMITED LIABILITY PARTNERSHIP, TAX FILED AS C-CORPORATION 5: S-CORPORATION 6: C-CORPORATION 7: LIMITED LIABILITY COMPANY, TAX FILED AS PARTNERSHIP 8: LIMITED LIABILITY COMPANY, TAX FILED AS C-CORPORATION 9: LIMITED LIABILITY COMPANY, TAX FILED AS SOLE PROP .D: Don't Know .R: Refuse
SCRFYMO		Fiscal year end month from Screener .D: Don't Know .R: Refuse
SCRFYDA		Fiscal year end day from Screener .D: Don't Know .R: Refuse
SCRELIG		Eligibility flag from Screener 1: Ineligible/Owner Screened 2: Ineligible/Proxy Screened 3: DK Response/Owner Screened 4: DK Response/Proxy Screened 5: RF Response/Owner Screened 6: RF Response/Proxy Screened 7: Eligible/Owner Screened 8: Eligible/Proxy Screened 9: Partnership Not Filing 1065
SCRNDT		Date Screener completed
B SIC2R	XSIC2R	Two Digit SIC Code Range 12-99. A code of 99 means that the SIC code could not be classified.
RACESZ		Major Strata racesz =majstrat from assignment to second stage replicates major strata 1: Hispanic 2: Asian 3: African American 4: 1-19 other 5: 20-49 other 6: 50-99 other 7: 100 - 499 other

this assignment used screener values for employment and race (unknown race went to other, and unknown size went to

NEWSTRAT Strata for Stage 2 Sampling

Stage2 Stratum--Can equal value between 1-78.

1: Urban, Hispanic
 2: Rural, Hispanic
 3: Urban, Asian
 4: Rural, Asian
 5: Urban, African American
 6: Rural, African American
 7: Urban, New England, 1-19
 8: Rural, New England, 1-19
 9: Urban, Mid Atlantic, 1-19
 10: Rural, Mid Atlantic, 1-19
 11: Urban, East North Central, 1-19
 12: Rural, East North Central, 1-19
 13: Urban, West North Central, 1-19
 14: Rural, West North Central, 1-19
 15: Urban, South Atlantic, 1-19
 16: Rural, South Atlantic, 1-19
 17: Urban, East South Central, 1-19
 18: Rural, East South Central, 1-19
 19: Urban, West South Central, 1-19
 20: Rural, West South Central, 1-19
 21: Urban, Mountain, 1-19
 22: Rural, Mountain, 1-19
 23: Urban, Pacific, 1-19
 24: Rural, Pacific, 1-19
 25: Urban, New England, 20-49
 26: Rural, New England, 20-49
 27: Urban, Mid Atlantic, 20-49
 28: Rural, Mid Atlantic, 20-49
 29: Urban, East North Central, 20-49
 30: Rural, East North Central, 20-49
 31: Urban, West North Central, 20-49
 32: Rural, West North Central, 20-49
 33: Urban, South Atlantic, 20-49
 34: Rural, South Atlantic, 20-49
 35: Urban, East South Central, 20-49
 36: Rural, East South Central, 20-49
 37: Urban, West South Central, 20-49
 38: Rural, West South Central, 20-49
 39: Urban, Mountain, 20-49
 40: Rural, Mountain, 20-49
 41: Urban, Pacific, 20-49
 42: Rural, Pacific, 20-49
 43: Urban, New England, 50-99
 44: Rural, New England, 50-99
 45: Urban, Mid Atlantic, 50-99
 46: Rural, Mid Atlantic, 50-99
 47: Urban, East North Central, 50-99
 48: Rural, East North Central, 50-99
 49: Urban, West North Central, 50-99
 50: Rural, West North Central, 50-99
 51: Urban, South Atlantic, 50-99
 52: Rural, South Atlantic, 50-99
 53: Urban, East South Central, 50-99
 54: Rural, East South Central, 50-99
 55: Urban, West South Central, 50-99
 56: Rural, West South Central, 50-99
 57: Urban, Mountain, 50-99
 58: Rural, Mountain, 50-99
 59: Urban, Pacific, 50-99
 60: Rural, Pacific, 50-99
 61: Urban, New England, 100-499

62: Rural, New England, 100-499
 63: Urban, Mid Alantic, 100-499
 64: Rural, Mid Alantic, 100-499
 65: Urban, East North Central, 100-499
 66: Rural, East North Central, 100-499
 67: Urban, West North Central, 100-499
 68: Rural, West North Central, 100-499
 69: Urban, South Atlantic, 100-499
 70: Rural, South Atlantic, 100-499
 71: Urban, East South Central, 100-499
 72: Rural, East South Central, 100-499
 73: Urban, West South Central, 100-499
 74: Rural, West South Central, 100-499
 75: Urban, Mountain, 100-499
 76: Rural, Mountain, 100-499
 77: Urban, Pacific, 100-499
 78: Rural, Pacific, 100-499

SZCLSS

Sampling Size Class
 szclss = sizeclss from assignment to second stage
 replicates
 size grouping
 1: unknown
 2: 1-19
 3: 20-49
 4: 50-99
 5: 100-499

MSA_DB

MSA/ Non MSA from D&B

0: Non MSA
 1: MSA

MSA

Sample MSA/NON MSA indicator

0: Non MSA
 1: MSA

Corrected MSA-- MSA supercedes MSA_DB. Corrected based on updated firm addresses.

REG_DB

Census region from D&B

1: New England
 2: Mid Atlantic
 3: East N Central
 4: West N Central
 5: South Atlantic
 6: East S Central
 7: West S Central
 8: Mountain
 9: Pacific

REGION

Sample from Region Indicator

Created from the firm's physical address.

1: New England
 2: Mid Atlantic
 3: East N Central
 4: West N Central
 5: South Atlantic
 6: East S Central
 7: West S Central
 8: Mountain
 9: Pacific

DB_SCORE

XDB_SCOR

Differs from 1993 NSSBF Codeframe.

D&B Credit Score-Rank

D&B Credit Score purchased May 1999. Range 1-5.

1: Low Risk
 2: Moderate Risk

3: Average Risk
4: Significant Risk
5: High Risk

HHI3_B Banking Market Concentration 1999-100% Bank Deposits
Commercial bank deposit herfindahl index of MSA or county where firm's headquarters office is located. Derived from FDIC Summary of deposits data, June 30, 1999. Herfindahl index equals the sum of the squared market shares times
1: 0<Herfindahl<1000
2: 1000<=Herfindahl<1800
3: 1800<=Herfindahl
.: Missing Data

HHI3_BT Banking Market Concentration 1999 100% Bank Deposits 50% Thrift Deposits
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, June 30, 1999. 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.
1: 0<Herfindahl<1000
2: 1000<=Herfindahl<1800
3: 1800<=Herfindahl
.: Missing Data

IWBEGDT Interview Date Began

IWBEGTM Time Interview Began

CALLNUM Number of Calls Made per Case

INCENT Incentive type used
Number 1-130.
Firms that received an incentive are flagged in the following way:
NONE: no incentive, n=2369
POST: post-incentive experiment, n=16
PREX: pre-incentive experiment, n=65
PRE: pre-incentive, n=1111

A A10_1 XA10_1 Number of working owners
How many owners worked in [FIRM] during a typical pay period in 1998?

A A10_2 XA10_2 From Main/Screenener
Number of non-owner employees
Other than owners, how many individuals worked for [FIRM] during a typical pay period in 1998?
NUMBER: _____

A TOTEMP XTOTEMP From Main/Screenener
Total Number of Workers
Sum of A10_1 and A10_2

B B1 XB1 SIC Code description confirmed
Our records indicate the principal activity of the firm is [DNB SIC CODE DESCRIPTION]. Is that correct?
1: YES
2: NO

B B2_1 XB2_1 If b1= 2 then sic code was revised to sicr and sicr ne sic
Fiscal year end date
What is the last day of [FIRM's] fiscal or tax year?

MONTH: _____ DAY _____

SAS \$10. Field. Derived from b2_1MO and b2_1DAY + fiscal year preload.

B	B3	XB3	<p>Organization type</p> <p>For (1998/the fiscal year ending [DATE]), is [FIRM] considered to be a sole proprietorship, a partnership, an S-corporation, or a C-corporation?</p> <p>1: SOLE PROPRIETORSHIP 2: PARTNERSHIP 3: LLP, TAX FILED AS PARTNERSHIP 4: LLP, TAX FILED AS CORPORATION 5: S-CORPORATION 6: C-CORPORATION 7: LLC, TAX FILED AS PARTNERSHIP 8: LLC, TAX FILED AS CORPORATION 9: LLC, TAX FILED AS SOLE PROPRIETOR</p>
B	B3_1	XB3_1	<p>More than one stockholder</p> <p>Does [FIRM] have more than one owner or stockholder?</p> <p>1: YES 2: NO</p>
C	C_HIS	XC_HIS	<p>Hispanic Owned</p> <p>Is more than 50% of the business owned by people who are of Hispanic, Latino or Spanish origin or descent?</p> <p>1: YES 2: NO 3: EXACTLY 50% (VOLUNTEERED ONLY)</p>
C	C_MINOR	XC_MINOR	<p>Derived from C1, C11, or C23</p> <p>Minority Owned</p> <p>Is more than 50% of the business owned by people of African-American, Asian, Native Hawaiian or other Pacific Islander, American Indian, or Alaska Native descent?</p> <p>1: YES 2: NO 3: EXACTLY 50% (VOLUNTEERED ONLY)</p>
C	C_RACE	XC_RACE	<p>Derived from C2, C12, or C24; If C2=1, C_MINOR=2</p> <p>Race if Minority</p> <p>Please tell me the minority race that owns (more than/exactly) 50% of [FIRM]?</p> <p>1: BLACK/AFRICAN-AMERICAN 2: ASIAN 3: NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER 4: AMERICAN INDIAN OR ALASKA NATIVE 5: OTHER 6: MULTIPLE .S: Legitimate skip</p> <p>Derived from C2, C13, or C25. Missing(.S) if C_MINOR=2. If C2 NE 1, then C_RACE=C2-1.</p>
C	C_SEX	XC_SEX	<p>Female Owned</p> <p>Is more than 50 percent of the firm owned by women?</p> <p>1: YES 2: NO 3: EXACTLY 50% (VOLUNTEERED RESPONSE ONLY)</p>
C	C_MGR	XC_MGR	<p>Derived from C3, C14, or C26</p> <p>Management Responsibility</p> <p>Who is responsible for the day-to-day management of the</p>

firm: a [partner/owner/stockholder], or a hired employee or paid manager?

- 1: PARTNER/OWNER/STOCKHOLDER
2: HIRED EMPLOYEE/PAID MANAGER

C	C_EDUC	XC_EDUC	<p>Derived from C7, C16, or C28 Education of Owner</p> <p>What is the highest level of school the principal owner has completed or the highest degree the principal owner has received?</p> <p>1: Less than high school degree (grade 11 or less)</p> <p>2: High school graduate or equivalent (GED) 3: Some college but no degree granted 4: Associate degree occupational/academic program 5: Trade school/vocational program 6: College degree (BA, BS, AB, etc.) 7: Post graduate degree(MBA, MS, MA, PhD, JD, MD, DDS, etc.)</p>
C	C_EXP	XC_EXP	<p>Derived from C5, C18, or C30 Owner Experience</p> <p>How many years of experience has the principal owner had managing or owning a business, including this business?</p> <p>YEARS: _____</p>
C	C_OAGE	XC_OAGE	<p>Derived from C6, C19, or C31 Owner Age</p> <p>What is the age of the principal owner?</p> <p>YEARS: _____</p>
C	C_OWNSH	XC_OWNSH	<p>Derived from C4, C17, or C29 Ownership Share of Principal Owner</p> <p>What percentage of the business is owned by the principal owner?</p> <p>PERCENTAGE: _____%</p>
C	C_FAM	XC_FAM	<p>Derived from C20, or C32. If firm sole proprietorship (B3=1), then C_OWNSH=100 Family Owned</p> <p>Is more than 50 percent of the firm owned by a single family?</p> <p>1: YES 2: NO 3: EXACTLY 50% (Volunteered Response Only)</p>
C	C_NOW	XC_NOW	<p>Derived from C15 or C27. If firm sole proprietorship (B3=1), C_FAM=1. Number of Owners</p> <p>How many stockholders does [FIRM] have?</p> <p>NUMBER: _____</p>
C	C_ESTR	XC_ESTR	<p>Derived from C10 or C37. If firm sole proprietorship (B3=1), C_NOW=1. How Firm Established or Acquired</p> <p>Was the business established by one or more of the current partners, or was an existing business purchased, inherited, or acquired as a gift?</p> <p>1: ESTABLISHED 2: PURCHASED 3: INHERITED OR ACQUIRED AS A GIFT</p> <p>Derived from C8, C21, or C33 and C35. C_ESTR = 2 (purchased) for publicly traded firms (C33=1).</p>

C	C_FAGE	XC_FAGE	Age of firm in Years In what year was the firm [established/purchased/acquired] by the current owners? YEAR: _____ Number of years derived from C9, C22, or C34 or C36. C_FAGE is the age of the firm at the time the interview started (sec IWBEGDT).C_FAGE=IWYEAR-C22, WHERE IWYEAR=YEAR(INPUT(IWBEGDT, MMDDYY10.)).
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	Number of sites in same area as HQ 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	If D1=1 then D2=1. Primary area of sales Where does the business primarily sell or deliver its products or services? In the same area as the firm's main office, within the geographic region, throughout the nation, outside the United States, or globally? 1: IN THE SAME AREA AS THE FIRM'S MAIN OFFICE 2: WITHIN THE GEOGRAPHIC REGION 3: THROUGHOUT THE NATION 4: OUTSIDE THE UNITED STATES 5: GLOBALLY/NATIONAL & INTERNATIONAL
D	D4	XD4	Use of computers Does [FIRM] use computers for business purposes? 1: YES 2: NO
D	D5_1	XD5_1	Computers used for PC banking Does [FIRM] use the computer to do PC Banking? 1: YES 2: NO .S: Legitimate Skip
D	D5_2	XD5_2	Derived from question D5. Computers used for E-mail Does [FIRM] use the computer for an E-mail or Internet connection? 1: YES 2: NO .S: Legitimate Skip
D	D5_3	XD5_3	Derived from question D5. Computers used for internet sales Does [FIRM] use the computer to purchase or sell business products and services via the Internet? 1: YES 2: NO .S: Legitimate Skip
D	D5_4	XD5_4	Derived from question D5. Computers used for credit apps online Does [FIRM] use the computer to apply for loans or other

forms of credit online?

1: YES
2: NO
.S: Legitimate Skip

D D5_5 XD5_5
Derived from question D5.
Computers used for inventory mgmt
Does [FIRM] use the computer to manage inventory?

1: YES
2: NO
.S: Legitimate Skip

D D5_6 XD5_6
Derived from question D5.
Computers used for admin
Does [FIRM] use the computer for administrative support or functions?

1: YES
2: NO
.S: Legitimate Skip

D D5_7 XD5_7
Derived from question D5.
Computers used for acct/bookkeeping
Does [FIRM] use the computer to manage the firm's accounts/bookkeeping?

1: YES
2: NO
.S: Legitimate Skip

D D5_8 XD5_8
Derived from question D5.
Computers used for other
Does [FIRM] use the computer for any other things?

1: YES
2: NO
.S: Legitimate Skip

Derived from question D5.

D	D6	XD6	<p>Most important problem facing business What is the single most important problem facing your business today?</p> <p>1: Taxes 2: Inflation 3: Poor sales 4: Financing and interest rates 5: Cost/availability of labor 6: Government regulations/red tape 7: Competition (from larger, international, internet firms) 8: Quality of labor 9: Cost and availability of insurance 10: Other</p> <p>EXPANDED CODEFRAME: 11:Cash flow 12:Capital other than working capital 13:Acquiring and retaining new customers 14:Growth of firm/industry 15:Overcapacity of firm/industry 16:Marketing/advertising 17:Technology 18:Costs, other than labor 19:Seasonal/cyclical issues 20:Bill collection 21:Too much work/not enough time</p> <p>96:No problems 97:Not ascertainable</p>
N	N1_1	XN1_1	<p>Used IRS tax records Are you using COMPLETED IRS TAX FORMS OR ATTACHMENTS as your written records? 1: YES 2: NO .R: REFUSED</p> <p>Derived from N1.</p> <p>NOTE: Responses naming a specific Accounting Software program (such as quicken, peach tree, etc.) were coded as 3=Financial statements/accounting reports.</p>
N	N1_2	XN1_2	<p>Used our worksheets Are you using WORKSHEETS (WORKSHEETS WE SENT YOU)as your written records? 1: YES 2: NO .R: REFUSED</p> <p>Derived from N1. SEE N1_1.</p>
N	N1_3	XN1_3	<p>Used financial statements Are you using FINANCIAL STATEMENTS/ACCOUNTING REPORTS as your written records? 1: YES 2: NO .R: REFUSED</p> <p>Derived from N1. SEE N1_1.</p>
N	N1_4	XN1_4	<p>Used bank statements Are you using BANK STATEMENT as your written records? 1: YES 2: NO .R: REFUSED</p> <p>Derived from N1. SEE N1_1.</p>
N	N1_5	XN1_5	<p>Used memory</p>

Are you using FROM MEMORY as your written records?

1: YES
2: NO
.R: REFUSED

N N1_6 XN1_6

Derived from N1. SEE N1_1.
Used other written records

Are you using OTHER WRITTEN RECORDS?

1: YES
2: NO
.R: REFUSED

E E1 XE1

Derived from N1. SEE N1_1.
Use checking accounts

Did the firm have any checking accounts as of [year end 1998/(DATE)]?

1: YES
2: NO

E E3_1 XE3_1

Loop1 checking balance year end

As of [year end 1998/(DATE)], what was the balance in the firm's checking accounts at [(NAME)]?

AMOUNT: \$ _____
.S: Legitimate skip

E E3_2 XE3_2

Loop2 checking balance year end

As of [year end 1998/(DATE)], what was the balance in the firm's checking accounts at [(NAME)]/?

AMOUNT: \$ _____
.S: Legitimate skip

E E3_3 XE3_3

Loop3 checking balance year end

As of [year end 1998/(DATE)], what was the balance in the firm's checking accounts at [(NAME)]/all the remaining checking account sources combined]?

AMOUNT: \$ _____
.S: Legitimate skip

E E4 XE4

Any savings accounts

Did the firm have any savings accounts, money market accounts, share accounts, certificates of deposit or CDs, or other time deposits as of [year end 1998/(DATE)]? Please exclude retirement accounts, pension funds, trusts, or any other accounts we've already talked about.

1: YES
2: NO

E E6_1 XE6_1

Loop1 saving balance year end

As of [year end 1998/(DATE)], what was the balance in the firm's savings accounts at (NAME)?

AMOUNT: \$ _____
.S: Legitimate skip

E E6_2 XE6_2

Loop2 saving balance year end

As of [year end 1998/(DATE)], what was the balance in the firm's savings accounts at (NAME)?

AMOUNT: \$ _____
.S: Legitimate skip

E E6_3 XE6_3

Loop3 saving balance year end

As of [year end 1998/(DATE)], what was the balance in the firm's savings accounts at (NAME)?

AMOUNT: \$ _____
.S: Legitimate skip

F F1 XF1 Used owner's personal credit card
Did [FIRM] use owners' personal credit cards to pay business expenses during (1998/the fiscal year ending [DATE])?
1: YES
2: NO

F F2 XF2 Personal credit card avg monthly charge
On average, about how much per month in new business expenditures did the firm charge to owners' personal credit cards?
AMOUNT: \$ _____
.S: Legitimate skip

F F3 XF3 Personal credit card paid in full
Were the business expenses charged on owners' personal credit cards generally paid in-full or were balances typically owed after monthly payments were made?
1: PAID IN FULL
2: OWED BALANCES
.S: Legitimate skip

F F3_1 XF3_1 Remaining bal on per credit card
After payments were made, on average, what was the balance of business charges on all owners' personal credit cards at the end of the month?
AMOUNT: \$ _____
.S: Legitimate Skip

F F4 XF4 Used business credit cards
Now, during (1998/the fiscal year ending [DATE]), did the firm use business or corporate credit cards for business expenses?
1: YES
2: NO

F F5 XF5 Business credit card avg monthly charge
On average, about how much per month in new business expenditures did the firm charge to these business or corporate credit cards?
AMOUNT: \$ _____
.S: Legitimate Skip

F F6 XF6 Business credit card paid in full
Were the business expenses charged on the firm's business or corporate credit cards generally paid in-full or were balances typically owed after monthly payments were made?
1: PAID IN FULL
2: OWED BALANCES
.S: Legitimate Skip

F F6_1 XF6_1 Remaining bal on business credit card
After monthly payments were made, on average, what was the balance of business charges on the firm's business or corporate credit cards?
AMOUNT: \$ _____
.S: Legitimate Skip

F	F7	XF7	Any credit lines for bus purposes As of [year end 1998/(DATE)], did [FIRM] have any lines of credit used for business purposes? 1: YES 2: NO
F	F9_1	XF9_1	Loop1 number of credit lines How many lines of credit did the firm have with (NAME)? NUMBER: _____ .S: Legitimate Skip
F	F10_1	XF10_1	Loop1 credit limit Could you give an estimate? AMOUNT: \$ _____ .S: Legitimate Skip
F	F11_1	XF11_1	Loop1 amount owed on credit line As of [year end 1998/(DATE)], what was the amount owed [on this credit line/summing across all credit lines] at (NAME)? AMOUNT: \$ _____
F	F13_1	XF13_1	Loop1 credit line guaranty required Was a personal guaranty, a cosigner, or other guarantor required to obtain any line of credit at (NAME)? 1: YES 2: NO .S: Legitimate Skip
F	F14_1	XF14_1	Loop1 credit line collateral required Was collateral required for [this/any of these] line(s) of credit? 1: YES 2: NO .S: Legitimate Skip
F	F14T1_1	XF14T1_1	Loop1 inventory or a/r for loc Was inventory or accounts receivable required as collateral for line of credit 1? 1: YES 2: NO .S: Legitimate skip
F	F14T2_1	XF14T2_1	Derived from question F14_1_1. Loop1 equip or veh for loc Was equipment or vehicles required as collateral for line of credit 1? 1: YES 2: NO .S: Legitimate skip
F	F14T3_1	XF14T3_1	Derived from question F14_1_1. Loop1 bus sec or deps for loc Were business securities or deposits required as collateral for line of credit 1? 1: YES 2: NO .S: Legitimate skip Derived from question F14_1_1.

F	F14T4_1	XF14T4_1	<p>Loop1 bus real estate for loc Was business real estate required as collateral for line of credit 1?</p> <p>1: YES 2: NO .S: Legitimate skip</p> <p>Derived from question F14_1_1.</p>
F	F14T5_1	XF14T5_1	<p>Loop1 per real estate for loc Was personal real estate required as collateral for line of credit 1?</p> <p>1: YES 2: NO .S: Legitimate skip</p> <p>Derived from question F14_1_1.</p>
F	F14T6_1	XF14T6_1	<p>Loop1 oth per assets for loc Were other personal assets required as collateral for line of credit 1?</p> <p>1: YES 2: NO .S: Legitimate skip</p> <p>Derived from question F14_1_1.</p>
F	F14T7_1	XF14T7_1	<p>Loop1 other collateral for loc Was any other collateral required for line of credit 1?</p> <p>1: YES 2: NO .S: Legitimate skip</p> <p>Derived from question F14_1_1.</p>
F	F14T8_1	XF14T8_1	<p>Loop1 Non Specified Bus Assets for LOC Were business assets not otherwise specified required as collateral for line of credit 1?</p> <p>1: YES .S: Legitimate skip</p> <p>Derived from question F14_1_1. Added category from the other specify.</p>
F	F14T9_1	XF14T9_1	<p>Loop1 Oth Assets, bus or per n/a LOC Were any other assets(personal or business not ascertainable) required as collateral for line of credit 1?</p> <p>1: YES .S: Legitimate skip</p> <p>Derived from question F14_1_1. Added category from the other specify.</p>
F	F15_1	XF15_1	<p>Loop1 inst req compensating bal Did any lines of credit at (NAME) require compensating balances in checking or savings accounts?</p> <p>1: YES 2: NO .S: Legitimate Skip</p>
F	F9_2	XF9_2	<p>Loop2 num of credit lines How many lines of credit did the firm have with (NAME)?</p> <p>NUMBER: _____ .S: Legitimate Skip</p>
F	F10_2	XF10_2	<p>Loop2 credit limit</p>

Could you give an estimate?

AMOUNT: \$ _____

.S: Legitimate Skip

F F11_2 XF11_2 Loop2 amt owed credit line
As of [year end 1998/(DATE)], what was the amount owed [on this credit line/summing across all credit lines] at (NAME)?

AMOUNT: \$ _____

F F13_2 XF13_2 Loop2 credit line guaranty required
Was a personal guaranty, a cosigner, or other guarantor required to obtain any line of credit at (NAME)?

1: YES

2: NO

.S: Legitimate Skip

F F14_2 XF14_2 Loop2 credit line collateral required
Was collateral required for [this/any of these] line(s) of credit?

1: YES

2: NO

.S: Legitimate Skip

F F14T1_2 XF14T1_2 Loop2 inventory or a/r for loc
Was inventory or accounts receivable required as collateral for line of credit 2?

1: YES

2: NO

.S: Legitimate skip

F F14T2_2 XF14T2_2 Derived from question F14_1_2.
Loop2 equip or veh for loc
Was equipment or vehicles required as collateral for line of credit 2?

1: YES

2: NO

.S: Legitimate skip

F F14T3_2 XF14T3_2 Derived from question F14_1_2.
Loop2 bus sec or deps for loc
Were business securities or deposits required as collateral for line of credit 2?

1: YES

2: NO

.S: Legitimate skip

F F14T4_2 XF14T4_2 Derived from question F14_1_2.
Loop2 bus real estate for loc
Was business real estate required as collateral for line of credit 2?

