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CODEBOOK FOR
1993 NATIONAL SURVEY OF SMALL BUSINESS FINANCES (NSSBF)

National Survey of Small Business Finances
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To: Users of the 1993 NSSBF
From: Small Business Survey Group
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Subject: Description of the Public Release of the 1993 NSSBF

Preliminary Release Note: A handful of variables that should be fully imputed (i.e., have no missing values) have missing values remaining in a few instances.

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OVERVIEW

This codebook is the principal guide to the variables included on the preliminary public version of the 1993 National Survey of Small Business Finances (NSSBF). For most purposes, the codebook provides researchers with sufficient information to use the 1993 NSSBF database. However, 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 consult the questionnaire. To facilitate this consultation, all variables described in the codebook have references tying them to specific questions contained in the questionnaire.

The public version of the 1993 NSSBF 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 dataset. Thus, the contents of the public-use version of the database 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. In section II, data edits and imputations of missing values are discussed. Database and coding conventions are described in section III, which also describes how to combine information about the use of financial services with information about the sources of financial services used by the firm, and how to use the shadow variables (xcodes) to identify which values have been imputed. The remainder of the codebook includes a description of each variable in the public data base. An index of the included variables is attached as an appendix. Frequency distributions of the sample values for each variable are available in a separate document entitled "1993 NSSBF Public-Use Data Base Frequency Distributions."

Survey References

[1] "National Survey of Small Business Finances Survey Questionnaire," mimeo, (Price Waterhouse LLP), July 7, 1994.

[2] "National Survey of Small Business Finances: Methodology Report," mimeo (Price Waterhouse LLP), July 24, 1996.

[3] R. Louise Woodburn, "Final Weighting Adjustments for the 1993 National Survey of Small Business Finances," mimeo, April 18, 1997.

[4] Rebel A. Cole and John D. Wolken, "Financial Services Used by Small Businesses: Evidence from the 1993 National Survey of Small Business Finances," *Federal Reserve Bulletin*, 81 (July 1995), pp. 630-667.*

[5] Rebel A. Cole, John D. Wolken and R. Louise Woodburn, "Bank and Nonbank Competition for Small Business Credit: Evidence from the 1987 and 1993 National Surveys of Small Business Finances," *Federal Reserve Bulletin*, 82 (November 1996), pp. 938-995.*

[6] "1993 NSSBF Public-Use Data Base Frequency Distributions."

[7] 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.

* Please note that results reported in the above-referenced Federal Reserve Bulletin articles may differ from those obtained using this data base because those articles were based on an earlier version of the data and because the analysis weights used in those articles have since been adjusted for incomplete interviews, erroneous frame data, sample design effects and overly influential firms in one or more key statistics.

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This survey was funded by the Board of Governors of the Federal Reserve System and the U.S. Small Business Administration. As with any project of this scope, many people contributed to the 1993 National Survey of Small Business Finances. Mr. John Wolken served as NSSBF project director and co-principal investigator. Mr. Rebel Cole served as the second co-principal investigator. In addition to Messrs. Wolken and Cole, Mr. Patrick Lampani and Ms. Kathryn Samolyk served as economists on the NSSBF staff.

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Numerous persons reviewed the questionnaire and provided technical advice, including staff members from the Board of Governors, the U.S. Small Business Administration, and Price Waterhouse. Particularly noteworthy are contributions by Ms. Martha Scanlon, Messrs. Myron Kwast, John Rae, Stephen Rhoades, and various members of the Federal Reserve Board's Financial Structure and Capital Markets Sections and by Mr. Charles Ou of the U.S. Small Business Administration. Mr. Gregory Elliehausen of the Board of Governors, who served as one of the two co-principal investigators for the 1987 National Survey of Small Business Finances, provided valuable consultation and advice throughout all phases of the 1993 Survey. Mr. Arthur Kennickell of the Board of Governors graciously provided advice and software used for the imputations of missing data.

Substantial contributions were made by numerous staff at Price Waterhouse, including interviewers, technicians, clerical staff, and statisticians. Mr. Donald DeLuca (Price Waterhouse) aided in the development of the survey's questionnaire and the sampling procedures, and directed the implementation of the survey by Price Waterhouse, LLP. Mr. Glenn Galfand contributed to development of the sampling and weighting procedures, and Ms. Kelly Thomas supervised the interviewing staff, from initial training through the day-to-day interviewing.

SECTION I: SUMMARY

Target Population

The 1993 National Survey of Small Business Finances provides information about a nationally representative sample of small businesses in the United States. The survey was conducted during 1994-95 for the Board of Governors of the Federal Reserve System and the U.S. Small Business Administration. The target population is the population of all for-profit, nonfinancial, nonfarm business enterprises that had fewer than 500 employees and were in operation as of year-end 1992. The sample was drawn from firms listed on the Dun's Market Identifier file as of November, 1993.¹ The public use dataset contains 4,637 firms. These firms represent 4.99 million small businesses. The public data base contains weights (see variable name FIN_WGT) which can be used to estimate population statistics for the types of businesses included in the survey.

Sample Design

The sample was a stratified random design with over sampling to ensure the ability to estimate separately the reporting domains by employment size groups, urban or rural location, and in census regions. The specific sampling strata were 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. In addition, three minority partitions of firms likely to be owned by Asians, African-Americans, and Hispanics were extracted from the Dun's frames prior to sampling to create samples of minority-owned businesses (see [2] for details). Each of the minority partitions was proportionately stratified by urban or rural location. The stratum from which an observation was drawn is identified by the variable STRAT (see Appendix B). Because the 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 Black-owned, Asian-owned, and Hispanic-owned firms to ensure sufficient numbers for analyses of these groups. For additional information on the sample weights, see [2], [3], and the discussion of "Analysis Weights" in this document.

Data Collection

Businesses were contacted in advance of the survey to determine eligibility, verify addresses, and identify a contact person. 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, for profit, etc.), and some had erroneous frame data. The eligibility rate of sampled businesses averaged about 60 percent.

Each business meeting eligibility criteria was sent an advance work sheet to encourage the use of written records in responding to the subsequent computer-

1. Dun's Marketing Service, Dun and Bradstreet, Inc. The DMI list, containing nearly 10 million businesses, is broadly representative of all businesses but does not include many of the newest start-up firms or the self-employed individuals filing business tax returns. In contrast, the Internal Revenue Service reports that for 1991 about 20 million individuals filed business tax returns, including about 13 million sole proprietorships, of which about 3 million reported less than \$2,500 in annual receipts.

The average duration of the telephone interviews was fifty minutes. assisted telephone interviews, which were conducted by Price Waterhouse. The survey was voluntary. The response rate was about 50 percent.

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).

-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 (sections H and J of the questionnaire and section I of the codebook).

-Experience in the past three years in applying for credit (section J of 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).

Reference Period

Generally, the reference period for the survey data is 1993. However, the income statement and balance sheet data were collected for fiscal year 1992 because that date was the time of the last complete set of financial statements for most firms.

Sales and employment data were collected for 1992 and for 1990.

Analysis Weights

The NSSBF does not use an equal-probability sample design, so that the weights play a critical role in interpreting the survey data. The weights included with this data set are based on the original weights computed by Price Waterhouse. First, the PW weights were adjusted to account for 719 cases that were dropped from the original 5,356 responding firms because these cases did not provide responses to a minimally acceptable number of questions. Weights of the remaining 4,637 firms were further adjusted to account for sample design effects and erroneous frame data. Additionally, overly influential cases were reviewed.

The final weights (see variable name FIN_WGT) sum to approximately 4.9 million businesses. As detailed below, the effects of the sample design and the erroneous frame data lead to large mean square errors. The adjustments made provide a principled approach to drive down the mean square errors of the

survey estimates. For a detailed description of the adjustments, see [3].

Although the weights should produce reliable results at the level of broad aggregates, it is important to remember that many of the variables collected in the sample have data that have highly skewed distributions, and that many of the variables apply to but a portion of the sample. For internal analysis of these data, Board staff routinely review calculations for the presence of overly-influential outliers, and apply robust techniques of analysis where appropriate. Indeed, in adjusting the weights to their final values, 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 have NOT been examined in every domain that may be of interest to users of this database. Board staff's review of the influential cases is described below. However, users should be aware that real estate firms (SIC_2 = 65 or 67) as a group are different from the majority of the firms in the sample. These firms often have a small number of employees with large financial values.

This brief summary is organized in the following manner:

- description of original PW weights
- adjustment for incomplete interviews
- adjustment for sample design effects for Minority Partitions
- adjustment for erroneous frame data
- investigation of influential cases.

Brief Description of Original Price Waterhouse Weights

The original PW weights accounted for the sample design, eligibility and response. The sample design is described earlier in this document and in more detail in [2]. Design weights were assigned by sampling stratum, reflecting the original sample design and the subsampling that was performed during the field period. These base weights averaged 850 for firms with small numbers of employees in the non-minority partition, 50 for firms with more than 50 employees, 300 for Hispanic firms, 20 for African-American firms, and 250 for Asian firms. Eligibility and response adjustments were made simultaneously by ratio adjusting the design 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 [2]).

Adjustment for Incomplete Interviews

After further review of the sampled firms, it was determined that many firms did not provide enough data to be considered a complete interview. The decision was made to drop these 719 cases from the sample and to adjust the weights of the remaining firms to account for these 'nonrespondents'. In order to be dropped, the firm had to satisfy all of the following criteria: (a) Sum of Asset detail <0, (b) sum of liability detail <0, (c) R18 (total assets) missing, and (d) S12 (total liabilities) missing. (Note that another approach would have been to impute the missing data for these firms just as with the included firms. However, the dropped firms provided no data to base the imputations on, so the decision was made to drop these firms completely.) Seven of these 719 firms were dropped due to being out of the target population. It was decided to make a simple response adjustment in collapsed sampling strata for these 719 firms. The typical response adjustments ranged from 1.04 to 1.25. For those firms sampled in the 500+ employees category, the adjustment was 1.78.

Adjustment for Sample Design Effects for Minority Partitions

As described in [2], four partitions of the sampling frame were created to oversample minority (African-American, Asian, and Hispanic) firms. Unfortunately, there is no indicator on the frame to determine which firms are owned by minorities, so that this partitioning is not complete, i.e., the partitions still contain both minority and non-minority firms. The effect of this is that minority-owned firms are included through the Main (non-minority) partition and the three minority partitions. Because of the method chosen by PW to partition African-American firms, the sampling weights for such firms are much greater for firms in the main partition than for firms in the African-American partition. (See Table below.)

Median Weights for African American Firms,
Main Partition vs African American Partition

#employees	Median Weight, Main Partition	Median Weight, African-American Partition
-----	-----	-----
1 - 19	2,163	30
20 - 49	559	30
50 - 99	120	27
100 - 499	77	27
unknown	2,402	37

This greatly increases the mean square error of estimates for African-American firms because the majority of all weighted estimates will be driven by the African-American firms from the main partition. The 74 African-American firms sampled from the main partition weights up to 131,394 firms, whereas the 358 firms sampled from the African-American partition weights up to only 10,674 firms. (There were ten additional African-American firms sampled from the Asian or Hispanic partitions that weight up to approximately 4,200 firms.)

Board staff chose a strategy to drive down the exaggerated mean square error caused by this weight differential. This strategy involved smoothing the weights of firms in the African-American partition by assigning to them the median weights of collapsed size-class strata in the main partition. The resulting weights were then ratio-adjusted so that selected totals using the original weights remained constant (i.e., MSA status, size class, and organization type.)

Median Weights for African American Firms AFTER ADJUSTMENTS
Main Partition vs African American Partition

Collapsed Size Class	Median Weight, Main Partition	Median Weight, African-American Partition
-----	-----	-----
1 - 19 & unknown	430	431
20 - 49	87	82
50 and above	70	54

Adjustment for Erroneous Frame Data

The sample selection was based on a stratification derived from the Dun & Bradstreet frame data. For some firms, these data were not accurate. The only dimension for which this inaccuracy causes a problem is the firm size (number-of-employees category for the main partition). For the stratification by firm size, larger firms were oversampled, leading to smaller sampling weights. Thus, if a large firm was mistakenly sampled as a small-firm, that large firm would be assigned a much larger sampling weight than other large

firms. Such a misclassified firm would have undue influence on the estimates and increase the mean square error of the estimates. This is especially a concern because firm size correlates with numerous financial variables, such as assets, sales, etc. To address this concern, Board staff decided that only those firms whose misclassification caused their weight to be too large would be adjusted (thus, firms whose misclassification caused their weight to be relatively small were not adjusted.) Additionally, firms whose size was unknown on the Dun's frame data were sampled at the rate corresponding to small firms. Many of these firms were actually larger firms. Thus, the weights for size unknown firms were adjusted unless the true size was 1-19, corresponding to the smallest size category.

The adjustment took place in two steps. First, misclassified firms were assigned the median weight of the correctly classified firms in the true size class. Second, the weights were ratio-adjusted so that the totals by true size strata were the same as those computed by true size strata using the original weights. A total of 122 firms from the main partition and 19 firms from the African-American partition were adjusted in this manner.

Investigation of Influential Cases

The final step in adjustments for survey weights was to review the main estimates and identify any observations that might be overly influential in the estimates. After completing the adjustments for the sample-design effects and the erroneous-frame data, influential cases would be due either to a data item that did not correlate with the stratification variables, or to a unique case whose individual data did not follow the general patterns anticipated. In this survey, such an outlier typically would be a small firm that reported an amount of assets or liabilities that was much larger than those reported by similar size firms.

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

The results of this investigation revealed that there were very few firms that accounted for more than one percent of the total weighted aggregate estimate. Also, the firms identified as accounting for more than one percent of the weighted aggregate total were mainly real estate firms with a small number of employees, but substantial financial assets. Indeed, real estate firms in general are very different from the rest of the sampled firms and should be treated with care in any analysis.

SECTION II: EDITS AND IMPUTATIONS

Data Edits

Edits to the data performed by Price Waterhouse 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, and verification that specified response ranges and cross-item restrictions were satisfied (see [2]). Price Waterhouse 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); 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. Additionally, approximately 600 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.)

All open-ended questions and "other-specify" questions were coded into categorical responses. The categories for specific questions are listed in the data dictionary. There are no open-ended text responses on the public data base.

There were relatively few data problems and missing data associated with questions other than those requiring specific dollar amounts (e.g., loan amounts, income and expense amounts, and balance sheet amounts). Dollar-denominated responses were not answered as often as non-dollar-denominated amount questions and, consequently, exhibit much greater missing data. Internal consistency was especially problematic with the dollar-denominated questions. 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, users should examine the data for these variables and sections carefully.

Because there were many changes necessitated by the edits and imputation schemes, we have retained the original responses for certain key variables, including employment, income-statement and balance-sheet dollar amounts. These original responses are provided by variables suffixed with 'ORI'. For example, the public-use data set contains variables B11 and B11ORI, where B11 provides the edited and fully imputed value of 1993 paid full-time employment; B11ORI contains the original, unedited responses as received from Price Waterhouse.

Imputation

As is true of all surveys, there is some amount of missing data for nearly every NSSBF question. An attempt has been made to impute most missing values. The general model used to perform imputations in the NSSBF is a randomized regression model. The methodology employed is similar to that used in the first-stage procedures of the Survey of Consumer Finances [7]. 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 is 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.

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., type of source) are typically imputed using a randomized hot-deck procedure.

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

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

Generally, the data collected on firm and owner characteristics were reported with few errors and few missing values. Responses to the full- and part-time employment questions, however, deserve comment. The employment questions (contained in Section B of the questionnaire) asked respondents "Including owners who worked full-time (part-time) for the firm, what was the average number of paid full-time employees in 1993?" Despite explicit instructions to include owners who worked for the firm as well as other employees, a large number of respondents apparently did not consider owners to be part of the employee pool and, consequently, reported zero employment. (This information was confirmed from interviewer notes.) There were approximately 600 firms out of 5,000 respondents that reported zero as the number of both part-time and full-time employees. Most of these responses appeared to be relatively small firms (as measured by other size data, such as sales, assets, and salaries). However, a number of the zero employment cases ($TOTEMP = B11 + 0.5*B13 = 0$) were associated with obviously larger firms for which the zero employees response was clearly implausible. In this data set, all responses where both full- and part-time employment in 1993 equaled zero were set to missing and imputed. Most of the imputations resulted in values of less than four, as one would expect.

Financial Services Inventory(Sections E, F, G, and J).

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 consistency with other reported financial data. In addition, these values were edited for reasonableness, using data from this survey as well as information obtained from other sources (such as the Internal Revenue Service's Statistics of Income series and Robert Morris Associates Annual Statement Studies).

Missing values were imputed using randomized regression models. 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. When imputing missing values for these repeating questions, each financial service-source pair was treated as an individual observation. (Missing values for questions relating to the most-recent-loan section (section J) loan data are also treated as an individual observation in the loan-source imputations.) Regression estimates and imputations were calculated from these financial service-source data. The imputation model specifications for variables in sections E, F, and G include income statement and balance sheet data, firm and source characteristics, product characteristics, and dummy variables to indicate whether the imputation was being calculated for the first, second, or third source of the financial service.

Institution Characteristics (Section H).

In sections E, F, and G, the identity of all sources of financial services used by the firm were collected. The identity of as many as 23 sources were collected for each firm. Once this list of sources used by the firm was constructed, the characteristics of these suppliers were collected in Section H (and, sometimes, in Section J) 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 six sources. (Information on a seventh source was collected if the source where the firm made its most recent credit application (section J) was not previously identified and the firm had at least six other sources of financial services.) If the firm obtained financial services from more than one source, the firm was asked to identify its primary source. If the firm indicated more than six sources, an algorithm was used to select the top six sources for which detailed information was collected. (See Appendix A).

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, and G. 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" 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.

Firms were asked to report on 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.

Imputations for section H 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 10,000 possible firm-institution pairs) with missing values. When institution type was determined, the remaining variables (location, method, etc.) were imputed for all financial institutions (types where the variable ITYPE1, ITYPE2, ... ITYPE23 had a value less than 12). The questionnaire design did not attempt to collect similar information on nonfinancial sources, such as businesses and individuals. Even though the data on institution characteristics were collected for the top six institutions, there were few firms reporting more than six sources. Consequently, imputations were calculated for all financial sources, even when they were not included in the top six institutions.

As indicated above, there were few missing values for institution type once the data had been edited. However, there were considerably more missing values for institution characteristics than for the type of institution. This is partly the result of an error in the skip patterns in the questionnaire that caused the interviewer to skip these questions when respondents identified the institution type as 'other-specify.' The institution characteristics of the institutions with illegal skips are considered missing and are imputed. Only the open-ended question about the reason for using an institution was not imputed (question H3).

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, M1_1 and M2 were asked of all respondents. (Questions M3, M3_1 and M4 were dropped from the questionnaire after the first 600 interviews were completed because the data requested in the M3 series was identical to the data collected in the M1 series. The responses to the M3 series have been incorporated into the M1 series. Consequently, this change, other than deleting the M3 questions from the questionnaire, is transparent to data base users.)

Questions M7 through M19 were asked only of corporations. Question M7 asks the firm whether it has attempted to raise equity from sources other than existing shareholders or their relatives during the last three years. Most corporations had not attempted to raise equity in the last three years. Consequently, the subsequent questions were answered by only a few firms. For some of the questions following M7, nearly half of the responses were missing. All missing values in this section have been imputed, but the imputations are based on relatively 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 total assets account must equal the sum of the total liabilities and total equity accounts. Second, the total assets account must equal the sum of asset detail accounts. And third, the total liabilities account must equal the sum of liability detail accounts. One identity applies to the income statement. Total sales and other income must equal the sum of profit and total expenses. In addition, the detail of selected expense items must be less than or equal to 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 the majority of respondents were providing "best estimates" for these data without benefit of financial records. Consequently, respondents routinely reported financial information that violated the identities and restrictions discussed above. Moreover, because of the sensitive nature of financial data, and the fact that these data were collected near the end of a lengthy interview, respondents were less likely to cooperate in providing these data. For these reasons, missing data in these sections is greater than in other sections.

Balance Sheet (Sections R and S)

To deal with these problems, the following procedures were employed. The first procedure was designed to obtain a reliable measure of size. This is critically important for imputing the financial statements of firms that provided very sparse financial data. The survey collected a number of size measures, including total assets (R18), total liabilities (S12), and total equity (S14, S15, S16, S18, and S19). There were wide disparities in the alternative size measures. Consequently, an automated technique was employed to choose among the various size measures.

Four possible size measures from the balance sheet were used to construct a "median" size measure. In theory, these four measures should be exactly equal. The four measures are (1) total assets {R18}, (2) the sum of asset detail {R1+R3+R5+R7+R9+R11+R13+R15}, (3) total liabilities {S12} plus total equity {S15+S16-S18}, and (4) the sum of liability detail {S2+S5+S7+S9} plus total equity {S15+S16-S18}. (Note that this equality does not hold for proprietorships because information on equity was not collected from firms of this organizational type.)

A first estimate of the "median" size measure was constructed by ranking the four size measures by magnitude and using a linear interpolation of the middle two measures when all four were available, the middle measure when only three were available, an interpolation when two were available, and the single measure when only one size measure was available.

Next, all missing data items in the balance sheet were imputed based upon model specifications that included the first estimate of median size but none of the four individual measures. [A number of other explanatory variables from the income statement as well as from other sections of the survey were included in these specifications.] The sole purpose of this initial round of balance sheet and income statement imputations was to provide the data necessary to calculate each of the four alternative measures of size listed above for each firm.

After this initial round of balance sheet imputations, the four measures of size were recalculated based upon the reported and imputed values, and the median size measure was recalculated by ranking the four size measures by magnitude and using a linear interpolation of the middle two measures. Then a second round of imputations was performed using this updated median size measure.

In some cases, when respondents reported positive total assets (liabilities) yet reported none of the detailed asset (liability) items, the entrance questions were set to missing so that they could be imputed. (For questions without entrance questions, e.g. cash {R1}, a pseudo-entrance question was created and imputed.) When an asset (liability) detail item entrance question imputed yes, the amount for that question was then imputed. The third round of imputations was performed only for these "opened" questions.

