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## Other Commercial Lending

### Questionnaire

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Yes    No

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#### GENERAL QUESTIONNAIRE

##### Commercial Loan Policies

1. Has the board of directors adopted written commercial loan policies that:
  - Establish procedures for reviewing commercial loan applications?
  - Define qualified borrowers?
  - Establish minimum standards for documentation?
2. Are commercial loan policies reviewed at least annually to determine if they are compatible with changing market conditions?

##### Commercial Loan Records

3. Is the preparation and posting of subsidiary commercial loan records performed or reviewed by persons who do not also:
  - Issue official checks or drafts singly?
  - Handle cash?
4. Are the subsidiary commercial loan records reconciled daily with the appropriate general ledger accounts, and are reconciling items investigated by persons who also do not handle cash?
5. Are delinquent account collection requests and past-due notices checked to the trial balances that are used in reconciling commercial loan subsidiary records with general ledger accounts, and are they handled only by persons who do not also handle cash?
6. Are inquiries about loan balances received and investigated by persons who do not also handle cash?
7. Are documents supporting recorded credit adjustments checked or tested subsequently by persons who do not also handle cash?
8. Is a daily record maintained summarizing note transaction details to support applicable general ledger entries?
9. Are frequent note and liability ledger trial balances prepared and reconciled with controlling accounts by employees who do not process or record loan transactions?

**Exam Date:** \_\_\_\_\_  
**Prepared By:** \_\_\_\_\_  
**Reviewed By:** \_\_\_\_\_  
**Docket #:** \_\_\_\_\_

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	Yes	No
10. Is an overdue account report generated frequently?	<input type="checkbox"/>	<input type="checkbox"/>
11. Are subsidiary payment records and files pertaining to serviced loans segregated and identifiable?	<input type="checkbox"/>	<input type="checkbox"/>

#### Loan Interest

12. Is the preparation and posting of interest records performed or reviewed by persons who do not also:		
• Issue official checks and drafts singly?	<input type="checkbox"/>	<input type="checkbox"/>
• Handle cash?	<input type="checkbox"/>	<input type="checkbox"/>
13. Are the independent interest computations made and compared or tested with initial interest record by persons who do not also:		
• Issue official checks and drafts singly?	<input type="checkbox"/>	<input type="checkbox"/>
• Handle cash?	<input type="checkbox"/>	<input type="checkbox"/>

#### Collateral

14. Are multicopy, prenumbered records maintained that:		
• Detail the complete description of collateral pledged?	<input type="checkbox"/>	<input type="checkbox"/>
• Are typed or completed in ink?	<input type="checkbox"/>	<input type="checkbox"/>
• Are signed by the customer?	<input type="checkbox"/>	<input type="checkbox"/>
• Are designed so that a copy goes to the customer?	<input type="checkbox"/>	<input type="checkbox"/>
15. Are functions of receiving and releasing collateral to borrowers and of making entries in the collateral register performed by different employees?	<input type="checkbox"/>	<input type="checkbox"/>
16. Is negotiable collateral held under joint custody?	<input type="checkbox"/>	<input type="checkbox"/>
17. Are receipts obtained and filed for released collateral?	<input type="checkbox"/>	<input type="checkbox"/>
18. Are securities and commodities valued and margin requirements reviewed at least monthly?	<input type="checkbox"/>	<input type="checkbox"/>