1: YES

2: NO

.S: Legitimate skip

F F14T5_2 XF14T5_2 Derived from question F14_1_2.
Loop2 per real estate for loc
Was personal real estate required as collateral for line of credit 2?

1: YES

2: NO
.S: Legitimate skip
Derived from question F14_1_2.
F F14T6_2 XF14T6_2 Loop2 oth per assets for loc
Were other personal assets required as collateral for line of credit 2?
1: YES
2: NO
.S: Legitimate skip
Derived from question F14_1_2.
F F14T7_2 XF14T7_2 Loop2 other collateral for loc
Was any other collateral required for line of credit 2?
1: YES
2: NO
.S: Legitimate skip
Derived from question F14_1_2.
F F14T8_2 XF14T8_2 Loop2 Non Specified Bus Assets for LOC
Were business assets not otherwise specified required as collateral for line of credit 2?
1: YES
.S: Legitimate skip
Derived from question F14_1_2. Added category from the other specify.
F F14T9_2 XF14T9_2 Loop2 Oth Assets, bus or per n/a LOC
Were any other assets(personal or business not ascertainable) required as collateral for line of credit 2?
1: YES
.S: Legitimate skip
Derived from question F14_1_2. Added category from the other specify.
F F15_2 XF15_2 Loop2 inst req compensating bal
Did any lines of credit at (NAME) require compensating balances in checking or savings accounts?
1: YES
2: NO
.S: Legitimate Skip
F F9_3 XF9_3 Loop3 num of credit lines
How many lines of credit did the firm have with (NAME)?
NUMBER: _____
.S: Legitimate Skip
F F10_3 XF10_3 Loop3 credit limit
Could you give an estimate?
AMOUNT: \$ _____
.S: Legitimate Skip
F F11_3 XF11_3 Loop3 amt owed credit line
As of [year end 1998/(DATE)], what was the amount owed [on this credit line/summing across all credit lines] at (NAME)?
AMOUNT: \$ _____
F F13_3 XF13_3 Loop3 credit line guaranty required
Was a personal guaranty, a cosigner, or other guarantor

required to obtain any line of credit at (NAME)?

1: YES
2: NO
.S: Legitimate Skip

F F14_3 XF14_3 Loop3 credit line collateral required
Was collateral required for [this/any of these] line(s) of credit?

1: YES
2: NO
.S: Legitimate Skip

F F14T1_3 XF14T1_3 Loop3 inventory or a/r for loc
Was inventory or accounts receivable required as collateral for line of credit 3?

1: YES
2: NO
.S: Legitimate skip

F F14T2_3 XF14T2_3 Derived from question F14_1_3.
Loop3 equip or veh for loc
Was equipment or vehicles required as collateral for line of credit 3?

1: YES
2: NO
.S: Legitimate skip

F F14T3_3 XF14T3_3 Derived from question F14_1_3.
Loop3 bus sec or deps for loc
Were business securities or deposits required as collateral for line of credit 3?

1: YES
2: NO
.S: Legitimate skip

F F14T4_3 XF14T4_3 Derived from question F14_1_3.
Loop3 bus real estate for loc
Was business real estate required as collateral for line of credit 3?

1: YES
2: NO
.S: Legitimate skip

F F14T5_3 XF14T5_3 Derived from question F14_1_3.
Loop3 per real estate for loc
Was personal real estate required as collateral for line of credit 3?

1: YES
2: NO
.S: Legitimate skip

F F14T6_3 XF14T6_3 Derived from question F14_1_3.
Loop3 oth per assets for loc
Were other personal assets required as collateral for line of credit 3?

1: YES
2: NO
.S: Legitimate skip

F F14T7_3 XF14T7_3 Derived from question F14_1_3.
Loop3 other collateral for loc

Was any other collateral required for line of credit 3?

1: YES

2: NO

.S: Legitimate skip

Derived from question F14_1_3.

F F14T8_3 XF14T8_3

Loop3 Non Specified Bus Assets for LOC

Were business assets not otherwise specified required as collateral for line of credit 3?

1: YES

.S: Legitimate skip

Derived from question F14_1_3. Added category from the other specify.

F F14T9_3 XF14T9_3

Loop3 Oth Assets, bus or per n/a LOC

Were any other assets(personal or business not ascertainable) required as collateral for line of credit 3?

1: YES

.S: Legitimate skip

Derived from question F14_1_3. Added category from the other specify.

F F15_3 XF15_3

Loop3 inst req compensating bal

Did any lines of credit at (NAME) require compensating balances in checking or savings accounts?

1: YES

2: NO

.S: Legitimate Skip

F F16 XF16

Any capital leases

First, as of [year end 1998/(DATE)], did [FIRM] have any capital leases from financial institutions or other sources? For capital leases, only part of the lease payment can be deducted as a cost of doing business. For operating leases, in contrast, the entire lease payment can be deducted. First, as of [year end 1998/(DATE)], did [FIRM] have any capital leases from financial institutions or other sources? For capital leases, only part of the lease payment can be deducted as a cost of doing business. For operating leases, in contrast, the entire lease payment can be deducted.

1: YES

2: NO

F F18_1 XF18_1

Loop1 num cap lease

How many capital leases did the firm have from (NAME)?

NUMBER: _____

.S: Legitimate Skip

F F19_1 XF19_1

Loop1cap lease principal owed

As of [year end 1998/(DATE)], what was the total amount of principal owed on [this/all these] capital lease[s] at (NAME)?

AMOUNT: \$ _____

F F18_2 XF18_2

Loop2 num cap lease

How many capital leases did the firm have from (NAME)?

NUMBER: _____

.S: Legitimate Skip

F F19_2 XF19_2 Loop2 cap lease principal owed
As of [year end 1998/(DATE)], what was the total amount of principal owed on [this/all these] capital lease[s] at (NAME)?

AMOUNT: \$ _____

F F18_3 XF18_3 Loop3 num cap lease
How many capital leases did the firm have from (NAME)?

NUMBER: _____
.S: Legitimate Skip

F F19_3 XF19_3 Loop3 cap lease principal owed
As of [year end 1998/(DATE)], what was the total amount of principal owed on [this/all these] capital lease[s] at (NAME)?

AMOUNT: \$ _____

F F20 XF20 Any mortgages
As of [year end 1998/(DATE)], did the firm have any mortgages used for business purposes?

1: YES
2: NO

F F22_1 XF22_1 Loop1 num mortgages
How many mortgages did the firm obtain from (NAME)?

NUMBER: _____
.S: Legitimate Skip

F F23_1 XF23_1 Loop1 mort principle owed
As of [year end 1998/(DATE)], what was the total amount of principal owed on [this/all these] mortgage[s] at (NAME)?

AMOUNT: \$ _____
.S: Legitimate Skip

F F24_1 XF24_1 Loop1 mort guaranty
Was a personal guaranty, a cosigner, or other guarantor required to obtain [this/any of these] mortgage[s] at (NAME)?

1: YES
2: NO
.S: Legitimate Skip

F F25_1 XF25_1 Loop1 mort collateralized real estate
(Was this mortgage/Were these mortgages) you obtained from (NAME) collateralized by business real estate, personal real estate, or both?

1: BUSINESS REAL ESTATE
2: PERSONAL REAL ESTATE
3: BOTH BUSINESS & PERSONAL REAL ESTATE
4: NEITHER
.S: Legitimate Skip

F F26_1 XF26_1 Loop1 mort collateral other type
(Other than the real estate,) was any other collateral used to secure the mortgage(s)?

1: YES
2: NO
.S: Legitimate Skip

F F26T1_1 XF26T1_1 Loop1 inventory or a/r for mortgages

Was inventory or accounts receivable required as other collateral for mortgage 1?

1: YES
2: NO
.S: Legitimate skip

F F26T2_1 XF26T2_1
Derived from question F26_1_1.
Loop1 equip or veh for mortgages
Was equipment or vehicles required as collateral for mortgage 1?

1: YES
2: NO
.S: Legitimate skip

F F26T3_1 XF26T3_1
Derived from question F26_1_1.
Loop1 bus sec or deps for mortgages
Were business securities or deposits required as collateral for mortgage 1?

1: YES
2: NO
.S: Legitimate skip

F F26T4_1 XF26T4_1
Derived from question F26_1_1.
Loop1 oth per assets for mortgages
Was business real estate required as collateral for mortgage 1?

1: YES
2: NO
.S: Legitimate skip

F F26T5_1 XF26T5_1
Derived from question F26_1_1.
Loop1 other collateral for mortgages
Was personal real estate required as collateral for mortgage 1?

1: YES
2: NO
.S: Legitimate skip

F F26T8_1 XF26T8_1
Derived from question F26_1_1.
Loop1 Non Specified Bus Assets for Mortg
Were business assets not otherwise specified required as collateral for mortgage 1?

1: YES
.S: Legitimate skip

F F26T9_1 XF26T9_1
Derived from question F26_1_1. Added category from the other specify.
Loop1 oth Assets, bus or per n/a Mortg
Were any other assets(personal or business not ascertainable) required as collateral for mortgage 1?

1: YES
.S: Legitimate skip

F F22_2 XF22_2
Derived from question F26_1_1. Added category from the other specify.
Loop2 num mortgages
How many mortgages did the firm obtain from (NAME)?

NUMBER: _____
.S: Legitimate Skip

F F23_2 XF23_2
Loop2 mort principle owed

As of [year end 1998/(DATE)], what was the total amount of principal owed on [this/all these] mortgage[s] at (NAME)?

AMOUNT: \$ _____
 .S: Legitimate Skip

F F24_2 XF24_2

Loop2 mort guaranty
 Was a personal guaranty, a cosigner, or other guarantor required to obtain [this/any of these] mortgage[s] at (NAME)?

1: YES
 2: NO

.S: Legitimate Skip

F F25_2 XF25_2

Loop2mort collateralized real estate
 (Was this mortgage/Were these mortgages) you obtained from (NAME) collateralized by business real estate, personal real estate, or both?

1: BUSINESS REAL ESTATE
 2: PERSONAL REAL ESTATE
 3: BOTH BUSINESS & PERSONAL REAL ESTATE
 4: NEITHER

.S: Legitimate Skip

F F26_2 XF26_2

Loop2 mort collateral other type
 (Other than the real estate,) was any other collateral used to secure the mortgage(s)?

1: YES
 2: NO

.S: Legitimate Skip

F F26T1_2 XF26T1_2

Loop2 inventory or a/r for mortgages
 Was inventory or accounts receivable required to secure the mortgage(s)?

1: YES
 2: NO

.S: Legitimate skip

F F26T2_2 XF26T2_2

Derived from question F26_1_2.
 Loop2 equip or veh for mortgages
 Was equipment or vehicles required as collateral for mortgage 2?

1: YES
 2: NO

.S: Legitimate skip

F F26T3_2 XF26T3_2

Derived from question F26_1_2.
 Loop2 bus sec or deps for mortgages
 Were business securities or deposits required as collateral for mortgage 2?

1: YES
 2: NO

.S: Legitimate skip

F F26T4_2 XF26T4_2

Derived from question F26_1_2.
 Loop2 oth per assets for mortgages
 Was business real estate required as collateral for mortgage 2?

1: YES
 2: NO

.S: Legitimate skip

F	F26T5_2	XF26T5_2	<p>Derived from question F26_1_2. Loop2 other collateral for mortgages Was personal real estate required as collateral for mortgage 2?</p> <p>1: YES 2: NO .S: Legitimate skip</p>
F	F26T8_2	XF26T8_2	<p>Derived from question F26_1_2. Loop2 Non Specified Bus Assets for Mortg Were business assets not otherwise specified required as collateral for mortgage 2?</p> <p>1: YES .S: Legitimate skip</p>
F	F26T9_2	XF26T9_2	<p>Derived from question F26_1_2. Added category from the other specify. Loop2 oth Assets, bus or per n/a Mortg Were any other assets(personal or business not ascertainable) required as collateral for mortgage 2?</p> <p>1: YES .S: Legitimate skip</p>
F	F22_3	XF22_3	<p>Derived from question F26_1_2. Added category from the other specify. Loop3 num mortgages How many mortgages did the firm obtain from (NAME)?</p> <p>NUMBER: _____ .S: Legitimate Skip</p>
F	F23_3	XF23_3	<p>Loop3 mort principle owed As of [year end 1998/(DATE)], what was the total amount of principal owed on [this/all these] mortgage[s] at (NAME)?</p> <p>AMOUNT: \$ _____ .S: Legitimate Skip</p>
F	F24_3	XF24_3	<p>Loop3 mort guaranty Was a personal guaranty, a cosigner, or other guarantor required to obtain [this/any of these] mortgage[s] at (NAME)?</p> <p>1: YES 2: NO .S: Legitimate Skip</p>
F	F25_3	XF25_3	<p>Loop3 mort collateralized real estate (Was this mortgage/Were these mortgages) you obtained from (NAME) collateralized by business real estate, personal real estate, or both?</p> <p>1: BUSINESS REAL ESTATE 2: PERSONAL REAL ESTATE 3: BOTH BUSINESS & PERSONAL REAL ESTATE 4: NEITHER .S: Legitimate Skip</p>
F	F26_3	XF26_3	<p>Loop3 mort collateral other type (Other than the real estate,) was any other collateral used to secure the mortgage(s)?</p> <p>1: YES 2: NO .S: Legitimate Skip</p>

F	F26T1_3	XF26T1_3	<p>Loop3 inventory or a/r for mortgages Was inventory or accounts receivable used to secure the mortgage(s)?</p> <p>1: YES 2: NO .S: Legitimate skip</p>
F	F26T2_3	XF26T2_3	<p>Derived from question F26_1_3. Loop3 equip or veh for mortgages Was equipment or vehicles required as collateral for mortgage 3?</p> <p>1: YES 2: NO .S: Legitimate skip</p>
F	F26T3_3	XF26T3_3	<p>Derived from question F26_1_3. Loop3 bus sec or deps for mortgages Were business securities or deposits required as collateral for mortgage 3?</p> <p>1: YES 2: NO .S: Legitimate skip</p>
F	F26T4_3	XF26T4_3	<p>Derived from question F26_1_3. Loop3 oth per assets for mortgages Was business real estate required as collateral for mortgage 3?</p> <p>1: YES 2: NO .S: Legitimate skip</p>
F	F26T5_3	XF26T5_3	<p>Derived from question F26_1_3. Loop3 other collateral for mortgages Was personal real estate required as collateral for mortgage 3?</p> <p>1: YES 2: NO .S: Legitimate skip</p>
F	F26T8_3	XF26T8_3	<p>Derived from question F26_1_3. Loop3 Non Specified Bus Assets for Mortg Were business assets not otherwise specified required as collateral for mortgage 3?</p> <p>1: YES .S: Legitimate skip</p>
F	F26T9_3	XF26T9_3	<p>Derived from question F26_1_3. Added category from the other specify. Loop3 oth Assets, bus or per n/a Mortg Were any other assets(personal or business not ascertainable) required as collateral for mortgage 3?</p> <p>1: YES .S: Legitimate skip</p>
F	F27	XF27	<p>Motor vehicle loan filter As of [year end 1998/(DATE)], did the firm have any loans on motor vehicles used primarily for business purposes? Any vehicle that is used for business purposes more than 50</p>

percent of the time should be counted.

1: YES

2: NO

F F29_1 XF29_1 Loop1 num mvl
As of [year end 1998/(DATE)], how many motor vehicle loans did the firm have from (NAME)?

NUMBER: _____

.S: Legitimate Skip

F F30_1 XF30_1 Loop1 mvl principle owed
As of [year end 1998/(DATE)], what was the total amount of principal owed on [this motor vehicle loan/all motor vehicle loans the firm has] from (NAME)?

AMOUNT: \$ _____

.S: Legitimate Skip

F F31_1 XF31_1 Loop1 mvl guaranty
Was a cosigner or other guarantor required to obtain [this/any of these] motor vehicle loan[s] at (NAME)?

1: YES

2: NO

.S: Legitimate Skip

F F32_1 XF32_1 Loop1 mvl collateralized by veh purch
(Was the vehicle/Were the vehicles) purchased used as collateral to secure the loan?

1: YES

2: NO

.S: Legitimate Skip

F F32_1_1 XF32_1_1 Loop1 mvl other collateral used
Was any other type of collateral used to secure the motor vehicle loan(s)?

1: YES

2: NO

.S: Legitimate Skip

F F32T1_1 XF32T1_1 Loop1 inventory or a/r for mvl
Was inventory or accounts receivable required as collateral for mortgage 1?

1: YES

2: NO

.S: Legitimate skip

F F32T2_1 XF32T2_1 Loop1 equip or oth veh for mvl
Derived from question F32_2_1.
Was equipment or vehicles required as collateral for motor vehicle loan 1?

1: YES

2: NO

.S: Legitimate skip

F F32T3_1 XF32T3_1 Loop1 bus sec or deps for mvl
Derived from question F32_2_1.
Were business securities or deposits required as collateral for motor vehicle loan 1?

1: YES

2: NO

.S: Legitimate skip

F	F32T4_1	XF32T4_1	<p>Derived from question F32_2_1. Loop1 bus real estate for mvl Was business real estate required as collateral for motor vehicle loan 1?</p> <p>1: YES 2: NO .S: Legitimate skip</p>
F	F32T5_1	XF32T5_1	<p>Derived from question F32_2_1. Loop1 per real estate for mvl Was personal real estate required as collateral for motor vehicle loan 1?</p> <p>1: YES 2: NO .S: Legitimate skip</p>
F	F32T6_1	XF32T6_1	<p>Derived from question F32_2_1. Loop1 other per assets for mvl Were other personal assets required as collateral for motor vehicle loan 1?</p> <p>1: YES 2: NO .S: Legitimate skip</p>
F	F32T7_1	XF32T7_1	<p>Derived from question F32_2_1. Loop1 other collateral for mvl Was any other collateral required for motor vehicle loan 1?</p> <p>1: YES 2: NO .S: Legitimate skip</p>
F	F32T8_1	XF32T8_1	<p>Derived from question F32_2_1. Loop1 Non Specified Bus Assets for MVL Were business assets not otherwise specified required as collateral for motor vehicle loan 1?</p> <p>1: YES .S: Legitimate skip</p>
F	F32T9_1	XF32T9_1	<p>Derived from question F32_2_1. Added category from the other specify. Loop1 oth Assets, bus or per n/a MVL Were any other assets(personal or business not ascertainable) required as collateral for motor vehicle loan 1?</p> <p>1: YES .S: Legitimate skip</p>
F	F29_2	XF29_2	<p>Derived from question F32_2_1. Added category from the other specify. Loop2 num mvl As of [year end 1998/(DATE)], how many motor vehicle loans did the firm have from (NAME)?</p> <p>NUMBER: _____ .S: Legitimate Skip</p>
F	F30_2	XF30_2	<p>Loop2 mvl principle owed As of [year end 1998/(DATE)], what was the total amount of principal owed on [this motor vehicle loan/all motor vehicle loans the firm has] from (NAME)?</p>

AMOUNT: \$ _____
 .S: Legitimate Skip

F	F31_2	XF31_2	<p>Loop2 mvl guaranty Was a cosigner or other guarantor required to obtain [this/any of these] motor vehicle loan[s] at (NAME)?</p> <p>1: YES 2: NO .S: Legitimate Skip</p>
F	F32_2	XF32_2	<p>Loop2 mvl collateralized by veh purch (Was the vehicle/Were the vehicles) purchased used as collateral to secure the loan?</p> <p>1: YES 2: NO .S: Legitimate Skip</p>
F	F32_1_2	XF32_1_2	<p>Loop2 mvl other collateral used Was any other type of collateral used to secure the motor vehicle loan(s)?</p> <p>1: YES 2: NO .S: Legitimate Skip</p>
F	F32T1_2	XF32T1_2	<p>Loop2 inventory or a/r for mvl Was inventory or accounts receivable required to secure the motor vehicle loan(s)?</p> <p>1: YES 2: NO .S: Legitimate skip</p>
F	F32T2_2	XF32T2_2	<p>Derived from question F32_2_2. Loop2 equip or oth veh for mvl Was equipment or vehicles required as collateral for motor vehicle loan 2?</p> <p>1: YES 2: NO .S: Legitimate skip</p>
F	F32T3_2	XF32T3_2	<p>Derived from question F32_2_2. Loop2 bus sec or deps for mvl Were business securities or deposits required as collateral for motor vehicle loan 2?</p> <p>1: YES 2: NO .S: Legitimate skip</p>
F	F32T4_2	XF32T4_2	<p>Derived from question F32_2_2. Loop2 bus real estate for mvl Was business real estate required as collateral for motor vehicle loan 2?</p> <p>1: YES 2: NO .S: Legitimate skip</p>
F	F32T5_2	XF32T5_2	<p>Derived from question F32_2_2. Loop2 personal real estate for mvl Was personal real estate required as collateral for motor vehicle loan 2?</p> <p>1: YES 2: NO</p>

.S: Legitimate skip
Derived from question F32_2_2.
F F32T6_2 XF32T6_2 Loop2 other personal assets for mvl
Were other personal assets required as collateral for motor vehicle loan 2?
1: YES
2: NO
.S: Legitimate skip

Derived from question F32_2_2.
F F32T7_2 XF32T7_2 Loop2 other collateral for mvl
Was any other collateral required for motor vehicle loan 2?
1: YES
2: NO
.S: Legitimate skip

Derived from question F32_2_2.
F F32T8_2 XF32T8_2 Loop2 Non Specified Bus Assets for MVL
Were business assets not otherwise specified required as collateral for motor vehicle loan 2?
1: YES
.S: Legitimate skip

Derived from question F32_2_2. Added category from the other specify.
F F32T9_2 XF32T9_2 Loop2 oth Assets, bus or per n/a MVL
Were any other assets(personal or business not ascertainable) required as collateral for motor vehicle loan 2?
1: YES
.S: Legitimate skip

Derived from question F32_2_2. Added category from the other specify.
F F29_3 XF29_3 Loop3 num mvl
As of [year end 1998/(DATE)], how many motor vehicle loans did the firm have from (NAME)?
NUMBER: _____
.S: Legitimate Skip

Loop3 mvl principle owed
As of [year end 1998/(DATE)], what was the total amount of principal owed on [this motor vehicle loan/all motor vehicle loans the firm has] from (NAME)?
AMOUNT: \$ _____
.S: Legitimate Skip

Loop3 mvl guaranty
Was a cosigner or other guarantor required to obtain [this/any of these] motor vehicle loan[s] at (NAME)?
1: YES
2: NO
.S: Legitimate Skip

Loop3 mvl collateralized by veh purch
(Was the vehicle/Were the vehicles) purchased used as collateral to secure the loan?
1: YES

			2: NO .S: Legitimate Skip
F	F32_1_3	XF32_1_3	Loop3 mvl other collateral used Was any other type of collateral used to secure the motor vehicle loan(s)? 1: YES 2: NO .S: Legitimate Skip
F	F32T1_3	XF32T1_3	Loop3 inventory or a/r for mvl Was inventory or accounts receivable used to secure the motor vehicle loan(s)? 1: YES 2: NO .S: Legitimate skip
F	F32T2_3	XF32T2_3	Derived from question F32_2_3. Loop3 equip or other veh for mvl Was equipment or vehicles required as collateral for motor vehicle loan 3? 1: YES 2: NO .S: Legitimate skip
F	F32T3_3	XF32T3_3	Derived from question F32_2_3. Loop3 bus sec or deposits for mvl Were business securities or deposits required as collateral for motor vehicle loan 3? 1: YES 2: NO .S: Legitimate skip
F	F32T4_3	XF32T4_3	Derived from question F32_2_3. Loop3 bus real estate for mvl Was business real estate required as collateral for motor vehicle loan 3? 1: YES 2: NO .S: Legitimate skip
F	F32T5_3	XF32T5_3	Derived from question F32_2_3. Loop3 per real estate for mvl Was personal real estate required as collateral for motor vehicle loan 3? 1: YES 2: NO .S: Legitimate skip
F	F32T6_3	XF32T6_3	Derived from question F32_2_3. Loop3 oth per assets for mvl Were other personal assets required as collateral for motor vehicle loan 3? 1: YES 2: NO .S: Legitimate skip
F	F32T7_3	XF32T7_3	Derived from question F32_2_3. Loop3 other collateral for mvl Was any other collateral required for motor vehicle loan 3?

1: YES
 2: NO
 .S: Legitimate skip
 Derived from question F32_2_3.
 Loop3 Non Specified Bus Assets for MVL
 Were business assets not otherwise specified required as collateral for motor vehicle loan 3?

F F32T8_3 XF32T8_3

1: YES
 .S: Legitimate skip
 Derived from question F32_2_3. Added category from the other specify.
 Loop3 oth Assets, bus or per n/a MVL
 Were any other assets(personal or business not ascertainable) required as collateral for motor vehicle loan 3?

F F32T9_3 XF32T9_3

1: YES
 .S: Legitimate skip
 Derived from question F32_2_3. Added category from the other specify.
 Equipment loan filter
 Did [FIRM] have any equipment loans as of [year end 1998/(DATE)]?

F F33 XF33

1: YES
 2: NO
 Loop1 num eql
 How many equipment loans did the firm have from (NAME)?

F F35_1 XF35_1

NUMBER: _____
 .S: Legitimate Skip
 Loop1 eql principle owed
 As of [year end 1998/(DATE)], what was the total amount of principal owed on [this/these] equipment loan[s] at (NAME)?

F F36_1 XF36_1

AMOUNT: \$ _____
 Loop1 eql guaranty
 Was a personal guaranty, a cosigner, or other guarantor required to obtain [this/any of these] equipment loan[s] at (NAME)?

F F37_1 XF37_1

1: YES
 2: NO
 .S: Legitimate Skip
 Loop1 eql collateralized w equip
 Was the equipment purchased used as collateral to secure the loan(s)?

F F38_1 XF38_1

1: YES
 2: NO
 .S: Legitimate Skip
 Loop1 eql collateral other
 Was any other type of collateral used to secure the equipment loan(s)?