After the third round of imputations was completed, R18 (reported total assets) and S12 (reported total liabilities) were replaced by two new variables, ASSETS and LIABS, respectively. ASSETS is equal to the sum of the (fully imputed) detailed assets questions (R1+R3+R5+R7+R9+R11+R13+R15) and LIABS is equal to the sum of the (fully imputed) detailed liability questions (S2+S5+S7+S9). Another new variable, EQUITY, was created, and is defined as the difference between the new ASSETS and LIABS variables. EQUITY replaces total shareholder equity (S19).

Income Statement (Section P)

For income and expense questions the primary size measure used in the editing and imputation of missing data was sales (P1). Following a more straightforward but similar approach to the balance sheet size measure, missing values for sales were first imputed and then, after the missing detailed income and expense items were imputed, sales was reimputed.

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.

After the third round of imputations, a new variable, PROFIT, was defined as the sum of sales (P1) and other income (P5) less total expenses (P3_1). PROFIT replaces reported profit (P15).

Reported Balance Sheet and Income Statement Values

Although we have attempted to provide as accurate a set of data as possible, we recognize that some researchers may prefer to conduct their own set of edits on, and imputations to, the financial data as originally reported. Therefore, the public-use data set also provides the original values of all variables in sections P, R, and S. These variables appear named as the original question, e.g. R18, but with the appended suffix 'ORI'.

Note that for some variables, notably all the equity variables, P2, P3, P3_1, P5, P6, P11, and P17, the data were edited but missing values were not imputed. Only the original values of these variables appear on the public use data set.

Section III: USING THE 1993 NSSBF PUBLIC DATA BASE

Data Dictionary Entries

The data dictionary contains an entry for each variable in the public dataset. The far left column contains the section from which the variable is derived, followed by the variable name and the name of the corresponding "xcode" variable (see below). Next is a short variable name. 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 MIN_3 is the following:

B MIN_3 XMIN_3 MINORITY

Is more than 50 percent of the firm owned by blacks or African Americans, Asians, Pacific Islanders, American Indians, or Alaskan Natives?

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

Replaces B14 and B17

Added Variables

In general, variable names on the public dataset match question numbers. In many 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. Also, categorical questions of the type 'answer all that apply' are converted to a set of dummy variables, one dummy variable for each response. And finally, 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 dataset, the codebook includes a reference to the original question or questions from which these variables are derived.

Xcodes

Each of the variables in the main data set has a "shadow" variable that describes, in almost all cases, the original state of the variable (i.e., whether it was missing for some reason and whether it was corrected during editing). These variables always begin with an "x". The 'xcode' 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 restore the data to something very close to their original condition. A list of values taken by the shadow variables, or xcodes, is given in Appendix C.

'ORI' Variables

For some variables, the responses are duplicated exactly as they were reported. This is true of the 1990 and 1993 employment data (B11, B13, B13_1 and B13_2), and is true of the income statement and balance sheet data (variables contained in sections P, R, and S of the questionnaire). The original responses are named for their question, followed by the suffix 'ORI'.

For example, 'B11ORI' provides the responses to 'B11' prior to data edits and imputations. These variables have no xcodes. The 'ORI' variables are provided because of the extensiveness of the data edits and imputations required for these sections of the questionnaire. In particular, the dollar amounts in the income statement and balance sheet sections were missing more often than other variables, and were subject to more internal consistency conditions (balance sheet accounting identities) than other variables in the survey. Providing original values enables interested users to undo all edits and imputations.

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 institutions. 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 E31, while the balance in the firm's checking accounts at its second source would be denoted by E32, and at its third source would be denoted by E33.

Race, Gender, and Ethnicity Variables

To define race, ethnicity or gender classes properly, the variables MINOR (or MIN_3), RACE, HISPAN (or HIS_3), and GENDER (or GEN_3), found in Sections B and C, need to be used. Some examples of how to use these variables are given below.

Case A

If your definition of ownership for a race, ethnicity or gender class requires that "more than 50%" of the firm is owned by that class, then use MINOR, RACE, HISPAN, and GENDER.

Example 1A

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

Example 3A

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

Example 4A

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

Case B

If instead your definition of ownership for a race, ethnicity or gender class requires that "50% or more" of the firm is owned by that class, then use MIN_3, RACE, HIS_3, and GEN_3. (See Codebook and Questionnaire for wording

and definitions of these variables. When the MIN_3, HIS_3, or GEN_3 variable is equal to 3 it means "exactly 50 percent.")

Example 1B

To indicate which firms are "50% or more" owned by Asians/Pacific Islanders, flag all observations in the data set where (MIN_3 = 1 OR MIN_3 = 3) AND RACE = 2.

Example 2B

To indicate which firms are "50% or more" owned by non-whites or Hispanics, flag all observations in the data set where (MIN_3 = 1 OR MIN_3 = 3) OR HISPAN = 1.

Example 3B

To indicate which firms are "50% or more" owned by Hispanics, flag all observations in the data set where HIS_3 = 1 OR HIS_3 = 3.

Example 4B

To indicate which firms are "50% or more" owned by women, flag all observations in the data set where GEN_3 = 1 OR GEN_3 = 3.

Account Flag List Variables

All variables in the public data base are numeric with the exception of 13 "list" variables. These 13 list variables are CHECKLST, SAVNGLST, CREDTLST, MORTGLST, EQUIPLST, LEASELST, MOTORLST, OTHRSLST, TRANSLST, CASHMLST, BANKRLST, PENSNLST, and BROKRLST. These variables were formed to keep track of which institutions are associated with each of the 13 financial services. In sections E, F, and G, firms are first asked whether they use a service (e.g., do you have any checking accounts?), and then are asked to identify each institution from which they obtain the service. Up to 23 institutions are allowed. (No firm reported using more than 20 distinct sources). The result of this query is a 23-character fixed length string of zero-one variables indicating the source number of each institution from which the firm obtains a specific service.

The 'account-flag' list variable is the primary means of linking the use of financial services (e.g., do you have a checking account?) with the characteristics of the institutions providing those services to the firm (from what type of institution does the firm obtain a checking account?). Each 'account-flag' list variable contains 23 characters. Each character in the string can be either a '0', '1', or if the firm did not use a specific service at all, the string is coded as 'S'. Each position of this string is associated with an institution number. For example, position three is associated with institution number 3. A '0' at position 'n' means that the respondent did not obtain the service from source number 'n' whereas a '1' at position 'm' means that the firm obtained the service from source number 'm'. For example, CHECKLST is the 'account flag' list variable associated with checking accounts (Section E, questions E1-E3 in the questionnaire). Suppose that:

```
CHECKLST = '110000000000000000000000'
```

This indicates that the firm obtained checking accounts from sources 1 and 2, but from no other sources. (For additional detail, please see the examples in the section below entitled "Combining Data on the Use of Financial Services and Data on the Sources of Financial Services.")

Open-Ended Responses

There were a few questions which 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 A, B, or C (e.g., J21A, J21B, and J21C are the recoded responses to J21).

Several of the open ended responses deserve particular note. In section R, the respondent was asked the value of all other assets not reported (R15). Then the respondent was asked to list the type (R16A, R16B, and R16C) and amount (R17A, R17B, and R17C) 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-R13). These responses were recoded by moving the amount to the appropriate place and subtracting that amount from R15. After the recoding of these questions the amounts remaining in R17A, R17B, and R17C were checked for consistency against R15 [i.e., $SUM(R17A,R17B,R17C) \leq R15$] and then R16A, R16B, R16C, R17A, R17B, and R17C were dropped.

A similar set of questions were asked in section S for all other liabilities (S9). After encoding the text responses for the three largest other liabilities (S10A, S10B, and S10C), almost all of the responses were recoded and the amounts (S11A, S11B, and S11C) were moved to the appropriate detailed liability item. The amounts remaining were checked for consistency against the adjusted S9 and questions S10A, S10B, S10C, S11A, S11B, and S11C were then dropped.

Other Conventions

Variables in the questionnaire with a "." in the name have the period replaced with an underscore on the dataset (e.g., B13.1 in the questionnaire is named B13_1 on the dataset).

Most of the source characteristics collected in sections H and J 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.

Every attempt has been made to match response categories with the values actually occurring on the public-use data base. This includes codes of .S (legitimate skip), . (missing, generally because a lead-in question was missing, or because it was set to missing during editing), .D (don't know), .R (refused), .E (exception, generally this generated an interview report which was resolved at a later time), and specific values. Missing codes are included in the data dictionary entries only when missing values may be found on the data base. Nearly all variables have been imputed.

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 First Bank, a mortgage from First Savings & Loan, a second line of credit from Finance One, etc. Information about each financial service is obtained from Sections E, F, and G of the questionnaire. Information about each source providing a financial service is derived from sections H and J of the questionnaire, and appears in the source roster (section I) of the public-use data base. (Note: Most information on sources of financial services was collected in section H of the questionnaire. Information on sources was collected in Section J only for sources not previously identified in sections E, F, or G. For the public database, this information has been conveniently centralized in section I of the public-use data base, which is described in more detail below.)

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 desegregated to the source level. Individual services can be matched with specific sources and their characteristics. Here's how to do this:

Financial Services

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 broker services), the respondent was first asked whether the firm obtained that service (the entrance question) from any source. If the respondent answered affirmatively, the respondent was asked to identify each different source from which the firm obtained that specific financial service. The survey design allowed the respondent to identify up to a total of 23 distinct sources. In the public data base, however, no firm identified more than 20 different sources of financial services.

This process creates the 'account flag' list variables (described above). Each of the 13 services has an associated 'account flag' list variable. This variable is a 23 character variable consisting of zeros and ones (or a single 'S', indicating inapplicable if the entrance question indicates the firm does not use the service). In this list, the position of the zeros and ones is of importance. A one in position "n" (where n = 1 to 23) indicates the firm obtained the financial service of interest from source number "n", whereas a zero in position "n" indicates that the firm did not obtain the financial service of interest from source number "n".

For example, the entrance question for capital leases is F16, and the list variable associated with capital leases is "LEASELST." Assume for this example that F16=1 (yes, the firm obtained capital leases) and that the variable LEASELST contains the character string "0001000100000000000000". This character string indicates that this firm obtained capital leases from

source numbers four and eight.

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 f181, f182, f183, and f191, f192, f193.

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 were guarantees required. The questions asked about each service are summarized in Appendix D.

Even though firms could identify up to 23 distinct sources for each service, 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.

For example, if the firm had leases with exactly three institutions, the first pass through the lease section (questions F18BANK1, F181, and F191) would apply to the most important lease; the second pass (questions F18BANK2, F182 and F192) would apply to the second most important lease; and the third pass (F18BANK3, F183, and F193) would apply to the third institution.

Note that the variables ending in xxxBANK1, xxxBANK2 and xxxBANK3 contain the source number for the source providing that particular service. However, if there are more than three sources for a particular service, then the xxxBANK3 variable will have a value equal to 30. When there are more than three sources, the variables for the third pass apply to all sources identified in the "list" variable excluding the two sources identified in the xxxBANK1 and xxxBANK2 variables. In practice, there were few cases where firms identified more than three sources for a specific service.

For example, if a firm had four sources for capital leases, the LEASELST variable would contain a "one" in four positions, and zeros everywhere else. In the third pass, F18BANK3 would be assigned a "30" indicating more than one source is represented in the third round. The variable F183 would contain the sum of the number of leases at the third and fourth sources, and F193 would contain the sum of the amount of principal owed on the leases at the third and fourth sources.

Institution Characteristics

The data for source characteristics includes source type (H2), reasons for using the source (H3), years conducting business with the source (H4), whether the office of the source is in the same city as the firm (H7), distance in miles from the source to the firm's office (H8), and method of conducting business with the source, e.g., by phone, in person, etc. (H9). Source characteristics were asked for up to six institutions. There were few cases where the number of sources exceeded six. 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, and G) was its primary source. If the firm had identified more than six sources, an algorithm (see Appendix A) was used to determine which six 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 23. For a list of source characteristics and their associated variable names, see Appendix E. The suffix of these variables corresponds to the source number. In essence, the source characteristics are summarized in a matrix of variables where the columns are specific sources (1, 2, ..., 23) and the rows are different characteristics. The variables ITYPE1-ITYPE23 identify the source type for sources 1 to 23. Similarly, IYEAR1-IYEAR23 identify the numbers of years the firm conducted business with sources 1 to 23. (See Appendix E for other source characteristics).

The open-ended question regarding the reasons for choosing a source (question H3) permitted up to three reasons per source. This variable has not been imputed. The naming convention for these three variables is IH3Ai, IH3Bi, and IH3Ci, where "i" refers to the source number and ranges from 1 to 23, "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" (inapplicable).

Combining Information about Financial Services and Sources of Financial Services

The key to linking the financial services sections to the source characteristics are the source numbers. Source numbers for each financial service can be obtained from the "list" variables, or from the variables ending in BANKi (i=1 to 23). (The source number referred to in Section J, the most recent loan section, is contained in a variable named JBANK). 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". Examples are provided to help to illustrate these points.

Example 1: To follow the example, it is recommended that the user consult the data dictionary part of this codebook.

A partial list of data for firm x is as follows:

```
F16          = 1
LEASELST    = '000100010000000000000000'
F18BANK1    = 8   F181 = 3   F191 = 40000
F18BANK2    = 4   F182 = 1   F192 = 20000
F18BANK3    = .s  F183 = .s  F193 = .s

ITYPE4     = 8
ISAME4     = 1
IDIST4     = 10
IMETH4     = 1
```

ITYPE8 = 4
 ISAME8 = 2
 IDIST8 = 200
 IMETH8 = 2

Explanation: This firm uses capital leases (F16=1), which were obtained from two sources--numbers 4 and 8 (see "LEASELST" positions 4 and 8 equal 1). The first, or most important, source for leases is source 8 (F18BANK1=8). The firm obtained three leases from source 8 (F181=3) with a total outstanding principal of \$40,000 (F191=40000). The second most important source for leases is source 4 (F18BANK2=4). The firm has one lease from source 4 (F182=1) with an outstanding principal of \$20,000 (F192=20000).

Institution 8 is a commercial bank. It is located 200 miles from the headquarter's office of firm x, and the firm usually conducts business by phone. The institution is not located in the same metropolitan area as the firm.

Institution 4, the second lease supplier, is a leasing company, located 10 miles from the firm. The most frequent method of conducting business with this institution is in person. This institution is located in the same metropolitan area as the firm.

Example 2: Continuing with the information about firm x in Example 1, here is some additional information:

E1 = 1
 CHECKLST = '111000010000000000000000'

E3BANK1 = 1 E31 = 100000
 E3BANK2 = 8 E32 = 40000
 E3BANK3 = 30 E33 = 250000

ITYPE1 = 4 ISAME1 = 1 IDIST1 = 2 IMETH1 = 1
 ITYPE2 = 3 ISAME2 = 2 IDIST2 = 3000 IMETH2 = 3
 ITYPE3 = 1 ISAME3 = 1 IDIST3 = 5 IMETH3 = 2
 ITYPE8 = 4 ISAME8 = 2 IDIST8 = 200 IMETH8 = 2

(Note: The information for institution 8 is the same as in example 1 above.)

Explanation: Firm x has one or more checking accounts (E3=1) with sources 1, 2, 3, and 8 (see CHECKLST positions 1, 2, 3, and 8 equal to one). The firm's most important source for checking services is institution 1 (E3BANK1=1) and checking accounts at institution 1 had an average monthly balance of \$100,000 (E32=100000). The firm's second most important source for checking services is institution 8 (E3BANK2=8) and checking accounts at institution 8 had an average monthly balance of \$40,000 (E32=40000).

Note that the place holder for the third account, E3BANK3, contains a code of "30". This implies that more than one source is represented in the third pass of the checking account questions. Because institutions 1 and 8 have already been reported on in the first two passes of this repeating section, by process of elimination, the account information in the third pass applies to institutions 2 and 3. The firm holds average monthly balances of \$250,000 (e33=250000), split among institutions 2 and 3. Note that the survey does not provide any additional information about how to distribute balances among multiple institutions. A reasonable assumption, without additional data, is to distribute the amounts equally among the institutions represented by the xxxBANK3=30 code.

The first checking account is obtained from a commercial bank (ITYPE1=4) located 2 miles from the firm (IDIST1=2) in the same metropolitan area as the

firm (ISAME=1), and the firm generally conducts business with this source in person (IMETH1=1). The second checking account also is obtained from a commercial bank (E3BANK2=8 and ITYPE8=4), located 200 miles from the firm (IDIST2=200) in a different metropolitan area than the firm (ISAME=2), and the firm generally conducts business with this source by phone (IMETH8=2).

The third and fourth checking accounts are obtained from a savings and loan (ITYPE2=3) and a credit union (ITYPE3=1). The savings and loan (institution 2) is located 3000 miles away, in a different metropolitan area. Business is generally conducted by mail or wire. The credit union (institution 3) is located 5 miles from the firm, and business is generally conducted by phone.

Example 3: Using this information to determine product bundles

The data in examples 1 and 2 are for the same firm, firm x. In example 1, the firm held leases with source 8 and in example 2 the firm obtained checking services from source 8. If this were the totality of the data collected in sections E, F, G, and H, then one would know that firm x deals with five sources of financial services (2 banks, a savings and loan, a credit union, and a leasing company). Firm x uses checking services and capital leases. Source 8 provides leases and checking to firm x, while the remaining sources are used solely for checking.

Appendix A

Algorithm used to Select Top Six Institutions

The six most important institutions or sources are prioritized in the following way:

- 1 The primary institution or source
- 2 Institutions or sources with checking/savings, loans, and other services
- 3 Institutions or sources with checking/savings and loans
- 4 Institutions or sources with other services and loans
- 5 Institutions or sources with loans only
- 6 Institutions or sources with checking/savings and other services
- 7 Institutions or sources with checking/savings
- 8 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.

Appendix B

Sampling Strata Sequence

	Employment Size Class				
	Un- known	0 to 19	20 to 49	50 to 99	100 to 499
Non-Minority Urban					
Census Region					
East North Central	1	19	37	55	73
East South Central	2	20	38	56	74
Middle Atlantic	3	21	39	57	75
Mountain	4	22	40	58	76
New England	5	23	41	59	77
Pacific	6	24	42	60	78
South Atlantic	7	25	43	61	79
West North Central	8	26	44	62	80
West South Central	9	27	45	63	81
Non-Minority Rural					
Census Region					
East North Central	10	28	46	64	82
East South Central	11	29	47	65	83
Middle Atlantic	12	30	48	66	84
Mountain	13	31	49	67	85
New England	14	32	50	68	86
Pacific	15	33	51	69	87
South Atlantic	16	34	52	70	88
West North Central	17	35	53	71	89
West South Central	18	36	54	72	90
Nonminority >=500 Employment Class	91				
African-American Urban	92				
African-American Rural	93				
Asian Urban	94				
Asian Rural	95				
Hispanic Urban	96				
Hispanic Rural	97				

Appendix C

Table of Xcodes (Shadow Variables)

Xcode Value -----	Description -----
0	Valid answer, in range, no skip.
1	Value of an existing variable was changed by FRB staff. The original value may have been missing, been unreasonable, or changed by the respondent in interviewing notes.
3	Question skipped due to antecedent (entrance question) indicating a legitimate skip.
5	Valid encoded answer, in range, no skip: the xcode of 5 signifies that the value was encoded from a text response and processed by the encoding program. Used for "open ended" and "other specify" responses.
9	The variable contains a value, but the question should not have been asked.
11	Question answered "Don't Know" (.D)
12	Question answered as "Refused" (.R)
13	Exception report made for question (.E): A xcode of 13 indicates that there is an interviewer exception report for this question in the text file. These should be resolved and eliminated by the end of the logical recoding of the dataset.
21	Value of an existing variable changed to missing.
31	Question legitimately skipped due to antecedent (entrance question being answered "Don't know").
32	Question legitimately skipped due to antecedent (entrance question) being answered "Refused".
33	Question skipped due to an exception report being completed on antecedent (entrance question) question. Please see the comment for xcode=13 above regarding xcodes accompanying exception reports.
91	Illegal skip: question should have been asked and wasn't.

There is a correspondence between the values of variables and the xcode. If the variable has a value of .D, .R, or .E the xcode must be 11, 12, or 13, respectively. Valid non-missing values can only have a xcode of 0, 1, 2, 3, and 5. The missing value code "." can only have a xcode of 21, 31, 32, 33, and 91.

Appendix D

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

	Checking	Savings	Lines of Credit	Leases	Mortgages
Has any	E1	E4	F7	F16	F21
Source number	E3BANK1- E3BANK3	E6BANK1- E6BANK3	F9BANK1- F9BANK3	F18BANK1- F18BANK3	F23BANK1- F23BANK3
Number of accounts			F91-F93	F181-F183	F231-F233
Credit Limit			F101-F103		
Balance	E31-E33	E61-E63	F111-F113	F191-F193	F251-F253
Collateral			F121-F123		
Inventory Collateral			F131R1- F133R1		
Equipment Collateral			F131R2- F133R2		
Securities or Deposits Collateral			F131R3- F133R3		
Bus. Real Estate Collateral			F131R4- F133R4		F241R2- F243R2
Pers. Real Estate Collateral			F131R5- F133R5		F241R1- F243R1
Other Bus. Collateral					F241R3- F243R3
Other Pers. Collateral			F131R6- F133R6		F241R4- F243R4
Some Other Collateral			F131R7- F133R7		F241R5- F243R5
Comp. Bal.			F141-F143		
Guarantor			F151-F153		F261-F263
Subord.					

