

## Other Commercial Lending Questionnaire

	Yes	No
<b>GENERAL QUESTIONNAIRE</b>		
<b>Commercial Loan Policies</b>		
1. Has the board of directors adopted written commercial loan policies that:		
• Establish procedures for reviewing commercial loan applications?	<input type="checkbox"/>	<input type="checkbox"/>
• Define qualified borrowers?	<input type="checkbox"/>	<input type="checkbox"/>
• Establish minimum standards for documentation?	<input type="checkbox"/>	<input type="checkbox"/>
• Define the types of borrowers and credits the institution is seeking?	<input type="checkbox"/>	<input type="checkbox"/>
2. Does the board review commercial loan policies at least annually to determine if they are compatible with changing market conditions?	<input type="checkbox"/>	<input type="checkbox"/>
<b>Commercial Loan Records</b>		
3. Are persons who perform or review the preparation and posting of subsidiary commercial loan records prohibited from:		
• Issuing official checks or drafts singly?	<input type="checkbox"/>	<input type="checkbox"/>
• Handling cash?	<input type="checkbox"/>	<input type="checkbox"/>
4. Does the association reconcile daily the subsidiary commercial loan records with the appropriate general ledger accounts?	<input type="checkbox"/>	<input type="checkbox"/>
5. Is the person who investigates reconciling items prohibited from also handling cash?	<input type="checkbox"/>	<input type="checkbox"/>
6. Does the association check delinquent account collection requests and past due notices to the trial balances used in reconciling commercial loan subsidiary records with general ledger accounts?	<input type="checkbox"/>	<input type="checkbox"/>
7. Is the person who checks the delinquent account collection requests and past-due notices prohibited from also handling cash?	<input type="checkbox"/>	<input type="checkbox"/>
8. Does the association investigate inquiries about loan balances?	<input type="checkbox"/>	<input type="checkbox"/>

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9. Is the person who subsequently checks or tests documentation supporting recorded credit adjustments prohibited from also handling cash?	<input type="checkbox"/>	<input type="checkbox"/>
10. Does the association maintain a daily record summarizing note transaction details to support applicable general ledger entries?	<input type="checkbox"/>	<input type="checkbox"/>
11. Are frequent note and liability ledger trial balances prepared and reconciled with controlling accounts by employees who do not process or record loan transactions?	<input type="checkbox"/>	<input type="checkbox"/>
12. Does the association frequently generate an overdue account report?	<input type="checkbox"/>	<input type="checkbox"/>
13. Are subsidiary payment records and files pertaining to serviced loans segregated and identifiable?	<input type="checkbox"/>	<input type="checkbox"/>
<b>Loan Interest</b>		
14. Are persons who perform or review the preparation and posting of interest records prohibited from:		
• Issuing official checks and drafts singly?	<input type="checkbox"/>	<input type="checkbox"/>
• Handling cash?	<input type="checkbox"/>	<input type="checkbox"/>
15. Are persons who make and compare or test the independent interest computations with initial interest records prohibited from:		
• Issuing official checks and drafts singly?	<input type="checkbox"/>	<input type="checkbox"/>
• Handling cash?	<input type="checkbox"/>	<input type="checkbox"/>
<b>Collateral</b>		
16. Does the association maintain multicopy, prenumbered records that meet the following standards:		
• Contain a complete description of collateral pledged?	<input type="checkbox"/>	<input type="checkbox"/>
• Typed or completed in ink?	<input type="checkbox"/>	<input type="checkbox"/>
• Signed by the customer?	<input type="checkbox"/>	<input type="checkbox"/>
• Designed so that a copy goes to the customer?	<input type="checkbox"/>	<input type="checkbox"/>

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

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Questionnaire**

		Yes	No
17.	Do different employees perform the separate functions of receiving and releasing collateral to borrowers and of making entries in the collateral register?	<input type="checkbox"/>	<input type="checkbox"/>
18.	Does the association hold negotiable collateral under joint custody?	<input type="checkbox"/>	<input type="checkbox"/>
19.	Does the association obtain and file receipts for released collateral?	<input type="checkbox"/>	<input type="checkbox"/>
20.	Does the association value and review margin requirements at least weekly for all securities and commodities?	<input type="checkbox"/>	<input type="checkbox"/>

COMMENTS

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