F F38_1_1 XF38_1_1

1: YES
 2: NO
 .S: Legitimate Skip

F	F38T1_1	XF38T1_1	<p>Loop1 inventory or a/r for eql Was inventory or accounts receivable required as other collateral for mortgage 1?</p> <p>1: YES 2: NO .S: Legitimate skip</p>
F	F38T2_1	XF38T2_1	<p>Derived from question F38_2_1. Loop1 oth equip or veh for eql Was equipment or vehicles required as collateral for equipment loan 1?</p> <p>1: YES 2: NO .S: Legitimate skip</p>
F	F38T3_1	XF38T3_1	<p>Derived from question F38_2_1. Loop1 bus sec or deps for eql Were business securities or deposits required as collateral for equipment loan 1?</p> <p>1: YES 2: NO .S: Legitimate skip</p>
F	F38T4_1	XF38T4_1	<p>Derived from question F38_2_1. Loop1 bus real estate for eql Was business real estate required as collateral for equipment loan 1?</p> <p>1: YES 2: NO .S: Legitimate skip</p>
F	F38T5_1	XF38T5_1	<p>Derived from question F38_2_1. Loop1 per real estate for eql Was personal real estate required as collateral for equipment loan 1?</p> <p>1: YES 2: NO .S: Legitimate skip</p>
F	F38T6_1	XF38T6_1	<p>Derived from question F38_2_1. Loop1 oth per assets for eql Were other personal assets required as collateral for equipment loans 1?</p> <p>1: YES 2: NO .S: Legitimate skip</p>
F	F38T7_1	XF38T7_1	<p>Derived from question F38_2_1. Loop1 other collateral for eql Was any other collateral required for equipment loan 1?</p> <p>1: YES 2: NO .S: Legitimate skip</p>
F	F38T8_1	XF38T8_1	<p>Derived from question F38_2_1. Loop1 Non Specified Bus Assets for EQL Were business assets not otherwise specified required as collateral for equipment loan 1?</p> <p>1: YES .S: Legitimate skip</p>

			Derived from question F38_2_1. Added category from the other specify.
F	F38T9_1	XF38T9_1	Loop1 oth Assets, bus or per n/a EQL Were any other assets(personal or business not ascertainable) required as collateral for equipment loan 1? 1: YES .S: Legitimate skip
			Derived from question F38_2_1. Added category from the other specify.
F	F35_2	XF35_2	Loop2 num eql How many equipment loans did the firm have from (NAME)? NUMBER: _____ .S: Legitimate Skip
F	F36_2	XF36_2	Loop2 eql principle owed As of [year end 1998/(DATE)], what was the total amount of principal owed on [this/these] equipment loan[s] at (NAME)? AMOUNT: \$ _____
F	F37_2	XF37_2	Loop2 eql guaranty Was a personal guaranty, a cosigner, or other guarantor required to obtain [this/any of these] equipment loan[s] at (NAME)? 1: YES 2: NO .S: Legitimate Skip
F	F38_2	XF38_2	Loop2 eql collateralized w_equip Was the equipment purchased used as collateral to secure the loan(s)? 1: YES 2: NO .S: Legitimate Skip
F	F38_1_2	XF38_1_2	Loop2 eql collateral other Was any other type of collateral used to secure the equipment loan(s)? 1: YES 2: NO .S: Legitimate Skip
F	F38T1_2	XF38T1_2	Loop2 inventory or a/r for eql Was inventory or accounts receivable required to secure the equipment loan(s)? 1: YES 2: NO .S: Legitimate skip
F	F38T2_2	XF38T2_2	Derived from question F38_2_2. Loop2 other equip or veh for eql Was equipment or vehicles required as collateral for equipment loan 2? 1: YES 2: NO .S: Legitimate skip

F	F38T3_2	XF38T3_2	<p>Derived from question F38_2_2. Loop2 bus sec or deps for eql Were business securities or deposits required as collateral for equipment loan 2?</p> <p>1: YES 2: NO .S: Legitimate skip</p>
F	F38T4_2	XF38T4_2	<p>Derived from question F38_2_2. Loop2 bus real estate for eql Was business real estate required as collateral for equipment loan 2?</p> <p>1: YES 2: NO .S: Legitimate skip</p>
F	F38T5_2	XF38T5_2	<p>Derived from question F38_2_2. Loop2 per real estate for eql Was personal real estate required as collateral for equipment loan 2?</p> <p>1: YES 2: NO .S: Legitimate skip</p>
F	F38T6_2	XF38T6_2	<p>Derived from question F38_2_2. Loop2 oth per assets for eql Were other personal assets required as collateral for equipment loans 2?</p> <p>1: YES 2: NO .S: Legitimate skip</p>
F	F38T7_2	XF38T7_2	<p>Derived from question F38_2_2. Loop2 other collateral for eql Was any other collateral required for equipment loan 2?</p> <p>1: YES 2: NO .S: Legitimate skip</p>
F	F38T8_2	XF38T8_2	<p>Derived from question F38_2_2. Loop2 Non Specified Bus Assets for EQL Were business assets not otherwise specified required as collateral for equipment loan 2?</p> <p>1: YES .S: Legitimate skip</p>
F	F38T9_2	XF38T9_2	<p>Derived from question F38_2_2. Added category from the other specify. Loop2 oth Assets, bus or per n/a EQL Were any other assets(personal or business not ascertainable) required as collateral for equipment loan 2?</p> <p>1: YES .S: Legitimate skip</p>
F	F35_3	XF35_3	<p>Derived from question F38_2_2. Added category from the other specify. Loop3 num eql How many equipment loans did the firm have from (NAME)?</p> <p>NUMBER: _____</p>

.S: Legitimate Skip

F F36_3 XF36_3 Loop3 eql principle owed
As of [year end 1998/(DATE)], what was the total amount of principal owed on [this/these] equipment loan[s] at (NAME)?

AMOUNT: \$ _____

F F37_3 XF37_3 Loop3 eql guaranty
Was a personal guaranty, a cosigner, or other guarantor required to obtain [this/any of these] equipment loan[s] at (NAME)?

1: YES
2: NO
.S: Legitimate Skip

F F38_3 XF38_3 Loop3 eql collateralized w_equip
Was the equipment purchased used as collateral to secure the loan(s)?

1: YES
2: NO
.S: Legitimate Skip

F F38_1_3 XF38_1_3 Loop3 eql collateral other
Was any other type of collateral used to secure the equipment loan(s)?

1: YES
2: NO
.S: Legitimate Skip

F F38T1_3 XF38T1_3 Loop3 inventory or a/r for eql
Was inventory or accounts receivable used to secure the equipment loan(s)?

1: YES
2: NO
.S: Legitimate skip

F F38T2_3 XF38T2_3 Derived from question F38_2_3.
Loop3 oth equip or veh for eql
Was equipment or vehicles required as collateral for equipment loan 3?

1: YES
2: NO
.S: Legitimate skip

F F38T3_3 XF38T3_3 Derived from question F38_2_3.
Loop3 bus sec or deps for eql
Were business securities or deposits required as collateral for equipment loan 3?

1: YES
2: NO
.S: Legitimate skip

F F38T4_3 XF38T4_3 Derived from question F38_2_3.
Loop3 bus real estate for eql
Was business real estate required as collateral for equipment loan 3?

1: YES
2: NO

			.S: Legitimate skip
F	F38T5_3	XF38T5_3	Derived from question F38_2_3. Loop3 per real estate for eql Was personal real estate required as collateral for equipment loan 3? 1: YES 2: NO .S: Legitimate skip
F	F38T6_3	XF38T6_3	Derived from question F38_2_3. Loop3 oth per assets for eql Were other personal assets required as collateral for equipment loans 3? 1: YES 2: NO .S: Legitimate skip
F	F38T7_3	XF38T7_3	Derived from question F38_2_3. Loop3 other collateral for eql Was any other collateral required for equipment loan 3? 1: YES 2: NO .S: Legitimate skip
F	F38T8_3	XF38T8_3	Derived from question F38_2_3. Loop3 Non Specified Bus Assets for EQL Were business assets not otherwise specified required as collateral for equipment loan 3? 1: YES .S: Legitimate skip
F	F38T9_3	XF38T9_3	Derived from question F38_2_3. Added category from the other specify. Loop3 oth Assets, bus or per n/a EQL Were any other assets(personal or business not ascertainable) required as collateral for equipment loan 3? 1: YES .S: Legitimate skip
F	F39	XF39	Derived from question F38_2_3. Added category from the other specify. Loans from stockholders Sometimes [partners/stockholders] will lend money to their own firms. As of [year end 1998/(DATE)], did [FIRM] have any loans from [partners/stockholders]? 1: YES 2: NO .S: Legitimate Skip
F	F40	XF40	Num stockholder loans How many loans did [FIRM] have from [partners/stockholders]? NUMBER: _____
F	F41	XF41	Stockholder loans prin owed As of [year end 1998/(DATE)], what was the total amount of principal owed on [this/these] loan[s]? AMOUNT: \$ _____ .S: Legitimate Skip

F	F42	XF42	Other loan filter As of [year end 1998/(DATE)], did [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
F	F44_1	XF44_1	Loop1 num other loan How many loans [other than those already discussed] did the firm have from (NAME)? NUMBER: _____ .S: Legitimate Skip
F	F45_1	XF45_1	Loop1 principle owed other loan As of [year end 1998/(DATE)], what was the principal owed on [this loan/all other loans the firm has, excluding the ones we have already discussed] with (NAME)? AMOUNT: \$_____ .S: Legitimate Skip
F	F46T1_1	XF46T1_1	Loop1 line of credit Is other loan 1 a line of credit? 1: YES 2: NO .S: Legitimate Skip Derived from F46_1. IF F44_1 > 1 then more than category may be yes(1).
F	F46T2_1	XF46T2_1	Loop1 capital lease Is other loan 1 a capital lease? 1: YES 2: NO .S: Legitimate Skip
F	F46T3_1	XF46T3_1	Derived from F46_1. SEE F46T1_1. Loop1 mortgage for business purposes Is other loan 1 a mortgage for business purposes? 1: YES 2: NO .S: Legitimate Skip
F	F46T4_1	XF46T4_1	Derived from F46_1. SEE F46T1_1. Loop1 vehicle loan for business purposes Is other loan 1 a vehicle loan for business purposes? 1: YES 2: NO .S: Legitimate Skip
F	F46T5_1	XF46T5_1	Derived from F46_1. SEE F46T1_1. Loop1 equipment loan Is other loan 1 an equipment loan? 1: YES 2: NO .S: Legitimate Skip
F	F46T6_1	XF46T6_1	Derived from F46_1. SEE F46T1_1. Loop1 other loan type Is other loan 1 an other type of loan?

1: YES
 2: NO
 .S: Legitimate Skip
 Derived from F46_1. SEE F46T1_1.

F F47_1 XF47_1 Loop1 other loan guaranty
 Was a personal guaranty, a cosigner, or other guarantor required to obtain [this/any of these] loan[s] at (NAME)?

1: YES
 2: NO
 .S: Legitimate Skip

F F48_1 XF48_1 Loop1 other loan collateral filter
 Was collateral required to secure (this loan/any of these loans)?

1: YES
 2: NO
 .S: Legitimate Skip

F F48T1_1 XF48T1_1 Loop1 inventory or a/r for other loan
 Was inventory or accounts receivable required as collateral for mortgage 1?

1: YES
 2: NO
 .S: Legitimate skip

F F48T2_1 XF48T2_1 Loop1 equip or veh for other loan
 Was equipment or vehicles required as collateral for other loan 1?

1: YES
 2: NO
 .S: Legitimate skip

F F48T3_1 XF48T3_1 Loop1 bus sec or deposits for other loan
 Were business securities or deposits required as collateral for other loan 1?

1: YES
 2: NO
 .S: Legitimate skip

F F48T4_1 XF48T4_1 Loop1 bus real estate for other loan
 Was business real estate required as collateral for other loan 1?

1: YES
 2: NO
 .S: Legitimate skip

F F48T5_1 XF48T5_1 Loop1 per real estate for other loan
 Was personal real estate required as collateral for other loan 1?

1: YES
 2: NO
 .S: Legitimate skip

F F48T6_1 XF48T6_1 Loop1 other per assets for other loan
 Were other personal assets required as collateral for other

loan 1?

1: YES
2: NO
.S: Legitimate skip
Derived from question F48_1_1.

F F48T7_1 XF48T7_1 Loop1 other collateral for other loan
Was any other collateral required for other loan 1?

1: YES
2: NO
.S: Legitimate skip
Derived from question F48_1_1.

F F48T8_1 XF48T8_1 Loop1 Non Specified Bus Assets for OthL
Were business assets not otherwise specified required as collateral for other loan 1?

1: YES
.S: Legitimate skip
Derived from question F48_1_1. Added category from the other specify.

F F48T9_1 XF48T9_1 Loop1 oth Assets, bus or per n/a OthL
Were any other assets(personal or business not ascertainable) required as collateral for other loan 1?

1: YES
.S: Legitimate skip
Derived from question F48_1_1. Added category from the other specify.

F F49_1 XF49_1 Loop1 other loan compensating balance
Did any lines of credit at (NAME) require compensating balances in checking or savings accounts?

1: YES
2: NO
.S: Legitimate Skip

F F44_2 XF44_2 Loop2 num other loan
How many loans [other than those already discussed] did the firm have from (NAME)?

NUMBER: _____
.S: Legitimate Skip

F F45_2 XF45_2 Loop2 principle owed other loan
As of [year end 1998/(DATE)], what was the principal owed on [this loan/all other loans the firm has, excluding the ones we have already discussed] with (NAME)?

AMOUNT: \$_____
.S: Legitimate Skip

F F46T1_2 XF46T1_2 Loop2 line of credit
Is other loan 2 a line of credit?

1: YES
2: NO
.S: Legitimate Skip
Derived from F46_2. IF F44_1 > 1 then more than category may be yes(1).

F F46T2_2 XF46T2_2 Loop2 capital lease
Is other loan 2 a capital lease?

1: YES

			2: NO .S: Legitimate Skip Derived from F46_2. SEE F46T1_2.
F	F46T3_2	XF46T3_2	Loop2 mortgage for business purposes Is other loan 2 a mortgage for business purposes? 1: YES 2: NO .S: Legitimate Skip Derived from F46_2. SEE F46T1_2.
F	F46T4_2	XF46T4_2	Loop2 vehicle loan for business purposes Is other loan 2 a vehicle loan for business purposes? 1: YES 2: NO .S: Legitimate Skip Derived from F46_2. SEE F46T1_2.
F	F46T5_2	XF46T5_2	Loop2 equipment loan Is other loan 2 an equipment loan? 1: YES 2: NO .S: Legitimate Skip Derived from F46_2. SEE F46T1_2.
F	F46T6_2	XF46T6_2	Loop2 other loan type Is other loan 2 an other type of loan? 1: YES 2: NO .S: Legitimate Skip Derived from F46_2. SEE F46T1_2.
F	F47_2	XF47_2	Loop2 other loan guaranty Was a personal guaranty, a cosigner, or other guarantor required to obtain [this/any of these] loan[s] at (NAME)? 1: YES 2: NO .S: Legitimate Skip
F	F48_2	XF48_2	Loop2 other loan collateral filter Was collateral required to secure (this loan/any of these loans)? 1: YES 2: NO .S: Legitimate Skip
F	F48T1_2	XF48T1_2	Loop2 inventory or a/r for other loan Was inventory or accounts receivable required to secure the loan? 1: YES 2: NO .S: Legitimate skip
F	F48T2_2	XF48T2_2	Derived from question F48_1_2. Loop2 equip or veh for other loan Was equipment or vehicles required as collateral for other loan 2? 1: YES 2: NO .S: Legitimate skip Derived from question F48_1_2.

F	F48T3_2	XF48T3_2	<p>Loop2 bus sec or deposits for other loan Were business securities or deposits required as collateral for other laon 2?</p> <p>1: YES 2: NO .S: Legitimate skip</p> <p>Derived from question F48_1_2.</p>
F	F48T4_2	XF48T4_2	<p>Loop2 bus real estate for other loan Was business real estate required as collateral for other loan 2?</p> <p>1: YES 2: NO .S: Legitimate skip</p> <p>Derived from question F48_1_2.</p>
F	F48T5_2	XF48T5_2	<p>Loop2 per real estate for other loan Was personal real estate required as collateral for other loan 2?</p> <p>1: YES 2: NO .S: Legitimate skip</p> <p>Derived from question F48_1_2.</p>
F	F48T6_2	XF48T6_2	<p>Loop2 other per assets for other loan Were other personal assets required as collateral for other loan 2?</p> <p>1: YES 2: NO .S: Legitimate skip</p> <p>Derived from question F48_1_2.</p>
F	F48T7_2	XF48T7_2	<p>Loop2 other collateral for other loan Was any other collateral required for other loan 2?</p> <p>1: YES 2: NO .S: Legitimate skip</p> <p>Derived from question F48_1_2.</p>
F	F48T8_2	XF48T8_2	<p>Loop2 Non Specified Bus Assets for OthL Were business assets not otherwise specified required as collateral for other loan 2?</p> <p>1: YES .S: Legitimate skip</p> <p>Derived from question F48_1_2. Added category from the other specify.</p>
F	F48T9_2	XF48T9_2	<p>Loop2 oth Assets, bus or per n/a OthL Were any other assets(personal or business not ascertainable) required as collateral for other loan 2?</p> <p>1: YES .S: Legitimate skip</p> <p>Derived from question F48_1_2. Added category from the other specify.</p>
F	F49_2	XF49_2	<p>Loop2 other loan compensating balance Did any lines of credit at (NAME) require compensating balances in checking or savings accounts?</p> <p>1: YES 2: NO</p>

F F44_3 XF44_3 .S: Legitimate Skip
 Loop3 num other loan
 How many loans [other than those already discussed] did the
 firm have from (NAME)?
 NUMBER: _____
 .S: Legitimate Skip

F F45_3 XF45_3 Loop3 principle owed other loan
 As of [year end 1998/(DATE)], what was the principal owed
 on [this loan/all other loans the firm has, excluding the
 ones we have already discussed] with (NAME)?
 AMOUNT: \$_____

F F46T1_3 XF46T1_3 .S: Legitimate Skip
 Loop3 line of credit
 Is other loan 3 a line of credit?
 1: YES
 2: NO
 .S: Legitimate Skip
 Derived from F46_3. IF F44_1 > 1 then more than category
 may be yes(1).

F F46T2_3 XF46T2_3 Loop3 capital lease
 Is other loan 3 a capital lease?
 1: YES
 2: NO
 .S: Legitimate Skip

F F46T3_3 XF46T3_3 Derived from F46_3. SEE F46T1_3.
 Loop3 mortgage for business purposes
 Is other loan 3 a mortgage for business purposes?
 1: YES
 2: NO
 .S: Legitimate Skip

F F46T4_3 XF46T4_3 Derived from F46_3. SEE F46T1_3.
 Loop3 vehicle loan for business purposes
 Is other loan 3 a vehicle loan for business purposes?
 1: YES
 2: NO
 .S: Legitimate Skip

F F46T5_3 XF46T5_3 Derived from F46_3. SEE F46T1_3.
 Loop3 equipment loan
 Is other loan 3 an equipment loan?
 1: YES
 2: NO
 .S: Legitimate Skip

F F46T6_3 XF46T6_3 Derived from F46_3. SEE F46T1_3.
 Loop3 other loan type
 Is other loan 3 an other type of loan?
 1: YES
 2: NO
 .S: Legitimate Skip

F F47_3 XF47_3 Derived from F46_3. SEE F46T1_3.
 Loop3 other loan guaranty
 Was a personal guaranty, a cosigner, or other guarantor
 required to obtain [this/any of these] loan[s] at (NAME)?

			1: YES 2: NO .S: Legitimate Skip
F	F48_3	XF48_3	Loop3 other loan collateral filter Was collateral required to secure (this loan/any of these loans)? 1: YES 2: NO .S: Legitimate Skip
F	F48T1_3	XF48T1_3	Loop3 inventory or a/r for other loan Was inventory or accounts receivable required to secure the loan? 1: YES 2: NO .S: Legitimate skip
F	F48T2_3	XF48T2_3	Derived from question F48_1_3. Loop3 equip or veh for other loan Was equipment or vehicles required as collateral for other loan 3? 1: YES 2: NO .S: Legitimate skip
F	F48T3_3	XF48T3_3	Derived from question F48_1_3. Loop3 bus sec or deposits for other loan Were business securities or deposits required as collateral for other loan 3? 1: YES 2: NO .S: Legitimate skip
F	F48T4_3	XF48T4_3	Derived from question F48_1_3. Loop3 bus real estate for other loan Was business real estate required as collateral for other loan 3? 1: YES 2: NO .S: Legitimate skip
F	F48T5_3	XF48T5_3	Derived from question F48_1_3. Loop3 per real estate for other loan Was personal real estate required as collateral for other loan 3? 1: YES 2: NO .S: Legitimate skip
F	F48T6_3	XF48T6_3	Derived from question F48_1_3. Loop3 other per assets for other loan Were other personal assets required as collateral for other loan 3? 1: YES 2: NO .S: Legitimate skip
F	F48T7_3	XF48T7_3	Derived from question F48_1_3. Loop3 other collateral for other loan Was any other collateral required for other loan 3?

1: YES
2: NO
.S: Legitimate skip

Derived from question F48_1_3.
Loop3 Non Specified Bus Assets for OthL
Were business assets not otherwise specified required as collateral for other loan 3?

1: YES
.S: Legitimate skip

Derived from question F48_1_3. Added category from the other specify.

F F48T8_3 XF48T8_3 Loop3 oth Assets, bus or per n/a OthL
Were any other assets(personal or business not ascertainable) required as collateral for other loan 1?

1: YES
.S: Legitimate skip

Derived from question F48_1_3. Added category from the other specify.

F F48T9_3 XF48T9_3 Loop2 other loan compensating balance
Did any lines of credit at (NAME) require compensating balances in checking or savings accounts?

1: YES
2: NO
.S: Legitimate Skip

MRL MRLR1 XMRLR1 Number of applications
How many times did [FIRM] apply for new loans in the last three years?

NUMBER: _____
Derived from MRL1, MRL2, MRL2_1, MRL3, MRL3_1, and MRL3_2.
0 implies did not apply for new loan. Filled in for all respondents.

MRL MRLR3 XMRLR3 Frequency of applications for new loans
Did you apply one time or more than one time?
1: ONCE
2: MORE THAN ONCE
3: NONE/ZERO
1=once, 2=more than once, 3= none/zero. Filled in for all respondents.

MRL MRLR4 XMRLR4 Approved or denied
Was this recent loan application approved or denied?

1: ALWAYS APPROVED
2: ALWAYS DENIED
3: SOMETIMES APPROVED/SOMETIMES DENIED
.S: Legitimate Skip

Derived from MRL4_1 and MRL4_2.
Approved Institution number
What is the name of the institution or source where [FIRM] applied for this most recent loan or new line of credit?

INSTITUTION NUMBER: _____
.S: Legitimate skip

Institution number of approval institution

MRL MRL6 XMRL6 MRL approved loan type
For the most recent request approved by (NAME), what type of credit was obtained? 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
6: Other Loan
.S: Legitimate Skip

MRL MRL7MO XMRL7MO MRL approved month
When did the firm make this most recent request for a loan or new line of credit that was approved?
MONTH: _____
.S: Legitimate Skip

MRL MRL7YR XMRL7YR MRL approved year
When did the firm make this most recent request for a loan or new line of credit that was approved?
YEAR: _____
.S: Legitimate Skip

MRL MRLR8 XMRLR8 Total months with approved institution
How long had [FIRM] conducted business with (NAME) at the time of this most recent application?
MONTHS: _____
.S: Legitimate Skip
Derived from the number of months and the number of years(MRL8MO &MRL8YR) = 12*MRL8YR + MRL8MO

MRL MRL9R1 XMRL9R1 Reason 1 Apply
What factors influenced the firm's decision to apply for credit from (NAME).
/* 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 N.A.)
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/Specialize in Small business services
/* 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 institution

94:Other

97:Other

99:Not ascertainable

.S:Legitimate skip

Coded from open-ended response.

MRL MRL9R2 XMRL9R2

Reason 2 Apply

Coded from open-ended response. See MRL9 codeframe. SEE MRL9R1 for question.

MRL MRL9R3 XMRL9R3

Reason 3 Apply

Coded from open-ended response. See MRL9 codeframe. SEE MRL9R1 for question.

MRL MRL10 XMRL10

MRL approved amount applied for

What was the total dollar amount for which the firm applied?

AMOUNT: \$_____

MRL MRL11 XMRL11

MRL approved compensating bal required

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

MRL approved guaranty required

Was the firm required to have a personal guaranty, cosigner, or other guarantor?