Appendix D (continued)

Financial Service Variables (sections E, F, and G)

	Auto Loans	Equipmnt Loans	Owner Loans	Other Loans
Has any	F27	F32	F37	F41
Source number	F29BANK1- F29BANK3	F34BANK1- F34BANK3		F43BANK1- F43BANK3
Number of accounts	F291-F293	F341-F343	F38	F431-F433
Credit Limit				
Balance	F301-F303	F351-F353	F39	F441-F443
Collateral				F451-F453
Inventory Collateral				F461R1- F463R1
Equipment Collateral				F461R2- F463R2
Securities or Deposit Collateral				F461R3- F463R3
Bus. Real Estate Collateral				F461R4- F463R4
Pers. Real Estate Collateral				F461R5- F463R5
Othr Bus. Collateral				
Othr Pers. Collateral				F461R6- F463R6
Some Other Collateral				F461R7- F463R7
Comp. Bal.				
Guarantor	F311-F313	F361-F363		F471-F473
Subord.		F40		

Appendix E

Source Characteristics (sections H and J)

Source	INST1	INST2	...	INST23
Source Type	ITYPE1	ITYPE2	...	ITYPE23
1st Reason for Using Source	IH3A1	IH3A2	...	IH3A23
2nd Reason for Using Source	IH3B1	IH3B2	...	IH3B23
3rd Reason for Using Source	IH3C1	IH3C2	...	IH3C23
Number of Years Conducting Bus.	IYEAR1	IYEAR2	...	IYEAR23
Same City/County as Firm	ISAME1	ISAME2	...	ISAME23
Distance Between Firm & Source	IDIST1	IDIST2	...	IDIST23
Method of Conducting Bus.	IMETH1	IMETH2	...	IMETH23

|<----- 23 columns ----->|

1993 National Survey of Small Business Finances

Public Data Dictionary

May 26, 1999

Sect	Name	Xcode	Description
A	PWCODE	NONE	PWCODE (CASE IDENTIFIER) Unique identifier for each observation 5-DIGIT NUMBER:_____
A	FIN_WGT	NONE	FINAL SAMPLE WEIGHT Final sample weight accounting for nonproportional sampling and differential eligibility and response adjustments. NUMBER:_____
A	PART_MIN	NONE	SAMPLE PARTITION Which partition is respondent from? 1: Non-minority sample 2: Black list sample 3: Asian surname sample 4: Hispanic surname sample Frame variable
A	MSA	NONE	SAMPLE MSA/NON-MSA Is the firm located in a Metropolitan Statistical Area? 1: In MSA 2: Not in MSA Frame variable
A	NEWMSA	NONE	MSA/NON-MSA CONFIRMED Is the firm located in a Metropolitan Statistical Area? 1: In MSA 2: Not in MSA
A	REGION	NONE	SAMPLE REGION CODE Which region is respondent from? 1: East North Central 2: East South Central 3: Middle Atlantic 4: Mountain 5: New England 6: Pacific 7: South Atlantic 8: West North Central 9: West South Central Frame variable
A	SIZE	NONE	SAMPLE BUSINESS SIZE CODE Size of firm categories. 1: 0 TO 19 2: 20 TO 49 3: 50 TO 99 4: 100 TO 499 5: 500+

6: Unknown
Frame variable

A	STRAT	NONE	SAMPLING STRATA NUMBER (1-99) Number of sampling stratum. NUMBER (1-97): _____ See Appendix B for list of stratum. Frame variable
A	NEWSTRAT	NONE	SAMPLING STRATA NUMBER (1-99) Number of sampling stratum. Collapse of some of the strata defined in STRAT. Reflects strata used for weight adjustments, weight smoothing, and calculation of bootstrap replicate weights. NUMBER (1-97): _____ See Appendix B for list of stratum.
B	B1	XB1	VERIFY HQ Our records indicate this is the headquarters or main office of (FIRM). Is that correct? 1: Yes 2: No
B	B2	XB2	VERIFY FOR PROFIT Our records indicate that the firm is a for-profit organization. Is that correct? 1: Yes 2: No
B	B3	XB3	VERIFY NON GOVT Our records indicate that the firm is not owned by a local, state, or federal government agency. Is that correct? 1: Yes 2: No
B	FISCAL	XFISCAL	FISCAL/CALENDAR YEAR For 1992 was the firm on a fiscal year or a calendar year for accounting purposes? 1: Fiscal Year 2: Calendar Year Replaces B4_2
B	B4_3M	XB4_3M	FY92 END MONTH What was the end date for the 1992 fiscal year? MONTH (1-12): _____
B	B4_3D	XB4_3D	FY92 END DAY What was the end date for the 1992 fiscal year? DAY: _____
B	B4_3Y	XB4_3Y	FY92 END YEAR What was the end date for the 1992 fiscal year? YEAR: _____

B B5 XB5 IN BUSINESS 1992
 Was (FIRM) in business under the current ownership for any part of the [fiscal yr ending (MONTH,DAY,YEAR)/yr ending December 31, 1992]?
 1: Yes
 2: No

B OUT90 XOUT90 NOT IN BUSINESS DURING 1990
 1: Firm not in business during 1990
 2: Firm in business during 1990
 Note: If FIRMAGE<4 then OUT90=1

B SIC_2 XSIC SIC-2 DIGIT VERIFIED
 2-digit SIC codes.
 NUMBER: _____
 Replaces frame variable SICCODE. Updates firm's SIC designation with information collected in questions B6 and B7.

B B9 XB9 ORGANIZATION TYPE
 Is the firm considered to be a sole proprietorship, a partnership, an S-corporation, or a corporation?
 1: Proprietorship
 2: Partnership
 3: S-Corporation
 4: Corporation

B B9_2 XB9_2 TYPE IN 1992
 What was (FIRM)'s form of organization for the 1992 [fiscal/calendar] year?
 1: Proprietorship
 2: Partnership
 3: S-Corporation
 4: Corporation

B B11 XB11 1993 FULL TIME EMPLOYEES
 Including the owners who worked full time for the firm, what was the average number of paid full-time employees in 1993?
 NUMBER: _____

B B11ORI NONE 1993 FULL TIME EMPLOYEES - UNEDITED
 Including the owners who worked full time for the firm, what was the average number of paid full-time employees in 1993?
 NUMBER: _____
 .D: Don't know
 .R: Refused
 .E: Exception
 B11 as reported before hardcoded changes

B B13 XB13 1993 PART TIME EMPLOYEES
 Including the owners who worked for the firm,

what was the average number of paid part-time employees in 1993?

NUMBER:_____

- B B13ORI NONE 1993 PART TIME EMPLOYEES - UNEDITED
Including the owners who worked for the firm, what was the average number of paid part-time employees in 1993?
NUMBER:_____
- .D: Don't know
.R: Refused
.E: Exception
B13 as reported before hardcoded changes
- B TOTEMP XTOTEMP FULL TIME EQUIVALENT EMPLOYEES
Number of full-time equivalent employees defined as B11 + 0.5*B13.
NUMBER:_____
- B B13_1 XB13_1 1990 FULL TIME EMPLOYEES
Including the owners who worked for the firm, what was the average number of paid full-time employees in 1990?
NUMBER:_____
- .S: Not in business in 1990 (FIRMAGE < 4)
. : Unknown, missing, unascertainable
- B B13_1ORI NONE 1990 FULL TIME EMPLOYEES-UNEDITED
Including the owners who worked for the firm, what was the average number of paid full-time employees in 1990?
NUMBER:_____
- .D: Don't know
.R: Refused
.E: Exception
.S: Inapplicable (out of business in 1990)
. : Unknown, missing, unascertainable
B13_1 as reported before hardcoded changes
- B B13_2 XB13_2 1990 PART TIME EMPLOYEES
Including the owners who worked for the firm, what was the average number of paid part-time employees in 1990?
NUMBER:_____
- .S: Not in business in 1990 (FIRMAGE < 4)
. : Unknown, missing, unascertainable
- B B13_2ORI NONE 1990 PART TIME EMPLOYEES-UNEDITED
Including the owners who worked for the firm, what was the average number of paid part-time employees in 1990?
NUMBER:_____
- .D: Don't know
.R: Refused
.E: Exception
.S: Inapplicable (out of business in 1990)

. : Unknown, missing, unascertainable
B13_2 as reported before hardcoded changes

B TOTEM90 XTOTEM90 1990 FULL TIME EQUIVALENT EMPLOYEES
Full time equivalent employees in 1990 defined
as B13_1 + 0.5*B13_2.
NUMBER:_____

.S: Inapplicable (Firm not in business in 1990)

B B13_3 XB13_3 1993 EMPLOYEES HIRED
During 1993, how many employees were hired,
including both full- and part-time employees?
NUMBER:_____

.D: Don't know
.R: Refused
.E: Exception
Missing values not imputed

B B13_4 XB13_4 1993 EMPLOYEES LEFT
During 1993, how many paid employees left the
firm, including both full- and part-time
employees?
NUMBER:_____

.D: Don't know
.R: Refused
.E: Exception
Missing values not imputed

B B13_5 XB13_5 1993 R&D EMPLOYEES
During 1993, what was the avg. number of paid
employees at the firm engaged in research and
development activities, including both full- and
part-time employees?
NUMBER:_____

B MIN_3 XMIN_3 MINORITY
Is more than 50 percent of the firm owned by
blacks or African Americans, Asians, Pacific
Islanders, American Indians, or Alaskan Natives?
1: Yes
2: No
3: Exactly 50% (volunteered response only)
Replaces B14 and B17

B MINOR XMINOR MINORITY
Is more than 50 percent of the firm owned by
blacks or African Americans, Asians, Pacific
Islanders, American Indians, or Alaskan Natives?
1: Yes
2: No
Same as MIN_3 with catagories 2 and 3 combined

B RACE XRACE RACE OF OWNERS
What minority race or races own more than 50
percent of the firm?

1: Black/African American
 2: Asian/Pacific Islander
 3: American Indian or Alaskan Native
 4: Multiple/mixed
 .S: Inapplicable (Not a minority)
 Replaces B15 and B17

B	HIS_3	XHIS_3	HISPANIC Is more than 50 percent of firm owned by persons who are of Hispanic origin or decent? 1: Yes 2: No 3: Exactly 50% (volunteered response only) Replaces B16 and B18
B	HISPAN	XHISPAN	HISPANIC Is more than 50 percent of firm owned by persons who are of Hispanic origin or decent? 1: Yes 2: No Same as HIS_3 with catagories 2 and 3 combined
C	GEN_3	XGEN_3	GENDER OF OWNER Is more than 50 percent of the firm owned by women? 1: Yes 2: No 3: Exactly 50% (volunteered response only) Replaces C1 C12 and C25
C	GENDER	XGENDER	GENDER OF OWNERS Is more than 50 percent of the firm owned by women? 1: Yes 2: No Same as GEN_3 but combines catagories 2 and 3
C	MANAGE	XMANAGE	MANAGEMENT Who is responsible for day-to-day management of the firm? 1: Owner, partner 2: Hired employee/paid manager Replaces C2 C14 and C26
C	OWNAGE	XOWNAGE	OWNER AGE What is the age of the principal owner? YEARS: _____ Replaces C3 C15 and C28
C	EDUC	XEDUC	OWNER EDUCATION What is the highest grade of formal education that the (principal) owner has completed? 1: 8th grade or less 2: 9th through 11th grade 3: High school graduate or equivalent

4: Some college, including two-year technical degree

5: Four-year college degree (BA, BS, AB, etc.)

6: Post-graduate studies/degree (MBA MS MA

Ph.D. JD

MD DDs etc.)

Replaces C4 C16 and C29

- C EXPER XEXPER OWNER EXPERIENCE
 How many years of experience has the owner had managing or owning a business, including this business?
 YEARS: _____
 Replaces C6 C18 and C31
- C FOUNDED XFOUNDED FOUNDED BY OWNER
 Was this business founded by the current owner(s) or was an existing business purchased, inherited, or acquired as a gift?
 1: Founded
 2: Purchased
 3: Inherited or gift
 4: Firm publicly traded
 Replaces C8 C22 C34 and C36
- C FIRMAGE XFIRMAGE AGE OF FIRM
 How many years since the firm was founded/purchased/acquired?
 YEARS: _____
 Firm age is calculated as 1994 minus (C9, C23, C35, or C37). See questionnaire for the definition of these variables.
- C FAM_3 XFAM_3 SINGLE FAMILY
 Is more than 50 percent of the firm owned by a single family?
 1: Yes
 2: No
 3: Exactly 50% (volunteered response only)
 Replaces C13 and C27. Note: For proprietorships defined as 1.
- C FAMILY XFAMILY SINGLE FAMILY
 Is more than 50 percent of the firm owned by a single family?
 1: Yes
 2: No
 Same as FAM_3 with categories 2 and 3 combined.
 Note: For proprietorships defined as 1.
- C OWNSHR XOWNSHR PRINCIPAL OWNERSHIP SHARE
 What percentage of the firm is owned by the principal owner? Always equals 100% for

proprietorships (B9=1)
 PERCENT: _____ %
 Replaces C20 and C33

C	C21	XC21	NUMBER OF GENERAL PARTNERS How many general partners does the firm have? NUMBER: _____ .S: Inapplicable (asked only of partnerships (B9=2))
C	C21_1	XC21_1	LIMITED PARTNERS YES/NO Does the firm have any limited partners? 1: Yes 2: No .S: Inapplicable (asked only of partnerships (B9=2))
C	C21_2	XC21_2	PERCENT OWNED BY LIMITED PARTNERS What percentage of the firm is owned by all limited partners? NUMBER: _____ .S: Inapplicable (asked only of partnerships (B9=2) with limited partners (C21_1=1))
C	C39	XC39	NUMBER OF STOCKHOLDERS How many stockholders does the firm have? NUMBER: _____ .S: Inapplicable (asked only of corporations (B9=3 OR 4))
D	D4	XD4	SITES At how many different sites does the firm have offices, plants, or stores, including the main office? NUMBER: _____
D	D5	XD5	SITES IN SAME MSA/COUNTY Again, including the main office, how many of these sites are located in the same (metropolitan area/county) as the main office? NUMBER: _____
D	D6	XD6	AREA OF SALES Where does the firm primarily sell or deliver its products? In the same area of the firm's main office, within the geographic region, throughout the nation, or outside the U. S.? 1: In the same area as the firm's main office 2: Regionally 3: Nationally 4: Outside the United States
D	D7	XD7	EXPORT YES/NO Does the firm export outside the United States?

- 1: Yes
- 2: No

- D D8 XD8 PERCENT EXPORT
During 1993, what percentage of the firm's annual sales were made outside the U. S.?
PERCENT:_____%
- D D9 XD9 INDEPENDENT/FRANCHISE
Is the firm an independent company or a franchise?
1: Independent/Not a franchise
2: Franchise
- D D10 XD10 PENSION PLAN
Does the firm provide, to any or all employees, a paid pension plan, including defined benefit plans, 401(k) plan, profit sharing, or Employee Stock Ownership Plan?
1: Yes
2: No
- D D11 XD11 HEALTH INSURANCE
Does the firm provide any paid health insurance to any or all employees?
1: Yes
2: No
- D D12R XD12R WHY NO HEALTH INSURANCE
What is the main reason the firm does not offer paid health insurance?
1: Cannot afford
2: Employees already covered, don't need or want health insurance
3: Insurance company rejected or dropped firm
4: Too much red tape, high administrative burden
5: High employee turnover, mostly part-time employees
6: Firm does not need health benefits to attract employees
7: Firm has no employees or one employee, with coverage elsewhere
8: No reason, health coverage not required by law
9: Firm too small to offer health insurance
.S: Inapplicable (D11=1)
Derived from D12
- D D13A XD13A TRAINING PROBLEM
How much of a problem was training to the firm during the last 12 months?
1: Serious problem
2: Somewhat of a problem
3: Not a problem at all

D	D13B	XD13B	<p>WORKER'S COMP PROBLEM</p> <p>How much of a problem was worker's compensation costs to the firm during the last 12 months?</p> <p>1: Serious problem</p> <p>2: Somewhat of a problem</p> <p>3: Not a problem at all</p>
D	D13C	XD13C	<p>HEALTH INSURANCE COST PROBLEM</p> <p>How much of a problem were health insurance costs to the firm during the past 12 months?</p> <p>1: Serious problem</p> <p>2: Somewhat of a problem</p> <p>3: Not a problem at all</p>
D	D13D	XD13D	<p>CREDIT MARKET PROBLEM</p> <p>How much of a problem were credit market conditions to the firm during the past 12 months?</p> <p>1: Serious problem</p> <p>2: Somewhat of a problem</p> <p>3: Not a problem at all</p>
D	D13E	XD13E	<p>IRS PROBLEM</p> <p>How much of a problem were IRS regulation or penalties to the firm during the past 12 months?</p> <p>1: Serious problem</p> <p>2: Somewhat of a problem</p> <p>3: Not a problem at all</p>
D	D13F	XD13F	<p>ENVIRONMENTAL PROBLEM</p> <p>How much of a problem were environmental regulations to the firm during the past 12 months?</p> <p>1: Serious problem</p> <p>2: Somewhat of a problem</p> <p>3: Not a problem at all</p>
D	D13G	XD13G	<p>DISABILITIES ACT PROBLEM</p> <p>How much of a problem was the American with Disabilities Act to the firm during the past 12 months?</p> <p>1: Serious problem</p> <p>2: Somewhat of a problem</p> <p>3: Not a problem at all</p>
D	D13H	XD13H	<p>OSHA PROBLEM</p> <p>How much of a problem was OSHA (Occupational Safety and Health Act) to the firm during the past 12 months?</p> <p>1: Serious problem</p> <p>2: Somewhat of a problem</p> <p>3: Not a problem at all</p>
D	D13I	XD13I	<p>FAMILY/MEDICAL LEAVE ACT PROBLEM</p> <p>How much of a problem was the Family and Medical Leave Act to the firm during the last 12 months?</p>

- 1: Serious problem
- 2: Somewhat of a problem
- 3: Not a problem at all

D D14R XD14R MOST IMPORTANT ISSUE
 What do you think will be the most important issue affecting your firm over the next 12 months?

- 1: General government regulation
- 2: Environmental rules, EPA
- 3: Health care, health insurance
- 4: Insurance mandates (not specifically health)
- 5: Spending cuts
- 6: Taxes, tax policy
- 7: Workman's compensation, OSHA
- 8: Other specific regulation issue (e.g., family leave, ADA, FDA)
- 11: General U.S. business conditions
- 12: International economy, trade policy
- 13: State or region's economy
- 14: Economy (general)
- 15: Inflation
- 16: Unemployment
- 17: Economic growth and growth policies
- 21: Credit availability
- 22: High interest rates
- 23: Scarcity of government or SBA loans
- 31: Competition from other countries
- 32: Competition from other firms
- 33: Declining or troubled industry
- 34: Costs of conducting business
- 35: Crime or illegal immigration
- 36: Labor force problems (e.g., wages, unions, training)
- 37: Legal or tort issues, liability insurance costs
- 38: Weather, acts of God
- 39: No issues or problems anticipated over next 12 months
- 41: Profits, cash flow, expansion, sales
- 42: Other firm-specific problem
- . : Not ascertainable from text response
- .D: Don't know
- .R: Refused
- .E: Exception

Derived from D14. Variable not imputed.

E E1 XE1 CHECKING YES/NO
 Did the firm have any checking accounts as of year end 1993?

- 1: Yes
- 2: No

E CHECKLST XCHECKLS CHECKING INSTS
 Checking accounts flag. This variable is 23 characters long. Each character position n contains either 0 or 1, indicating the absence or presence of this service at institution n.
 LIST:_____

'S':Inapplicable
 eg. A 1 in the third character position means
 that institution 3 had a checking account.

- E E3BANK1 XE3BANK1 CHECKING-INST1
 The institution number of the first source for
 which we gathered detailed information on
 checking accounts. If source is "all other
 sources combined", then E3BANK1=30.
 NUMBER: _____
 .S: Inapplicable
- E E3BANK2 XE3BANK2 CHECKING-INST2
 The institution number for the second source for
 which we gathered detailed information on
 checking accounts. If source is "all other
 sources combined", then E3BANK2=30.
 NUMBER: _____
 .S: Inapplicable
- E E3BANK3 XE3BANK3 CHECKING-INST3
 The institution number for the third source for
 which we gathered detailed information on
 checking accounts. If source is "all other
 sources combined", then E3BANK3=30.
 NUMBER: _____
 .S: Inapplicable
- E E31 XE31 CHECKING-BALANCE1
 Over the course of a month in 1993, what was the
 typical balance in the firm's checking accounts
 at E3BANK1?
 AMOUNT: \$ _____
 .S: Inapplicable
- E E32 XE32 CHECKING-BALANCE2
 Over the course of a month in 1993, what was the
 typical balance in the firm's checking accounts
 at E3BANK2?
 AMOUNT: \$ _____
 .S: Inapplicable
- E E33 XE33 CHECKING-BALANCE3
 Over the course of a month in 1993, what was the
 typical balance in the firm's checking accounts
 at E3BANK3?
 AMOUNT: \$ _____
 .S: Inapplicable
- E E4 XE4 SAVINGS YES/NO
 Excluding retirement accounts, pension funds,
 and trusts, did the firm have any savings
 accounts, money market accounts, share accounts,
 CDs or other time deposits as of year end 1993?
 1: Yes

2: No

- E SAVNGLST XSAVNGLS SAVINGS INSTS
Savings accounts flag. This variable is 23 characters long. Each character position n contains either 0 or 1, indicating the absence or presence of this service at institution n.
LIST: _____
'S': Inapplicable
eg. A 1 in the third character position means that institution 3 had a savings account.
- E E6BANK1 XE6BANK1 SAVINGS-INST1
The institution number of the first source for which we gathered detailed information savings accounts. If source is "all other sources combined", then E6BANK1=30.
NUMBER: _____
.S: Inapplicable
- E E6BANK2 XE6BANK2 SAVINGS-INST2
The institution number for the second source for which we gathered detailed information on saving accounts. If source is "all other sources combined", then E6BANK2=30.
NUMBER: _____
.S: Inapplicable
- E E6BANK3 XE6BANK3 SAVINGS-INST3
The institution number for the third source for which we gathered detailed information on saving accounts. If source is "all other sources combined", then E6BANK3=30.
NUMBER: _____
.S: Inapplicable
- E E61 XE61 SAVINGS-BALANCE1
Excluding retirement accounts, pension funds, and trusts, what was the typical balance in the firm's savings accounts at E6BANK1 over the course of a month in 1993?
AMOUNT: \$ _____
.S: Inapplicable
- E E62 XE62 SAVINGS-BALANCE2
Excluding retirement accounts, pension funds, and trusts, what was the typical balance in the firm's savings accounts at E6BANK2 over the course of a month in 1993?
AMOUNT: \$ _____
.S: Inapplicable
- E E63 XE63 SAVINGS-BALANCE3
Excluding retirement accounts, pension funds, and trusts, what was the typical balance in the

firm's savings accounts at E6BANK3 over the course of a month in 1993?