			1: YES 2: NO .S: Legitimate Skip
MRL	MRL13	XMRL13	MRL approved collateral required Was any type of collateral required to secure this most recent loan? 1: YES 2: NO .S: Legitimate Skip
MRL	MRL13T1	XMRL13T1	Inventory or A/R for MRL approved Was inventory or accounts receivable used as collateral to secure this most recent loan? 1: YES 2: NO .S: Legitimate Skip
MRL	MRL13T2	XMRL13T2	Derived from MRL13_1. Equip or veh for MRL approved Was equipment or vehicles used as collateral to secure this most recent loan? 1: YES 2: NO .S: Legitimate Skip
MRL	MRL13T3	XMRL13T3	Derived from MRL13_1. Business sec or deposit for MRL approved Were business securities or deposits used as collateral to secure this most recent loan? 1: YES 2: NO .S: Legitimate Skip
MRL	MRL13T4	XMRL13T4	Derived from MRL13_1. Business real estate for MRL approved Was business real estate used as collateral to secure this most recent loan? 1: YES 2: NO .S: Legitimate Skip
MRL	MRL13T5	XMRL13T5	Derived from MRL13_1. Personal real estate for MRL approved Was personal real estate used as collateral to secure this most recent loan? 1: YES 2: NO .S: Legitimate Skip
MRL	MRL13T6	XMRL13T6	Derived from MRL13_1. Other personal asset for MRL approved Were other personal assets used as collateral to secure this most recent loan? 1: YES 2: NO .S: Legitimate Skip
MRL	MRL13T7	XMRL13T7	Derived from MRL13_1. Other collateral for MRL approved Were other assets used as collateral to secure this most recent loan? 1: YES 2: NO .S: Legitimate Skip
MRL	MRL13T8	XMRL13T8	Derived from MRL13_1. Non specified bus assets for MRL approve Were business assets not otherwise specified used as

			collateral to secure this most recent loan? 1: YES .S: Legitimate Skip
MRL	MRL13T9	XMRL13T9	Derived from MRL13_1. Added category from the other Oth assets, bus or per n/a, MRL approved Were other assets, personal or business not ascertainable used as collateral to secure this most recent loan? 1: YES .S: Legitimate Skip
MRL	MRLR14	XMRLR14	Derived from MRL13_1. Added category from the other MRL approv commitment or maturity mo tot What is the original length of time over which the loan was to be repaid? NUMBER: _____ .S: Legitimate Skip Combined MRL14MO & MRL14YR (or MRL15MO & MRL15YR) into total # of months=12*#Years + Months. -1 indicates unspecified maturity or commitment period.
MRL	MRL16	XMRL16	MRL approved amount granted What was the dollar amount of the [credit granted/credit limit?] AMOUNT: \$ _____ .S: Legitimate Skip
MRL	MRL17	XMRL17	MRL approved fixed or variable rate Was the interest rate fixed or variable? 1: FIXED 2: VARIABLE .S: Legitimate Skip
MRL	MRL18	XMRL18	MRL approved interest rate index To what interest rate index was the interest rate on this [loan/line of credit] tied? 1: PRIME RATE 2: OTHER 3: NONE .S: Legitimate Skip
MRL	MRL19	XMRL19	MRL approved percent 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	MRL approved original interest rate What was the original interest rate on this [loan/line of credit]? PERCENTAGE: _____ % .S: Legitimate Skip If variable rate (MRL17=2) and prime rate (MRL18=1) and % over prime (MRL19) not missing and MRL20 is missing FILL MRL20 with FRB prime rate at time of loan application +
MRL	MRL21	XMRL21	MRL approved points 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	MRL approv total cost of obtaining 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 MRDNUM

Institution number of denied institution

For this most recent denial, what is the name of the institution or source where the firm applied?

INSTITUTION NUMBER:_____

.S: Legitimate Skip

MRL MRL24

XMRL24

Institution number of denied institution

MRL denied loan type

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

6: Other Loan

.S: Legitimate Skip

MRL MRL25MO

XMRL25MO

MRL denied month

When did [FIRM] apply for the loan or new line of credit that was most recently denied?

MONTH:_____

.S: Legitimate Skip

MRL MRL25YR

XMRL25YR

MRL denied year

When did [FIRM] apply for the loan or new line of credit that was most recently denied?

YEAR:_____

.S: Legitimate Skip

MRL MRLR26

XMRLR26

Total months with denied institution

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

MONTHS:_____

.S: Legitimate Skip

MRL MRL27R1

XMRL27R1

Combined MRL26YR & MRL26MO into months= 12*MRL26YR+MRL26MO

Reason1 applied with MRL denied Inst

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

/* 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 N.A.)
 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/Specialize in Small business services

/* 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 institution
 94:Other
 97:Other
 99:Not ascertainable

.S:Legitimate skip

Coded from open-ended response.

MRL MRL27R2 XMRL27R2

Reason2 applied with MRL denied Inst

Coded from open-ended response. See MRL27 codeframe. FOR QUESTION SEE MRL27R1.

MRL MRL27R3 XMRL27R3

Reason3 applied with MRL denied Inst

Coded from open-ended response. See MRL27 codeframe. FOR QUESTION SEE MRL27R1.

MRL MRL28 XMRL28

MRL denied amount applied for

For this most recent denial, what was the total dollar amount for which the firm applied?

AMOUNT: \$ _____

.S: Legitimate Skip

MRL MRL29R1 XMRL29R1

MRL denied official reason1

For this application, what official reasons did (NAME2) give for denying the firm's application?

/* Terms of loan sought */

11: Insufficient collateral or no guaranty 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 inst. portfolio

22: Institution doesn't 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, financial situation

34: Firm would fail institution's formula or guidelines

35: Ability to repay questionable

36: Firm not in business long enough

/* Characteristics of firm */

41: Firm too small for institution, too few assets

42: Large amount of outstanding loans

43: Firm too highly leveraged, too little equity

44: Firm too large

45: Firm in declining or risky industry

46: Bad fit between institution and firm

47: Tax Lien, Judgements

/* 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: Tight credit markets generally

/* Institutional error or prejudice */

61: Institution would make a mistake

62: Informational problem, fact blown out of proportion

63: Arbitrariness

64: Personality 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 don't loan to (small) business

```

/* Problem responses */
91: Approved
94: Same as previous
95: No particular reason
97: Other
98: Non-ascertainable
.S: Legitimate skip

MRL   MRL29R2       XMRL29R2
Coded from open-ended response.  See MRL29 codeframe.
MRL denied official reason2

MRL   MRL29R3       XMRL29R3
Coded from open-ended response.  See MRL29 codeframe.  SEE
QUESTION MRL29R1.
MRL denied official reason3

MRL   MRL30         XMRL30
Coded from open-ended response.  See MRL29 codeframe.  SEE
QUESTION MRL29R1.
MRL denied other reasons
Do you think there were any other reasons that the
application was turned down?
  1: YES
  2: NO
.S: Legitimate Skip

MRL   MRL30R1       XMRL30R1
MRL denied other reason1
What were the other reasons that the application was turned
down?

/* Terms of loan sought */
11: Insufficient collateral or no guaranty 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 inst. portfolio
22: Institution doesnt like to make loans of this type

/* General reasons */
30: Credit history, not otherwise specified
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36: Firm not in business long enough

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/* Miscellaneous */
51: Inability to audit account
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```

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 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 dont loan to (small) business

/* Problem responses */
 91: Approved
 94: Same as previous
 95: No particular reason
 97: Other
 98: Non-ascertainable
 .S: Legitimate skip

MRL	MRL30R2	XMRL30R2	Coded from open-ended response. See MRL30_1 codeframe. MRL denied other reason2
MRL	MRL30R3	XMRL30R3	Coded from open-ended response. See MRL30_1 codeframe. FOR QUESTION SEE MRL30R1. MRL denied other reason3
MRL	MRL31	XMRL31	Coded from open-ended response. See MRL30_1 codeframe. FOR QUESTION SEE MRL30R1. Didn't apply fearing denial During the last three years, were there times when the firm needed credit, but did not apply because it thought the application would be turned down?
MRL	MRL31R1	XMRL31R1	1: YES 2: NO Reason1 feared application denial Why did you think the firm would have been turned down?

/* Terms of loan sought */
 11: Insufficient collateral or no guaranty 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 inst. portfolio
 22: Institution doesnt like to make loans of this type

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/* Characteristics of firm */
 41: Firm too small for institution, too few assets
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 43: Firm too highly leveraged, too little equity

44: Firm too large
 45: Firm in declining or risky industry
 46: Bad fit between institution and firm
 47: Tax Lien, Judgements

/* Miscellaneous */

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 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: Tight credit markets generally

/* Institutional error or prejudice */

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 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 dont loan to (small) business

/* Problem responses */

91: Approved
 94: Same as previous
 95: No particular reason
 97: Other
 98: Non-ascertainable
 .S: Legitimate skip

MRL	MRL31R2	XMRL31R2	Coded from open-ended response. See MRL31_1 codeframe. Reason2 feared application denial
MRL	MRL31R3	XMRL31R3	Coded from open-ended response. See MRL31_1 codeframe. SEE QUESTION MRL31R1. Reason3 feared application denial
G	G1	XG1	Coded from open-ended response. See MRL31_1 codeframe. SEE QUESTION MRL31R1. Use transaction services 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, processing credit card receipts, and making night deposits or wire transfers. During (1998/the fiscal year ending [DATE]), did [FIRM] obtain any of these services from a financial institution or other source? 1: YES 2: NO
G	G3	XG3	Use cash management services The next services we'll ask about are related to cash management. During (1998/the fiscal year ending [DATE]), did [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 Use credit related services
The next services we'll ask about are related to credit. During (1998/the fiscal year ending [DATE]), did [FIRM] use bankers acceptances, letters of credit, sales financing, or factoring?

1: YES
2: NO

G G7 XG7 Use trust services
The next services we'll ask about are related to trusts. During (1998/the fiscal year ending [DATE]), did [FIRM] use a financial institution or other source to manage 401K plans, pension funds, business trusts, or to obtain securities safekeeping services?

1: YES
2: NO

G G9 XG9 Use brokerage services
The last services we'll ask about are related to brokerages. During (1998/the fiscal year ending [DATE]), did [FIRM] use brokerage services for business purposes?

1: YES
2: NO

H H1R_1 Primary Institution Number
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?

INSTITUTION: _____
.S: Legitimate skip
moved from H1 - derived from sechrnk. If H1R_1=.S, then the firm used ZERO institutions. 107 firms reported zero sources of financial services.

H H1R_2 Loop2 Inst Number
Derived from sechrnk. SEE H1R_1.

H H1R_3 Loop3 Inst Number
Derived from sechrnk. SEE H1R_1.

H H1R_4 Loop 4 Inst Number
Derived from sechrnk. SEE H1R_1.

H H1R_5 Loop5 Inst Number
Derived from sechrnk. SEE H1R_1.

H H1R_6 Loop6 Inst Number
Derived from sechrnk. SEE H1R_1.

H H1R_7 Loop7 Inst Number
Derived from sechrnk. SEE H1R_1.

H H1R_8 Loop8 Inst Number
Derived from sechrnk. SEE H1R_1.

I ITYPE1 XITYPE1 Institution 1 type
What type of institution or source is (Institution 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/Composite Institution
 .S: Legitimate Skip

Either extracted from H2 or coded with other information.

I	ITYPE2	XITYPE2	Institution 2 type What type of institution or source is (Institution 2)? SEE ITYPE1.
I	ITYPE3	XITYPE3	Institution 3 type What type of institution or source is (Institution 3)? SEE ITYPE1.
I	ITYPE4	XITYPE4	Institution 4 type What type of institution or source is (Institution 4)? SEE ITYPE1.
I	ITYPE5	XITYPE5	Institution 5 type What type of institution or source is (Institution 5)? SEE ITYPE1.
I	ITYPE6	XITYPE6	Institution 6 type What type of institution or source is (Institution 6)? SEE ITYPE1.
I	ITYPE7	XITYPE7	Institution 7 type What type of institution or source is (Institution 7)? SEE ITYPE1.
I	ITYPE8	XITYPE8	Institution 8 type What type of institution or source is (Institution 8)? SEE ITYPE1.
I	ITYPE9	XITYPE9	Institution 9 type What type of institution or source is (Institution 9)? SEE ITYPE1.
I	ITYPE10	XITYPE10	Institution 10 type What type of institution or source is (Institution 10)? SEE ITYPE1.
I	ITYPE11	XITYPE11	Institution 11 type What type of institution or source is (Institution 11)? SEE ITYPE1.
I	ITYPE12	XITYPE12	Institution 12 type What type of institution or source is (Institution 12)? SEE ITYPE1.
I	ITYPE13	XITYPE13	Institution 13 type What type of institution or source is (Institution 13)? SEE ITYPE1.
I	ITYPE14	XITYPE14	Institution 14 type What type of institution or source is (Institution 14)? SEE ITYPE1.
I	ITYPE15	XITYPE15	Institution 15 type What type of institution or source is (Institution 15)? SEE ITYPE1.

I	ITYPE16	XITYPE16	Institution 16 type What type of institution or source is (Institution 16)? SEE ITYPE1.
I	ITYPE17	XITYPE17	Institution 17 type What type of institution or source is (Institution 17)? SEE ITYPE1.
I	ITYPE18	XITYPE18	Institution 18 type What type of institution or source is (Institution 18)? SEE ITYPE1.
I	ITYPE19	XITYPE19	Institution 19 type What type of institution or source is (Institution 19)? SEE ITYPE1.
I	ITYPE20	XITYPE20	Institution 20 type What type of institution or source is (Institution 20)? SEE ITYPE1.
I	IH3A1	XIH3A1	Reason #1 for using Institution 1 What factors influenced the firm's decision to use this source? /* 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 N.A.) 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/Specialize in Small business services /* 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
 94:Other
 97:Other
 99:Not ascertainable
 .S:Legitimate skip

Derived from h3r1_(1-8)

I	IH3A2	XIH3A2	Reason #1 for using Institution 2 What factors influenced the firm's decision to use this source? Derived from h3r1_(1-8). SEE IH3A1.
I	IH3A3	XIH3A3	Reason #1 for using Institution 3 What factors influenced the firm's decision to use this source? Derived from h3r1_(1-8). SEE IH3A1.
I	IH3A4	XIH3A4	Reason #1 for using Institution 4 What factors influenced the firm's decision to use this source? Derived from h3r1_(1-8). SEE IH3A1.
I	IH3A5	XIH3A5	Reason #1 for using Institution 5 What factors influenced the firm's decision to use this source? Derived from h3r1_(1-8). SEE IH3A1.
I	IH3A6	XIH3A6	Reason #1 for using Institution 6 What factors influenced the firm's decision to use this source? Derived from h3r1_(1-8). SEE IH3A1.
I	IH3A7	XIH3A7	Reason #1 for using Institution 7 What factors influenced the firm's decision to use this source? Derived from h3r1_(1-8). SEE IH3A1.
I	IH3A8	XIH3A8	Reason #1 for using Institution 8 What factors influenced the firm's decision to use this source? Derived from h3r1_(1-8). SEE IH3A1.
I	IH3A9	XIH3A9	Reason #1 for using Institution 9 What factors influenced the firm's decision to use this source? Derived from h3r1_(1-8). SEE IH3A1.
I	IH3A10	XIH3A10	Reason #1 for using Institution 10 Derived from h3r1_(1-8). SEE IH3A1.

			What factors influenced the firm's decision to use this source?
I	IH3A11	XIH3A11	Derived from h3r1_(1-8). SEE IH3A1. Reason #1 for using Institution 11 What factors influenced the firm's decision to use this source?
I	IH3A12	XIH3A12	Derived from h3r1_(1-8). SEE IH3A1. Reason #1 for using Institution 12 What factors influenced the firm's decision to use this source?
I	IH3A13	XIH3A13	Derived from h3r1_(1-8). SEE IH3A1. Reason #1 for using Institution 13 What factors influenced the firm's decision to use this source?
I	IH3A14	XIH3A14	Derived from h3r1_(1-8). SEE IH3A1. Reason #1 for using Institution 14 What factors influenced the firm's decision to use this source?
I	IH3A15	XIH3A15	Derived from h3r1_(1-8). SEE IH3A1. Reason #1 for using Institution 15 What factors influenced the firm's decision to use this source?
I	IH3A16	XIH3A16	Derived from h3r1_(1-8). SEE IH3A1. Reason #1 for using Institution 16 What factors influenced the firm's decision to use this source?
I	IH3A17	XIH3A17	Derived from h3r1_(1-8). SEE IH3A1. Reason #1 for using Institution 17 What factors influenced the firm's decision to use this source?
I	IH3A18	XIH3A18	Derived from h3r1_(1-8). SEE IH3A1. Reason #1 for using Institution 18 What factors influenced the firm's decision to use this source?
I	IH3A19	XIH3A19	Derived from h3r1_(1-8). SEE IH3A1. Reason #1 for using Institution 19 What factors influenced the firm's decision to use this source?
I	IH3A20	XIH3A20	Derived from h3r1_(1-8). SEE IH3A1. Reason #1 for using Institution 20 What factors influenced the firm's decision to use this source?
I	IH3B1	XIH3B1	Derived from h3r1_(1-8). SEE IH3A1. Reason #2 for using Institution 1 What factors influenced the firm's decision to use this source?
I	IH3B2	XIH3B2	Derived from h3r2_(1-8). SEE IH3A1. Reason #2 for using Institution 2 What factors influenced the firm's decision to use this source?
I	IH3B3	XIH3B3	Derived from h3r2_(1-8). SEE IH3A1. Reason #2 for using Institution 3 What factors influenced the firm's decision to use this source?
I	IH3B4	XIH3B4	Derived from h3r2_(1-8). SEE IH3A1. Reason #2 for using Institution 4 What factors influenced the firm's decision to use this source?

I	IH3B5	XIH3B5	Derived from h3r2_(1-8). SEE IH3A1. Reason #2 for using Institution 5 What factors influenced the firm's decision to use this source?
I	IH3B6	XIH3B6	Derived from h3r2_(1-8). SEE IH3A1. Reason #2 for using Institution 6 What factors influenced the firm's decision to use this source?
I	IH3B7	XIH3B7	Derived from h3r2_(1-8). SEE IH3A1. Reason #2 for using Institution 7 What factors influenced the firm's decision to use this source?
I	IH3B8	XIH3B8	Derived from h3r2_(1-8). SEE IH3A1. Reason #2 for using Institution 8 What factors influenced the firm's decision to use this source?
I	IH3B9	XIH3B9	Derived from h3r2_(1-8). SEE IH3A1. Reason #2 for using Institution 9 What factors influenced the firm's decision to use this source?
I	IH3B10	XIH3B10	Derived from h3r2_(1-8). SEE IH3A1. Reason #2 for using Institution 10 What factors influenced the firm's decision to use this source?
I	IH3B11	XIH3B11	Derived from h3r2_(1-8). SEE IH3A1. Reason #2 for using Institution 11 What factors influenced the firm's decision to use this source?
I	IH3B12	XIH3B12	Derived from h3r2_(1-8). SEE IH3A1. Reason #2 for using Institution 12 What factors influenced the firm's decision to use this source?
I	IH3B13	XIH3B13	Derived from h3r2_(1-8). SEE IH3A1. Reason #2 for using Institution 13 What factors influenced the firm's decision to use this source?
I	IH3B14	XIH3B14	Derived from h3r2_(1-8). SEE IH3A1. Reason #2 for using Institution 14 What factors influenced the firm's decision to use this source?
I	IH3B15	XIH3B15	Derived from h3r2_(1-8). SEE IH3A1. Reason #2 for using Institution 15 What factors influenced the firm's decision to use this source?
I	IH3B16	XIH3B16	Derived from h3r2_(1-8). SEE IH3A1. Reason #2 for using Institution 16 What factors influenced the firm's decision to use this source?
I	IH3B17	XIH3B17	Derived from h3r2_(1-8). SEE IH3A1. Reason #2 for using Institution 17 What factors influenced the firm's decision to use this source?
I	IH3B18	XIH3B18	Derived from h3r2_(1-8). SEE IH3A1. Reason #2 for using Institution 18 What factors influenced the firm's decision to use this source?
I	IH3B19	XIH3B19	Derived from h3r2_(1-8). SEE IH3A1. Reason #2 for using Institution 19

			What factors influenced the firm's decision to use this source?
I	IH3B20	XIH3B20	Derived from h3r2_(1-8). SEE IH3A1. Reason #2 for using Institution 20 What factors influenced the firm's decision to use this source?
I	IH3C1	XIH3C1	Derived from h3r2_(1-8). SEE IH3A1. Reason #3 for using Institution 1 What factors influenced the firm's decision to use this source?
I	IH3C2	XIH3C2	Derived from h3r3_(1-8). SEE IH3A1. Reason #3 for using Institution 2 What factors influenced the firm's decision to use this source?
I	IH3C3	XIH3C3	Derived from h3r3_(1-8). SEE IH3A1. Reason #3 for using Institution 3 What factors influenced the firm's decision to use this source?
I	IH3C4	XIH3C4	Derived from h3r3_(1-8). SEE IH3A1. Reason #3 for using Institution 4 What factors influenced the firm's decision to use this source?
I	IH3C5	XIH3C5	Derived from h3r3_(1-8). SEE IH3A1. Reason #3 for using Institution 5 What factors influenced the firm's decision to use this source?
I	IH3C6	XIH3C6	Derived from h3r3_(1-8). SEE IH3A1. Reason #3 for using Institution 6 What factors influenced the firm's decision to use this source?
I	IH3C7	XIH3C7	Derived from h3r3_(1-8). SEE IH3A1. Reason #3 for using Institution 7 What factors influenced the firm's decision to use this source?
I	IH3C8	XIH3C8	Derived from h3r3_(1-8). SEE IH3A1. Reason #3 for using Institution 8 What factors influenced the firm's decision to use this source?
I	IH3C9	XIH3C9	Derived from h3r3_(1-8). SEE IH3A1. Reason #3 for using Institution 9 What factors influenced the firm's decision to use this source?
I	IH3C10	XIH3C10	Derived from h3r3_(1-8). SEE IH3A1. Reason #3 for using Institution 10 What factors influenced the firm's decision to use this source?
I	IH3C11	XIH3C11	Derived from h3r3_(1-8). SEE IH3A1. Reason #3 for using Institution 11 What factors influenced the firm's decision to use this source?
I	IH3C12	XIH3C12	Derived from h3r3_(1-8). SEE IH3A1. Reason #3 for using Institution 12 What factors influenced the firm's decision to use this source?
I	IH3C13	XIH3C13	Derived from h3r3_(1-8). SEE IH3A1. Reason #3 for using Institution 13 What factors influenced the firm's decision to use this source?

I	IH3C14	XIH3C14	Derived from h3r3_(1-8). SEE IH3A1. Reason #3 for using Institution 14 What factors influenced the firm's decision to use this source?
I	IH3C15	XIH3C15	Derived from h3r3_(1-8). SEE IH3A1. Reason #3 for using Institution 15 What factors influenced the firm's decision to use this source?
I	IH3C16	XIH3C16	Derived from h3r3_(1-8). SEE IH3A1. Reason #3 for using Institution 16 What factors influenced the firm's decision to use this source?
I	IH3C17	XIH3C17	Derived from h3r3_(1-8). SEE IH3A1. Reason #3 for using Institution 17 What factors influenced the firm's decision to use this source?
I	IH3C18	XIH3C18	Derived from h3r3_(1-8). SEE IH3A1. Reason #3 for using Institution 18 What factors influenced the firm's decision to use this source?
I	IH3C19	XIH3C19	Derived from h3r3_(1-8). SEE IH3A1. Reason #3 for using Institution 19 What factors influenced the firm's decision to use this source?
I	IH3C20	XIH3C20	Derived from h3r3_(1-8). SEE IH3A1. Reason #3 for using Institution 20 What factors influenced the firm's decision to use this source?
I	IMONS1	XIMONS1	Derived from h3r3_(1-8). SEE IH3A1. Months with Institution 1 For how long has [FIRM] conducted business with (NAME) (under its current name)? NUMBER: _____ IN: MONTHS .S: Legitimate Skip
I	IMONS2	XIMONS2	Derived from h4mo and h4yr Months with Institution 2 For how long has [FIRM] conducted business with (NAME) (under its current name)? SEE IMONS1.
I	IMONS3	XIMONS3	Months with Institution 3 For how long has [FIRM] conducted business with (NAME) (under its current name)? SEE IMONS1.
I	IMONS4	XIMONS4	Months with Institution 4 For how long has [FIRM] conducted business with (NAME) (under its current name)? SEE IMONS1.
I	IMONS5	XIMONS5	Months with Institution 5 For how long has [FIRM] conducted business with (NAME) (under its current name)? SEE IMONS1.
I	IMONS6	XIMONS6	Months with Institution 6 For how long has [FIRM] conducted business with (NAME) (under its current name)? SEE IMONS1.
I	IMONS7	XIMONS7	Months with Institution 7 For how long has [FIRM] conducted business with (NAME) (under its current name)?

I	IMONS8	XIMONS8	SEE IMONS1. Months with Institution 8 For how long has [FIRM] conducted business with (NAME) (under its current name)?
I	IMONS9	XIMONS9	SEE IMONS1. Months with Institution 9 For how long has [FIRM] conducted business with (NAME) (under its current name)?
I	IMONS10	XIMONS10	SEE IMONS1. Months with Institution 10 For how long has [FIRM] conducted business with (NAME) (under its current name)?
I	IMONS11	XIMONS11	SEE IMONS1. Months with Institution 11 For how long has [FIRM] conducted business with (NAME) (under its current name)?
I	IMONS12	XIMONS12	SEE IMONS1. Months with Institution 12 For how long has [FIRM] conducted business with (NAME) (under its current name)?
I	IMONS13	XIMONS13	SEE IMONS1. Months with Institution 13 For how long has [FIRM] conducted business with (NAME) (under its current name)?
I	IMONS14	XIMONS14	SEE IMONS1. Months with Institution 14 For how long has [FIRM] conducted business with (NAME) (under its current name)?
I	IMONS15	XIMONS15	SEE IMONS1. Months with Institution 15 For how long has [FIRM] conducted business with (NAME) (under its current name)?
I	IMONS16	XIMONS16	SEE IMONS1. Months with Institution 16 For how long has [FIRM] conducted business with (NAME) (under its current name)?
I	IMONS17	XIMONS17	SEE IMONS1. Months with Institution 17 For how long has [FIRM] conducted business with (NAME) (under its current name)?
I	IMONS18	XIMONS18	SEE IMONS1. Months with Institution 18 For how long has [FIRM] conducted business with (NAME) (under its current name)?
I	IMONS19	XIMONS19	SEE IMONS1. Months with Institution 19 For how long has [FIRM] conducted business with (NAME) (under its current name)?
I	IMONS20	XIMONS20	SEE IMONS1. Months with Institution 20 For how long has [FIRM] conducted business with (NAME) (under its current name)?
I	ISAME1	XISAME1	SEE IMONS1. Institution 1 in same area as firm HQ Is this office located in the same metropolitan area or county as the main office of [FIRM]?

1: YES

2: NO
 -3: Foreign Institution
 .S: Legitimate Skip

Derived from h6. Added code -3, which indicates the bank is located outside the United States

I	ISAME2	XISAME2	Institution 2 in same area as firm HQ Is this office located in the same metropolitan area or county as the main office of [FIRM]? SEE ISAME1.
I	ISAME3	XISAME3	Institution 3 in same area as firm HQ Is this office located in the same metropolitan area or county as the main office of [FIRM]? SEE ISAME1.
I	ISAME4	XISAME4	Institution 4 in same area as firm HQ Is this office located in the same metropolitan area or county as the main office of [FIRM]? SEE ISAME1.
I	ISAME5	XISAME5	Institution 5 in same area as firm HQ Is this office located in the same metropolitan area or county as the main office of [FIRM]? SEE ISAME1.
I	ISAME6	XISAME6	Institution 6 in same area as firm HQ Is this office located in the same metropolitan area or county as the main office of [FIRM]? SEE ISAME1.
I	ISAME7	XISAME7	Institution 7 in same area as firm HQ Is this office located in the same metropolitan area or county as the main office of [FIRM]? SEE ISAME1.
I	ISAME8	XISAME8	Institution 8 in same area as firm HQ Is this office located in the same metropolitan area or county as the main office of [FIRM]? SEE ISAME1.
I	ISAME9	XISAME9	Institution 9 in same area as firm HQ Is this office located in the same metropolitan area or county as the main office of [FIRM]? SEE ISAME1.
I	ISAME10	XISAME10	Institution 10 in same area as firm HQ Is this office located in the same metropolitan area or county as the main office of [FIRM]? SEE ISAME1.
I	ISAME11	XISAME11	Institution 11 in same area as firm HQ Is this office located in the same metropolitan area or county as the main office of [FIRM]? SEE ISAME1.
I	ISAME12	XISAME12	Institution 12 in same area as firm HQ Is this office located in the same metropolitan area or county as the main office of [FIRM]? SEE ISAME1.
I	ISAME13	XISAME13	Institution 13 in same area as firm HQ Is this office located in the same metropolitan area or county as the main office of [FIRM]? SEE ISAME1.
I	ISAME14	XISAME14	Institution 14 in same area as firm HQ Is this office located in the same metropolitan area or county as the main office of [FIRM]? SEE ISAME1.
I	ISAME15	XISAME15	Institution 15 in same area as firm HQ Is this office located in the same metropolitan area or

			county as the main office of [FIRM]? SEE ISAME1.
I	ISAME16	XISAME16	Institution 16 in same area as firm HQ Is this office located in the same metropolitan area or county as the main office of [FIRM]? SEE ISAME1.
I	ISAME17	XISAME17	Institution 17 in same area as firm HQ Is this office located in the same metropolitan area or county as the main office of [FIRM]? SEE ISAME1.
I	ISAME18	XISAME18	Institution 18 in same area as firm HQ Is this office located in the same metropolitan area or county as the main office of [FIRM]? SEE ISAME1.
I	ISAME19	XISAME19	Institution 19 in same area as firm HQ Is this office located in the same metropolitan area or county as the main office of [FIRM]? SEE ISAME1.
I	ISAME20	XISAME20	Institution 20 in same area as firm HQ Is this office located in the same metropolitan area or county as the main office of [FIRM]? SEE ISAME1.
I	IDIST1	XIDIST1	Distance between the firm and inst 1 Approximately how many miles from the main office of the firm is this office or branch of (NAME)? MILES: _____ .S: Legitimate Skip Derived from H7, or if not asked in section H, then the distance calculated from firm and institution zip codes. Exact distance in miles = 3958.75 *arccos[sin(zip1.lat/57.2958)* sin(zip2.lat/57.2958) + cos(zip1.lat/57.2958) * cos(zip2.lat/57.2958) * cos(zip2.lon/57.2958 - zip1.lon/57.2958)] Where:zip1=firm, zip2=inst. Latitude and Longitude were extracted from ZipList5Gold data.
I	IDIST2	XIDIST2	Distance between the firm and inst 2 Approximately how many miles from the main office of the firm is this office or branch of (NAME)? SEE IDIST1.

	NAME	XCODE	EXPLANATION
I	IDIST3	XIDIST3	Distance between the firm and inst 3 Approximately how many miles from the main office of the firm is this office or branch of (NAME)? SEE IDIST1.
I	IDIST4	XIDIST4	Distance between the firm and inst 4 Approximately how many miles from the main office of the firm is this office or branch of (NAME)? SEE IDIST1.
I	IDIST5	XIDIST5	Distance between the firm and inst 5 Approximately how many miles from the main office of the firm is this office or branch of (NAME)? SEE IDIST1.
I	IDIST6	XIDIST6	Distance between the firm and inst 6 Approximately how many miles from the main office of the firm is this office or branch of (NAME)? SEE IDIST1.
I	IDIST7	XIDIST7	Distance between the firm and inst 7 Approximately how many miles from the main office of the firm is this office or branch of (NAME)? SEE IDIST1.
I	IDIST8	XIDIST8	Distance between the firm and inst 8 Approximately how many miles from the main office of the firm is this office or branch of (NAME)? SEE IDIST1.
I	IDIST9	XIDIST9	Distance between the firm and inst 9 Approximately how many miles from the main office of the firm is this office or branch of (NAME)? SEE IDIST1.
I	IDIST10	XIDIST10	Distance between the firm and inst 10 Approximately how many miles from the main office of the firm is this office or branch of (NAME)? SEE IDIST1.
I	IDIST11	XIDIST11	Distance between the firm and inst 11 Approximately how many miles from the main office of the firm is this office or branch of (NAME)? SEE IDIST1.
I	IDIST12	XIDIST12	Distance between the firm and inst 12 Approximately how many miles from the main office of the firm is this office or branch of (NAME)? SEE IDIST1.
I	IDIST13	XIDIST13	Distance between the firm and inst 13 Approximately how many miles from the main office of the firm is this office or branch of (NAME)? SEE IDIST1.
I	IDIST14	XIDIST14	Distance between the firm and inst 14 Approximately how many miles from the main office of the firm is this office or branch of (NAME)? SEE IDIST1.
I	IDIST15	XIDIST15	Distance between the firm and inst 15 Approximately how many miles from the main office of the firm is this office or branch of (NAME)? SEE IDIST1.
I	IDIST16	XIDIST16	Distance between the firm and inst 16 Approximately how many miles from the main office of the firm is this office or branch of (NAME)? SEE IDIST1.
I	IDIST17	XIDIST17	Distance between the firm and inst 17

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