AMOUNT: \$_____

.S: Inapplicable

- F F1 XF1 CREDIT CARDS-BUSINESS
Did the firm use business credit cards to finance business expenses during 1993?
1: Yes
2: No
- F F2 XF2 CREDIT CARDS-PERSONAL
Did the firm use owners' personal credit cards to finance business expenses during 1993?
1: Yes
2: No
- F F4 XF4 CREDIT CARD-NEW CHARGES
During a typical month in 1993, approximately how much, in new expenditures, did the firm charge to credit card accounts?
AMOUNT: \$_____
- .S: Inapplicable
- F F5 XF5 CREDIT CARDS-BALANCE
After the last payments were made on these accounts, what was the balance of business charges remaining at the end of a typical month?
AMOUNT: \$_____
- .S: Inapplicable
- F F6 XF6 CREDIT CARD-LIMIT
What is the maximum amount the firm could charge on these accounts; that is, what is the firm's total credit limit on these cards?
AMOUNT: \$_____
- .S: Inapplicable
- F F7 XF7 LINES OF CREDIT YES/NO
During 1993 did the firm have any business lines of credit or revolving credit agreements?
1: Yes
2: No
- F CREDITLST XCREDITLS LINE OF CREDIT INSTS
Lines of credit flag. This variable is 23 characters long. Each character position n contains either 0 or 1, indicating the absence or presence of this service at institution n.
LIST: _____
- 'S':Inapplicable
eg. A 1 in the third character position means that institution 3 had a line of credit.

F F9BANK1 XF9BANK1 LINES OF CREDIT-INST 1
 The institution number of the first source for which we gathered detailed information on lines of credit. If source is "all other sources combined", then F9BANK1=30.
 NUMBER: _____
 .S: Inapplicable

F F9BANK2 XF9BANK2 LINES OF CREDIT-INST2
 The institution number of the second source for which we gathered detailed information on lines of credit. If source is "all other sources combined", then F9BANK2=30.
 NUMBER: _____
 .S: Inapplicable

F F9BANK3 XF9BANK3 LINES OF CREDIT-INST3
 The institution number of the third source for which we gathered detailed information on lines of credit. If source is "all other sources combined", then F9BANK3=30.
 NUMBER: _____
 .S: Inapplicable

F F91 XF91 LINES OF CREDIT-NUMBER1
 As of year end 1993, how many lines of credit did the firm have from F9BANK1?
 NUMBER: _____
 .S: Inapplicable

F F92 XF92 LINES OF CREDIT-NUMBER2
 As of year end 1993, how many lines of credit did the firm have from F9BANK2?
 NUMBER: _____
 .S: Inapplicable

F F93 XF93 LINES OF CREDIT-NUMBER3
 As of year end 1993, how many lines of credit did the firm have from F9BANK3?
 NUMBER: _____
 .S: Inapplicable

F F101 XF101 LINES OF CREDIT-LIMIT1
 As of year end 1993, what was the total credit limit [of this credit line] at F9BANK1?
 AMOUNT: \$ _____
 .S: Inapplicable

F F102 XF102 LINES OF CREDIT-LIMIT2
 As of year end 1993, what was the total credit limit [of this credit line] at F9BANK2?
 AMOUNT: \$ _____
 .S: Inapplicable

F	F103	XF103	<p>LINES OF CREDIT-LIMIT3 As of year end 1993, what was the total credit limit [of this credit line] at F9BANK3? AMOUNT: \$_____</p>
			.S: Inapplicable
F	F111	XF111	<p>LINES OF CREDIT-BALANCE1 During a typical month in 1993, what was the outstanding balance [on this credit line] at F9BANK1? AMOUNT: \$_____</p>
			.S: Inapplicable
F	F112	XF112	<p>LINES OF CREDIT-BALANCE2 During a typical month in 1993, what was the outstanding balance [on this credit line] at F9BANK2? AMOUNT: \$_____</p>
			.S: Inapplicable
F	F113	XF113	<p>LINES OF CREDIT-BALANCE3 During a typical month in 1993, what was the outstanding balance [on this credit line] at F9BANK3? AMOUNT: \$_____</p>
			.S: Inapplicable
F	F121	XF121	<p>LINES OF CREDIT-COLLATERAL REQ1 Was collateral required for any line of credit at F9BANK1? 1: Yes 2: No</p>
			.S: Inapplicable
F	F122	XF122	<p>LINES OF CREDIT-COLLATERAL REQ2 Was collateral required for any line of credit at F9BANK2? 1: Yes 2: No</p>
			.S: Inapplicable
F	F123	XF123	<p>LINES OF CREDIT-COLLATERAL REQ3 Was collateral required for any line of credit at F9BANK3? 1: Yes 2: No</p>
			.S: Inapplicable
F	F131R1	XF131R1	<p>LINE OF CREDIT-INVENTORY COLLAT1 Was inventory or were accounts receivable required as collateral for line of credit 1? 1: Yes 2: No</p>
			.S: Inapplicable
			Derived from F13 in the questionnaire.

F F132R1 XF132R1 LINE OF CREDIT-INVENTORY COLLAT2
 Was inventory or were accounts receivable
 required as collateral for line of credit 2?
 1: Yes
 2: No
 .S: Inapplicable
 Derived from F13 in the questionnaire.

F F133R1 XF133R1 LINE OF CREDIT-INVENTORY COLLAT3
 Was inventory or were accounts receivable
 required as collateral for line of credit 3?
 1: Yes
 2: No
 .S: Inapplicable
 Derived from F13 in the questionnaire.

F F131R2 XF131R2 LINE OF CREDIT-EQUIPMENT COLLAT1
 Was equipment required as collateral for line of
 credit 1?
 1: Yes
 2: No
 .S: Inapplicable
 Derived from F13 in the questionnaire.

F F132R2 XF132R2 LINE OF CREDIT-EQUIPMENT COLLAT2
 Was equipment required as collateral for line of
 credit 2?
 1: Yes
 2: No
 .S: Inapplicable
 Derived from F13 in the questionnaire.

F F133R2 XF133R2 LINE OF CREDIT-EQUIPMENT COLLAT3
 Was equipment required as collateral for line of
 credit 3?
 1: Yes
 2: No
 .S: Inapplicable
 Derived from F13 in the questionnaire.

F F131R3 XF131R3 LINE OF CREDIT-SEC OR DEPS COLLAT1
 Were business securities or deposits required as
 collateral for line of credit 1?
 1: Yes
 2: No
 .S: Inapplicable
 Derived from F13 in the questionnaire.

F F132R3 XF132R3 LINE OF CREDIT-SEC OR DEPS COLLAT2
 Were business securities or deposits required as
 collateral for line of credit 2?
 1: Yes
 2: No
 .S: Inapplicable

Derived from F13 in the questionnaire.

F	F133R3	XF133R3	LINE OF CREDIT-SEC OR DEPS COLLAT3 Were business securities or deposits required as collateral for line of credit 3? 1: Yes 2: No .S: Inapplicable Derived from F13 in the questionnaire.
F	F131R4	XF131R4	LINE OF CREDIT-BUS REAL EST COLLAT1 Was business real estate required as collateral for line of credit 1? 1: Yes 2: No .S: Inapplicable Derived from F13 in the questionnaire.
F	F132R4	XF132R4	LINE OF CREDIT-BUS REAL EST COLLAT2 Was business real estate required as collateral for line of credit 2? 1: Yes 2: No .S: Inapplicable Derived from F13 in the questionnaire.
F	F133R4	XF133R4	LINE OF CREDIT-BUS REAL EST COLLAT3 Was business real estate required as collateral for line of credit 3? 1: Yes 2: No .S: Inapplicable Derived from F13 in the questionnaire.
F	F131R5	XF131R5	LINE OF CREDIT-PERS REAL EST COLLAT1 Was personal real estate required as collateral for line of credit 1? 1: Yes 2: No .S: Inapplicable Derived from F13 in the questionnaire.
F	F132R5	XF132R5	LINE OF CREDIT-PERS REAL EST COLLAT2 Was personal real estate required as collateral for line of credit 2? 1: Yes 2: No .S: Inapplicable Derived from F13 in the questionnaire.
F	F133R5	XF133R5	LINE OF CREDIT-PERS REAL EST COLLAT3 Was personal real estate required as collateral for line of credit 3? 1: Yes 2: No

.S: Inapplicable
Derived from F13 in the questionnaire.

F	F131R6	XF131R6	LINE OF CREDIT-OTHR PERS COLLAT1 Were other personal assets required as collateral for line of credit 1? 1: Yes 2: No .S: Inapplicable Derived from F13 in the questionnaire.
F	F132R6	XF132R6	LINE OF CREDIT-OTHR PERS COLLAT2 Were other personal assets required as collateral for line of credit 2? 1: Yes 2: No .S: Inapplicable Derived from F13 in the questionnaire.
F	F133R6	XF133R6	LINE OF CREDIT-OTHR PERS COLLAT3 Were other personal assets required as collateral for line of credit 3? 1: Yes 2: No .S: Inapplicable Derived from F13 in the questionnaire.
F	F131R7	XF131R7	LINE OF CREDIT-SOMETHING ELSE COLLAT1 Was something else required as collateral for line of credit 1? 1: Yes 2: No .S: Inapplicable Derived from F13 in the questionnaire.
F	F132R7	XF132R7	LINE OF CREDIT-SOMETHING ELSE COLLAT2 Was something else required as collateral for line of credit 2? 1: Yes 2: No .S: Inapplicable Derived from F13 in the questionnaire.
F	F133R7	XF133R7	LINE OF CREDIT-SOMETHING ELSE COLLAT3 Was something else required as collateral for line of credit 3? 1: Yes 2: No .S: Inapplicable Derived from F13 in the questionnaire.
F	F141	XF141	LINES OF CREDIT-COMPENSATING BALANCE1 Did any lines of credit at F9BANK1 require compensating balances in checking or savings accounts?

1: Yes
 2: No
 .S: Inapplicable

F	F142	XF142	LINES OF CREDIT-COMPENSATING BALANCE2 Did any lines of credit at F9BANK2 require compensating balances in checking or savings accounts? 1: Yes 2: No .S: Inapplicable
F	F143	XF143	LINES OF CREDIT-COMPENSATING BALANCE3 Did any lines of credit at F9BANK3 require compensating balances in checking or savings accounts? 1: Yes 2: No .S: Inapplicable
F	F151	XF151	LINES OF CREDIT-GUARANTOR1 Was a personal guaranty, a cosigner, or other guarantor required to obtain any line of credit at F9BANK1? 1: Yes 2: No .S: Inapplicable
F	F152	XF152	LINES OF CREDIT-GUARANTOR2 Was a personal guaranty, a cosigner, or other guarantor required to obtain any line of credit at F9BANK2? 1: Yes 2: No .S: Inapplicable
F	F153	XF153	LINES OF CREDIT-GUARANTOR3 Was a personal guaranty, a cosigner, or other guarantor required to obtain any line of credit at F9BANK3? 1: Yes 2: No .S: Inapplicable
F	F16	XF16	LEASES YES/NO As of year end 1993, did the firm have any capital leases from financial institutions or other sources? 1: Yes 2: No
F	LEASELST	XLEASELS	LEASES INSTS Capital lease flag. This variable is 23 characters long. Each character position n contains either 0 or 1, indicating the absence

or presence of this service at institution n.
 LIST: _____
 'S': Inapplicable
 eg. A 1 in the third character position means
 that institution 3 had a capital lease.

- F F18BANK1 XF18BNK1 LEASES-INST1
 The institution number of the first source for
 which we gathered detailed information on
 leases. If source is "all other sources
 combined", then F18BANK1=30.
 NUMBER: _____
 .S: Inapplicable
- F F18BANK2 XF18BNK2 LEASES-INST2
 The institution number for the second source for
 which we gathered detailed information on
 leases. If source is "all other sources
 combined", then F18BANK2=30.
 NUMBER: _____
 .S: Inapplicable
- F F18BANK3 XF18BNK3 LEASES-INST3
 The institution number for the third source for
 which we gathered detailed information on
 leases. If source is "all other sources
 combined", then F18BANK3=30.
 NUMBER: _____
 .S: Inapplicable
- F F181 XF181 LEASES-NUMBER1
 How many capital leases did the firm have from
 F18BANK1?
 NUMBER: _____
 .S: Inapplicable
- F F182 XF182 LEASES-NUMBER2
 How many capital leases did the firm have from
 F18BANK2?
 NUMBER: _____
 .S: Inapplicable
- F F183 XF183 LEASES-NUMBER3
 How many capital leases did the firm have from
 F18BANK3?
 NUMBER: _____
 .S: Inapplicable
- F F191 XF191 LEASES-PRINCIPAL OWED1
 As of year end 1993, what was the total amount
 of principal owed on [this/all these] capital
 lease[s] at F18BANK1?
 AMOUNT: \$ _____
 .S: Inapplicable

F F192 XF192 LEASES-PRINCIPAL OWED2
 As of year end 1993, what was the total amount
 of principal owed on [this/all these] capital
 lease[s] at F2BANK2?
 AMOUNT: \$_____

.S: Inapplicable

F F193 XF193 LEASES-PRINCIPAL OWED3
 As of year end 1993, what was the total amount
 of principal owed on [this/all these] capital
 lease[s] at F18BANK3?
 AMOUNT: \$_____

.S: Inapplicable

F F21 XF21 MORTGAGE YES/NO
 As of year end of 1993 did the firm use for
 business purposes the funds from any mortgages?
 1: Yes
 2: No

F MORTGLST XMORTGLS MORTGAGE INSTS
 Mortgages flag. This variable is 23 characters
 long. Each character position n contains either
 0 or 1, indicating the absence or presence of
 this service at institution n.
 LIST: _____
 'S': Inapplicable
 eg. A 1 in the third character position means
 that institution 3 had a mortgage loan.

F F23BANK1 XF23BNK1 MORTGAGES-INST1
 The institution number of the first source for
 which we gathered detailed information on
 mortgages. If source is "all other sources
 combined", then F23BANK1=30.
 NUMBER: _____

.S: Inapplicable

F F23BANK2 XF23BNK2 MORTGAGES-INST2
 The institution number for the second source for
 which we gathered detailed information on
 mortgages. If source is "all other sources
 combined", then F23BANK2=30.
 NUMBER: _____

.S: Inapplicable

F F23BANK3 XF23BNK3 MORTGAGES-INST3
 The institution number for the third source for
 which we gathered detailed information on
 mortgages. If source is "all other sources
 combined", then F23BANK3=30.
 NUMBER: _____

.S: Inapplicable

F F231 XF231 MORTGAGE-NUMBER1
 How many mortgages did the firm obtain from
 F23BANK1?
 NUMBER: _____
 .S: Inapplicable

F F232 XF232 MORTGAGE-NUMBER2
 How many mortgages did the firm obtain from
 F23BANK2?
 NUMBER: _____
 .S: Inapplicable

F F233 XF233 MORTGAGE-NUMBER3
 How many mortgages did the firm obtain from
 F23BANK3?
 NUMBER: _____
 .S: Inapplicable

F F241R1 XF241R1 PERSONAL REAL ESTATE ASSETS
 [Was this/Were these] mortgage[s] at F23BANK1
 secured by personal real estate, business real
 estate, or other collateral?
 1: Yes
 2: No
 .S: Inapplicable
 Derived from F24 in the questionnaire.

F F242R1 XF242R1 PERSONAL REAL ESTATE ASSETS
 [Was this/Were these] mortgage[s] at F23BANK2
 secured by personal real estate, business real
 estate, or other collateral?
 1: Yes
 2: No
 .S: Inapplicable
 Derived from F24 in the questionnaire.

F F243R1 XF243R1 PERSONAL REAL ESTATE ASSETS
 [Was this/Were these] mortgage[s] at F23BANK3
 secured by personal real estate, business real
 estate, or other collateral?
 1: Yes
 2: No
 .S: Inapplicable
 Derived from F24 in the questionnaire.

F F241R2 XF241R2 BUSINESS REAL ESTATE ASSETS
 [Was this/Were these] mortgage[s] at F23BANK1
 secured by personal real estate, business real
 estate, or other collateral?
 1: Yes
 2: No
 .S: Inapplicable
 Derived from F24 in the questionnaire.

F F242R2 XF242R2 BUSINESS REAL ESTATE ASSETS

Was this/Were these] mortgage[s] at F23BANK2
secured by personal real estate, business real
estate, or other collateral?

1: Yes

2: No

.S: Inapplicable

Derived from F24 in the questionnaire.

F F243R2 XF243R2 BUSINESS REAL ESTATE ASSETS
[Was this/Were these] mortgage[s] at F23BANK3
secured by personal real estate, business real
estate, or other collateral?

1: Yes

2: No

.S: Inapplicable

Derived from F24 in the questionnaire.

F F241R3 XF241R3 OTHER NON REAL ESTATE BUSINESS ASSET
[Was this/Were these] mortgage[s] at F23BANK1
secured by personal real estate, business real
estate, or other collateral?

1: Yes

2: No

.S: Inapplicable

Derived from F24 in the questionnaire.

F F242R3 XF242R3 OTHER NON REAL ESTATE BUSINESS ASSET
[Was this/Were these] mortgage[s] at F23BANK2
secured by personal real estate, business real
estate, or other collateral?

1: Yes

2: No

.S: Inapplicable

Derived from F24 in the questionnaire.

F F243R3 XF243R3 OTHER NON REAL ESTATE BUSINESS ASSET
[Was this/Were these] mortgage[s] at F23BANK3
secured by personal real estate, business real
estate, or other collateral?

1: Yes

2: No

.S: Inapplicable

Derived from F24 in the questionnaire.

F F241R4 XF241R4 OTHER NON REAL ESTATE PERSONAL ASSET
[Was this/Were these] mortgage[s] at F23BANK1
secured by personal real estate, business real
estate, or other collateral?

1: Yes

2: No

.S: Inapplicable

Derived from F24 in the questionnaire.

F F242R4 XF242R4 OTHER NON REAL ESTATE PERSONAL ASSET
[Was this/Were these] mortgage[s] at F23BANK2
secured by personal real estate, business real

estate, or other collateral?

1: Yes

2: No

.S: Inapplicable

Derived from F24 in the questionnaire.

F	F243R4	XF243R4	OTHER NON REAL ESTATE PERSONAL ASSET [Was this/Were these] mortgage[s] at F23BANK3 secured by personal real estate, business real estate, or other collateral? 1: Yes 2: No .S: Inapplicable Derived from F24 in the questionnaire.
F	F241R5	XF241R5	OTHER ASSETS [Was this/Were these] mortgage[s] at F23BANK1 secured by personal real estate, business real estate, or other collateral? 1: Yes 2: No .S: Inapplicable Derived from F24 in the questionnaire.
F	F242R5	XF242R5	OTHER ASSETS [Was this/Were these] mortgage[s] at F23BANK2 secured by personal real estate, business real estate, or other collateral? 1: Yes 2: No .S: Inapplicable Derived from F24 in the questionnaire.
F	F243R5	XF243R5	OTHER ASSETS [Was this/Were these] mortgage[s] at F23BANK3 secured by personal real estate, business real estate, or other collateral? 1: Yes 2: No .S: Inapplicable Derived from F24 in the questionnaire.
F	F251	XF251	MORTGAGE-PRINCIPAL OWED1 As of year end 1993, what was the total amount of principal owed on [this/all these] mortgage[s] at F23BANK1? AMOUNT: \$_____
			.S: Inapplicable
F	F252	XF252	MORTGAGE-PRINCIPAL OWED2 As of year end 1993, what was the total amount of principal owed on [this/all these] mortgage[s] at F23BANK2? AMOUNT: \$_____
			.S: Inapplicable

F F253 XF253 MORTGAGE-PRINCIPAL OWED3
 As of year end 1993, what was the total amount
 of principal owed on [this/all these]
 mortgage[s] at F23BANK3?
 AMOUNT: \$_____

.S: Inapplicable

F F261 XF261 MORTGAGE-GUARANTOR1
 Was a personal guaranty, a cosigner, or other
 guarantor required to obtain [this/any of these]
 mortgage[s] at F23BANK1?
 1: Yes
 2: No
 .S: Inapplicable

F F262 XF262 MORTGAGE-GUARANTOR2
 Was a personal guaranty, a cosigner, or other
 guarantor required to obtain [this/any of these]
 mortgage[s] at F23BANK2?
 1: Yes
 2: No
 .S: Inapplicable

F F263 XF263 MORTGAGE-GUARANTOR3
 Was a personal guaranty, a cosigner, or other
 guarantor required to obtain [this/any of these]
 mortgage[s] at F23BANK3?
 1: Yes
 2: No
 .S: Inapplicable

F F27 XF27 VEHICLE YES/NO
 As of year end of 1993, did the firm have any
 loans on motor vehicles used primarily for
 business purposes?
 1: Yes
 2: No

F MOTORLST XMOTORLS VEHICLE INSTS
 Motor vehicle loans flag. This variable is 23
 characters long. Each character position n
 contains either 0 or 1, indicating the absence
 or presence of this service at institution n.
 LIST:_____

'S':Inapplicable
 eg. A 1 in the third character position means
 that institution 3 had a motor vehicle loan.