SEE IDIST1.

I IDIST18 XIDIST18

Distance between the firm and inst 18

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

SEE IDIST1.

I IDIST19 XIDIST19

Distance between the firm and inst 19

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

SEE IDIST1.

I IDIST20 XIDIST20

Distance between the firm and inst 20

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

SEE IDIST1.

I IMETH1 XIMETH1

Most frequent interface with inst 1

What was the most frequent method of conducting business with this office or branch?

Derived from h8

1: In person

2: By telephone

3: By mail

4: Direct withdrawal or wire

5: Through an ATM

6: Use of a personal computer or the internet

7: Other

11: Fax

12: Electronically, not otherwise specified

13: Visit from financial source's representative

14: Courier pick up, armour car

15: Via Check or credit card

16: Through another firm

95: All methods, not otherwise specified

96: Never did use institution (e.g., loan application only)

97: No longer use institution

98: Not ascertainable

.S: Legitimate skip

Notes:

1:night depository, drive up window coded as in person

2:for multiple reasons, first reason mentioned coded as

I IMETH2 XIMETH2

Most frequent interface with inst 2

What was the most frequent method of conducting business with this office or branch?

SEE IMETH1.

I IMETH3 XIMETH3

Most frequent interface with inst 3

What was the most frequent method of conducting business with this office or branch?

SEE IMETH1.

I IMETH4 XIMETH4

Most frequent interface with inst 4

What was the most frequent method of conducting business with this office or branch?

SEE IMETH1.

I IMETH5 XIMETH5

Most frequent interface with inst 5

What was the most frequent method of conducting business with this office or branch?

SEE IMETH1.

I	IMETH6	XIMETH6	Most frequent interface with inst 6 What was the most frequent method of conducting business with this office or branch? SEE IMETH1.
I	IMETH7	XIMETH7	Most frequent interface with inst 7 What was the most frequent method of conducting business with this office or branch? SEE IMETH1.
I	IMETH8	XIMETH8	Most frequent interface with inst 8 What was the most frequent method of conducting business with this office or branch? SEE IMETH1.
I	IMETH9	XIMETH9	Most frequent interface with inst 9 What was the most frequent method of conducting business with this office or branch? SEE IMETH1.
I	IMETH10	XIMETH10	Most frequent interface with inst 10 What was the most frequent method of conducting business with this office or branch? SEE IMETH1.
I	IMETH11	XIMETH11	Most frequent interface with inst 11 What was the most frequent method of conducting business with this office or branch? SEE IMETH1.
I	IMETH12	XIMETH12	Most frequent interface with inst 12 What was the most frequent method of conducting business with this office or branch? SEE IMETH1.
I	IMETH13	XIMETH13	Most frequent interface with inst 13 What was the most frequent method of conducting business with this office or branch? SEE IMETH1.
I	IMETH14	XIMETH14	Most frequent interface with inst 14 What was the most frequent method of conducting business with this office or branch? SEE IMETH1.
I	IMETH15	XIMETH15	Most frequent interface with inst 15 What was the most frequent method of conducting business with this office or branch? SEE IMETH1.
I	IMETH16	XIMETH16	Most frequent interface with inst 16 What was the most frequent method of conducting business with this office or branch? SEE IMETH1.
I	IMETH17	XIMETH17	Most frequent interface with inst 17 What was the most frequent method of conducting business with this office or branch? SEE IMETH1.
I	IMETH18	XIMETH18	Most frequent interface with inst 18 What was the most frequent method of conducting business with this office or branch? SEE IMETH1.
I	IMETH19	XIMETH19	Most frequent interface with inst 19 What was the most frequent method of conducting business with this office or branch? SEE IMETH1.
I	IMETH20	XIMETH20	Most frequent interface with inst 20 What was the most frequent method of conducting business

with this office or branch?

SEE IMETH1.

L L1 XL1 Use trade credit
During (1998/the fiscal year ending [DATE]), did [FIRM] make any purchases of goods or services from suppliers on account rather than pay before or at the time of the delivery?

1: YES

2: NO

L L2 XL2 Percent of purchases on trade credit
Think of the total dollar amount of all purchases made by the firm during (1998/the fiscal year ending [DATE]). What percentage of these purchases were made using trade credit?

PERCENTAGE: _____%

L L3 XL3 Number of trade credit suppliers
From how many suppliers did [FIRM] make purchases using trade credit during (1998/the fiscal year ending [DATE])?

NUMBER: _____

.S: Legitimate Skip

L L4 XL4 % of suppliers offering cash discounts
What percentage of your suppliers offer cash discounts for prompt payment?

PERCENTAGE: _____%

.S: Legitimate Skip

L L5 XL5 % of cash discounts used by firm
What percentage of the cash discounts offered did the firm take advantage of?

PERCENTAGE: _____%

.S: Legitimate Skip

L L6 XL6 Paid bill after due date
During (1998/the fiscal year ending [DATE]), did the firm ever make payments on account after the bill was due in full?

1: YES

2: NO

.S: Legitimate Skip

L L7 XL7 % of balances paid after due date
What percentage of the balances on account were made after the bill was due in full?

PERCENTAGE: _____%

.S: Legitimate Skip

L L8 XL8 Cash discount from most important supplr
Did this supplier offer a discount for early payments?

1: YES

2: NO

.S: Legitimate Skip

L L9 XL9 Length of discnt period most imp supplr
How long was the discount period for early payment?

NUMBER OF DAYS: _____

.S: Legitimate Skip

L L10 XL10 Amount of discount (%) most import suppl
 What was the percentage discount for early payment?
 PERCENTAGE: _____%
 .S: Legitimate Skip

L L11 XL11 # days in bill period most import supplr
 How long after the invoice date was the bill due in full?
 1: Cash on delivery/zero days
 2: 1-7 days
 3: 8-10 days
 4: 11-14 days
 5: 15 days
 6: 16-20 days
 7: 21-30 days
 8: 31-45 days
 9: 46-60 days
 10: 61-90 days
 11: More than 90 days
 .S: Legitimate Skip
 NOTES: If answer variable, depends on supplier, etc.,
 coded .D and imputed. If answer two values, e.g., 7 or 30
 days, pick midpoint (17.5) and code to that value (6 in
 this case). If no due date, code as more than 90 days (11)

L L12 XL12 Penalty for late pymnt most imprt supplr
 What was the monthly penalty, if any, for paying after this
 due date?
 PERCENTAGE: _____%
 .S: Legitimate Skip

L L13 XL13 Suppliers ever denied trade credit
 Has any supplier that offers trade credit to business
 customers denied a request by your firm for trade credit?
 1: YES
 2: NO

L L14R1 XL14R1 Den Trade Credit reason1
 Why did the supplier turn down the request?
 /* Reason not disclosed or vague */
 1: Reason not disclosed by trade-credit firm
 2: Only reasons given were vague
 /* Terms of loan sought */
 11: Insufficient collateral offered
 12: Loan too large
 13: Loan too small
 14: Loan size (small vs. large n.a.)
 /* Reasons related to lender's preferences */
 21: Loan would overconcentrate institution portfolio
 22: Institution doesn't like to make loans of this type
 /* General reasons */
 30: Credit history, not otherwise ascertainable
 31: Business credit history
 32: Personal credit history
 33: Poor balance sheet, financial performance
 34: Firm failed trade credit firm's formula or guidelines
 35: Ability to repay questioned-- non-specific
 36: Firm not on business long enough
 37: Tax lien, judgements

/* Characteristics of firm */

41: Firm too small for trade credit, too few assets
 42: Large amount of outstanding loans
 43: Firm too highly leveraged, too little equity
 45: Firm in declining, or risky industry
 46: Bad fit between firm and trade credit supplier

/* Miscellaneous */

51: Inability to audit account, firm too far away
 52: Insufficient time to process application
 53: Inadequate documentation provided
 54: Federal regulators make loan difficult or impossible
 55: Conflict of interest for institution
 56: Tight credit markets generally

/* Institutional error or prejudice */

61: Trade credit firm made a mistake
 62: Informational problem, fact blown out of proportion
 63: Arbitrariness
 64: Personality conflict
 65: Prejudice on racial or ethnic basis
 66: Prejudice against women
 67: Prejudice against business location
 68: Prejudice against business type
 69: Prejudice or discrimination (not-specified or other)

/* Trade-credit specific problems */

71: Trade credit firm is in bankruptcy
 72: Firm was previously late on account
 73: One-time transactions ineligible for trade credit
 74: Must establish relationship first
 75: No Dun and Bradstreet listing
 76: No new trade credit accounts
 77: Volume of purchases too low
 78: Firm can't meet payment requirements, C.O.D.

/* Problem responses */

96: Don't usually grant trade credit (delete)
 97: Other
 98: Not ascertainable
 .S: Legitimate Skip

1st reason for denied trade credit - from open ended response to L14.

L L14R2 XL14R2

Den Trade Credit reason2

2nd reason for denied trade credit - from open ended response to L14. FOR QUESTION SEE L14R1.

L L14R3 XL14R3

Den Trade Credit reason3

3rd reason for denied trade credit - from open ended response to L14. FOR QUESTION SEE L14R1.

M M1 XM1

Equity capital from existing owners

During (1998/the fiscal year ending [DATE]), did [FIRM] obtain additional equity capital from existing owners, new or existing partners, or existing shareholders?

1: YES

2: NO

M M2 XM2

Amount of equity from existing owners

How much additional equity capital did the firm obtain?

AMOUNT: \$ _____

.S: Legitimate Skip

M M3 XM3

Primary use for equity from existng ownr

What was the primary use of this additional equity capital?

- 1: Working capital
- 2: Motor vehicles
- 3: Other equipment or machinery
- 4: Leasehold improvements
- 5: Land and buildings
- 6: Furniture and fixtures
- 7: Inventory accumulation
- 8: Debt relief (other than refinancing)
- 9: Refinancing
- 10: Taxes owed
- 11: Business expansion, acquisition
- 12: Multiple uses
- 13: Other not elsewhere classified
- .S: Legitimate Skip

M M4 XM4 Equity capital from other sources
During (1998/the fiscal year ending [DATE]), did [FIRM] obtain additional equity capital from sources other than existing shareholders excluding retained earnings?

- 1: YES
- 2: NO
- .S: Legitimate Skip

M M5 XM5 Amount of equity from other sources
What was the dollar amount of this additional equity capital raised from sources other than existing shareholders?

AMOUNT: \$ _____

M M6 XM6 Primary use for equity from othr sources
What was the primary use of the equity capital?

- 1: Working capital
- 2: Motor vehicles
- 3: Other equipment or machinery
- 4: Leasehold improvements
- 5: Land and buildings
- 6: Furniture and fixtures
- 7: Inventory accumulation
- 8: Debt relief (other than refinancing)
- 9: Refinancing
- 10: Taxes owed
- 11: Business expansion, acquisition
- 12: Multiple uses
- 13: Other not elsewhere classified
- .S: Legitimate Skip

M M7_1 XM7_1 Equity from informal investors
Did the firm raise equity from informal investors not related to management?

- 1: YES
- 2: NO
- .S: Legitimate Skip

M M7_2 XM7_2 Equity from venture capital firm
Did the firm raise equity from a venture capital firm?

- 1: YES
- 2: NO
- .S: Legitimate Skip

M M7_3 XM7_3 Equity from public offering

Did the firm raise equity from public equity?

1: YES
2: NO
.S: Legitimate Skip

M M7_4 XM7_4

Equity from other source
Did the firm raise equity from another source?

1: YES
2: NO
.S: Legitimate Skip

P P1 XP1

Tax records cover entire year
First, do [FIRM's] accounting or tax records cover the entire 12 months of (1998/the fiscal year ending [DATE])?

1: YES
2: NO

P P1MO XP1MO

Accounting period begin month
What was the beginning date for this accounting period?

MONTH: _____
.D: Don't Know
.R: Refuse
.S: Legitimate Skip

P P1DAY XP1DAY

Accounting period begin day
What was the beginning date for this accounting period?

DAY: _____
.D: Don't Know
.R: Refuse
.N: Not Asked
.S: Legitimate Skip

P P1YR XP1YR

Accounting period begin year
What was the beginning date for this accounting period?

YEAR: _____
.D: Don't Know
.R: Refuse
.N: Not Asked
.S: Legitimate Skip

P P2 XP2

Total sales for current FY
To be sure that I have entered your answer correctly, I will verify each answer that I have recorded in this and the following sections. During (1998/the fiscal year ending [DATE]), what were [FIRM's] total sales or total receipts?

Estimate & Range Collapsed. Updated to represent full fiscal year. $P2 = P2 * 12 / P2MON$
Number of months for reported sales

P P2MON XP2MON

Calculated from p1mo, p1day, plyr and b1 fiscal year. This variable was used to change p2, p4, p5, and profit to represent the full fiscal year. The XP2MON = 30 if P1mo, p1day, plyr, or b2_1 is missing, otherwise the XP2MON=1.

P P3 XP3

Total sales for previous FY
For comparison purposes, what were the firm's total sales during (1997/ the fiscal year ending [DATE - 1 YEAR])?

AMOUNT: \$ _____
.S: Legitimate skip
.S= not in business last year or in business part of a

year. Represents full fiscal year as calculated by $p3=p3$ (reported)*12/(number of months in business) for firms who reported sales were not for full year and who reported the number of months for which sales were reported.

- P P4 XP4
Other income
Besides total sales, what was the total amount of any other income [FIRM] received during (1998/the fiscal year ending [DATE])?
AMOUNT: \$ _____
Estimate & Range Collapsed. Updated to represent full fiscal year. $P4=P4*12/P2MON$
- P P5 XP5
Total cost of doing business
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. During (1998/the fiscal year ending [DATE]), what was the total cost of doing business?
AMOUNT: \$ _____
Estimate & Range Collapsed. Updated to represent full fiscal year. $P5=P5*12/P2MON$
- P PROFIT XPROFIT
Reported Profit
Profit is the firm's income after all expenses and taxes have been deducted. What was (FIRM'S) total profit or loss for (1998/the fiscal year ending [DATE])?
AMOUNT: \$ _____
Moves P6, p8, p10 to common location. Calculated from detail if detail present else uses p6, p8, or p10. Updated to represent full fiscal year. $PROFIT=PROFIT*12/P2MON$
- P P12 XP12
Total corporate tax
What was the firm's total corporate tax?
AMOUNT: \$ _____
.S: Legitimate Skip
Estimate & Range Collapsed
- R R1 XR1
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?
Estimate & Range Collapsed
- R R2 XR2
Accounts receivable
What was the amount of the firm's accounts receivable and trade notes, minus allowances for bad debts?
AMOUNT: \$ _____
Estimate & Range Collapsed
- R R3 XR3
Inventory
What was the total dollar amount of any inventory of merchandise or production materials held by the firm?
AMOUNT: \$ _____
Estimate & Range Collapsed
- R R4 XR4
Other current assets
What was the total dollar amount of the firm's other current assets? 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

Estimate & Range Collapsed
Investments

What was the total dollar amount of other investments held by the business, including (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

Estimate & Range Collapsed
Book value land

What was the book value of any land owned by [FIRM]?

AMOUNT: \$ _____

R R7 XR7

Estimate & Range Collapsed
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

Estimate & Range Collapsed
Total amount of other assets

What was the total dollar amount of these other assets not yet described?

AMOUNT: \$ _____

R R10_R1 XR10_R1

Estimate & Range Collapsed and Equals ZERO if R8 = 2 (NO)
Type other asset 1

What were the three largest of these other assets?

Cash

10: Cash, checking deposits

12: Savings deposits, CDs

Accounts Receivable and Trade Notes net of allowances for bad debt

30: Notes receivable (long term)

32: Credit card receivables, accounts receivable, short term notes receivable

33:Deferred income, payments, taxes, interest

Inventory or Production Materials

25:Supplies, inventory, merchandise

Other Current Assets - within a year bonds stocks prepaid expenses

11:Marketable securities

13:Refunds

14:Taxes and tax deposits, accrued taxes

15:Reserves

17:Bonds

26:Extended service agreements

31:Prepaid expenses

48:Fees

54:Escrow

55:Royalties

Investments - also art

18:Investments (not ascertainable)
 19:Investment in partnership, acquisition, j.vent
 42:Pension plan, retirement fund
 43:Organizational costs
 44:Subsidiaries and franchises
 46:Loans to others-employee advances, partners,
 shareholders
 52:Stock and equity

Land - book value

22:Land

53:Value of land or business

Buildings or equipment - intangible, depletable or
 depreciable

20:Equipment, tools, parts, misc. furniture, fixtures,
 software, cars, trucks, and computers

21:Property, plant

24:Additions, improvements, refinishings, plans

27:Other agreements (no compete covenants, etc.)

49:Client lists, subscription list

50:Amortization

51:Depreciation

57:Loan, lease costs, lease hold improvements

58:Leases-capital, equipment, supplies

Other - security deposits, other and more than 1 category

16:Trust funds

39:Permits, licenses, etc.

40:Goodwill, patents, intangibles

45:Deposits-security, utility, worker comp (deposits)

47:Research and development

41:Insurance- Cash surrender value of life insurance
 (insurance)

Special

94:Same as previous

96>Delete this asset

97:Other

98:Not ascertainable

.S: Legitimate Skip

encoded from open-ended R10_1v. See expanded codeframe.

R R11_1 XR11_1

Amount of other asset loop1

What was the dollar amount of (ASSET) as of [DATE]?

AMOUNT: \$ _____

.S: Legitimate Skip

R R10_R2 XR10_R2

Type other asset 2

encoded from open-ended R10_2v. SEE R10_R1.

R R11_2 XR11_2

Amount of other asset loop2

SEE R11_1.

R R10_R3 XR10_R3

Type other asset 3

encoded from open-ended R10_3v. SEE R10_R1.

R R11_3 XR11_3

Amount of other asset loop3

SEE R11_1.

R R12 XR12

Total assets

As of [DATE], what was the total dollar amount of all
 assets of the firm?

AMOUNT: \$ _____

Estimate & Range Collapsed. Calculated from details R1,

- R2, R3, R4, R5, R6, R7, and R9 if not asked.
- S S1 XS1 Total loans
As of [DATE] what was the combined amount of any loans, mortgages, notes, or bonds [, or capital leases] [, including any loans from stockholders/, including any nonrecourse loans] that the firm had?

AMOUNT: \$ _____
Estimate & Range Collapsed
- S S2 XS2 Accounts payable
What was the total amount of the firm's accounts payable during (1998/the fiscal year ending [DATE])? Accounts payable is typically money the firm owes to other businesses for supplies and services.

AMOUNT: \$ _____
Estimate & Range Collapsed
- S S3 XS3 Current liabilities
What was the total amount of the firm's other current liabilities? Do not include loans and accounts payable. Other current liabilities are debts, other than those discussed earlier, that are due within one year. Examples include accrued expenses, taxes payable, prepayments, and deposits or advances from customers.

AMOUNT: \$ _____
Estimate & Range Collapsed
- S S5 XS5 Total amount of other liabilities
As of [DATE], how much did (FIRM) owe on other debts or liabilities not yet discussed?

AMOUNT: \$ _____
Estimate & Range Collapsed and Equals ZERO If S4=2(NO)
- S S6_R1 XS6_R1 Type other liab 1
What were the three largest of these other liabilities?

Liabilities do not include equity, retained earnings, or capital accounts excludes partner's capital account, common and preferred stock, extra paid in capital.

Loans - loans, mortgages, bonds, notes, capital leases, loans from stockholders, non-recourse loans
10: Capital lease
30: SBA loan
31: Bank loan
32: Long-term loan
33: Mortgage
34: Personal, family loan
35: Stockholder, partner loan
36: Secured loans (auto, equipment, etc.)
37: Loan (not ascertainable)
41: Debt (not ascertainable)
43: Credit lines, revolving credit
50: Working capital
80: Bank overdraft

Accounts Payable
38: Notes payable
39: Accounts payable (wages, taxes, rent, etc.)
52: Accrued expenses

75: Purchases
79: Profit sharing

Other Current Liabilities - debts due with 1 year, accrued expenses (salaries, taxes and interest), taxes payable, prepayment, and deposits from customers)

20: Deferred income
21: Deferred income taxes (not ascertainable)
22: Deferred income taxes (federal, state)

23: Taxes
24: Deferred credit
25: Deferred compensation
26: Deferred interest payable
27: Deferred taxes from inventory
40: Other current liabilities
53: Deposits
74: Fees

Other Liabilities

42: Bonds
65: Trust fund
70: Negative goodwill
71: Buying-out partner
72: Insurance policies
73: Minority interest
78: Pension, retirement

Not liabilities - drop

51: Prepaid expenses
60: Owners' Capital
61: Capital stock
62: Stock
63: Retained earnings
64: Reserves

Special

94: Same as previous
96: Delete this liability
97: Other
98: Not ascertainable
0: Not ascertained

.S: Legitimate Skip encoded from open ended S6_1v. See expanded codeframe.

S S7_1 XS7_1 Amount of other liability loop1
What was the dollar amount of (LIABILITY) as of [DATE]?

AMOUNT: \$_____

.S: Legitimate Skip

S S6_R2 XS6_R2 Type other liab 2
encoded from open ended S6_2v. SEE S6_R1.

S S7_2 XS7_2 Amount of other liability loop2

SEE S7_1.

S S6_R3 XS6_R3 Type other liab 3

encoded from open ended S6_3v. SEE S6_R1.

S S7_3 XS7_3 Amount of other liability loop3

SEE S7_1.

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.
			Estimate & Range Collapsed. Calculated from detail if not asked.
S	EQUITY	XEQUITY	Equity As of [DATE], what was the total amount of [FIRM's] equity?
			Moves collapsed S9 and S10 to common location. Calculated from detail if not asked.
U	U1	XU1	Bankruptcy past seven years Within the past seven years, has the firm or its principal owner declared bankruptcy?
			1: YES 2: NO
U	U1_1	XU1_1	Bankruptcy by firm, owner or both Was bankruptcy declared by the firm, the principal owner, or both?
			1: FIRM 2: PRINCIPAL OWNER 3: BOTH .S: Legitimate Skip
U	U2	XU2	Delinquent on personal obligations Within the past three years, on how many different personal obligations has the principal owner been 60 or more days delinquent?
			1: NONE 2: ONE 3: TWO 4: THREE OR MORE
U	U3	XU3	Delinquent on business 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	U4	XU4	Judgments against owner Within the past three years, have any judgments been rendered against the principal owner?
			1: YES 2: NO
U	U_HOME	XU_HOME	Home owned by owner (Do you/Does the owner) own (your/his or her) home or primary residence?
			1: YES 2: NO
U	U_HEQ	XU_HEQ	Combines U5 & U7 Value of home equity What is the approximate equity in (your/[OWNER'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

Combines U5_1 & U7_1

U U_NETW XU_NETW Owner Net worth sans home

Excluding {(your/[OWNER's]) primary home and} the value of [FIRM], what is (your/the owner's) approximate total net worth, that is all (your/his or her) assets minus all debts?

Combines U6 & U8

IWENDDT Interview end date

TCK0 Number of checking sources

Number ranges from 0-20

TCK1 1st inst checking account_inst flags

TCK2 2nd inst checking account_inst flags

TCK3 3rd inst checking account_inst flags

TCK4 4th inst checking account_inst flags

TCK5 5th inst checking account_inst flags

TCK6 6th inst checking account_inst flags

TCK7 7th inst checking account_inst flags

TCK8 8th inst checking account_inst flags

TCK9 9th inst checking account_inst flags

TCK10 10th inst checking account_inst flags

TCK11 11th inst checking account_inst flags

TCK12 12th inst checking account_inst flags

TCK13 13th inst checking account_inst flags

TCK14 14th inst checking account_inst flags

TCK15 15th inst checking account_inst flags

TCK16 16th inst checking account_inst flags

TCK17 17th inst checking account_inst flags

TCK18 18th inst checking account_inst flags

TCK19 19th inst checking account_inst flags

TCK20 20th inst checking account_inst flags

TSV0 Number of saving sources

Number ranges from 0-20

TSV1 1st inst savings account_inst flags

TSV2 2nd inst savings account_inst flags

TSV3 3rd inst savings account_inst flags

TSV4 4th inst savings account_inst flags

TSV5 5th inst savings account_inst flags

TSV6 6th inst savings account_inst flags

TSV7	7th inst savings account_inst flags
TSV8	8th inst savings account_inst flags
TSV9	9th inst savings account_inst flags
TSV10	10th inst savings account_inst flags
TSV11	11th inst savings account_inst flags
TSV12	12th inst savings account_inst flags
TSV13	13th inst savings account_inst flags
TSV14	14th inst savings account_inst flags
TSV15	15th inst savings account_inst flags
TSV16	16th inst savings account_inst flags
TSV17	17th inst savings account_inst flags
TSV18	18th inst savings account_inst flags
TSV19	19th inst savings account_inst flags
TSV20	20th inst savings account_inst flags
TLC0	Number of LOC sources
	Number ranges from 0-20
TLC1	1st inst line of credit_inst flags
TLC2	2nd inst line of credit_inst flags
TLC3	3rd inst line of credit_inst flags
TLC4	4th inst line of credit_inst flags
TLC5	5th inst line of credit_inst flags
TLC6	6th inst line of credit_inst flags
TLC7	7th inst line of credit_inst flags
TLC8	8th inst line of credit_inst flags
TLC9	9th inst line of credit_inst flags
TLC10	10th inst line of credit_inst flags
TLC11	11th inst line of credit_inst flags
TLC12	12th inst line of credit_inst flags
TLC13	13th inst line of credit_inst flags
TLC14	14th inst line of credit_inst flags
TLC15	15th inst line of credit_inst flags
TLC16	16th inst line of credit_inst flags
TLC17	17th inst line of credit_inst flags
TLC18	18th inst line of credit_inst flags
TLC19	19th inst line of credit_inst flags
TLC20	20th inst line of credit_inst flags
TLE0	Number of Lease sources
	Number ranges from 0-20
TLE1	1st inst capital lease_inst flags

TLE2	2nd inst capital lease_inst flags
TLE3	3rd inst capital lease_inst flags
TLE4	4th inst capital lease_inst flags
TLE5	5th inst capital lease_inst flags
TLE6	6th inst capital lease_inst flags
TLE7	7th inst capital lease_inst flags
TLE8	8th inst capital lease_inst flags
TLE9	9th inst capital lease_inst flags
TLE10	10th inst capital lease_inst flags
TLE11	11th inst capital lease_inst flags
TLE12	12th inst capital lease_inst flags
TLE13	13th inst capital lease_inst flags
TLE14	14th inst capital lease_inst flags
TLE15	15th inst capital lease_inst flags
TLE16	16th inst capital lease_inst flags
TLE17	17th inst capital lease_inst flags
TLE18	18th inst capital lease_inst flags
TLE19	19th inst capital lease_inst flags