F F29BANK1 XF29BNK1 MOTOR VEHICLE LOANS-INST1
 The institution number of the first source for
 which we gathered detailed information on motor
 vehicle loans. If source is "all other sources
 combined", then F29BANK1=30.
 NUMBER:_____

.S: Inapplicable

- F F29BANK2 XF29BNK2 MOTOR VEHICLE LOANS-INST2
 The institution number for the second source for which we gathered detailed information on motor vehicle loans. If source is "all other sources combined", then F29BANK2=30.
 NUMBER: _____
 .S: Inapplicable
- F F29BANK3 XF29BNK3 MOTOR VEHICLE LOANS-INST3
 The institution number for the third source for which we gathered detailed information on motor vehicle loans. If source is "all other sources combined", then F29BANK3=30.
 NUMBER: _____
 .S: Inapplicable
- F F291 XF291 VEHICLE-NUMBER1
 As of year end 1993, how many motor vehicle loans did the firm have from F29BANK1?
 NUMBER: _____
 .S: Inapplicable
- F F292 XF292 VEHICLE-NUMBER2
 As of year end 1993, how many motor vehicle loans did the firm have from F29BANK2?
 NUMBER: _____
 .S: Inapplicable
- F F293 XF293 VEHICLE-NUMBER3
 As of year end 1993, how many motor vehicle loans did the firm have from F29BANK3?
 NUMBER: _____
 .S: Inapplicable
- F F301 XF301 VEHICLE-PRINCIPAL OWED1
 As of yr end 1993, what was the total amt of principal owed on [this motor vehicle/all motor vehicle loan(s)] the firm has from F29BANK1?
 AMOUNT: \$ _____
 .S: Inapplicable
- F F302 XF302 VEHICLE-PRINCIPAL OWED2
 As of yr end 1993, what was the total amt of principal owed on [this motor vehicle/all motor vehicle loan(s)] the firm has from F29BANK2?
 AMOUNT: \$ _____
 .S: Inapplicable
- F F303 XF303 VEHICLE-PRINCIPAL OWED3
 As of yr end 1993, what was the total amt of principal owed on [this motor vehicle/all motor vehicle loan(s)] the firm has from F29BANK3?
 AMOUNT: \$ _____

.S: Inapplicable

F F311 XF311 VEHICLE-GUARANTOR1
 Was a cosigner or other guarantor required to obtain [this/any of these] motor vehicle loan[s] from F29BANK1?
 1: Yes
 2: No
 .S: Inapplicable

F F312 XF312 VEHICLE-GUARANTOR2
 Was a cosigner or other guarantor required to obtain [this/any of these] motor vehicle loan[s] from F29BANK2?
 1: Yes
 2: No
 .S: Inapplicable

F F313 XF313 VEHICLE-GUARANTOR3
 Was a cosigner or other guarantor required to obtain [this/any of these] motor vehicle loan[s] from F29BANK3?
 1: Yes
 2: No
 .S: Inapplicable

F F32 XF32 EQUIPMENT YES/NO
 As of year end 1993, did the firm have any loans secured by equipment, or was the firm financing any purchases of equipment by installment payments?
 1: Yes
 2: No

F EQUIPLST XEQUIPLS EQUIPMENT LOANS-INSTS
 Equipment loans flag. This variable is 23 characters long. Each character position n contains either 0 or 1, indicating the absence or presence of this service at institution n.
 LIST: _____
 'S':Inapplicable
 eg. A 1 in the third character position means that institution 3 had an equipment loan.

F F34BANK1 XF34BNK1 EQUIPMENT LOANS-INST1
 The institution number of the first source for which we gathered detailed information on equipment loans. If source is "all other sources combined", then F34BANK1=30.
 NUMBER: _____
 .S: Inapplicable

F F34BANK2 XF34BNK2 EQUIPMENT LOANS-INST2
 The institution number for the second source for which we gathered detailed information on

equipment loans. If source is "all other sources combined", then F34BANK2=30.

NUMBER: _____
 .S: Inapplicable

F F34BANK3 XF34BNK3 EQUIPMENT LOANS-INST3
 The institution number for the third source for which we gathered detailed information on equipment loans. If source is "all other sources combined", then F34BANK3=30.
 NUMBER: _____
 .S: Inapplicable

F F341 XF341 EQUIPMENT-NUMBER1
 How many equipment loans did the firm have from F34BANK1?
 NUMBER: _____
 .S: Inapplicable

F F342 XF342 EQUIPMENT-NUMBER2
 How many equipment loans did the firm have from F34BANK2?
 NUMBER: _____
 .S: Inapplicable

F F343 XF343 EQUIPMENT-NUMBER3
 How many equipment loans did the firm have from F34BANK3?
 NUMBER: _____
 .S: Inapplicable

F F351 XF351 EQUIPMENT-PRINCIPAL OWED1
 As of year end 1993, what was the total amount of principal owed on [this/these] equipment loan[s] at F34BANK1?
 AMOUNT: \$ _____
 .S: Inapplicable

F F352 XF352 EQUIPMENT-PRINCIPAL OWED2
 As of year end 1993, what was the total amount of principal owed on [this/these] equipment loan[s] at F34BANK2?
 AMOUNT: \$ _____
 .S: Inapplicable

F F353 XF353 EQUIPMENT-PRINCIPAL OWED3
 As of year end 1993, what was the total amount of principal owed on [this/these] equipment loan[s] at F34BANK3?
 AMOUNT: \$ _____
 .S: Inapplicable

F F361 XF361 EQUIPMENT-GUARANTOR1
 Was a personal guaranty, a cosigner, or other

guarantor required to obtain [this/any of these]
equipment loan[s] at F34BANK1?

- 1: Yes
- 2: No
- .S: Inapplicable

- F F362 XF362 EQUIPMENT-GUARANTOR2
Was a personal guaranty, a cosigner, or other
guarantor required to obtain [this/any of these]
equipment loan[s] at F34BANK2?
1: Yes
2: No
.S: Inapplicable
- F F363 XF363 EQUIPMENT-GUARANTOR3
Was a personal guaranty, a cosigner, or other
guarantor required to obtain [this/any of these]
equipment loan[s] at F34BANK3?
1: Yes
2: No
.S: Inapplicable
- F F37 XF37 LOANS FROM OWNERS YES/NO
As of year end of 1993 did the firm have any
loans from [partners/stockholders]?
1: Yes
2: No
.S: Inapplicable
- F F38 XF38 LOANS FROM OWNERS-NUMBER
How many loans did the firm have from
[partners/stockholders]?
NUMBER: _____
.S: Inapplicable
- F F39 XF39 LOANS FROM OWNERS-PRINCIPAL OWED
As of year end 1993, what was the total amount
of principal owed on [this/these] loan[s]?
AMOUNT: \$ _____
.S: Inapplicable
- F F40 XF40 LOANS FROM OWNERS-SUBORDINATED
Were any or all of these loans subordinated to
the firm's other loans?
1: All
2: Some
3: None
.S: Inapplicable
- F F41 XF41 OTHER LOANS YES/NO
As of year end 1993, excluding trade credit or
credit with suppliers and loans already
discussed, did the firm have any other loans
from financial institutions or from any other so
1: Yes

2: No

- F OTHRSLST XOTHRSLS OTHER LOAN INSTS
 Other loans flag. This variable is 23 characters long. Each character position n contains either 0 or 1, indicating the absence or presence of this service at institution n.
 LIST: _____
 'S': Inapplicable
 eg. A 1 in the third character position means that institution 3 had some other loan.
- F F43BANK1 XF43BNK1 OTHER LOANS-INST1
 The institution number of the first source for which we gathered detailed information on other loans. If source is "all other sources combined", then F43BANK1=30.
 NUMBER: _____
 .S: Inapplicable
- F F43BANK2 XF43BNK2 OTHER LOANS-INST2
 The institution number for the second source for which we gathered detailed information on other loans. If source is "all other sources combined", then F43BANK2=30.
 NUMBER: _____
 .S: Inapplicable
- F F43BANK3 XF43BNK3 OTHER LOANS-INST3
 The institution number for the third source for which we gathered detailed information on other loans. If source is "all other sources combined", then F43BANK3=30.
 NUMBER: _____
 .S: Inapplicable
- F F431 XF431 OTHER LOANS-NUMBER1
 How many loans other than those already discussed did the firm have from F43BANK1?
 NUMBER: _____
 .S: Inapplicable
- F F432 XF432 OTHER LOANS-NUMBER2
 How many loans other than those already discussed did the firm have from F43BANK2?
 NUMBER: _____
 .S: Inapplicable
- F F433 XF433 OTHER LOANS-NUMBER3
 How many loans other than those already discussed did the firm have from F43BANK3?
 NUMBER: _____
 .S: Inapplicable

F F441 XF441 OTHER LOANS-PRINCIPAL OWED1
 As of year end 1993, what was the principal owed
 on [this loan/all other loans the firm has,
 excluding the ones we have already discussed]
 with F43BANK1?
 AMOUNT: \$_____

.S: Inapplicable

F F442 XF442 OTHER LOANS-PRINCIPAL OWED2
 As of year end 1993, what was the principal owed
 on [this loan/all other loans the firm has,
 excluding the ones we have already discussed]
 with F43BANK2?
 AMOUNT: \$_____

.S: Inapplicable

F F443 XF443 OTHER LOANS-PRINCIPAL OWED3
 As of year end 1993, what was the principal owed
 on [this loan/all other loans the firm has,
 excluding the ones we have already discussed]
 with F43BANK3?
 AMOUNT: \$_____

.S: Inapplicable

F F451 XF451 OTHER LOANS-COLLATERAL REQ1
 Was collateral required on [this/any of these]
 other loan[s]?
 1: Yes
 2: No
 .S: Inapplicable

F F452 XF452 OTHER LOANS-COLLATERAL REQ2
 Was collateral required on [this/any of these]
 other loan[s]?
 1: Yes
 2: No
 .S: Inapplicable

F F453 XF453 OTHER LOANS-COLLATERAL REQ3
 Was collateral required on [this/any of these]
 other loan[s]?
 1: Yes
 2: No
 .S: Inapplicable

F F461R1 XF461R1 OTHER LOANS-INVENTORY COLLAT1
 Was inventory or were accounts receivable
 required as collateral for other loan 1?
 1: Yes
 2: No
 .S: Inapplicable
 Derived from F46 in the questionnaire.

F F462R1 XF462R1 OTHER LOANS-INVENTORY COLLAT2
 Was inventory or were accounts receivable

required as collateral for other loan 2?
 1: Yes
 2: No
 .S: Inapplicable
 Derived from F46 in the questionnaire.

F	F463R1	XF463R1	OTHER LOANS-INVENTORY COLLAT3 Was inventory or were accounts receivable required as collateral for other loan 3? 1: Yes 2: No .S: Inapplicable Derived from F46 in the questionnaire.
F	F461R2	XF461R2	OTHER LOANS-EQUIPMENT COLLAT1 Was equipment required as collateral for other loan 1? 1: Yes 2: No .S: Inapplicable Derived from F46 in the questionnaire.
F	F462R2	XF462R2	OTHER LOANS-EQUIPMENT COLLAT2 Was equipment required as collateral for other loan 2? 1: Yes 2: No .S: Inapplicable Derived from F46 in the questionnaire.
F	F463R2	XF463R2	OTHER LOANS-EQUIPMENT COLLAT3 Was equipment required as collateral for other loan 3? 1: Yes 2: No .S: Inapplicable Derived from F46 in the questionnaire.
F	F461R3	XF461R3	OTHER LOANS-SEC OR DEPS COLLAT1 Were business securities or deposits required as collateral for other loan 1? 1: Yes 2: No .S: Inapplicable Derived from F46 in the questionnaire.
F	F462R3	XF462R3	OTHER LOANS-SEC OR DEPS COLLAT2 Were business securities or deposits required as collateral for other loan 2? 1: Yes 2: No .S: Inapplicable Derived from F46 in the questionnaire.
F	F463R3	XF463R3	OTHER LOANS-SEC OR DEPS COLLAT3

Were business securities or deposits required as collateral for other loan 3?

1: Yes

2: No

.S: Inapplicable

Derived from F46 in the questionnaire.

F	F461R4	XF461R4	OTHER LOANS-BUS REAL EST COLLAT1 Was business real estate required as collateral for other loan 1? 1: Yes 2: No .S: Inapplicable Derived from F46 in the questionnaire.
F	F462R4	XF462R4	OTHER LOANS-BUS REAL EST COLLAT2 Was business real estate required as collateral for other loan 2? 1: Yes 2: No .S: Inapplicable Derived from F46 in the questionnaire.
F	F463R4	XF463R4	OTHER LOANS-BUS REAL EST COLLAT3 Was business real estate required as collateral for other loan 3? 1: Yes 2: No .S: Inapplicable Derived from F46 in the questionnaire.
F	F461R5	XF461R5	OTHER LOANS-PERS REAL EST COLLAT1 Was personal real estate required as collateral for other loan 1? 1: Yes 2: No .S: Inapplicable Derived from F46 in the questionnaire.
F	F462R5	XF462R5	OTHER LOANS-PERS REAL EST COLLAT2 Was personal real estate required as collateral for other loan 2? 1: Yes 2: No .S: Inapplicable Derived from F46 in the questionnaire.
F	F463R5	XF463R5	OTHER LOANS-PERS REAL EST COLLAT3 Was personal real estate required as collateral for other loan 3? 1: Yes 2: No .S: Inapplicable Derived from F46 in the questionnaire.

F	F461R6	XF461R6	OTHER LOANS-OTHR PERS COLLAT1 Were other personal assets required as collateral for other loan 1? 1: Yes 2: No .S: Inapplicable Derived from F46 in the questionnaire.
F	F462R6	XF462R6	OTHER LOANS-OTHR PERS COLLAT2 Were other personal assets required as collateral for other loan 2? 1: Yes 2: No .S: Inapplicable Derived from F46 in the questionnaire.
F	F463R6	XF463R6	OTHER LOANS-OTHR PERS COLLAT3 Were other personal assets required as collateral for other loan 3? 1: Yes 2: No .S: Inapplicable Derived from F46 in the questionnaire.
F	F461R7	XF461R7	OTHER LOANS-SOMETHING ELSE COLLAT1 Was something else required as collateral for other loan 1? 1: Yes 2: No .S: Inapplicable Derived from F46 in the questionnaire.
F	F462R7	XF462R7	OTHER LOANS-SOMETHING ELSE COLLAT2 Was something else required as collateral for other loan 2? 1: Yes 2: No .S: Inapplicable Derived from F46 in the questionnaire.
F	F463R7	XF463R7	OTHER LOANS-SOMETHING ELSE COLLAT3 Was something else required as collateral for other loan 3? 1: Yes 2: No .S: Inapplicable Derived from F46 in the questionnaire.
F	F471	XF471	OTHER LOANS-GUARANTOR1 Was a personal guaranty, a cosigner, or other guarantor required to get [this/any of these] loan[s] at F43BANK1? 1: Yes 2: No .S: Inapplicable

- F F472 XF472 OTHER LOANS-GUARANTOR2
 Was a personal guaranty, a cosigner, or other guarantor required to get [this/any of these] loan[s] at F43BANK2?
 1: Yes
 2: No
 .S: Inapplicable
- F F473 XF473 OTHER LOANS-GUARANTOR3
 Was a personal guaranty, a cosigner, or other guarantor required to get [this/any of these] loan[s] at F43BANK3?
 1: Yes
 2: No
 .S: Inapplicable
- G G1 XG1 TRANSACTIONS SERVICES YES/NO
 During 1993, did the firm use a financial inst. or other source to obtain paper money or coins, to process credit card receipt, to make night deposits, or to make wire transfers?
 1: Yes
 2: No
- G TRANSLST XTRANSLS TRANSACTIONS SERVICES FLAG
 Transaction services flag. This variable is 23 characters long. Each character position n contains either 0 or 1, indicating the absence or presence of this service at institution n.
 LIST: _____
 'S':Inapplicable
 eg. A 1 in the third character position means that institution 3 had a transaction service.
- G G3 XG3 CASH MANAGEMENT SERVICES YES/NO
 During 1993, did the firm use cash management services, sweep or zero balance accounts, or lock box services?
 1: Yes
 2: No
- G CASHMLST XCASHMLS CASH MANAGEMENT INSTS
 Cash management services flag. This variable is 23 characters long. Each character position n contains either 0 or 1, indicating the absence or presence of this service at institution n.
 LIST: _____
 'S':Inapplicable
 eg. A 1 in the third character position means that institution 3 had a cash management service
- G G5 XG5 CREDIT-RELATED SERVICES YES/NO
 During 1993, did the firm use bankers acceptances, sales financing, letters of credit, or factoring?

1: Yes
2: No

- G BANKRLST XBANKRLS CREDIT-RELATED SERVICES INSTS
Credit-related services flag. This variable is 23 characters long. Each character position n contains either 0 or 1, indicating the absence or presence of this service at institution n.
LIST:_____
- 'S':Inapplicable
eg. A 1 in the third character position means that institution 3 had a credit-related service.
- G G7 XG7 TRUST SERVICES YES/NO
During 1993, did the firm have 401(k) plans or use pension fund, business trust, or securities safekeeping services?
1: Yes
2: No
- G PENSRLST XPENSRLS TRUST SERVICES INSTS
Trust services flag. This variable is 23 characters long. Each character position n contains either 0 or 1, indicating the absence or presence of this service at institution n.
LIST:_____
- 'S':Inapplicable
eg. A 1 in the third character position means that institution 3 had a trust service.
- G G9 XG9 BROKERAGE SERVICES YES/NO
During 1993, did the firm use brokerage services for business purposes?
1: Yes
2: No
- G BROKRLST XBROKRLS BROKERAGE INSTS
Brokerage services flag. This variable is 23 characters long. Each character position n contains either 0 or 1, indicating the absence or presence of this service at institution n.
LIST:_____
- 'S':Inapplicable
eg. A 1 in the third character position means that institution 3 had a brokerage service.
- H PRIMARY XPRIMARY PRIMARY INSTITUTION
Institution number of the source designated by the respondent as its primary source of financial services.
INSTITUTION NUMBER:_____
- .S: Inapplicable when firm reported no services obtained from any source.
- Note: This institution number may differ from

TOP6NUM1 -- see below. The inst. number takes
on the values 1 to 23.

- H HHI NONE BANK DEPOSIT CONCENTRATION
 Herfindahl-Hirschman index of bank deposit concentration, equal to the sum of squared market shares of bank deposits. For an index ≥ 1800 , HHI=1. For an index > 0 but less than 1800, HHI=0.
 1: Highly concentrated
 0: Not highly concentrated
- H TOP6NUM1 XTOP6NM1 FIRST OF TOP 6 INSTITUTIONS
 Institution number of the first source for which institution information is collected. See instructions in Section H of questionnaire for more information.
 INSTITUTION NUMBER: _____
 .S: Inapplicable (fewer than six sources)
 Note: The institution number takes on the values 1 TO 23.
- H TOP6NUM2 XTOP6NM2 SECOND OF TOP 6 INSTITUTIONS
 Institution number of the second source for which institution information is collected. See instructions in Section H of questionnaire for more information.
 INSTITUTION NUMBER: _____
 .S: Inapplicable (fewer than six sources)
 Note: The institution number takes on the values 1 TO 23.
- H TOP6NUM3 XTOP6NM3 THIRD OF TOP 6 INSTITUTIONS
 Institution number of the third source for which institution information is collected. See instructions in Section H of questionnaire for more information.
 INSTITUTION NUMBER: _____
 .S: Inapplicable (fewer than six sources)
 Note: The institution number takes on the values 1 TO 23.
- H TOP6NUM4 XTOP6NM4 FOURTH OF TOP 6 INSTITUTIONS
 Institution number of the fourth source for which institution information is collected. See instructions in Section H of questionnaire for more information.
 INSTITUTION NUMBER: _____
 .S: Inapplicable (fewer than six sources)
 Note: The institution number takes on the values 1 TO 23.
- H TOP6NUM5 XTOP6NM5 FIFTH OF TOP 6 INSTITUTIONS
 Institution number of the fifth source for which institution information is collected. See instructions in Section H of questionnaire for more information.
 INSTITUTION NUMBER: _____
 .S: Inapplicable (fewer than six sources)
 Note: The institution number takes on the values 1 TO 23.

- H TOP6NUM6 XTOP6NM6 SIXTH OF TOP 6 INSTITUTIONS
 Institution number of the sixth source for which institution information is collected. See instructions in Section H of questionnaire for more information.
 INSTITUTION NUMBER: _____
 .S: Inapplicable (fewer than six sources)
 Note: The institution number takes on the values 1 TO 23.
- I ITYPE1 XITYPE1 INSTITUTION TYPE - INST1
 What type of institution or source is (institution 1)?
 1: Credit Union
 2: Savings Bank
 3: Savings and Loan Association
 4: Commercial Bank
 5: Finance Company
 6: Insurance Company
 7: Brokerage or Mutual Fund Company
 8: Leasing Company
 9: Mortgage Bank
 10: Venture Capital Firm or Small Business Investment Company
 11: Other Business Firm
 12: Family or Other Individuals
 13: Small Business Administration
 14: Other Government Agency
 15: American Express
 16: Supplier Firm
 17: Credit-Card Processing
 18: Check Clearing
 .S: Inapplicable (Information not collected for this institution number)
 Derived from H21-H26, J16, J43
- I ITYPE2 XITYPE2 INSTITUTION TYPE - INST2
 What type of institution or source is (institution 2)?
 See ITYPE1
- I ITYPE3 XITYPE3 INSTITUTION TYPE - INST3
 What type of institution or source is (institution 3)?
 See ITYPE1
- I ITYPE4 XITYPE4 INSTITUTION TYPE - INST4
 What type of institution or source is (institution 4)?
 See ITYPE1
- I ITYPE5 XITYPE5 INSTITUTION TYPE - INST5
 What type of institution or source is (institution 5)?
 See ITYPE1

I	ITYPE6	XITYPE6	INSTITUTION TYPE - INST6 What type of institution or source is (institution 6)? See ITYPE1
I	ITYPE7	XITYPE7	INSTITUTION TYPE - INST7 What type of institution or source is (institution 7)? See ITYPE1
I	ITYPE8	XITYPE8	INSTITUTION TYPE - INST8 What type of institution or source is (institution 8)? See ITYPE1
I	ITYPE9	XITYPE9	INSTITUTION TYPE - INST9 What type of institution or source is (institution 9)? See ITYPE1
I	ITYPE10	XITYPE10	INSTITUTION TYPE - INST10 What type of institution or source is (institution 10)? See ITYPE1
I	ITYPE11	XITYPE11	INSTITUTION TYPE - INST11 What type of institution or source is (institution 11)? See ITYPE1
I	ITYPE12	XITYPE12	INSTITUTION TYPE - INST12 What type of institution or source is (institution 12)? See ITYPE1
I	ITYPE13	XITYPE13	INSTITUTION TYPE - INST13 What type of institution or source is (institution 13)? See ITYPE1
I	ITYPE14	XITYPE14	INSTITUTION TYPE - INST14 What type of institution or source is (institution 14)? See ITYPE1
I	ITYPE15	XITYPE15	INSTITUTION TYPE - INST15 What type of institution or source is (institution 15)? See ITYPE1

- I ITYPE16 XITYPE16 INSTITUTION TYPE - INST16
 What type of institution or source is
 (institution 16)?
 See ITYPE1
- I ITYPE17 XITYPE17 INSTITUTION TYPE - INST17
 What type of institution or source is
 (institution 17)?
 See ITYPE1
- I ITYPE18 XITYPE18 INSTITUTION TYPE - INST18
 What type of institution or source is
 (institution 18)?
 See ITYPE1
- I ITYPE19 XITYPE19 INSTITUTION TYPE - INST19
 What type of institution or source is
 (institution 19)?
 See ITYPE1
- I ITYPE20 XITYPE20 INSTITUTION TYPE - INST20
 What type of institution or source is
 (institution 20)?
 See ITYPE1
- I ITYPE21 XITYPE21 INSTITUTION TYPE - INST21
 What type of institution or source is
 (institution 21)?
 See ITYPE1
- I ITYPE22 XITYPE22 INSTITUTION TYPE - INST22
 What type of institution or source is
 (institution 22)?
 See ITYPE1
- I ITYPE23 XITYPE23 INSTITUTION TYPE - INST23
 What type of institution or source is
 (institution 23)?
 See ITYPE1
- I IH3A1 XIH3A1 REASON USE-1 - INST1
 What factors influenced the firm's decision to
 use (institution 1)?
 10: Availability of credit or credit line,
 ability to make large loans
 11: Availability of credit when starting
 business, previous loan
 12: Only institution to grant credit
 13: Turned down by all other institutions
 14: No or less collateral, no personal
 guarantees
 15: SBA loan availability or assistance
 16: Lending policies or other credit terms
 17: Credit availability contingent on use of

other services

20: Service availability - specific ones, multiple available, only needs one institution

21: Service(s) quality - including customer service, ease of conducting business, willingness or ability to work with or adv

22: Location, proximity, institution's participation in community

23: Convenience, not ascertained

24: Hours

25: Reputation, financial health or soundness, aggressiveness, progressivity

26: Small size of institution

27: Large size of institution

28: Size of institution (small vs. large not ascertainable)

30: Good or best overall deal

31: Low or competitive fees, prices, service charges, credit-card processing terms

32: High interest rate (savings or checking)

33: Low interest rate on loans

34: Interest rates (credit vs. savings not ascertainable)

40: Bought or leased vehicle or equipment, captive finance company

41: Seller referral

42: Other referral - including franchiser, supplier, accountant

43: Owner has personal or other business with institution, or owns stock

44: Owner knows officers or employees, relatives work or have business there

45: Employees, friendly people, personal service, access to institution management, professional or knowledgeable people

46: Long-term or current relationship, primary bank, started with institution, loyalty, firm when acquired was using inst.

47: Institution does business with firm, reciprocity

50: Only institution in town, limited choice

51: Institution or salesman solicited firm

52: Original institution taken over by current one

53: Loan assumption, old institution sold loan

54: Diversification, convenient to have more than one bank

55: Minority ownership in institution

56: Other requirements of institution

57: Dissatisfaction with previous institution

58: No particular reason

.D: Blank entry, don't know, don't remember

.R: Refused to answer, information is personal

.E: Exception, question not answerable

.S: Inapplicable (Information not collected for this institution number)

Not imputed if ITYPEXX is greater than 11.
Derived from H31-H36. Open-ended question.

What factors influenced the firm's decision to use (institution 2)?
See IH3A1

I	IH3A3	XIH3A3	REASON USE-1 - INST3 What factors influenced the firm's decision to use (institution 3)? See IH3A1
I	IH3A4	XIH3A4	REASON USE-1 - INST4 What factors influenced the firm's decision to use (institution 4)? See IH3A1
I	IH3A5	XIH3A5	REASON USE-1 - INST5 What factors influenced the firm's decision to use (institution 5)? See IH3A1
I	IH3A6	XIH3A6	REASON USE-1 - INST6 What factors influenced the firm's decision to use (institution 6)? See IH3A1
I	IH3A7	XIH3A7	REASON USE-1 - INST7 What factors influenced the firm's decision to use (institution 7)? See IH3A1
I	IH3A8	XIH3A8	REASON USE-1 - INST8 What factors influenced the firm's decision to use (institution 8)? See IH3A1
I	IH3A9	XIH3A9	REASON USE-1 - INST9 What factors influenced the firm's decision to use (institution 9)? See IH3A1
I	IH3A10	XIH3A10	REASON USE-1 - INST10 What factors influenced the firm's decision to use (institution 10)? See IH3A1
I	IH3A11	XIH3A11	REASON USE-1 - INST11 What factors influenced the firm's decision to use (institution 11)? See IH3A1
I	IH3A12	XIH3A12	REASON USE-1 - INST12 What factors influenced the firm's decision to use (institution 12)?

See IH3A1

- | | | | |
|---|--------|---------|--|
| I | IH3A13 | XIH3A13 | REASON USE-1 - INST13
What factors influenced the firm's decision to use (institution 13)?
See IH3A1 |
| I | IH3A14 | XIH3A14 | REASON USE-1 - INST14
What factors influenced the firm's decision to use (institution 14)?
See IH3A1 |
| I | IH3A15 | XIH3A15 | REASON USE-1 - INST15
What factors influenced the firm's decision to use (institution 15)?
See IH3A1 |
| I | IH3A16 | XIH3A16 | REASON USE-1 - INST16
What factors influenced the firm's decision to use (institution 16)?
See IH3A1 |
| I | IH3A17 | XIH3A17 | REASON USE-1 - INST17
What factors influenced the firm's decision to use (institution 17)?
See IH3A1 |
| I | IH3A18 | XIH3A18 | REASON USE-1 - INST18
What factors influenced the firm's decision to use (institution 18)?
See IH3A1 |
| I | IH3A19 | XIH3A19 | REASON USE-1 - INST19
What factors influenced the firm's decision to use (institution 19)?
See IH3A1 |
| I | IH3A20 | XIH3A20 | REASON USE-1 - INST20
What factors influenced the firm's decision to use (institution 20)?
See IH3A1 |
| I | IH3A21 | XIH3A21 | REASON USE-1 - INST21
What factors influenced the firm's decision to use (institution 21)?
See IH3A1 |
| I | IH3A22 | XIH3A22 | REASON USE-1 - INST22
What factors influenced the firm's decision to use (institution 22)?
See IH3A1 |

I	IH3A23	XIH3A23	REASON USE-1 - INST23 What factors influenced the firm's decision to use (institution 23)? See IH3A1
I	IH3B1	XIH3B1	REASON USE-2 - INST1 What factors influenced the firm's decision to use (institution 1)? See IH3A1
I	IH3B2	XIH3B2	REASON USE-2 - INST2 What factors influenced the firm's decision to use (institution 2)? See IH3A1
I	IH3B3	XIH3B3	REASON USE-2 - INST3 What factors influenced the firm's decision to use (institution 3)? See IH3A1
I	IH3B4	XIH3B4	REASON USE-2 - INST4 What factors influenced the firm's decision to use (institution 4)? See IH3A1
I	IH3B5	XIH3B5	REASON USE-2 - INST5 What factors influenced the firm's decision to use (institution 5)? See IH3A1
I	IH3B6	XIH3B6	REASON USE-2 - INST6 What factors influenced the firm's decision to use (institution 6)? See IH3A1
I	IH3B7	XIH3B7	REASON USE-2 - INST7 What factors influenced the firm's decision to use (institution 7)? See IH3A1
I	IH3B8	XIH3B8	REASON USE-2 - INST8 What factors influenced the firm's decision to use (institution 8)? See IH3A1
I	IH3B9	XIH3B9	REASON USE-2 - INST9 What factors influenced the firm's decision to use (institution 9)? See IH3A1
I	IH3B10	XIH3B10	REASON USE-2 - INST10

What factors influenced the firm's decision to use (institution 10)?
See IH3A1

I	IH3B11	XIH3B11	REASON USE-2 - INST11 What factors influenced the firm's decision to use (institution 11)? See IH3A1
I	IH3B12	XIH3B12	REASON USE-2 - INST12 What factors influenced the firm's decision to use (institution 12)? See IH3A1
I	IH3B13	XIH3B13	REASON USE-2 - INST13 What factors influenced the firm's decision to use (institution 13)? See IH3A1
I	IH3B14	XIH3B14	REASON USE-2 - INST14 What factors influenced the firm's decision to use (institution 14)? See IH3A1
I	IH3B15	XIH3B15	REASON USE-2 - INST15 What factors influenced the firm's decision to use (institution 15)? See IH3A1
I	IH3B16	XIH3B16	REASON USE-2 - INST16 What factors influenced the firm's decision to use (institution 16)? See IH3A1
I	IH3B17	XIH3B17	REASON USE-2 - INST17 What factors influenced the firm's decision to use (institution 17)? See IH3A1
I	IH3B18	XIH3B18	REASON USE-2 - INST18 What factors influenced the firm's decision to use (institution 18)? See IH3A1
I	IH3B19	XIH3B19	REASON USE-2 - INST19 What factors influenced the firm's decision to use (institution 19)? See IH3A1
I	IH3B20	XIH3B20	REASON USE-2 - INST20 What factors influenced the firm's decision to use (institution 20)?

See IH3A1

I	IH3B21	XIH3B21	REASON USE-2 - INST21 What factors influenced the firm's decision to use (institution 21)? See IH3A1
I	IH3B22	XIH3B22	REASON USE-2 - INST22 What factors influenced the firm's decision to use (institution 22)? See IH3A1
I	IH3B23	XIH3B23	REASON USE-2 - INST23 What factors influenced the firm's decision to use (institution 23)? See IH3A1
I	IH3C1	XIH3C1	REASON USE-3 - INST1 What factors influenced the firm's decision to use (institution 1)? See IH3A1
I	IH3C2	XIH3C2	REASON USE-3 - INST2 What factors influenced the firm's decision to use (institution 2)? See IH3A1
I	IH3C3	XIH3C3	REASON USE-3 - INST3 What factors influenced the firm's decision to use (institution 3)? See IH3A1
I	IH3C4	XIH3C4	REASON USE-3 - INST4 What factors influenced the firm's decision to use (institution 4)? See IH3A1
I	IH3C5	XIH3C5	REASON USE-3 - INST5 What factors influenced the firm's decision to use (institution 5)? See IH3A1
I	IH3C6	XIH3C6	REASON USE-3 - INST6 What factors influenced the firm's decision to use (institution 6)? See IH3A1
I	IH3C7	XIH3C7	REASON USE-3 - INST7 What factors influenced the firm's decision to use (institution 7)? See IH3A1

I	IH3C8	XIH3C8	REASON USE-3 - INST8 What factors influenced the firm's decision to use (institution 8)? See IH3A1
I	IH3C9	XIH3C9	REASON USE-3 - INST9 What factors influenced the firm's decision to use (institution 9)? See IH3A1
I	IH3C10	XIH3C10	REASON USE-3 - INST10 What factors influenced the firm's decision to use (institution 10)? See IH3A1
I	IH3C11	XIH3C11	REASON USE-3 - INST11 What factors influenced the firm's decision to use (institution 11)? See IH3A1
I	IH3C12	XIH3C12	REASON USE-3 - INST12 What factors influenced the firm's decision to use (institution 12)? See IH3A1
I	IH3C13	XIH3C13	REASON USE-3 - INST13 What factors influenced the firm's decision to use (institution 13)? See IH3A1
I	IH3C14	XIH3C14	REASON USE-3 - INST14 What factors influenced the firm's decision to use (institution 14)? See IH3A1
I	IH3C15	XIH3C15	REASON USE-3 - INST15 What factors influenced the firm's decision to use (institution 15)? See IH3A1
I	IH3C16	XIH3C16	REASON USE-3 - INST16 What factors influenced the firm's decision to use (institution 16)? See IH3A1
I	IH3C17	XIH3C17	REASON USE-3 - INST17 What factors influenced the firm's decision to use (institution 17)? See IH3A1
I	IH3C18	XIH3C18	REASON USE-3 - INST18

What factors influenced the firm's decision to use (institution 18)?

See IH3A1

I	IH3C19	XIH3C19	REASON USE-3 - INST19 What factors influenced the firm's decision to use (institution 19)? See IH3A1
I	IH3C20	XIH3C20	REASON USE-3 - INST20 What factors influenced the firm's decision to use (institution 20)? See IH3A1
I	IH3C21	XIH3C21	REASON USE-3 - INST21 What factors influenced the firm's decision to use (institution 21)? See IH3A1
I	IH3C22	XIH3C22	REASON USE-3 - INST22 What factors influenced the firm's decision to use (institution 22)? See IH3A1
I	IH3C23	XIH3C23	REASON USE-3 - INST23 What factors influenced the firm's decision to use (institution 23)? See IH3A1
I	IYEAR1	XIYEAR1	YEARS OF BUSINESS-INST1 For how many years has the firm conducted business with (institution 1)? NUMBER OF YEARS: _____ .S: Inapplicable (Information not collected for this institution number) Not imputed if IYPEXX is greater than 11. Derived from H41-H46, J17, J44.
I	IYEAR2	XIYEAR2	YEARS OF BUSINESS-INST2 For how many years has the firm conducted business with (institution 2)? See IYEAR1
I	IYEAR3	XIYEAR3	YEARS OF BUSINESS-INST3 For how many years has the firm conducted business with (institution 3)? See IYEAR1
I	IYEAR4	XIYEAR4	YEARS OF BUSINESS-INST4 For how many years has the firm conducted business with (institution 4)? See IYEAR1

I	IYEAR5	XIYEAR5	YEARS OF BUSINESS-INST5 For how many years has the firm conducted business with (institution 5)? See IYEAR1
I	IYEAR6	XIYEAR6	YEARS OF BUSINESS-INST6 For how many years has the firm conducted business with (institution 6)? See IYEAR1
I	IYEAR7	XIYEAR7	YEARS OF BUSINESS-INST7 For how many years has the firm conducted business with (institution 7)? See IYEAR1
I	IYEAR8	XIYEAR8	YEARS OF BUSINESS-INST8 For how many years has the firm conducted business with (institution 8)? See IYEAR1
I	IYEAR9	XIYEAR9	YEARS OF BUSINESS-INST9 For how many years has the firm conducted business with (institution 9)? See IYEAR1
I	IYEAR10	XIYEAR10	YEARS OF BUSINESS-INST10 For how many years has the firm conducted business with (institution 10)? See IYEAR1
I	IYEAR11	XIYEAR11	YEARS OF BUSINESS-INST11 For how many years has the firm conducted business with (institution 11)? See IYEAR1
I	IYEAR12	XIYEAR12	YEARS OF BUSINESS-INST12 For how many years has the firm conducted business with (institution 12)? See IYEAR1
I	IYEAR13	XIYEAR13	YEARS OF BUSINESS-INST13 For how many years has the firm conducted business with (institution 13)? See IYEAR1
I	IYEAR14	XIYEAR14	YEARS OF BUSINESS-INST14 For how many years has the firm conducted business with (institution 14)? See IYEAR1
I	IYEAR15	XIYEAR15	YEARS OF BUSINESS-INST15

For how many years has the firm conducted
business with (institution 15)?
See IYEAR1

I	IYEAR16	XIYEAR16	YEARS OF BUSINESS-INST16 For how many years has the firm conducted business with (institution 16)? See IYEAR1
I	IYEAR17	XIYEAR17	YEARS OF BUSINESS-INST17 For how many years has the firm conducted business with (institution 17)? See IYEAR1
I	IYEAR18	XIYEAR18	YEARS OF BUSINESS-INST18 For how many years has the firm conducted business with (institution 18)? See IYEAR1
I	IYEAR19	XIYEAR19	YEARS OF BUSINESS-INST19 For how many years has the firm conducted business with (institution 19)? See IYEAR1
I	IYEAR20	XIYEAR20	YEARS OF BUSINESS-INST20 For how many years has the firm conducted business with (institution 20)? See IYEAR1
I	IYEAR21	XIYEAR21	YEARS OF BUSINESS-INST21 For how many years has the firm conducted business with (institution 21)? See IYEAR1
I	IYEAR22	XIYEAR22	YEARS OF BUSINESS-INST22 For how many years has the firm conducted business with (institution 22)? See IYEAR1
I	IYEAR23	XIYEAR23	YEARS OF BUSINESS-INST23 For how many years has the firm conducted business with (institution 23)? See IYEAR1
I	ISAME1	XISAME1	SAME CITY/COUNTY - INST1 Is (institution 1) located in the same (metropolitan area/county) as (the main office of) (FIRM)? 1: Yes 2: No .S: Inapplicable (Information not collected for this institution number) Not imputed if IYPEXX is greater than 11.

Derived from H71-H76, J19, J46.

I	ISAME2	XISAME2	SAME CITY/COUNTY - INST2 Is (institution 2) located in the same (metropolitan area/county) as (the main office of) (FIRM)? See ISAME1
I	ISAME3	XISAME3	SAME CITY/COUNTY - INST3 Is (institution 3) located in the same (metropolitan area/county) as (the main office of) (FIRM)? See ISAME1
I	ISAME4	XISAME4	SAME CITY/COUNTY - INST4 Is (institution 4) located in the same (metropolitan area/county) as (the main office of) (FIRM)? See ISAME1
I	ISAME5	XISAME5	SAME CITY/COUNTY - INST5 Is (institution 5) located in the same (metropolitan area/county) as (the main office of) (FIRM)? See ISAME1
I	ISAME6	XISAME6	SAME CITY/COUNTY - INST6 Is (institution 6) located in the same (metropolitan area/county) as (the main office of) (FIRM)? See ISAME1
I	ISAME7	XISAME7	SAME CITY/COUNTY - INST7 Is (institution 7) located in the same (metropolitan area/county) as (the main office of) (FIRM)? See ISAME1
I	ISAME8	XISAME8	SAME CITY/COUNTY - INST8 Is (institution 8) located in the same (metropolitan area/county) as (the main office of) (FIRM)? See ISAME1
I	ISAME9	XISAME9	SAME CITY/COUNTY - INST9 Is (institution 9) located in the same (metropolitan area/county) as (the main office of) (FIRM)? See ISAME1
I	ISAME10	XISAME10	SAME CITY/COUNTY - INST10 Is (institution 10) located in the same (metropolitan area/county) as (the main office

of) (FIRM)?
See ISAME1

- I ISAME11 XISAME11 SAME CITY/COUNTY - INST11
Is (institution 11) located in the same
(metropolitan area/county) as (the main office
of) (FIRM)?
See ISAME1
- I ISAME12 XISAME12 SAME CITY/COUNTY - INST12
Is (institution 12) located in the same
(metropolitan area/county) as (the main office
of) (FIRM)?
See ISAME1
- I ISAME13 XISAME13 SAME CITY/COUNTY - INST13
Is (institution 13) located in the same
(metropolitan area/county) as (the main office
of) (FIRM)?
See ISAME1
- I ISAME14 XISAME14 SAME CITY/COUNTY - INST14
Is (institution 14) located in the same
(metropolitan area/county) as (the main office
of) (FIRM)?
See ISAME1
- I ISAME15 XISAME15 SAME CITY/COUNTY - INST15
Is (institution 15) located in the same
(metropolitan area/county) as (the main office
of) (FIRM)?
See ISAME1
- I ISAME16 XISAME16 SAME CITY/COUNTY - INST16
Is (institution 16) located in the same
(metropolitan area/county) as (the main office
of) (FIRM)?
See ISAME1
- I ISAME17 XISAME17 SAME CITY/COUNTY - INST17
Is (institution 17) located in the same
(metropolitan area/county) as (the main office
of) (FIRM)?
See ISAME1
- I ISAME18 XISAME18 SAME CITY/COUNTY - INST18
Is (institution 18) located in the same
(metropolitan area/county) as (the main office
of) (FIRM)?
See ISAME1
- I ISAME19 XISAME19 SAME CITY/COUNTY - INST19
Is (institution 19) located in the same

(metropolitan area/county) as (the main office of) (FIRM)?

See ISAME1

- I ISAME20 XISAME20 SAME CITY/COUNTY - INST20
Is (institution 20) located in the same (metropolitan area/county) as (the main office of) (FIRM)?
See ISAME1
- I ISAME21 XISAME21 SAME CITY/COUNTY - INST21
Is (institution 21) located in the same (metropolitan area/county) as (the main office of) (FIRM)?
See ISAME1
- I ISAME22 XISAME22 SAME CITY/COUNTY - INST22
Is (institution 22) located in the same (metropolitan area/county) as (the main office of) (FIRM)?
See ISAME1
- I ISAME23 XISAME23 SAME CITY/COUNTY - INST23
Is (institution 23) located in the same (metropolitan area/county) as (the main office of) (FIRM)?
See ISAME1
- I IDIST1 XIDIST1 INSTITUTION DISTANCE - INST1
What is the distance between the firm and (institution 1)?
MILES: _____
.S: Inapplicable (Information not collected for this institution number)
Not imputed if IYPEXX is greater than 11.
Derived from H81-H86, J20, J47 or calculated.
- I IDIST2 XIDIST2 INSTITUTION DISTANCE - INST2
What is the distance between the firm and (institution 2)?
See IDIST1
- I IDIST3 XIDIST3 INSTITUTION DISTANCE - INST3
What is the distance between the firm and (institution 3)?
See IDIST1
- I IDIST4 XIDIST4 INSTITUTION DISTANCE - INST4
What is the distance between the firm and (institution 4)?
See IDIST1
- I IDIST5 XIDIST5 INSTITUTION DISTANCE - INST5

What is the distance between the firm and
(institution 5)?
See IDIST1

I	IDIST6	XIDIST6	INSTITUTION DISTANCE - INST6 What is the distance between the firm and (institution 6)? See IDIST1
I	IDIST7	XIDIST7	INSTITUTION DISTANCE - INST7 What is the distance between the firm and (institution 7)? See IDIST1
I	IDIST8	XIDIST8	INSTITUTION DISTANCE - INST8 What is the distance between the firm and (institution 8)? See IDIST1
I	IDIST9	XIDIST9	INSTITUTION DISTANCE - INST9 What is the distance between the firm and (institution 9)? See IDIST1
I	IDIST10	XIDIST10	INSTITUTION DISTANCE - INST10 What is the distance between the firm and (institution 10)? See IDIST1
I	IDIST11	XIDIST11	INSTITUTION DISTANCE - INST11 What is the distance between the firm and (institution 11)? See IDIST1
I	IDIST12	XIDIST12	INSTITUTION DISTANCE - INST12 What is the distance between the firm and (institution 12)? See IDIST1
I	IDIST13	XIDIST13	INSTITUTION DISTANCE - INST13 What is the distance between the firm and (institution 13)? See IDIST1
I	IDIST14	XIDIST14	INSTITUTION DISTANCE - INST14 What is the distance between the firm and (institution 14)? See IDIST1
I	IDIST15	XIDIST15	INSTITUTION DISTANCE - INST15 What is the distance between the firm and (institution 15)?