TLE20	20th inst capital lease_inst flags
TMG0	Number of mort sources
	Number ranges from 0-20
TMG1	1st inst mortgage_inst flags
TMG2	2nd inst mortgage_inst flags
TMG3	3rd inst mortgage_inst flags
TMG4	4th inst mortgage_inst flags
TMG5	5th inst mortgage_inst flags
TMG6	6th inst mortgage_inst flags
TMG7	7th inst mortgage_inst flags
TMG8	8th inst mortgage_inst flags
TMG9	9th inst mortgage_inst flags
TMG10	10th inst mortgage_inst flags
TMG11	11th inst mortgage_inst flags
TMG12	12th inst mortgage_inst flags
TMG13	13th inst mortgage_inst flags
TMG14	14th inst mortgage_inst flags
TMG15	15th inst mortgage_inst flags
TMG16	16th inst mortgage_inst flags
TMG17	17th inst mortgage_inst flags
TMG18	18th inst mortgage_inst flags

TMG19	19th inst mortgage_inst flags
TMG20	20th inst mortgage_inst flags
TMV0	Number of mot veh source
	Number ranges from 0-20
TMV1	1st inst motor vehicle loan_inst flags
TMV2	2nd inst motor vehicle loan_inst flags
TMV3	3rd inst motor vehicle loan_inst flags
TMV4	4th inst motor vehicle loan_inst flags
TMV5	5th inst motor vehicle loan_inst flags
TMV6	6th inst motor vehicle loan_inst flags
TMV7	7th inst motor vehicle loan_inst flags
TMV8	8th inst motor vehicle loan_inst flags
TMV9	9th inst motor vehicle loan_inst flags
TMV10	10th inst motor vehicle loan_inst flags
TMV11	11th inst motor vehicle loan_inst flags
TMV12	12th inst motor vehicle loan_inst flags
TMV13	13th inst motor vehicle loan_inst flags
TMV14	14th inst motor vehicle loan_inst flags
TMV15	15th inst motor vehicle loan_inst flags
TMV16	16th inst motor vehicle loan_inst flags
TMV17	17th inst motor vehicle loan_inst flags
TMV18	18th inst motor vehicle loan_inst flags
TMV19	19th inst motor vehicle loan_inst flags
TMV20	20th inst motor vehicle loan_inst flags
TEQ0	Number of equip loan sources
	Number ranges from 0-20
TEQ1	1st inst equipment loan_inst flags
TEQ2	2nd inst equipment loan_inst flags
TEQ3	3rd inst equipment loan_inst flags
TEQ4	4th inst equipment loan_inst flags
TEQ5	5th inst equipment loan_inst flags
TEQ6	6th inst equipment loan_inst flags
TEQ7	7th inst equipment loan_inst flags
TEQ8	8th inst equipment loan_inst flags
TEQ9	9th inst equipment loan_inst flags
TEQ10	10th inst equipment loan_inst flags
TEQ11	11th inst equipment loan_inst flags
TEQ12	12th inst equipment loan_inst flags
TEQ13	13th inst equipment loan_inst flags

TEQ14	14th inst equipment loan_inst flags
TEQ15	15th inst equipment loan_inst flags
TEQ16	16th inst equipment loan_inst flags
TEQ17	17th inst equipment loan_inst flags
TEQ18	18th inst equipment loan_inst flags
TEQ19	19th inst equipment loan_inst flags
TEQ20	20th inst equipment loan_inst flags
TOT0	Number of other loan sources
	Number ranges from 0-20
TOT1	1st inst other loan_inst flags
TOT2	2nd inst other loan_inst flags
TOT3	3rd inst other loan_inst flags
TOT4	4th inst other loan_inst flags
TOT5	5th inst other loan_inst flags
TOT6	6th inst other loan_inst flags
TOT7	7th inst other loan_inst flags
TOT8	8th inst other loan_inst flags
TOT9	9th inst other loan_inst flags
TOT10	10th inst other loan_inst flags
TOT11	11th inst other loan_inst flags
TOT12	12th inst other loan_inst flags
TOT13	13th inst other loan_inst flags
TOT14	14th inst other loan_inst flags
TOT15	15th inst other loan_inst flags
TOT16	16th inst other loan_inst flags
TOT17	17th inst other loan_inst flags
TOT18	18th inst other loan_inst flags
TOT19	19th inst other loan_inst flags
TOT20	20th inst other loan_inst flags
TMRA0	Number of MRA sources
	Number ranges 0-1
TMRA1	1st inst MRA institution flag
TMRA2	2nd inst MRA institution flag
TMRA3	3rd inst MRA institution flag
TMRA4	4th inst MRA institution flag
TMRA5	5th inst MRA institution flag
TMRA6	6th inst MRA institution flag
TMRA7	7th inst MRA institution flag
TMRA8	8th inst MRA institution flag

TMRA9	9th inst MRA institution flag
TMRA10	10th inst MRA institution flag
TMRA11	11th inst MRA institution flag
TMRA12	12th inst MRA institution flag
TMRA13	13th inst MRA institution flag
TMRA14	14th inst MRA institution flag
TMRA15	15th inst MRA institution flag
TMRA16	16th inst MRA institution flag
TMRA17	17th inst MRA institution flag
TMRA18	18th inst MRA institution flag
TMRA19	19th inst MRA institution flag
TMRA20	20th inst MRA institution flag
TMRD0	Number of MRD sources
	Number ranges 0-1
TMRD1	1st inst MRD institution flag
TMRD2	2nd inst MRD institution flag
TMRD3	3rd inst MRD institution flag
TMRD4	4th inst MRD institution flag
TMRD5	5th inst MRD institution flag
TMRD6	6th inst MRD institution flag
TMRD7	7th inst MRD institution flag
TMRD8	8th inst MRD institution flag
TMRD9	9th inst MRD institution flag
TMRD10	10th inst MRD institution flag
TMRD11	11th inst MRD institution flag
TMRD12	12th inst MRD institution flag
TMRD13	13th inst MRD institution flag
TMRD14	14th inst MRD institution flag
TMRD15	15th inst MRD institution flag
TMRD16	16th inst MRD institution flag
TMRD17	17th inst MRD institution flag
TMRD18	18th inst MRD institution flag
TMRD19	19th inst MRD institution flag
TMRD20	20th inst MRD institution flag
TTR0	Number of trans services sources
	Number ranges from 0-20
TTR1	1st inst Transaction svc instit flag
TTR2	2nd inst Transaction svc instit flag
TTR3	3rd inst Transaction svc instit flag

TTR4	4th inst Transaction svc instit flag
TTR5	5th inst Transaction svc instit flag
TTR6	6th inst Transaction svc instit flag
TTR7	7th inst Transaction svc instit flag
TTR8	8th inst Transaction svc instit flag
TTR9	9th inst Transaction svc instit flag
TTR10	10th inst Transaction svc instit flag
TTR11	11th inst Transaction svc instit flag
TTR12	12th inst Transaction svc instit flag
TTR13	13th inst Transaction svc instit flag
TTR14	14th inst Transaction svc instit flag
TTR15	15th inst Transaction svc instit flag
TTR16	16th inst Transaction svc instit flag
TTR17	17th inst Transaction svc instit flag
TTR18	18th inst Transaction svc instit flag
TTR19	19th inst Transaction svc instit flag
TTR20	20th inst Transaction svc instit flag
TCA0	Number of cash mgt sources
	Number ranges from 0-20
TCA1	1st inst Cash mgmt svc institution flag
TCA2	2nd inst Cash mgmt svc institution flag
TCA3	3rd inst Cash mgmt svc institution flag
TCA4	4th inst Cash mgmt svc institution flag
TCA5	5th inst Cash mgmt svc institution flag
TCA6	6th inst Cash mgmt svc institution flag
TCA7	7th inst Cash mgmt svc institution flag
TCA8	8th inst Cash mgmt svc institution flag
TCA9	9th inst Cash mgmt svc institution flag
TCA10	10th inst Cash mgmt svc institution flag
TCA11	11th inst Cash mgmt svc institution flag
TCA12	12th inst Cash mgmt svc institution flag
TCA13	13th inst Cash mgmt svc institution flag
TCA14	14th inst Cash mgmt svc institution flag
TCA15	15th inst Cash mgmt svc institution flag
TCA16	16th inst Cash mgmt svc institution flag
TCA17	17th inst Cash mgmt svc institution flag
TCA18	18th inst Cash mgmt svc institution flag
TCA19	19th inst Cash mgmt svc institution flag
TCA20	20th inst Cash mgmt svc institution flag

TCR0	Number of cred. serv. sources
	Number ranges from 0-20
TCR1	1st inst Credit related svc instit flag
TCR2	2nd inst Credit related svc instit flag
TCR3	3rd inst Credit related svc instit flag
TCR4	4th inst Credit related svc instit flag
TCR5	5th inst Credit related svc instit flag
TCR6	6th inst Credit related svc instit flag
TCR7	7th inst Credit related svc instit flag
TCR8	8th inst Credit related svc instit flag
TCR9	9th inst Credit related svc instit flag
TCR10	10th inst Credit related svc instit flag
TCR11	11th inst Credit related svc instit flag
TCR12	12th inst Credit related svc instit flag
TCR13	13th inst Credit related svc instit flag
TCR14	14th inst Credit related svc instit flag
TCR15	15th inst Credit related svc instit flag
TCR16	16th inst Credit related svc instit flag
TCR17	17th inst Credit related svc instit flag
TCR18	18th inst Credit related svc instit flag
TCR19	19th inst Credit related svc instit flag
TCR20	20th inst Credit related svc instit flag
TTRST0	Number of trust sources
	Number ranges from 0-20
TTRST1	1st inst Trust svc institution flag
TTRST2	2nd inst Trust svc institution flag
TTRST3	3rd inst Trust svc institution flag
TTRST4	4th inst Trust svc institution flag
TTRST5	5th inst Trust svc institution flag
TTRST6	6th inst Trust svc institution flag
TTRST7	7th inst Trust svc institution flag
TTRST8	8th inst Trust svc institution flag
TTRST9	9th inst Trust svc institution flag
TTRST10	10th inst Trust svc institution flag
TTRST11	11th inst Trust svc institution flag
TTRST12	12th inst Trust svc institution flag
TTRST13	13th inst Trust svc institution flag
TTRST14	14th inst Trust svc institution flag
TTRST15	15th inst Trust svc institution flag

TTRST16	16th inst Trust svc institution flag
TTRST17	17th inst Trust svc institution flag
TTRST18	18th inst Trust svc institution flag
TTRST19	19th inst Trust svc institution flag
TTRST20	20th inst Trust svc institution flag
TBK0	Number of brokerage sources
	Number ranges from 0-20
TBK1	1st inst Brokerage svc institution flag
TBK2	2nd inst Brokerage svc institution flag
TBK3	3rd inst Brokerage svc institution flag
TBK4	4th inst Brokerage svc institution flag
TBK5	5th inst Brokerage svc institution flag
TBK6	6th inst Brokerage svc institution flag
TBK7	7th inst Brokerage svc institution flag
TBK8	8th inst Brokerage svc institution flag
TBK9	9th inst Brokerage svc institution flag
TBK10	10th inst Brokerage svc institution flag
TBK11	11th inst Brokerage svc institution flag
TBK12	12th inst Brokerage svc institution flag
TBK13	13th inst Brokerage svc institution flag
TBK14	14th inst Brokerage svc institution flag
TBK15	15th inst Brokerage svc institution flag
TBK16	16th inst Brokerage svc institution flag
TBK17	17th inst Brokerage svc institution flag
TBK18	18th inst Brokerage svc institution flag
TBK19	19th inst Brokerage svc institution flag
TBK20	20th inst Brokerage svc institution flag

1998 Survey of Small Business Finances

Index for Data base Dictionary

June 14, 2001

NAME	EXPLANATION	XCODE	
A10_1	Number of working owners	XA10_1	A
A10_2	Number of non-owner employees	XA10_2	A
B1	SIC Code description confirmed	XB1	B
B2_1	Fiscal year end date	XB2_1	B
B3	Organization type	XB3	B
B3_1	More than one stockholder	XB3_1	B
C_EDUC	Education of Owner	XC_EDUC	C
C_ESTR	How Firm Established or Acquired	XC_ESTR	C
C_EXP	Owner Experience	XC_EXP	C
C_FAGE	Age of firm in Years	XC_FAGE	C
C_FAM	Family Owned	XC_FAM	C
C_HIS	Hispanic Owned	XC_HIS	C
C_MGR	Management Responsibility	XC_MGR	C
C_MINOR	Minority Owned	XC_MINOR	C
C_NOW	Number of Owners	XC_NOW	C
C_OAGE	Owner Age	XC_OAGE	C
C_OWNSH	Ownership Share of Principal Owner	XC_OWNSH	C
C_RACE	Race if Minority	XC_RACE	C
C_SEX	Female Owned	XC_SEX	C
CALLNUM	Number of Calls Made per Case	NONE	
D1	Number of sites	XD1	D
D2	Number of sites in same area as HQ	XD2	D
D3	Primary area of sales	XD3	D
D4	Use of computers	XD4	D
D5_1	Computers used for PC banking	XD5_1	D
D5_2	Computers used for E-mail	XD5_2	D
D5_3	Computers used for internet sales	XD5_3	D
D5_4	Computers used for credit apps online	XD5_4	D
D5_5	Computers used for inventory mgmt	XD5_5	D
D5_6	Computers used for admin	XD5_6	D
D5_7	Computers used for acct/bookkeeping	XD5_7	D
D5_8	Computers used for other	XD5_8	D
D6	Most important problem facing business	XD6	D
DB_SCORE	D&B Credit Score-Rank	XDB_SCOR	
E1	Use checking accounts	XE1	E
E3_1	Loop1 checking balance year end	XE3_1	E
E3_2	Loop2 checking balance year end	XE3_2	E
E3_3	Loop3 checking balance year end	XE3_3	E
E4	Any savings accounts	XE4	E
E6_1	Loop1 saving balance year end	XE6_1	E
E6_2	Loop2 saving balance year end	XE6_2	E
E6_3	Loop3 saving balance year end	XE6_3	E
EQUITY	Equity	XEQUITY	S
F1	Used owner's personal credit card	XF1	F
F10_1	Loop1 credit limit	XF10_1	F
F10_2	Loop2 credit limit	XF10_2	F
F10_3	Loop3 credit limit	XF10_3	F
F11_1	Loop1 amount owed on credit line	XF11_1	F

NAME	EXPLANATION	XCODE	
F11_2	Loop2 amt owed credit line	XF11_2	F
F11_3	Loop3 amt owed credit line	XF11_3	F
F13_1	Loop1 credit line guaranty required	XF13_1	F
F13_2	Loop2 credit line guaranty required	XF13_2	F
F13_3	Loop3 credit line guaranty required	XF13_3	F
F14_1	Loop1 credit line collateral required	XF14_1	F
F14_2	Loop2 credit line collateral required	XF14_2	F
F14_3	Loop3 credit line collateral required	XF14_3	F
F14T1_1	Loop1 inventory or a/r for loc	XF14T1_1	F
F14T1_2	Loop2 inventory or a/r for loc	XF14T1_2	F
F14T1_3	Loop3 inventory or a/r for loc	XF14T1_3	F
F14T2_1	Loop1 equip or veh for loc	XF14T2_1	F
F14T2_2	Loop2 equip or veh for loc	XF14T2_2	F
F14T2_3	Loop3 equip or veh for loc	XF14T2_3	F
F14T3_1	Loop1 bus sec or deps for loc	XF14T3_1	F
F14T3_2	Loop2 bus sec or deps for loc	XF14T3_2	F
F14T3_3	Loop3 bus sec or deps for loc	XF14T3_3	F
F14T4_1	Loop1 bus real estate for loc	XF14T4_1	F
F14T4_2	Loop2 bus real estate for loc	XF14T4_2	F
F14T4_3	Loop3 bus real estate for loc	XF14T4_3	F
F14T5_1	Loop1 per real estate for loc	XF14T5_1	F
F14T5_2	Loop2 per real estate for loc	XF14T5_2	F
F14T5_3	Loop3 per real estate for loc	XF14T5_3	F
F14T6_1	Loop1 oth per assets for loc	XF14T6_1	F
F14T6_2	Loop2 oth per assets for loc	XF14T6_2	F
F14T6_3	Loop3 oth per assets for loc	XF14T6_3	F
F14T7_1	Loop1 other collateral for loc	XF14T7_1	F
F14T7_2	Loop2 other collateral for loc	XF14T7_2	F
F14T7_3	Loop3 other collateral for loc	XF14T7_3	F
F14T8_1	Loop1 Non Specified Bus Assets for LOC	XF14T8_1	F
F14T8_2	Loop2 Non Specified Bus Assets for LOC	XF14T8_2	F
F14T8_3	Loop3 Non Specified Bus Assets for LOC	XF14T8_3	F
F14T9_1	Loop1 Oth Assets, bus or per n/a LOC	XF14T9_1	F
F14T9_2	Loop2 Oth Assets, bus or per n/a LOC	XF14T9_2	F
F14T9_3	Loop3 Oth Assets, bus or per n/a LOC	XF14T9_3	F
F15_1	Loop1 inst req compensating bal	XF15_1	F
F15_2	Loop2 inst req compensating bal	XF15_2	F
F15_3	Loop3 inst req compensating bal	XF15_3	F
F16	Any capital leases	XF16	F
F18_1	Loop1 num cap lease	XF18_1	F
F18_2	Loop2 num cap lease	XF18_2	F
F18_3	Loop3 num cap lease	XF18_3	F
F19_1	Loop1cap lease principal owed	XF19_1	F
F19_2	Loop2 cap lease principal owed	XF19_2	F
F19_3	Loop3 cap lease principal owed	XF19_3	F
F2	Personal credit card avg monthly charge	XF2	F
F20	Any mortgages	XF20	F
F22_1	Loop1 num mortgages	XF22_1	F
F22_2	Loop2 num mortgages	XF22_2	F

NAME	EXPLANATION	XCODE	
F22_3	Loop3 num mortgages	XF22_3	F
F23_1	Loop1 mort principle owed	XF23_1	F
F23_2	Loop2 mort principle owed	XF23_2	F
F23_3	Loop3 mort principle owed	XF23_3	F
F24_1	Loop1 mort guaranty	XF24_1	F
F24_2	Loop2 mort guaranty	XF24_2	F
F24_3	Loop3 mort guaranty	XF24_3	F
F25_1	Loop1 mort collateralized real estate	XF25_1	F
F25_2	Loop2mort collateralized real estate	XF25_2	F
F25_3	Loop3 mort collateralized real estate	XF25_3	F
F26_1	Loop1 mort collateral other type	XF26_1	F
F26_2	Loop2 mort collateral other type	XF26_2	F
F26_3	Loop3 mort collateral other type	XF26_3	F
F26T1_1	Loop1 inventory or a/r for mortgages	XF26T1_1	F
F26T1_2	Loop2 inventory or a/r for mortgages	XF26T1_2	F
F26T1_3	Loop3 inventory or a/r for mortgages	XF26T1_3	F
F26T2_1	Loop1 equip or veh for mortgages	XF26T2_1	F
F26T2_2	Loop2 equip or veh for mortgages	XF26T2_2	F
F26T2_3	Loop3 equip or veh for mortgages	XF26T2_3	F
F26T3_1	Loop1 bus sec or deps for mortgages	XF26T3_1	F
F26T3_2	Loop2 bus sec or deps for mortgages	XF26T3_2	F
F26T3_3	Loop3 bus sec or deps for mortgages	XF26T3_3	F
F26T4_1	Loop1 oth per assets for mortgages	XF26T4_1	F
F26T4_2	Loop2 oth per assets for mortgages	XF26T4_2	F
F26T4_3	Loop3 oth per assets for mortgages	XF26T4_3	F
F26T5_1	Loop1 other collateral for mortgages	XF26T5_1	F
F26T5_2	Loop2 other collateral for mortgages	XF26T5_2	F
F26T5_3	Loop3 other collateral for mortgages	XF26T5_3	F
F26T8_1	Loop1 Non Specified Bus Assets for Mortg	XF26T8_1	F
F26T8_2	Loop2 Non Specified Bus Assets for Mortg	XF26T8_2	F
F26T8_3	Loop3 Non Specified Bus Assets for Mortg	XF26T8_3	F
F26T9_1	Loop1 oth Assets, bus or per n/a Mortg	XF26T9_1	F
F26T9_2	Loop2 oth Assets, bus or per n/a Mortg	XF26T9_2	F
F26T9_3	Loop3 oth Assets, bus or per n/a Mortg	XF26T9_3	F
F27	Motor vehicle loan filter	XF27	F
F29_1	Loop1 num mvl	XF29_1	F
F29_2	Loop2 num mvl	XF29_2	F
F29_3	Loop3 num mvl	XF29_3	F
F3	Personal credit card paid in full	XF3	F
F3_1	Remaining bal on per credit card	XF3_1	F
F30_1	Loop1 mvl principle owed	XF30_1	F
F30_2	Loop2 mvl principle owed	XF30_2	F
F30_3	Loop3 mvl principle owed	XF30_3	F
F31_1	Loop1 mvl guaranty	XF31_1	F
F31_2	Loop2 mvl guaranty	XF31_2	F
F31_3	Loop3 mvl guaranty	XF31_3	F
F32_1	Loop1 mvl collateralized by veh purch	XF32_1	F
F32_1_1	Loop1 mvl other collateral used	XF32_1_1	F
F32_1_2	Loop2 mvl other collateral used	XF32_1_2	F

NAME	EXPLANATION	XCODE	
F32_1_3	Loop3 mvl other collateral used	XF32_1_3	F
F32_2	Loop2 mvl collateralized by veh purch	XF32_2	F
F32_3	Loop3 mvl collateralized by veh purch	XF32_3	F
F32T1_1	Loop1 inventory or a/r for mvl	XF32T1_1	F
F32T1_2	Loop2 inventory or a/r for mvl	XF32T1_2	F
F32T1_3	Loop3 inventory or a/r for mvl	XF32T1_3	F
F32T2_1	Loop1 equip or oth veh for mvl	XF32T2_1	F
F32T2_2	Loop2 equip or oth veh for mvl	XF32T2_2	F
F32T2_3	Loop3 equip or other veh for mvl	XF32T2_3	F
F32T3_1	Loop1 bus sec or deps for mvl	XF32T3_1	F
F32T3_2	Loop2 bus sec or deps for mvl	XF32T3_2	F
F32T3_3	Loop3 bus sec or deposits for mvl	XF32T3_3	F
F32T4_1	Loop1 bus real estate for mvl	XF32T4_1	F
F32T4_2	Loop2 bus real estate for mvl	XF32T4_2	F
F32T4_3	Loop3 bus real estate for mvl	XF32T4_3	F
F32T5_1	Loop1 per real estate for mvl	XF32T5_1	F
F32T5_2	Loop2 personal real estate for mvl	XF32T5_2	F
F32T5_3	Loop3 per real estate for mvl	XF32T5_3	F
F32T6_1	Loop1 other per assets for mvl	XF32T6_1	F
F32T6_2	Loop2 other personal assets for mvl	XF32T6_2	F
F32T6_3	Loop3 oth per assets for mvl	XF32T6_3	F
F32T7_1	Loop1 other collateral for mvl	XF32T7_1	F
F32T7_2	Loop2 other collateral for mvl	XF32T7_2	F
F32T7_3	Loop3 other collateral for mvl	XF32T7_3	F
F32T8_1	Loop1 Non Specified Bus Assets for MVL	XF32T8_1	F
F32T8_2	Loop2 Non Specified Bus Assets for MVL	XF32T8_2	F
F32T8_3	Loop3 Non Specified Bus Assets for MVL	XF32T8_3	F
F32T9_1	Loop1 oth Assets, bus or per n/a MVL	XF32T9_1	F
F32T9_2	Loop2 oth Assets, bus or per n/a MVL	XF32T9_2	F
F32T9_3	Loop3 oth Assets, bus or per n/a MVL	XF32T9_3	F
F33	Equipment loan filter	XF33	F
F35_1	Loop1 num eql	XF35_1	F
F35_2	Loop2 num eql	XF35_2	F
F35_3	Loop3 num eql	XF35_3	F
F36_1	Loop1 eql principle owed	XF36_1	F
F36_2	Loop2 eql principle owed	XF36_2	F
F36_3	Loop3 eql principle owed	XF36_3	F
F37_1	Loop1 eql guaranty	XF37_1	F
F37_2	Loop2 eql guaranty	XF37_2	F
F37_3	Loop3 eql guaranty	XF37_3	F
F38_1	Loop1 eql collateralized w_equip	XF38_1	F
F38_1_1	Loop1 eql collateral other	XF38_1_1	F
F38_1_2	Loop2 eql collateral other	XF38_1_2	F
F38_1_3	Loop3 eql collateral other	XF38_1_3	F
F38_2	Loop2 eql collateralized w_equip	XF38_2	F
F38_3	Loop3 eql collateralized w_equip	XF38_3	F
F38T1_1	Loop1 inventory or a/r for eql	XF38T1_1	F
F38T1_2	Loop2 inventory or a/r for eql	XF38T1_2	F
F38T1_3	Loop3 inventory or a/r for eql	XF38T1_3	F

NAME	EXPLANATION	XCODE	
F38T2_1	Loop1 oth equip or veh for eql	XF38T2_1	F
F38T2_2	Loop2 other equip or veh for eql	XF38T2_2	F
F38T2_3	Loop3 oth equip or veh for eql	XF38T2_3	F
F38T3_1	Loop1 bus sec or deps for eql	XF38T3_1	F
F38T3_2	Loop2 bus sec or deps for eql	XF38T3_2	F
F38T3_3	Loop3 bus sec or deps for eql	XF38T3_3	F
F38T4_1	Loop1 bus real estate for eql	XF38T4_1	F
F38T4_2	Loop2 bus real estate for eql	XF38T4_2	F
F38T4_3	Loop3 bus real estate for eql	XF38T4_3	F
F38T5_1	Loop1 per real estate for eql	XF38T5_1	F
F38T5_2	Loop2 per real estate for eql	XF38T5_2	F
F38T5_3	Loop3 per real estate for eql	XF38T5_3	F
F38T6_1	Loop1 oth per assets for eql	XF38T6_1	F
F38T6_2	Loop2 oth per assets for eql	XF38T6_2	F
F38T6_3	Loop3 oth per assets for eql	XF38T6_3	F
F38T7_1	Loop1 other collateral for eql	XF38T7_1	F
F38T7_2	Loop2 other collateral for eql	XF38T7_2	F
F38T7_3	Loop3 other collateral for eql	XF38T7_3	F
F38T8_1	Loop1 Non Specified Bus Assets for EQL	XF38T8_1	F
F38T8_2	Loop2 Non Specified Bus Assets for EQL	XF38T8_2	F
F38T8_3	Loop3 Non Specified Bus Assets for EQL	XF38T8_3	F
F38T9_1	Loop1 oth Assets, bus or per n/a EQL	XF38T9_1	F
F38T9_2	Loop2 oth Assets, bus or per n/a EQL	XF38T9_2	F
F38T9_3	Loop3 oth Assets, bus or per n/a EQL	XF38T9_3	F
F39	Loans from stockholders	XF39	F
F4	Used business credit cards	XF4	F
F40	Num stockholder loans	XF40	F
F41	Stockholder loans prin owed	XF41	F
F42	Other loan filter	XF42	F
F44_1	Loop1 num other loan	XF44_1	F
F44_2	Loop2 num other loan	XF44_2	F
F44_3	Loop3 num other loan	XF44_3	F
F45_1	Loop1 principle owed other loan	XF45_1	F
F45_2	Loop2 principle owed other loan	XF45_2	F
F45_3	Loop3 principle owed other loan	XF45_3	F
F46T1_1	Loop1 line of credit	XF46T1_1	F
F46T1_2	Loop2 line of credit	XF46T1_2	F
F46T1_3	Loop3 line of credit	XF46T1_3	F
F46T2_1	Loop1 capital lease	XF46T2_1	F
F46T2_2	Loop2 capital lease	XF46T2_2	F
F46T2_3	Loop3 capital lease	XF46T2_3	F
F46T3_1	Loop1 mortgage for business purposes	XF46T3_1	F
F46T3_2	Loop2 mortgage for business purposes	XF46T3_2	F
F46T3_3	Loop3 mortgage for business purposes	XF46T3_3	F
F46T4_1	Loop1 vehicle loan for business purposes	XF46T4_1	F
F46T4_2	Loop2 vehicle loan for business purposes	XF46T4_2	F
F46T4_3	Loop3 vehicle loan for business purposes	XF46T4_3	F
F46T5_1	Loop1 equipment loan	XF46T5_1	F
F46T5_2	Loop2 equipment loan	XF46T5_2	F

NAME	EXPLANATION	XCODE	
F46T5_3	Loop3 equipment loan	XF46T5_3	F
F46T6_1	Loop1 other loan type	XF46T6_1	F
F46T6_2	Loop2 other loan type	XF46T6_2	F
F46T6_3	Loop3 other loan type	XF46T6_3	F
F47_1	Loop1 other loan guaranty	XF47_1	F
F47_2	Loop2 other loan guaranty	XF47_2	F
F47_3	Loop3 other loan guaranty	XF47_3	F
F48_1	Loop1 other loan collateral filter	XF48_1	F
F48_2	Loop2 other loan collateral filter	XF48_2	F
F48_3	Loop3 other loan collateral filter	XF48_3	F
F48T1_1	Loop1 inventory or a/r for other loan	XF48T1_1	F
F48T1_2	Loop2 inventory or a/r for other loan	XF48T1_2	F
F48T1_3	Loop3 inventory or a/r for other loan	XF48T1_3	F
F48T2_1	Loop1 equip or veh for other loan	XF48T2_1	F
F48T2_2	Loop2 equip or veh for other loan	XF48T2_2	F
F48T2_3	Loop3 equip or veh for other loan	XF48T2_3	F
F48T3_1	Loop1 bus sec or deposits for other loan	XF48T3_1	F
F48T3_2	Loop2 bus sec or deposits for other loan	XF48T3_2	F
F48T3_3	Loop3 bus sec or deposits for other loan	XF48T3_3	F
F48T4_1	Loop1 bus real estate for other loan	XF48T4_1	F
F48T4_2	Loop2 bus real estate for other loan	XF48T4_2	F
F48T4_3	Loop3 bus real estate for other loan	XF48T4_3	F
F48T5_1	Loop1 per real estate for other loan	XF48T5_1	F
F48T5_2	Loop2 per real estate for other loan	XF48T5_2	F
F48T5_3	Loop3 per real estate for other loan	XF48T5_3	F
F48T6_1	Loop1 other per assets for other loan	XF48T6_1	F
F48T6_2	Loop2 other per assets for other loan	XF48T6_2	F
F48T6_3	Loop3 other per assets for other loan	XF48T6_3	F
F48T7_1	Loop1 other collateral for other loan	XF48T7_1	F
F48T7_2	Loop2 other collateral for other loan	XF48T7_2	F
F48T7_3	Loop3 other collateral for other loan	XF48T7_3	F
F48T8_1	Loop1 Non Specified Bus Assets for OthL	XF48T8_1	F
F48T8_2	Loop2 Non Specified Bus Assets for OthL	XF48T8_2	F
F48T8_3	Loop3 Non Specified Bus Assets for OthL	XF48T8_3	F
F48T9_1	Loop1 oth Assets, bus or per n/a OthL	XF48T9_1	F
F48T9_2	Loop2 oth Assets, bus or per n/a OthL	XF48T9_2	F
F48T9_3	Loop3 oth Assets, bus or per n/a OthL	XF48T9_3	F
F49_1	Loop1 other loan compensating balance	XF49_1	F
F49_2	Loop2 other loan compensating balance	XF49_2	F
F49_3	Loop2 other loan compensating balance	XF49_3	F
F5	Business credit card avg monthly charge	XF5	F
F6	Business credit card paid in full	XF6	F
F6_1	Remaining bal on business credit card	XF6_1	F
F7	Any credit lines for bus purposes	XF7	F
F9_1	Loop1 number of credit lines	XF9_1	F
F9_2	Loop2 num of credit lines	XF9_2	F
F9_3	Loop3 num of credit lines	XF9_3	F
FIN_WGT	Final Sample Weight	NONE	
G1	Use transaction services	XG1	G

NAME	EXPLANATION	XCODE	
G3	Use cash management services	XG3	G
G5	Use credit related services	XG5	G
G7	Use trust services	XG7	G
G9	Use brokerage services	XG9	G
H1R_1	Primary Institution Number	NONE	H
H1R_2	Loop2 Inst Number	NONE	H
H1R_3	Loop3 Inst Number	NONE	H
H1R_4	Loop 4 Inst Number	NONE	H
H1R_5	Loop5 Inst Number	NONE	H
H1R_6	Loop6 Inst Number	NONE	H
H1R_7	Loop7 Inst Number	NONE	H
H1R_8	Loop8 Inst Number	NONE	H
HHI3_B	Banking Market Concentration 1999-100% Bank Deposits	NONE	
HHI3_BT	Banking Market Concentration 1999 100% Bank Deposits 50%	NONE	
IDIST1	Distance between the firm and inst 1	XIDIST1	I
IDIST10	Distance between the firm and inst 10	XIDIST10	I
IDIST11	Distance between the firm and inst 11	XIDIST11	I
IDIST12	Distance between the firm and inst 12	XIDIST12	I
IDIST13	Distance between the firm and inst 13	XIDIST13	I
IDIST14	Distance between the firm and inst 14	XIDIST14	I
IDIST15	Distance between the firm and inst 15	XIDIST15	I
IDIST16	Distance between the firm and inst 16	XIDIST16	I
IDIST17	Distance between the firm and inst 17	XIDIST17	I
IDIST18	Distance between the firm and inst 18	XIDIST18	I
IDIST19	Distance between the firm and inst 19	XIDIST19	I
IDIST2	Distance between the firm and inst 2	XIDIST2	I
IDIST20	Distance between the firm and inst 20	XIDIST20	I
IDIST3	Distance between the firm and inst 3	XIDIST3	I
IDIST4	Distance between the firm and inst 4	XIDIST4	I
IDIST5	Distance between the firm and inst 5	XIDIST5	I
IDIST6	Distance between the firm and inst 6	XIDIST6	I
IDIST7	Distance between the firm and inst 7	XIDIST7	I
IDIST8	Distance between the firm and inst 8	XIDIST8	I
IDIST9	Distance between the firm and inst 9	XIDIST9	I
IH3A1	Reason #1 for using Institution 1	XIH3A1	I
IH3A10	Reason #1 for using Institution 10	XIH3A10	I
IH3A11	Reason #1 for using Institution 11	XIH3A11	I
IH3A12	Reason #1 for using Institution 12	XIH3A12	I
IH3A13	Reason #1 for using Institution 13	XIH3A13	I
IH3A14	Reason #1 for using Institution 14	XIH3A14	I
IH3A15	Reason #1 for using Institution 15	XIH3A15	I
IH3A16	Reason #1 for using Institution 16	XIH3A16	I
IH3A17	Reason #1 for using Institution 17	XIH3A17	I
IH3A18	Reason #1 for using Institution 18	XIH3A18	I
IH3A19	Reason #1 for using Institution 19	XIH3A19	I
IH3A2	Reason #1 for using Institution 2	XIH3A2	I
IH3A20	Reason #1 for using Institution 20	XIH3A20	I
IH3A3	Reason #1 for using Institution 3	XIH3A3	I
IH3A4	Reason #1 for using Institution 4	XIH3A4	I

NAME	EXPLANATION	XCODE	
IH3A5	Reason #1 for using Institution 5	XIH3A5	I
IH3A6	Reason #1 for using Institution 6	XIH3A6	I
IH3A7	Reason #1 for using Institution 7	XIH3A7	I
IH3A8	Reason #1 for using Institution 8	XIH3A8	I
IH3A9	Reason #1 for using Institution 9	XIH3A9	I
IH3B1	Reason #2 for using Institution 1	XIH3B1	I
IH3B10	Reason #2 for using Institution 10	XIH3B10	I
IH3B11	Reason #2 for using Institution 11	XIH3B11	I
IH3B12	Reason #2 for using Institution 12	XIH3B12	I
IH3B13	Reason #2 for using Institution 13	XIH3B13	I
IH3B14	Reason #2 for using Institution 14	XIH3B14	I