See IDIST1

I	IDIST16	XIDIST16	INSTITUTION DISTANCE - INST16 What is the distance between the firm and (institution 16)? See IDIST1
I	IDIST17	XIDIST17	INSTITUTION DISTANCE - INST17 What is the distance between the firm and (institution 17)? See IDIST1
I	IDIST18	XIDIST18	INSTITUTION DISTANCE - INST18 What is the distance between the firm and (institution 18)? See IDIST1
I	IDIST19	XIDIST19	INSTITUTION DISTANCE - INST19 What is the distance between the firm and (institution 19)? See IDIST1
I	IDIST20	XIDIST20	INSTITUTION DISTANCE - INST20 What is the distance between the firm and (institution 20)? See IDIST1
I	IDIST21	XIDIST21	INSTITUTION DISTANCE - INST21 What is the distance between the firm and (institution 21)? See IDIST1
I	IDIST22	XIDIST22	INSTITUTION DISTANCE - INST22 What is the distance between the firm and (institution 22)? See IDIST1
I	IDIST23	XIDIST23	INSTITUTION DISTANCE - INST23 What is the distance between the firm and (institution 23)? See IDIST1
I	IMETH1	XIMETH1	METHOD CONDUCT BUSINESS - INST1 What was the most frequent method of conducting business with (institution 1)? 1: In person 2: By telephone 3: By mail or wire 4: Through an ATM .S: Inapplicable (Information not collected for this institution number) Not imputed if ITYPEXX is greater than 11. Derived from H91-H96.

- I IMETH2 XIMETH2 METHOD CONDUCT BUSINESS - INST2
What was the most frequent method of conducting
business with (institution 2)?
See IMETH1
- I IMETH3 XIMETH3 METHOD CONDUCT BUSINESS - INST3
What was the most frequent method of conducting
business with (institution 3)?
See IMETH1
- I IMETH4 XIMETH4 METHOD CONDUCT BUSINESS - INST4
What was the most frequent method of conducting
business with (institution 4)?
See IMETH1
- I IMETH5 XIMETH5 METHOD CONDUCT BUSINESS - INST5
What was the most frequent method of conducting
business with (institution 5)?
See IMETH1
- I IMETH6 XIMETH6 METHOD CONDUCT BUSINESS - INST6
What was the most frequent method of conducting
business with (institution 6)?
See IMETH1
- I IMETH7 XIMETH7 METHOD CONDUCT BUSINESS - INST7
What was the most frequent method of conducting
business with (institution 7)?
See IMETH1
- I IMETH8 XIMETH8 METHOD CONDUCT BUSINESS - INST8
What was the most frequent method of conducting
business with (institution 8)?
See IMETH1
- I IMETH9 XIMETH9 METHOD CONDUCT BUSINESS - INST9
What was the most frequent method of conducting
business with (institution 9)?
See IMETH1
- I IMETH10 XIMETH10 METHOD CONDUCT BUSINESS - INST10
What was the most frequent method of conducting
business with (institution 10)?
See IMETH1
- I IMETH11 XIMETH11 METHOD CONDUCT BUSINESS - INST11
What was the most frequent method of conducting
business with (institution 11)?
See IMETH1

- I IMETH12 XIMETH12 METHOD CONDUCT BUSINESS - INST12
What was the most frequent method of conducting
business with (institution 12)?
See IMETH1
- I IMETH13 XIMETH13 METHOD CONDUCT BUSINESS - INST13
What was the most frequent method of conducting
business with (institution 13)?
See IMETH1
- I IMETH14 XIMETH14 METHOD CONDUCT BUSINESS - INST14
What was the most frequent method of conducting
business with (institution 14)?
See IMETH1
- I IMETH15 XIMETH15 METHOD CONDUCT BUSINESS - INST15
What was the most frequent method of conducting
business with (institution 15)?
See IMETH1
- I IMETH16 XIMETH16 METHOD CONDUCT BUSINESS - INST16
What was the most frequent method of conducting
business with (institution 16)?
See IMETH1
- I IMETH17 XIMETH17 METHOD CONDUCT BUSINESS - INST17
What was the most frequent method of conducting
business with (institution 17)?
See IMETH1
- I IMETH18 XIMETH18 METHOD CONDUCT BUSINESS - INST18
What was the most frequent method of conducting
business with (institution 18)?
See IMETH1
- I IMETH19 XIMETH19 METHOD CONDUCT BUSINESS - INST19
What was the most frequent method of conducting
business with (institution 19)?
See IMETH1
- I IMETH20 XIMETH20 METHOD CONDUCT BUSINESS - INST20
What was the most frequent method of conducting
business with (institution 20)?
See IMETH1
- I IMETH21 XIMETH21 METHOD CONDUCT BUSINESS - INST21
What was the most frequent method of conducting
business with (institution 21)?
See IMETH1
- I IMETH22 XIMETH22 METHOD CONDUCT BUSINESS - INST22
What was the most frequent method of conducting

business with (institution 22)?
See IMETH1

I IMETH23 XIMETH23 METHOD CONDUCT BUSINESS - INST23
What was the most frequent method of conducting
business with (institution 23)?
See IMETH1

J J3 XJ3 MRL-APPLIED IN PAST 3 YEARS YES/NO
During the last three years, has the firm
applied for credit or asked for a renewal of
terms on an existing loan?
1: Yes
2: No

J JBANK XJBANK INSTITUTION NUMBER OF MRL SOURCE
The institution number of the source at which
the most recent credit application was made.
Corresponds with the institution number in
section I.
NUMBER: _____
.S: Inapplicable
Replaces J13 and J42.

J J4M XJ4M MRL-MONTH APPLIED
When did the firm make this most recent request
for a loan or a line of credit that was approved
or denied?
MONTH (1-12): _____
.S: Inapplicable

J J4Y XJ4Y MRL-YEAR APPLIED
When did the firm make this most recent request
for a loan or a line of credit that was approved
or denied?
YEAR: _____
.S: Inapplicable

J J5 XJ5 MRL-AMOUNT
What was the dollar amount for which the firm
applied?
AMOUNT: \$ _____
.S: Inapplicable

J J6R XJ6R MRL-PRIMARY USE
What was to be the primary use for the loan or
line of credit?
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
 .S: Inapplicable

J	J7	XJ7	MRL-SECURED BY REAL ESTATE Was the loan or line of credit to be secured by real estate? 1: Yes 2: No .S: Inapplicable
J	J8	XJ8	MRL-REAL ESTATE APPRAISAL REQ Was an appraisal of the real estate required? 1: Yes 2: No .S: Inapplicable
J	J9	XJ9	MRL-REAL ESTATE APPRAISAL COST How much did the appraisal cost? AMOUNT: \$_____ .S: Inapplicable
J	J10	XJ10	MRL-ENVIRONMENTAL SURVEY REQ Did the lender require an environmental survey of the real estate? 1: Yes 2: No .S: Inapplicable
J	J11	XJ11	MRL-ENVIRONMENTAL SURVEY COST How much did the environmental survey cost? AMOUNT: \$_____ .S: Inapplicable
J	J12	XJ12	MRL-APPROVED/DENIED Was the most recent application approved or denied? 1: Approved 2: Denied .S: Inapplicable
J	JTYPE	XJTYPE	MRL-LOAN TYPE For what type of loan [was this most recent credit application]/[is this most recent loan]? 3: Line of credit 4: Capital lease 5: Mortgage 6: Motor vehicle 7: Equipment 8: Other .S: Inapplicable Derived from J14_1, J15, J41_1

J J21A XJ21A MRL-AP-REASONS USE INST1
 What factors influenced the firm's decision to apply for credit from (JBANK)?

- 10: Availability of credit or credit line, ability to make large loans
- 11: Availability of credit when starting business, previous loan
- 12: Only institution to grant credit
- 13: Turned down by all other institutions
- 14: No or less collateral, no personal guarantees
- 15: SBA loan availability or assistance
- 16: Lending policies or other credit terms
- 17: Credit availability contingent on use of other services
- 20: Service availability - specific ones, multiple available, only needs one institution
- 21: Service(s) quality - including customer service, ease of conducting business, willingness or ability to work with or adv
- 22: Location, proximity, institution's participation in community
- 23: Convenience, not ascertained
- 24: Hours
- 25: Reputation, financial health or soundness, aggressiveness, progressivity
- 26: Small size of institution
- 27: Large size of institution
- 28: Size of institution (small vs. large not ascertainable)
- 30: Good or best overall deal
- 31: Low or competitive fees, prices, service charges credit-card processing terms
- 32: High interest rate (savings or checking)
- 33: Low interest rate on loans
- 34: Interest rates (credit vs. savings not ascertainable)
- 40: Bought or leased vehicle or equipment, captive finance company
- 41: Seller referral
- 42: Other referral - including franchiser, supplier, accountant
- 43: Owner has personal or other business with institution, or owns stock
- 44: Owner knows officers or employees, relatives work or have business there
- 45: Employees, friendly people, personal service, access to institution management, professional or knowledgeable people
- 46: Long-term or current relationship, primary bank, started with institution, loyalty, firm when acquired was using institu
- 47: Institution does business with firm, reciprocity
- 50: Only institution in town, limited choice
- 51: Institution or salesman solicited firm
- 52: Original institution taken over by current one
- 53: Loan assumption, old institution sold loan
- 54: Diversification, convenient to have more

than one bank
 55: Minority ownership in institution
 56: Other requirements of institution
 57: Dissatisfaction with previous institution
 58: No particular reason
 .S: Inapplicable

J	J21B	XJ21B	MRL-AP-REASONS USE INST2 What factors influenced the firm's decision to apply for credit from (JBANK)? See J21A
J	J21C	XJ21C	MRL-AP-REASONS USE INST3 What factors influenced the firm's decision to apply for credit from (JBANK)? See J21A
J	JCOMP	XJCOMP	JBANK REQ-COMPENSATING BALANCE Did JBANK require firm to maintain a compensating balance in a checking or savings ac 1: Yes 2: No .S: Inapplicable Derived from J23, F141, F142, or F143
J	JGUAR	XJGUAR	MRL-GUARANTOR Was the firm required to have a personal guaranty, cosigner, or other guarantor? 1: Yes 2: No .S: Inapplicable Derived from J24 or Section F.
J	JCOLLAT	XJCOLLAT	MRL-COLLATERAL Was collateral required? 1: Yes 2: No .S: Inapplicable Derived from J25 or Section F Collateral question.
J	JCINV	XJCINV	MRL-INVENTORY/ACCTS RECEIVABLE COLL Was inventory or were accounts receivable required as collateral for the MRL? 1: Yes 2: No .S: Inapplicable Derived from J26 or Section F Collateral question. Replaces J26.
J	JCEQP	XJCEQP	MRL-EQUIPMENT COLLATERAL Was equipment required as collateral for the MRL? 1: Yes 2: No

.S: Inapplicable
 Derived from J26 or Section F Collateral
 question. Replaces J26.

J	JCDEP	XJCDEP	MRL-BUSINESS SECURITIES/DEPOSITS COLL Were business securities or deposits required as collateral for the MRL? 1: Yes 2: No .S: Inapplicable Derived from J26 or Section F Collateral question. Replaces J26.
J	JCBRE	XJCBRE	MRL-BUSINESS REAL ESTATE COLLATERAL Was business real estate required as collateral for the most recent loan (MRL)? 1: Yes 2: No .S: Inapplicable Derived from J26 or Section F Collateral question. Replaces J26.
J	JCPRE	XJCPRE	MRL-PERSONAL REAL ESTATE COLLATERAL Was personal real estate required as collateral for the MRL? 1: Yes 2: No .S: Inapplicable Derived from J26 or Section F Collateral question. Replaces J26.
J	JCOTH	XJCOTH	MRL-OTHER PERSONAL ASSETS COLLATERAL Were other personal assets required as collateral for the MRL? 1: Yes 2: No .S: Inapplicable Derived from J26 or Section F Collateral question. Replaces J26.
J	JCELS	XJCELS	MRL-SOMETHING ELSE COLLATERAL Was something else required as collateral for the MRL? 1: Yes 2: No .S: Inapplicable Derived from J26 or Section F Collateral question. Replaces J26.
J	JTERM	XJTERM	MRL-LOAN/LINE MATURITY/COMMITMENT MO What was the original maturity of this loan OR For how long was the line of credit commitment made? Created from J27, J27B, J28, J28B. MONTHS: _____ .S: Inapplicable

J J29 XJ29 MRL-AP-AMOUNT APPROVED
 What was the dollar value of the credit granted?
 AMOUNT: \$_____

.S: Inapplicable

J J30 XJ30 MRL-AP-INTEREST RATE FIXED/VARIBALE
 Was the interest rate fixed for the entire term
 of the [loan/line of credit]? Or could it
 change during the term?
 1: Fixed
 2: Variable
 .S: Inapplicable

J J31R XJ31R MRL-AP-INTEREST RATE INDEX
 To what interest rate index was the interest
 rate on this [loan/line of credit] tied?
 1: Prime rate
 2: Federal Housing Finance Board (FHFB)
 3: Eleventh District Cost of Funds
 4: London Interbank Overseas Rate (LIBOR)
 5: Treasurys
 6: Discount rate
 7: Individual bank rate (not specifically a
 prime rate)
 8: Multiple-rate formula
 9: None
 .S: Inapplicable

J J31RATE XJ31RATE RATE LOAN INDEX
 The interest rate for an approved variable rate
 most recent loan (where J12=1 and J30=2).
 PERCENT:_____%

.S: Inapplicable
 J31RATE is the interest rate for the index
 specified in J31R for the month and year of the
 MRL application

J J32 XJ32 MRL-AP-INTEREST RATE-% PTS OVER INDEX
 How many percentage points over this index was
 the interest rate on this [loan/line of credit]?
 PERCENT:_____%

.S: Inapplicable

J JRATE XJRATE MRL-INTEREST RATE
 Interest rate on most recent loan (section J).
 For fixed rate loans JRATE=J34(reported interest
 rate). For variable rate loans
 JRATE=J31R(interest rate for the reported
 index)+J32(reported spread).
 PERCENT:_____%

.S: Inapplicable
 If for a variable rate loan, the reported
 INDEX+SPREAD differs by less than 3 percentage
 points from J34, then JRATE=34.

J J35 XJ35 MRL-AP-POINTS PAID TO CLOSE
 How many percentage points did the firm have to pay to close the [loan/line of credit]?
 POINTS: _____
 .S: Inapplicable

J J36 XJ36 MRL-AP-AMOUNT FEES TO OBTAIN
 What was the total dollar amount of fees associated with obtaining the [loan/line of credit]?
 AMOUNT: \$ _____
 .S: Inapplicable

J J37 XJ37 MRL-AP-TERMS LESS DESIRABLE
 Were the interest rate, maturity, or any other terms offered by the (institution/source) less desirable than those applied for?
 1: Yes
 2: No
 .S: Inapplicable

J J38R XJ38R MRL-AP-TERMS LESS DESIRABLE
 In what way were the terms less desirable?
 1: High interest rate
 2: Points required, too many points
 3: Flexible interest rate, no rate cap
 4: Fixed interest rate
 11: Low amount, low line of credit
 21: Personal guarantee required
 22: Business collateral required
 23: Some type of guarantee (type not clear) required
 31: Excessive paperwork
 32: Fees too high
 33: Restrictive rules on paying off balance
 34: Length of term too short
 .S: Inapplicable

J J39 XJ39 MRL-AP-DENIED CREDIT IN LAST 3 YEARS
 During the last three years, has any particular lender or creditor turned down a request for credit from your firm?
 1: Yes
 2: No
 .S: Inapplicable

J J40A XJ40A MRL-AP-REASONS FOR MOST RECENT DENIAL
 For the most recent turndown, what reasons did the creditor give for denying the firm's application?
 1: Reason not disclosed by institution
 2: Only reasons provided were vague
 11: Insufficient collateral or no guarantee offered
 12: Loan too large
 13: Loan too small
 14: Loan size (too small vs. too large not ascertainable)

- 21: Loan would overconcentrate institution's portfolio
- 22: Institution doesn't like to make this type of loan
- 31: Business credit history
- 32: Personal credit history
- 33: Poor balance sheet, low sales, firm's financial situation
- 34: Firm failed institution's formula or guidelines
- 35: Ability to repay questioned (reason for questioning unspecified)
- 36: Firm not in business long enough
- 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
- 51: Inability to audit account, firm too far
- 52: Insufficient time to process application
- 53: Inadequate documentation provided by firm
- 54: Federal rules or regulators make loan difficult or impossible
- 55: Conflict of interest for institution
- 56: Tight credit markets generally
- 57: No particular reason
- 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)
- 71: Experience with previous loan applications
- 72: Banks don't loan to (small) business
- .S: Inapplicable

- | | | | |
|---|------|-------|--|
| J | J40B | XJ40B | MRL-AP-REASONS FOR MOST RECENT DENIAL2
For the most recent turndown, what reasons did the creditor give for denying the firm's application?
See J40A |
| J | J40C | XJ40C | MRL-AP-REASONS FOR MOST RECENT DENIAL3
For the most recent turndown, what reasons did the creditor give for denying the firm's application?
See J40A |
| J | J41A | XJ41A | MRL-AP-REASONS FOR MOST RECENT DENIAL1
Do you think there were any other reasons that the application was turned down?
See J40A |

J	J41B	XJ41B	MRL-AP-REASONS FOR MOST RECENT DENIAL2 Do you think there were any other reasons that the application was turned down? See J40A
J	J41C	XJ41C	MRL-AP-REASONS FOR MOST RECENT DENIAL3 Do you think there were any other reasons that the application was turned down? See J40A
J	J48A	XJ48A	MRL-AP-REASONS USE INST1 What factors influenced the firm's decision to apply for credit from (NAME)? See J21A
J	J48B	XJ48B	MRL-AP-REASONS USE INST2 What factors influenced the firm's decision to apply for credit from (NAME)? See J21A
J	J48C	XJ48C	MRL-AP-REASONS USE INST3 What factors influenced the firm's decision to apply for credit from (NAME)? See J21A
J	J51A	XJ51A	MRL-DN-REASONS DENIED1 For this application, what reasons did (NAME) give for denying the firm's application? 1: Reason not disclosed by institution 2: Only reasons provided were vague 11: Insufficient collateral or no guarantee offered 12: Loan too large 13: Loan too small 14: Loan size (too small vs. too large not ascertainable) 21: Loan would overconcentrate institution's portfolio 22: Institution doesn't like to make this type of loan 31: Business credit history 32: Personal credit history 33: Poor balance sheet, low sales, firm's financial situation 34: Firm failed institution's formula or guidelines 35: Ability to repay questioned (reason for questioning unspecified) 36: Firm not in business long enough 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
 51: Inability to audit account, firm too far
 52: Insufficient time to process application
 53: Inadequate documentation provided by firm
 54: Federal rules or regulators make loan difficult or impossible
 55: Conflict of interest for institution
 56: Tight credit markets generally
 57: No particular reason
 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)
 71: Experience with previous loan applications
 72: Banks don't loan to (small) business
 .S: Inapplicable

J	J51B	XJ51B	MRL-DN-REASONS DENIED2 For this application, what reasons did (NAME) give for denying the firm's application? See J51A
J	J51C	XJ51C	MRL-DN-REASONS DENIED3 For this application, what reasons did (NAME) give for denying the firm's application? See J51A
J	J52A	XJ52A	MRL-DN-REASONS DENIED-OTHER1 Do you think there were any other reasons that the application was turned down? See J51A
J	J52B	XJ52B	MRL-DN-REASONS DENIED-OTHER2 Do you think there were any other reasons that the application was turned down? See J51A
J	J52C	XJ52C	MRL-DN-REASONS DENIED-OTHER3 Do you think there were any other reasons that the application was turned down? See J51A
J	J53	XJ53	MRL-DID NOT APPLY, FEARING DENIAL During the past three years, were there times when the firm needed credit, but did not apply because it thought the application would be turned down? 1: Yes 2: No

.S: Inapplicable

J	J54A	XJ54A	MRL-REASONS FEARED DENIAL1 Why do you think the firm would have been turned down? See J51A
J	J54B	XJ54B	MRL-REASONS FEARED DENIAL2 Why do you think the firm would have been turned down? See J51A
J	J54C	XJ54C	MRL-REASONS FEARED DENIAL3 Why do you think the firm would have been turned down? See J51A
K	K1	XK1	SOLICITED BY INSTITUTION Excluding advertisements and mass mailings, did any financial institution contact the firm about obtaining a new loan or line of credit during 1993? 1: Yes 2: No .D: Don't know .R: Refused Variable not imputed
K	K4	XK4	SOLICITED BY INST AND OBTAINED CREDIT Did the firm obtain a new loan or line of credit as a result of one of these contacts? 1: Yes 2: No .D: Don't know .R: Refused .S: Inapplicable . : Unknown, missing, unascertainable Variable not imputed
L	L1	XL1	TRADE CREDIT USED YES/NO Did the firm purchase any goods or services on account during 1993 rather than pay for the purchases before or at the time of delivery? 1: Yes 2: No
L	L2	XL2	TC-NO. OF SUPPLIERS From how many suppliers did the firm make purchases on account during 1993? NUMBER: _____ .S: Inapplicable
L	L3	XL3	TC-PERCENT PURCHASES ON ACCOUNT Think of the total dollar amt of all purchases

made by the firm during 1993. What percent. of these purchases were made on account?