IH3B15	Reason #2 for using Institution 15	XIH3B15	I
IH3B16	Reason #2 for using Institution 16	XIH3B16	I
IH3B17	Reason #2 for using Institution 17	XIH3B17	I
IH3B18	Reason #2 for using Institution 18	XIH3B18	I
IH3B19	Reason #2 for using Institution 19	XIH3B19	I
IH3B2	Reason #2 for using Institution 2	XIH3B2	I
IH3B20	Reason #2 for using Institution 20	XIH3B20	I
IH3B3	Reason #2 for using Institution 3	XIH3B3	I
IH3B4	Reason #2 for using Institution 4	XIH3B4	I
IH3B5	Reason #2 for using Institution 5	XIH3B5	I
IH3B6	Reason #2 for using Institution 6	XIH3B6	I
IH3B7	Reason #2 for using Institution 7	XIH3B7	I
IH3B8	Reason #2 for using Institution 8	XIH3B8	I
IH3B9	Reason #2 for using Institution 9	XIH3B9	I
IH3C1	Reason #3 for using Institution 1	XIH3C1	I
IH3C10	Reason #3 for using Institution 10	XIH3C10	I
IH3C11	Reason #3 for using Institution 11	XIH3C11	I
IH3C12	Reason #3 for using Institution 12	XIH3C12	I
IH3C13	Reason #3 for using Institution 13	XIH3C13	I
IH3C14	Reason #3 for using Institution 14	XIH3C14	I
IH3C15	Reason #3 for using Institution 15	XIH3C15	I
IH3C16	Reason #3 for using Institution 16	XIH3C16	I
IH3C17	Reason #3 for using Institution 17	XIH3C17	I
IH3C18	Reason #3 for using Institution 18	XIH3C18	I
IH3C19	Reason #3 for using Institution 19	XIH3C19	I
IH3C2	Reason #3 for using Institution 2	XIH3C2	I
IH3C20	Reason #3 for using Institution 20	XIH3C20	I
IH3C3	Reason #3 for using Institution 3	XIH3C3	I
IH3C4	Reason #3 for using Institution 4	XIH3C4	I
IH3C5	Reason #3 for using Institution 5	XIH3C5	I
IH3C6	Reason #3 for using Institution 6	XIH3C6	I
IH3C7	Reason #3 for using Institution 7	XIH3C7	I
IH3C8	Reason #3 for using Institution 8	XIH3C8	I
IH3C9	Reason #3 for using Institution 9	XIH3C9	I
IMETH1	Most frequent interface with inst 1	XIMETH1	I
IMETH10	Most frequent interface with inst 10	XIMETH10	I
IMETH11	Most frequent interface with inst 11	XIMETH11	I
IMETH12	Most frequent interface with inst 12	XIMETH12	I

NAME	EXPLANATION	XCODE	
IMETH13	Most frequent interface with inst 13	XIMETH13	I
IMETH14	Most frequent interface with inst 14	XIMETH14	I
IMETH15	Most frequent interface with inst 15	XIMETH15	I
IMETH16	Most frequent interface with inst 16	XIMETH16	I
IMETH17	Most frequent interface with inst 17	XIMETH17	I
IMETH18	Most frequent interface with inst 18	XIMETH18	I
IMETH19	Most frequent interface with inst 19	XIMETH19	I
IMETH2	Most frequent interface with inst 2	XIMETH2	I
IMETH20	Most frequent interface with inst 20	XIMETH20	I
IMETH3	Most frequent interface with inst 3	XIMETH3	I
IMETH4	Most frequent interface with inst 4	XIMETH4	I
IMETH5	Most frequent interface with inst 5	XIMETH5	I
IMETH6	Most frequent interface with inst 6	XIMETH6	I
IMETH7	Most frequent interface with inst 7	XIMETH7	I
IMETH8	Most frequent interface with inst 8	XIMETH8	I
IMETH9	Most frequent interface with inst 9	XIMETH9	I
IMONS1	Months with Institution 1	XIMONS1	I
IMONS10	Months with Institution 10	XIMONS10	I
IMONS11	Months with Institution 11	XIMONS11	I
IMONS12	Months with Institution 12	XIMONS12	I
IMONS13	Months with Institution 13	XIMONS13	I
IMONS14	Months with Institution 14	XIMONS14	I
IMONS15	Months with Institution 15	XIMONS15	I
IMONS16	Months with Institution 16	XIMONS16	I
IMONS17	Months with Institution 17	XIMONS17	I
IMONS18	Months with Institution 18	XIMONS18	I
IMONS19	Months with Institution 19	XIMONS19	I
IMONS2	Months with Institution 2	XIMONS2	I
IMONS20	Months with Institution 20	XIMONS20	I
IMONS3	Months with Institution 3	XIMONS3	I
IMONS4	Months with Institution 4	XIMONS4	I
IMONS5	Months with Institution 5	XIMONS5	I
IMONS6	Months with Institution 6	XIMONS6	I
IMONS7	Months with Institution 7	XIMONS7	I
IMONS8	Months with Institution 8	XIMONS8	I
IMONS9	Months with Institution 9	XIMONS9	I
INCENT	Incentive type used	NONE	
ISAME1	Institution 1 in same area as firm HQ	XISAME1	I
ISAME10	Institution 10 in same area as firm HQ	XISAME10	I
ISAME11	Institution 11 in same area as firm HQ	XISAME11	I
ISAME12	Institution 12 in same area as firm HQ	XISAME12	I
ISAME13	Institution 13 in same area as firm HQ	XISAME13	I
ISAME14	Institution 14 in same area as firm HQ	XISAME14	I
ISAME15	Institution 15 in same area as firm HQ	XISAME15	I
ISAME16	Institution 16 in same area as firm HQ	XISAME16	I
ISAME17	Institution 17 in same area as firm HQ	XISAME17	I
ISAME18	Institution 18 in same area as firm HQ	XISAME18	I
ISAME19	Institution 19 in same area as firm HQ	XISAME19	I
ISAME2	Institution 2 in same area as firm HQ	XISAME2	I

NAME	EXPLANATION	XCODE	
ISAME20	Institution 20 in same area as firm HQ	XISAME20	I
ISAME3	Institution 3 in same area as firm HQ	XISAME3	I
ISAME4	Institution 4 in same area as firm HQ	XISAME4	I
ISAME5	Institution 5 in same area as firm HQ	XISAME5	I
ISAME6	Institution 6 in same area as firm HQ	XISAME6	I
ISAME7	Institution 7 in same area as firm HQ	XISAME7	I
ISAME8	Institution 8 in same area as firm HQ	XISAME8	I
ISAME9	Institution 9 in same area as firm HQ	XISAME9	I
ITYPE1	Institution 1 type	XITYPE1	I
ITYPE10	Institution 10 type	XITYPE10	I
ITYPE11	Institution 11 type	XITYPE11	I
ITYPE12	Institution 12 type	XITYPE12	I
ITYPE13	Institution 13 type	XITYPE13	I
ITYPE14	Institution 14 type	XITYPE14	I
ITYPE15	Institution 15 type	XITYPE15	I
ITYPE16	Institution 16 type	XITYPE16	I
ITYPE17	Institution 17 type	XITYPE17	I
ITYPE18	Institution 18 type	XITYPE18	I
ITYPE19	Institution 19 type	XITYPE19	I
ITYPE2	Institution 2 type	XITYPE2	I
ITYPE20	Institution 20 type	XITYPE20	I
ITYPE3	Institution 3 type	XITYPE3	I
ITYPE4	Institution 4 type	XITYPE4	I
ITYPE5	Institution 5 type	XITYPE5	I
ITYPE6	Institution 6 type	XITYPE6	I
ITYPE7	Institution 7 type	XITYPE7	I
ITYPE8	Institution 8 type	XITYPE8	I
ITYPE9	Institution 9 type	XITYPE9	I
IWBEGDT	Interview Date Began	NONE	
IWBEGTM	Time Interview Began	NONE	
IWENDDT	Interview end date	NONE	
L1	Use trade credit	XL1	L
L10	Amount of discount (%) most import suppl	XL10	L
L11	# days in bill period most import supplr	XL11	L
L12	Penalty for late pymnt most imprt supplr	XL12	L
L13	Suppliers ever denied trade credit	XL13	L
L14R1	Den Trade Credit reason1	XL14R1	L
L14R2	Den Trade Credit reason2	XL14R2	L
L14R3	Den Trade Credit reason3	XL14R3	L
L2	Percent of purchases on trade credit	XL2	L
L3	Number of trade credit suppliers	XL3	L
L4	% of suppliers offering cash discounts	XL4	L
L5	% of cash discounts used by firm	XL5	L
L6	Paid bill after due date	XL6	L
L7	% of balances paid after due date	XL7	L
L8	Cash discount from most important supplr	XL8	L
L9	Length of discnt period most imp supplr	XL9	L
M1	Equity capital from existing owners	XM1	M
M2	Amount of equity from existing owners	XM2	M

NAME	EXPLANATION	XCODE	
M3	Primary use for equity from existng ownr	XM3	M
M4	Equity capital from other sources	XM4	M
M5	Amount of equity from other sources	XM5	M
M6	Primary use for equity from othr sources	XM6	M
M7_1	Equity from informal investors	XM7_1	M
M7_2	Equity from venture capital firm	XM7_2	M
M7_3	Equity from public offering	XM7_3	M
M7_4	Equity from other source	XM7_4	M
MRANUM	Approved Institution number	NONE	MRL
MRDNUM	Institution number of denied institution	NONE	MRL
MRL10	MRL approved amount applied for	XMRL10	MRL
MRL11	MRL approved compensating bal required	XMRL11	MRL
MRL12	MRL approved guaranty required	XMRL12	MRL
MRL13	MRL approved collateral required	XMRL13	MRL
MRL13T1	Inventory or A/R for MRL approved	XMRL13T1	MRL
MRL13T2	Equip or veh for MRL approved	XMRL13T2	MRL
MRL13T3	Business sec or deposit for MRL approved	XMRL13T3	MRL
MRL13T4	Business real estate for MRL approved	XMRL13T4	MRL
MRL13T5	Personal real estate for MRL approved	XMRL13T5	MRL
MRL13T6	Other personal asset for MRL approved	XMRL13T6	MRL
MRL13T7	Other collateral for MRL approved	XMRL13T7	MRL
MRL13T8	Non specified bus assets for MRL approve	XMRL13T8	MRL
MRL13T9	Oth assets, bus or per n/a, MRL approved	XMRL13T9	MRL
MRL16	MRL approved amount granted	XMRL16	MRL
MRL17	MRL approved fixed or variable rate	XMRL17	MRL
MRL18	MRL approved interest rate index	XMRL18	MRL
MRL19	MRL approved percent over index	XMRL19	MRL
MRL20	MRL approved original interest rate	XMRL20	MRL
MRL21	MRL approved points to close	XMRL21	MRL
MRL22	MRL approv total cost of obtaining loan	XMRL22	MRL
MRL24	MRL denied loan type	XMRL24	MRL
MRL25MO	MRL denied month	XMRL25MO	MRL
MRL25YR	MRL denied year	XMRL25YR	MRL
MRL27R1	Reason1 applied with MRL denied Inst	XMRL27R1	MRL
MRL27R2	Reason2 applied with MRL denied Inst	XMRL27R2	MRL
MRL27R3	Reason3 applied with MRL denied Inst	XMRL27R3	MRL
MRL28	MRL denied amount applied for	XMRL28	MRL
MRL29R1	MRL denied official reason1	XMRL29R1	MRL
MRL29R2	MRL denied official reason2	XMRL29R2	MRL
MRL29R3	MRL denied official reason3	XMRL29R3	MRL
MRL30	MRL denied other reasons	XMRL30	MRL
MRL30R1	MRL denied other reason1	XMRL30R1	MRL
MRL30R2	MRL denied other reason2	XMRL30R2	MRL
MRL30R3	MRL denied other reason3	XMRL30R3	MRL
MRL31	Didn't apply fearing denial	XMRL31	MRL
MRL31R1	Reason1 feared application denial	XMRL31R1	MRL
MRL31R2	Reason2 feared application denial	XMRL31R2	MRL
MRL31R3	Reason3 feared application denial	XMRL31R3	MRL
MRL6	MRL approved loan type	XMRL6	MRL

NAME	EXPLANATION	XCODE	
MRL7MO	MRL approved month	XMRL7MO	MRL
MRL7YR	MRL approved year	XMRL7YR	MRL
MRL9R1	Reason 1 Apply	XMRL9R1	MRL
MRL9R2	Reason 2 Apply	XMRL9R2	MRL
MRL9R3	Reason 3 Apply	XMRL9R3	MRL
MRLR1	Number of applications	XMRLR1	MRL
MRLR14	MRL approv commitment or maturity mo tot	XMRLR14	MRL
MRLR26	Total months with denied institution	XMRLR26	MRL
MRLR3	Frequency of applications for new loans	XMRLR3	MRL
MRLR4	Approved or denied	XMRLR4	MRL
MRLR8	Total months with approved institution	XMRLR8	MRL
MSA	Sample MSA/NON MSA indicator	NONE	
MSA_DB	MSA/ Non MSA from D&B	NONE	
N1_1	Used IRS tax records	XN1_1	N
N1_2	Used our worksheets	XN1_2	N
N1_3	Used financial statements	XN1_3	N
N1_4	Used bank statements	XN1_4	N
N1_5	Used memory	XN1_5	N
N1_6	Used other written records	XN1_6	N
NEWSTRAT	Strata for Stage 2 Sampling	NONE	
P1	Tax records cover entire year	XP1	P
P12	Total corporate tax	XP12	P
P1DAY	Accounting period begin day	XP1DAY	P
P1MO	Accounting period begin month	XP1MO	P
P1YR	Accounting period begin year	XP1YR	P
P2	Total sales for current FY	XP2	P
P2MON	Number of months for reported sales	XP2MON	P
P3	Total sales for previous FY	XP3	P
P4	Other income	XP4	P
P5	Total cost of doing business	XP5	P
PROFIT	Reported Profit	XPROFIT	P
R1	Cash on hand	XR1	R
R10_R1	Type other asset 1	XR10_R1	R
R10_R2	Type other asset 2	XR10_R2	R
R10_R3	Type other asset 3	XR10_R3	R
R11_1	Amount of other asset loop1	XR11_1	R
R11_2	Amount of other asset loop2	XR11_2	R
R11_3	Amount of other asset loop3	XR11_3	R
R12	Total assets	XR12	R
R2	Accounts receivable	XR2	R
R3	Inventory	XR3	R
R4	Other current assets	XR4	R
R5	Investments	XR5	R
R6	Book value land	XR6	R
R7	Depreciable assets	XR7	R
R9	Total amount of other assets	XR9	R
RACESZ	Major Strata	NONE	
REG_DB	Census region from D&B	NONE	
REGION	Sample from Region Indicator	NONE	

NAME	EXPLANATION	XCODE	
S1	Total loans	XS1	S
S2	Accounts payable	XS2	S
S3	Current liabilities	XS3	S
S5	Total amount of other liabilities	XS5	S
S6_R1	Type other liab 1	XS6_R1	S
S6_R2	Type other liab 2	XS6_R2	S
S6_R3	Type other liab 3	XS6_R3	S
S7_1	Amount of other liability loop1	XS7_1	S
S7_2	Amount of other liability loop2	XS7_2	S
S7_3	Amount of other liability loop3	XS7_3	S
S8	Total liabilities	XS8	S
SCRELIG	Eligibility flag from Screener	NONE	
SCRFYDA	Fiscal year end day from Screener	NONE	
SCRFYMO	Fiscal year end month from Screener	NONE	
SCRNDT	Date Screener completed	NONE	
SCRTYPE	Organization type from Screener	NONE	
SIC2R	Two Digit SIC Code	XSIC2R	B
SU_ID	Case ID	NONE	
SZCLSS	Sampling Size Class	NONE	
TBK0	Number of brokerage sources	NONE	
TBK1	1st inst Brokerage svc institution flag	NONE	
TBK10	10th inst Brokerage svc institution flag	NONE	
TBK11	11th inst Brokerage svc institution flag	NONE	
TBK12	12th inst Brokerage svc institution flag	NONE	
TBK13	13th inst Brokerage svc institution flag	NONE	
TBK14	14th inst Brokerage svc institution flag	NONE	
TBK15	15th inst Brokerage svc institution flag	NONE	
TBK16	16th inst Brokerage svc institution flag	NONE	
TBK17	17th inst Brokerage svc institution flag	NONE	
TBK18	18th inst Brokerage svc institution flag	NONE	
TBK19	19th inst Brokerage svc institution flag	NONE	
TBK2	2nd inst Brokerage svc institution flag	NONE	
TBK20	20th inst Brokerage svc institution flag	NONE	
TBK3	3rd inst Brokerage svc institution flag	NONE	
TBK4	4th inst Brokerage svc institution flag	NONE	
TBK5	5th inst Brokerage svc institution flag	NONE	
TBK6	6th inst Brokerage svc institution flag	NONE	
TBK7	7th inst Brokerage svc institution flag	NONE	
TBK8	8th inst Brokerage svc institution flag	NONE	
TBK9	9th inst Brokerage svc institution flag	NONE	
TCA0	Number of cash mgt sources	NONE	
TCA1	1st inst Cash mgmt svc institution flag	NONE	
TCA10	10th inst Cash mgmt svc institution flag	NONE	
TCA11	11th inst Cash mgmt svc institution flag	NONE	
TCA12	12th inst Cash mgmt svc institution flag	NONE	
TCA13	13th inst Cash mgmt svc institution flag	NONE	
TCA14	14th inst Cash mgmt svc institution flag	NONE	
TCA15	15th inst Cash mgmt svc institution flag	NONE	
TCA16	16th inst Cash mgmt svc institution flag	NONE	

NAME	EXPLANATION	XCODE
TCA17	17th inst Cash mgmt svc institution flag	NONE
TCA18	18th inst Cash mgmt svc institution flag	NONE
TCA19	19th inst Cash mgmt svc institution flag	NONE
TCA2	2nd inst Cash mgmt svc institution flag	NONE
TCA20	20th inst Cash mgmt svc institution flag	NONE
TCA3	3rd inst Cash mgmt svc institution flag	NONE
TCA4	4th inst Cash mgmt svc institution flag	NONE
TCA5	5th inst Cash mgmt svc institution flag	NONE
TCA6	6th inst Cash mgmt svc institution flag	NONE
TCA7	7th inst Cash mgmt svc institution flag	NONE
TCA8	8th inst Cash mgmt svc institution flag	NONE
TCA9	9th inst Cash mgmt svc institution flag	NONE
TCK0	Number of checking sources	NONE
TCK1	1st inst checking account_inst flags	NONE
TCK10	10th inst checking account_inst flags	NONE
TCK11	11th inst checking account_inst flags	NONE
TCK12	12th inst checking account_inst flags	NONE
TCK13	13th inst checking account_inst flags	NONE
TCK14	14th inst checking account_inst flags	NONE
TCK15	15th inst checking account_inst flags	NONE
TCK16	16th inst checking account_inst flags	NONE
TCK17	17th inst checking account_inst flags	NONE
TCK18	18th inst checking account_inst flags	NONE
TCK19	19th inst checking account_inst flags	NONE
TCK2	2nd inst checking account_inst flags	NONE
TCK20	20th inst checking account_inst flags	NONE
TCK3	3rd inst checking account_inst flags	NONE
TCK4	4th inst checking account_inst flags	NONE
TCK5	5th inst checking account_inst flags	NONE
TCK6	6th inst checking account_inst flags	NONE
TCK7	7th inst checking account_inst flags	NONE
TCK8	8th inst checking account_inst flags	NONE
TCK9	9th inst checking account_inst flags	NONE
TCR0	Number of cred. serv. sources	NONE
TCR1	1st inst Credit related svc instit flag	NONE
TCR10	10th inst Credit related svc instit flag	NONE
TCR11	11th inst Credit related svc instit flag	NONE
TCR12	12th inst Credit related svc instit flag	NONE
TCR13	13th inst Credit related svc instit flag	NONE
TCR14	14th inst Credit related svc instit flag	NONE
TCR15	15th inst Credit related svc instit flag	NONE
TCR16	16th inst Credit related svc instit flag	NONE
TCR17	17th inst Credit related svc instit flag	NONE
TCR18	18th inst Credit related svc instit flag	NONE
TCR19	19th inst Credit related svc instit flag	NONE
TCR2	2nd inst Credit related svc instit flag	NONE
TCR20	20th inst Credit related svc instit flag	NONE
TCR3	3rd inst Credit related svc instit flag	NONE
TCR4	4th inst Credit related svc instit flag	NONE

NAME	EXPLANATION	XCODE
TCR5	5th inst Credit related svc instit flag	NONE
TCR6	6th inst Credit related svc instit flag	NONE
TCR7	7th inst Credit related svc instit flag	NONE
TCR8	8th inst Credit related svc instit flag	NONE
TCR9	9th inst Credit related svc instit flag	NONE
TEQ0	Number of equip loan sources	NONE
TEQ1	1st inst equipment loan_inst flags	NONE
TEQ10	10th inst equipment loan_inst flags	NONE
TEQ11	11th inst equipment loan_inst flags	NONE
TEQ12	12th inst equipment loan_inst flags	NONE
TEQ13	13th inst equipment loan_inst flags	NONE
TEQ14	14th inst equipment loan_inst flags	NONE
TEQ15	15th inst equipment loan_inst flags	NONE
TEQ16	16th inst equipment loan_inst flags	NONE
TEQ17	17th inst equipment loan_inst flags	NONE
TEQ18	18th inst equipment loan_inst flags	NONE
TEQ19	19th inst equipment loan_inst flags	NONE
TEQ2	2nd inst equipment loan_inst flags	NONE
TEQ20	20th inst equipment loan_inst flags	NONE
TEQ3	3rd inst equipment loan_inst flags	NONE
TEQ4	4th inst equipment loan_inst flags	NONE
TEQ5	5th inst equipment loan_inst flags	NONE
TEQ6	6th inst equipment loan_inst flags	NONE
TEQ7	7th inst equipment loan_inst flags	NONE
TEQ8	8th inst equipment loan_inst flags	NONE
TEQ9	9th inst equipment loan_inst flags	NONE
TLC0	Number of LOC sources	NONE
TLC1	1st inst line of credit_inst flags	NONE
TLC10	10th inst line of credit_inst flags	NONE
TLC11	11th inst line of credit_inst flags	NONE
TLC12	12th inst line of credit_inst flags	NONE
TLC13	13th inst line of credit_inst flags	NONE
TLC14	14th inst line of credit_inst flags	NONE
TLC15	15th inst line of credit_inst flags	NONE
TLC16	16th inst line of credit_inst flags	NONE
TLC17	17th inst line of credit_inst flags	NONE
TLC18	18th inst line of credit_inst flags	NONE
TLC19	19th inst line of credit_inst flags	NONE
TLC2	2nd inst line of credit_inst flags	NONE
TLC20	20th inst line of credit_inst flags	NONE
TLC3	3rd inst line of credit_inst flags	NONE
TLC4	4th inst line of credit_inst flags	NONE
TLC5	5th inst line of credit_inst flags	NONE
TLC6	6th inst line of credit_inst flags	NONE
TLC7	7th inst line of credit_inst flags	NONE
TLC8	8th inst line of credit_inst flags	NONE
TLC9	9th inst line of credit_inst flags	NONE
TLE0	Number of Lease sources	NONE
TLE1	1st inst capital lease_inst flags	NONE

NAME	EXPLANATION	XCODE
TLE10	10th inst capital lease_inst flags	NONE
TLE11	11th inst capital lease_inst flags	NONE
TLE12	12th inst capital lease_inst flags	NONE
TLE13	13th inst capital lease_inst flags	NONE
TLE14	14th inst capital lease_inst flags	NONE
TLE15	15th inst capital lease_inst flags	NONE
TLE16	16th inst capital lease_inst flags	NONE
TLE17	17th inst capital lease_inst flags	NONE
TLE18	18th inst capital lease_inst flags	NONE
TLE19	19th inst capital lease_inst flags	NONE
TLE2	2nd inst capital lease_inst flags	NONE
TLE20	20th inst capital lease_inst flags	NONE
TLE3	3rd inst capital lease_inst flags	NONE
TLE4	4th inst capital lease_inst flags	NONE
TLE5	5th inst capital lease_inst flags	NONE
TLE6	6th inst capital lease_inst flags	NONE
TLE7	7th inst capital lease_inst flags	NONE
TLE8	8th inst capital lease_inst flags	NONE
TLE9	9th inst capital lease_inst flags	NONE
TMG0	Number of mort sources	NONE
TMG1	1st inst mortgage_inst flags	NONE
TMG10	10th inst mortgage_inst flags	NONE
TMG11	11th inst mortgage_inst flags	NONE
TMG12	12th inst mortgage_inst flags	NONE
TMG13	13th inst mortgage_inst flags	NONE
TMG14	14th inst mortgage_inst flags	NONE
TMG15	15th inst mortgage_inst flags	NONE
TMG16	16th inst mortgage_inst flags	NONE
TMG17	17th inst mortgage_inst flags	NONE
TMG18	18th inst mortgage_inst flags	NONE
TMG19	19th inst mortgage_inst flags	NONE
TMG2	2nd inst mortgage_inst flags	NONE
TMG20	20th inst mortgage_inst flags	NONE
TMG3	3rd inst mortgage_inst flags	NONE
TMG4	4th inst mortgage_inst flags	NONE
TMG5	5th inst mortgage_inst flags	NONE
TMG6	6th inst mortgage_inst flags	NONE
TMG7	7th inst mortgage_inst flags	NONE
TMG8	8th inst mortgage_inst flags	NONE
TMG9	9th inst mortgage_inst flags	NONE
TMRA0	Number of MRA sources	NONE
TMRA1	1st inst MRA institution flag	NONE
TMRA10	10th inst MRA institution flag	NONE
TMRA11	11th inst MRA institution flag	NONE
TMRA12	12th inst MRA institution flag	NONE
TMRA13	13th inst MRA institution flag	NONE
TMRA14	14th inst MRA institution flag	NONE
TMRA15	15th inst MRA institution flag	NONE
TMRA16	16th inst MRA institution flag	NONE

NAME	EXPLANATION	XCODE
TMRA17	17th inst MRA institution flag	NONE
TMRA18	18th inst MRA institution flag	NONE
TMRA19	19th inst MRA institution flag	NONE
TMRA2	2nd inst MRA institution flag	NONE
TMRA20	20th inst MRA institution flag	NONE
TMRA3	3rd inst MRA institution flag	NONE
TMRA4	4th inst MRA institution flag	NONE
TMRA5	5th inst MRA institution flag	NONE
TMRA6	6th inst MRA institution flag	NONE
TMRA7	7th inst MRA institution flag	NONE
TMRA8	8th inst MRA institution flag	NONE
TMRA9	9th inst MRA institution flag	NONE
TMRD0	Number of MRD sources	NONE
TMRD1	1st inst MRD institution flag	NONE
TMRD10	10th inst MRD institution flag	NONE
TMRD11	11th inst MRD institution flag	NONE
TMRD12	12th inst MRD institution flag	NONE
TMRD13	13th inst MRD institution flag	NONE
TMRD14	14th inst MRD institution flag	NONE
TMRD15	15th inst MRD institution flag	NONE
TMRD16	16th inst MRD institution flag	NONE
TMRD17	17th inst MRD institution flag	NONE
TMRD18	18th inst MRD institution flag	NONE
TMRD19	19th inst MRD institution flag	NONE
TMRD2	2nd inst MRD institution flag	NONE
TMRD20	20th inst MRD institution flag	NONE
TMRD3	3rd inst MRD institution flag	NONE
TMRD4	4th inst MRD institution flag	NONE
TMRD5	5th inst MRD institution flag	NONE
TMRD6	6th inst MRD institution flag	NONE
TMRD7	7th inst MRD institution flag	NONE
TMRD8	8th inst MRD institution flag	NONE
TMRD9	9th inst MRD institution flag	NONE
TMV0	Number of mot veh source	NONE
TMV1	1st inst motor vehicle loan_inst flags	NONE
TMV10	10th inst motor vehicle loan_inst flags	NONE
TMV11	11th inst motor vehicle loan_inst flags	NONE
TMV12	12th inst motor vehicle loan_inst flags	NONE
TMV13	13th inst motor vehicle loan_inst flags	NONE
TMV14	14th inst motor vehicle loan_inst flags	NONE
TMV15	15th inst motor vehicle loan_inst flags	NONE
TMV16	16th inst motor vehicle loan_inst flags	NONE
TMV17	17th inst motor vehicle loan_inst flags	NONE
TMV18	18th inst motor vehicle loan_inst flags	NONE
TMV19	19th inst motor vehicle loan_inst flags	NONE
TMV2	2nd inst motor vehicle loan_inst flags	NONE
TMV20	20th inst motor vehicle loan_inst flags	NONE
TMV3	3rd inst motor vehicle loan_inst flags	NONE
TMV4	4th inst motor vehicle loan_inst flags	NONE

NAME	EXPLANATION	XCODE	
TMV5	5th inst motor vehicle loan_inst flags	NONE	
TMV6	6th inst motor vehicle loan_inst flags	NONE	
TMV7	7th inst motor vehicle loan_inst flags	NONE	
TMV8	8th inst motor vehicle loan_inst flags	NONE	
TMV9	9th inst motor vehicle loan_inst flags	NONE	
TOT0	Number of other loan sources	NONE	
TOT1	1st inst other loan_inst flags	NONE	
TOT10	10th inst other loan_inst flags	NONE	
TOT11	11th inst other loan_inst flags	NONE	
TOT12	12th inst other loan_inst flags	NONE	
TOT13	13th inst other loan_inst flags	NONE	
TOT14	14th inst other loan_inst flags	NONE	
TOT15	15th inst other loan_inst flags	NONE	
TOT16	16th inst other loan_inst flags	NONE	
TOT17	17th inst other loan_inst flags	NONE	
TOT18	18th inst other loan_inst flags	NONE	
TOT19	19th inst other loan_inst flags	NONE	
TOT2	2nd inst other loan_inst flags	NONE	
TOT20	20th inst other loan_inst flags	NONE	
TOT3	3rd inst other loan_inst flags	NONE	
TOT4	4th inst other loan_inst flags	NONE	
TOT5	5th inst other loan_inst flags	NONE	
TOT6	6th inst other loan_inst flags	NONE	
TOT7	7th inst other loan_inst flags	NONE	
TOT8	8th inst other loan_inst flags	NONE	
TOT9	9th inst other loan_inst flags	NONE	
TOTEMP	Total Number of Workers	XTOTEMP	A
TSV0	Number of saving sources	NONE	
TSV1	1st inst savings account_inst flags	NONE	
TSV10	10th inst savings account_inst flags	NONE	
TSV11	11th inst savings account_inst flags	NONE	
TSV12	12th inst savings account_inst flags	NONE	
TSV13	13th inst savings account_inst flags	NONE	
TSV14	14th inst savings account_inst flags	NONE	
TSV15	15th inst savings account_inst flags	NONE	
TSV16	16th inst savings account_inst flags	NONE	
TSV17	17th inst savings account_inst flags	NONE	
TSV18	18th inst savings account_inst flags	NONE	
TSV19	19th inst savings account_inst flags	NONE	
TSV2	2nd inst savings account_inst flags	NONE	
TSV20	20th inst savings account_inst flags	NONE	
TSV3	3rd inst savings account_inst flags	NONE	
TSV4	4th inst savings account_inst flags	NONE	
TSV5	5th inst savings account_inst flags	NONE	
TSV6	6th inst savings account_inst flags	NONE	
TSV7	7th inst savings account_inst flags	NONE	
TSV8	8th inst savings account_inst flags	NONE	
TSV9	9th inst savings account_inst flags	NONE	
TTR0	Number of trans services sources	NONE	

NAME	EXPLANATION	XCODE	
TTR1	1st inst Transaction svc instit flag	NONE	
TTR10	10th inst Transaction svc instit flag	NONE	
TTR11	11th inst Transaction svc instit flag	NONE	
TTR12	12th inst Transaction svc instit flag	NONE	
TTR13	13th inst Transaction svc instit flag	NONE	
TTR14	14th inst Transaction svc instit flag	NONE	
TTR15	15th inst Transaction svc instit flag	NONE	
TTR16	16th inst Transaction svc instit flag	NONE	
TTR17	17th inst Transaction svc instit flag	NONE	
TTR18	18th inst Transaction svc instit flag	NONE	
TTR19	19th inst Transaction svc instit flag	NONE	
TTR2	2nd inst Transaction svc instit flag	NONE	
TTR20	20th inst Transaction svc instit flag	NONE	
TTR3	3rd inst Transaction svc instit flag	NONE	
TTR4	4th inst Transaction svc instit flag	NONE	
TTR5	5th inst Transaction svc instit flag	NONE	
TTR6	6th inst Transaction svc instit flag	NONE	
TTR7	7th inst Transaction svc instit flag	NONE	
TTR8	8th inst Transaction svc instit flag	NONE	
TTR9	9th inst Transaction svc instit flag	NONE	
TTRST0	Number of trust sources	NONE	
TTRST1	1st inst Trust svc institution flag	NONE	
TTRST10	10th inst Trust svc institution flag	NONE	
TTRST11	11th inst Trust svc institution flag	NONE	
TTRST12	12th inst Trust svc institution flag	NONE	
TTRST13	13th inst Trust svc institution flag	NONE	
TTRST14	14th inst Trust svc institution flag	NONE	
TTRST15	15th inst Trust svc institution flag	NONE	
TTRST16	16th inst Trust svc institution flag	NONE	
TTRST17	17th inst Trust svc institution flag	NONE	
TTRST18	18th inst Trust svc institution flag	NONE	
TTRST19	19th inst Trust svc institution flag	NONE	
TTRST2	2nd inst Trust svc institution flag	NONE	
TTRST20	20th inst Trust svc institution flag	NONE	
TTRST3	3rd inst Trust svc institution flag	NONE	
TTRST4	4th inst Trust svc institution flag	NONE	
TTRST5	5th inst Trust svc institution flag	NONE	
TTRST6	6th inst Trust svc institution flag	NONE	
TTRST7	7th inst Trust svc institution flag	NONE	
TTRST8	8th inst Trust svc institution flag	NONE	
TTRST9	9th inst Trust svc institution flag	NONE	
U_HEQ	Value of home equity	XU_HEQ	U
U_HOME	Home owned by owner	XU_HOME	U
U_NETW	Owner Net worth sans home	XU_NETW	U
U1	Bankruptcy past seven years	XU1	U
U1_1	Bankruptcy by firm, owner or both	XU1_1	U
U2	Delinquent on personal obligations	XU2	U
U3	Delinquent on business obligations	XU3	U
U4	Judgments against owner	XU4	U