PERCENT: _____%

.S: Inapplicable (L1=2)

- L L4 XL4 SUPPLIERS-CASH DISCOUNTS
 What portion of your suppliers offer cash discounts for prompt payment?
 1: None
 2: Fewer than half
 3: About half
 4: More than half
 5: Almost all, or all
 .S: Inapplicable (L1=2)
- L L5 XL5 TC-PORION OF CASH DISCOUNTS USED
 What portion of the cash discounts offered did the firm take advantage of?
 1: None
 2: Less than half
 3: About half
 4: More than half
 5: Almost all, or all
 .S: Inapplicable
- L L6 XL6 TC-MADE LATE PAYMENTS
 During 1993, did the firm ever make payments on account after the date due?
 1: Yes
 2: No
 .S: Inapplicable (L1=2)
- L L7 XL7 TC-FREQUENCY OF LATE PAYMENTS
 During 1993, what portion of payments on account were made after the due date?
 1: None
 2: Less than half
 3: About half
 4: More than half
 5: Almost all, or all
 .S: Inapplicable
- L L8 XL8 TC-S1-DISCOUNT FOR EARLY PAYMENT
 Did this supplier offer a discount for early payment?
 1: Yes
 2: No
 .S: Inapplicable
- L L9 XL9 TC-S1-DISCOUNT PERIOD FOR EARLY PAYMENT
 How long was the discount period for early payment?
 DAYS: _____
 .S: Inapplicable

- L L10 XL10 TC-S1-PERCENT DISCOUNT FOR EARLY PAYMENT
 What was the percentage discount for early payment?
 PERCENT:_____ %
 .S: Inapplicable
- L L11 XL11 TC-TIME BILL WAS DUE IN FULL
 How long was it before the bill was due in full?
 1: Cash on delivery
 2: 1-7 days
 3: 8-14 days
 4: 15-21 days
 5: 22-30 days
 6: 31-45 days
 7: 46-60 days
 8: 61-90 days
 9: More than 90 days
 .S: Inapplicable
 Recoded L11 incorporating 'other specify'.
- L L12 XL12 TC-S1-PENALTY FOR LATE PAYMENT
 What was the monthly penalty, if any, for paying after this due date?
 PERCENT:_____ %
 .S: Inapplicable
- L L13 XL13 TC-EVER DENIED
 Has any supplier that offers trade credit to business customers denied a request by your firm for trade credit?
 1: Yes
 2: No
- L L14A XL14A TC-REASONS DENIED1
 Why did the supplier turn down the request?
 1: Reason not disclosed by institution
 2: Only reasons provided were vague
 11: Insufficient collateral or no guarantee offered
 12: Loan too large
 13: Loan too small
 14: Loan size (too small vs. too large not ascertainable)
 21: Loan would overconcentrate institution's portfolio
 22: Institution doesn't like to make this type of loan
 31: Business credit history
 32: Personal credit history
 33: Poor balance sheet, low sales, firm's financial situation
 34: Firm failed institution's formula or guidelines
 35: Ability to repay questioned (reason for questioning unspecified)
 36: Firm not in business long enough
 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
 51: Inability to audit account, firm too far
 52: Insufficient time to process application
 53: Inadequate documentation provided by firm
 54: Federal rules or regulators make loan
 difficult or impossible
 55: Conflict of interest for institution
 56: Tight credit markets generally
 57: No particular reason
 61: Institution made a mistake
 62: Institution didn't have all information, or
 relied too heavily on some information
 63: Arbitrariness of institution
 64: Personality conflict between firm and
 institution representatives
 65: Racial or ethnic discrimination
 66: Prejudice against women
 67: Prejudice against business location (e.g.,
 inner-city)
 68: Prejudice against business type on
 non-economic grounds
 69: Prejudice or discrimination (not specified
 or other)
 71: Trade credit firm is in bankruptcy
 72: Firm was previously late on account
 73: One-time transactions ineligible for trade
 credit
 74: Firm must establish relationship first
 75: Firm has no Dun & Bradstreet listing
 76: Trade credit firm is accepting no new
 accounts
 77: Firm's volume of purchases is too low
 78: Firm can't meet payment requirements, or
 cash on delivery required
 .D: Blank entry, don't know, don't remember
 .R: Refused to answer, information is personal
 .E: Exception, question not answerable
 .S: Inapplicable
 . : Unknown, missing, unascertainable
 Variable not imputed

L	L14B	XL14B	TC-REASONS DENIED2 Why did the supplier turn down the request? See L14A Variable not imputed
L	L14C	XL14C	TC-REASONS DENIED3 Why did the supplier turn down the request? See L14A Variable not imputed
L	L15	XL15	SHORT-TERM CREDIT NEEDED Has your firm ever required financing for seasonal or unexpected short-term credit needs? 1: Yes

2: No

L L16 XL16 SHORT-TERM CREDIT NEEDED-SOURCE
 To what source does the firm first look for financing these needs?
 1: Credit Union
 2: Savings Bank
 3: Savings and Loan Association
 4: Commercial Bank
 5: Finance Company
 6: Insurance Company
 7: Brokerage or Mutual Fund Company
 8: Leasing Company
 9: Mortgage Bank
 10: Venture Capital Firm or SBIC
 11: Other Business Firm
 12: Family or Other Individuals
 13: Small Business Administration
 14: Other Government Agency
 15: Credit Cards
 16: Trade Suppliers
 17: Other Source
 .S: Inapplicable

M M1 XM1 NEW EQUITY YES/NO
 During the last three years, has the firm obtained additional equity capital from existing owners, their relatives, or from new or existing partners?
 1: Yes
 2: No

M M1_1 XM1_1 NEW EQUITY-AMOUNT OBTAINED
 How much additional equity capital did the firm obtain?
 AMOUNT: \$ _____
 .S: Inapplicable (M1=2)

M M2R XM2R NEW EQUITY-PRIMARY USE
 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
 .S: Inapplicable
 Derived from M2

M M7 XM7 NEW EQUITY-FROM SHAREHOLDERS

During the last three years, has the firm attempted to raise equity from sources other than existing shareholders or their relatives?

1: Yes

2: No

.S: Inapplicable (Not a corporation)

M	M8M	XM8M	NEW EQUITY-MONTH What was the last time the firm attempted to raise equity from outside sources? MONTH (1-12):_____
			.S: Inapplicable (not a corporation)
M	M8Y	XM8Y	NEW EQUITY-YEAR What was the last time the firm attempted to raise equity from outside sources? YEAR:_____
			.S: Inapplicable
M	M9R	XM9R	NEW EQUITY-PRIMARY USE What was the primary use of the equity financing?
			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
			.S: Inapplicable
			Derived from M9
M	M10A	XM10A	NEW EQUITY-SOURCES-INFORMAL INVESTORS Did the firm try to raise equity from informal investors not related to the management?
			1: Yes
			2: No
			.S: Inapplicable
M	M10B	XM10B	NEW EQUITY-SOURCES-VENTURE CAPITAL Did the firm try to raise equity from a venture capital firm?
			1: Yes
			2: No
			.S: Inapplicable
M	M10C	XM10C	NEW EQUITY-SOURCES-PUBLIC EQUITY Did the firm try to raise equity from public equity?
			1: Yes
			2: No

.S: Inapplicable

M	M10DR1	XM10DR1	NEW EQUITY-SOURCES-FAMILY, FRIENDS Did the firm try to raise equity from..... FAMILY, FRIENDS? 1: Yes 2: No .S: Inapplicable Derived from M10D
M	M10DR2	XM10DR2	NEW EQUITY-SOURCES-FINANCIAL INST Did the firm try to raise equity from..... FINANCIAL INST? 1: Yes 2: No .S: Inapplicable Derived from M10D
M	M10DR3	XM10DR3	NEW EQUITY-SOURCES-OTHER Did the firm try to raise equity from..... OTHER? 1: Yes 2: No .S: Inapplicable Derived from M10D
M	M11	XM11	NEW EQUITY-SUCCESSFUL Was the firm successful in raising outside equity? 1: Yes 2: No .S: Inapplicable
M	M12A	XM12A	MOST RECENT EQUITY-INFORMAL INVESTORS From what sources has the firm most recently raised equity financing? Was it informal investors not related to management? 1: Yes 2: No .S: Inapplicable
M	M12B	XM12B	MOST RECENT EQUITY-VENTURE CAPITAL From what sources has the firm most recently raised equity financing? Was it a venture capital firm? 1: Yes 2: No .S: Inapplicable
M	M12C	XM12C	MOST RECENT EQUITY-PUBLIC EQUITY From what sources has the firm most recently raised equity financing? Was it public equity? 1: Yes 2: No .S: Inapplicable

M	M12D	XM12D	<p>MOST RECENT EQUITY-OTHER SOURCE</p> <p>From what sources has the firm most recently raised equity financing? Was it another source?</p> <p>1: Yes</p> <p>2: No</p> <p>.S: Inapplicable</p>
M	M13	XM13	<p>MOST RECENT EQUITY-AMOUNT</p> <p>Think about the equity financing the firm most recently raised. What was the dollar amount of this financing?</p> <p>AMOUNT: \$_____</p> <p>.S: Inapplicable</p>
M	M14	XM14	<p>NEW EQUITY-SECURITY TYPE SOLD</p> <p>What was the primary type of security sold?</p> <p>1: Common Stock</p> <p>2: Preferred Stock</p> <p>3: Convertible Preferred Stock</p> <p>4: Subordinated Debt with Warrants</p> <p>5: Convertible Subordinated Debt</p> <p>.S: Inapplicable</p>
M	M15	XM15	<p>NEW EQUITY-% OF COMMON STOCK SHARES</p> <p>What percentage of the company's common stock shares was issued in return for the financing?</p> <p>PERCENT:_____%</p> <p>.S: Inapplicable</p>
M	M16	XM16	<p>NEW EQUITY-% OF COMMON STOCK SHARES</p> <p>What percentage of the company's common stock shares will the investors own after conversion or warrant rights are exercised?</p> <p>PERCENT:_____%</p> <p>.S: Inapplicable</p>
M	M17	XM17	<p>NEW EQUITY-PROJECT SALES GROWTH</p> <p>What was the projected annual sales growth rate for the five-year period following the most recent equity financing?</p> <p>PERCENT:_____%</p> <p>.S: Inapplicable</p>
M	M18	XM18	<p>NEW EQUITY-WHEN DISCUSSIONS STOPPED</p> <p>At what stage did discussions stop? Did they stop after the initial conversation, at the presentation of the business plans, or at the discussion of the financing terms?</p> <p>1: After initial conversation</p> <p>2: At presentation of the business plan</p> <p>3: At discussion of the financing terms</p> <p>.S: Inapplicable</p>

M M19 XM19 NEW EQUITY-ABLE TO UNDERTAKE PLANS
 Were you able to undertake the business activities for which you had tried to obtain equity financing?
 1: Yes, totally
 2: Yes, but on a reduced scale
 3: No
 .S: Inapplicable

N N4 XN4 ACCT/TAX RECORDS COVER ENTIRE 12 MONTHS
 Do the firm's accounting or tax records cover the entire 12 months prior to (MONTH, DAY, YEAR)
 1: Yes
 2: No

N N5D XN5D ACCT/TAX RECORDS START-DAY
 What is the beginning date for this accounting period?
 DAY: _____
 .S: Inapplicable

N N5M XN5M ACCT/TAX RECORDS START-MONTH
 What is the beginning date for this accounting period?
 MONTH (1-12): _____
 .S: Inapplicable

N N5Y XN5Y ACCT/TAX RECORDS START-YEAR
 What is the beginning date for this accounting period?
 YEAR: _____
 .S: Inapplicable

N MONTHS XMONTHS ACCOUNTING PERIOD-NO. OF MONTHS
 Number of months covered by accounting period.
 NO. OF MONTHS: _____
 .S: Inapplicable
 Derived from N5

P P0 XP0 RECORDS USED TO ANSWER INCOME/BAL SHEET
 Do you have records available to help you answer about the firm's income, expenses, and balance sheet, such as tax records, statements, worksheets, or any other records?
 1: Yes
 2: No
 .D: Don't know
 .R: Refused
 .S: Inapplicable

P P0_1R1 XP0_1R1 RECORDS USED (TAX RECORDS)
 What records are you using? (TAX RECORDS)
 1: Yes
 2: No
 .D: Don't know

.R: Refused
 .E: Exception, question not answerable

P P0_1R2 XP0_1R2 RECORDS USED (WORKSHEETS)
 What records are you using? (WORKSHEETS)
 1: Yes
 2: No
 .D: Don't know
 .R: Refused
 .E: Exception, question not answerable

P P0_1R3 XP0_1R3 REC USED (FIN STMT,ACC/AUDIT REC,SOFTWR)
 What records are you using? (FINANCIAL
 STATEMENTS, ACCOUNTING OR AUDIT RECORDS,
 ACCOUNTING SOFTWARE)
 1: Yes
 2: No
 .D: Don't know
 .R: Refused
 .E: Exception, question not answerable

P P0_1R4 XP0_1R4 RECORDS USED (BANK STATEMENT)
 What records are you using? (BANK STATEMENT)
 1: Yes
 2: No
 .D: Don't know
 .R: Refused
 .E: Exception, question not answerable

P P0_1R5 XP0_1R5 RECORDS USED (OTHER RECORDS)
 What records are you using? (OTHER RECORDS)
 1: Yes
 2: No
 .D: Don't know
 .R: Refused
 .E: Exception, question not answerable

P P1 XP1 1992 SALES
 During 1992, what were the firm's total sales?
 AMOUNT: \$_____

P P1ORI NONE 1992 SALES - UNEDITED
 During 1992, what were the firm's total sales?
 AMOUNT: \$_____
 .D: Don't know
 .R: Refused
 .E: Exception

P P2ORI NONE 1990 SALES - UNEDITED
 For comparison purposes, what were the firm's
 total sales during 1990?
 AMOUNT: \$_____
 .D: Don't know
 .R: Refused
 .S: Inapplicable (not in business in 1990)

Note: Missing values not imputed

P P2_1 XP2_1 1992 SALES VERSUS 1990 SALES
 Were the firm's total sales during (YEAR) more,
 less, or the same as total sales during 1990?
 1: More
 2: Less
 3: Same
 .D: Don't know
 .R: Refused
 Note: Missing values not imputed

P P3ORI NONE COST OF GOODS OR SERVICES SOLD-UNEDITED
 What were the costs of goods or services sold?
 AMOUNT: \$ _____
 .D: Don't know
 .R: Refused
 Answered only by firms using records

P P3_1ORI NONE COST OF CONDUCTING BUSINESS-UNEDITED
 During (YEAR), what was the total cost of
 conducting business?
 AMOUNT: \$ _____
 .D: Don't know
 .R: Refused
 Answered only if firm not using records

P P5ORI NONE OTHER INCOME - UNEDITED
 What was the amount of other income the firm had
 from sources other than selling products or
 services?
 AMOUNT: \$ _____
 .D: Don't know
 .R: Refused

P P6ORI NONE TOTAL EXPENSES/DEDUCTIONS-UNEDITED
 During (YEAR), what was the firm's total
 [expenses/deductions]?
 AMOUNT: \$ _____
 .D: Don't know
 .R: Refused
 Answered only by firms using records

P TOTEXP XTOTEXP TOTAL EXPENSES
 During (YEAR), what was the total cost of
 conducting business?
 AMOUNT: \$ _____
 P3 (cost of goods or services) + P6 (total
 expenses/deductions) OR P3_1.

P P8 XP8 INTEREST EXPENSE
 What was the dollar amount of interest that the
 firm paid during (YEAR)?
 AMOUNT: \$ _____

P P8ORI NONE INTEREST EXPENSE-UNEDITED
 What was the dollar amount of interest that the
 firm paid during (YEAR)?
 AMOUNT: \$ _____
 .D: Don't know
 .R: Refused

P P9 XP9 RENTAL EXPENSES
 What was the dollar amount of rental expenses?
 AMOUNT: \$ _____

P P9ORI NONE RENTAL EXPENSES-UNEDITED
 What was the dollar amount of rental expenses?
 AMOUNT: \$ _____
 .D: Don't know
 .R: Refused

P P9_1 XP9_1 SALARIES AND WAGES EXPENSES
 During (YEAR), what was the total amount the
 firm paid in salaries and wages, not including
 jobs credit and the owner's compensation?
 AMOUNT: \$ _____

P P9_1ORI NONE SALARIES AND WAGES EXPENSES-UNEDITED
 During (YEAR), what was the total amount the
 firm paid in salaries and wages, not including
 jobs credit and the owner's compensation?
 AMOUNT: \$ _____
 .D: Don't know
 .R: Refused

P P10 XP10 OFFICERS COMPENSATION/PARTNERS PAYMENT
 During (YEAR), what was the amount of the
 [officers' compensation/guaranteed payments to
 partners]?
 AMOUNT: \$ _____

P P10ORI NONE OFFICERS COMP./PARTNERS PAYMENT-UNEDITED
 During (YEAR), what was the amount of the
 [officers' compensation/guaranteed payments to
 partners]?
 AMOUNT: \$ _____
 .D: Don't know
 .R: Refused

P P10_1 XP10_1 DEPRECIATION AND DEPLETION
 What was the total dollar amount of depreciation
 and depletion?
 AMOUNT: \$ _____

P P10_1ORI NONE DEPRECIATION AND DEPLETION-UNEDITED
 What was the total dollar amount of depreciation
 and depletion?

AMOUNT: \$ _____
 .D: Don't know
 .R: Refused

P	PROFIT	XPROFIT	TOTAL NET PROFIT/LOSS During (year), what was the firm's total net profit or loss? Defined as P1 + P5 - TOTEXP. AMOUNT: \$ _____ Replaces P11 P13 P15
P	P11ORI	NONE	NET PROFIT/LOSS-UNEDITED During (YEAR), what was the firm's total net profit or loss? AMOUNT: \$ _____ .D: Don't know .R: Refused
P	P13ORI	NONE	ORDINARY INCOME/LOSS-UNEDITED During (YEAR), what was the firm's ordinary income or loss? AMOUNT: \$ _____ .D: Don't know .R: Refused
P	P15ORI	NONE	TAXABLE INCOME-UNEDITED During (YEAR), what was the firm's taxable income? AMOUNT: \$ _____ .D: Don't know .R: Refused
P	P17ORI	NONE	TOTAL CORPORATE TAX-UNEDITED What was the firm's total corporate tax? AMOUNT: \$ _____ .D: Don't know .R: Refused
R	R1	XR1	CASH HOLDINGS-VALUE What was the total amount of the firm's cash holdings? AMOUNT: \$ _____
R	R1ORI	NONE	CASH HOLDINGS-VALUE-UNEDITED What was the total amount of the firm's cash holdings? AMOUNT: \$ _____ .D: Don't know .R: Refused
R	R2	XR2	ACCTS RECEIVABLE/TRADE NOTES YES/NO Did the firm have any accounts receivable or trade notes? 1: Yes 2: No

R	R3	XR3	ACCTS RECEIVABLE/TRADE NOTES-VALUE What was the amount of accounts receivable and trade notes, minus allowances for bad debt? AMOUNT: \$_____
R	R3ORI	NONE	A/R / TRADE NOTES-VALUE - UNEDITED What was the amount of accounts receivable and trade notes, minus allowances for bad debt? AMOUNT: \$_____ .D: Don't know .R: Refused . : Predecessor (R2) Missing
R	R4	XR4	INVENTORY YES/NO Did the firm have an inventory of merchandise or production materials? 1: Yes 2: No
R	R5	XR5	INVENTORY-VALUE What was the total value of the firm's inventories? AMOUNT: \$_____
R	R5ORI	NONE	INVENTORY-VALUE - UNEDITED What was the total value of the firm's inventories? AMOUNT: \$_____ .D: Don't know .R: Refused . : Predecessor (R4) Missing
R	R6	XR6	CURRENT ASSETS YES/NO As of (DATE), did the firm hold any bonds; hold any stocks for short-term investment; or have any prepaid expenses or other current assets? 1: Yes 2: No
R	R7	XR7	CURRENT ASSETS-VALUE What was the total value of these stocks, bonds, prepaid expenses, and other current assets? AMOUNT: \$_____
R	R7ORI	NONE	CURRENT ASSETS-VALUE - UNEDITED What was the total value of these stocks, bonds, prepaid expenses, and other current assets? AMOUNT: \$_____ .D: Don't know .R: Refused . : Predecessor (R6) Missing

R	R8	XR8	OTHER INVESTMENTS YES/NO As of (DATE), [did the firm hold any loans to stockholders,] was the firm owed any money for mortgages or real estate, or did the firm have any other investments? 1: Yes 2: No
R	R9	XR9	OTHER INVESTMENTS-VALUE What was the total value of these investments? AMOUNT: \$_____
R	R9ORI	NONE	OTHER INVESTMENTS-VALUE - UNEDITED What was the total value of these investments? AMOUNT: \$_____ .D: Don't know .R: Refused . : Predecessor (R8) Missing
R	R10	XR10	LAND YES/NO As of (DATE), did the firm own any land? 1: Yes 2: No
R	R11	XR11	LAND-VALUE What was the value of this land, net of any amortization? AMOUNT: \$_____
R	R11ORI	NONE	LAND-VALUE - UNEDITED What was the value of this land, net of any amortization? AMOUNT: \$_____ .D: Don't know .R: Refused . : Predecessor (R10) Missing
R	R12	XR12	DEPRECIABLE/DEPLETABLE/INTANGIBLE ASSETS Did the firm own any depreciable, depletable, or intangible assets, including buildings and equipment? 1: Yes 2: No
R	R13	XR13	DEPRECIABLE/DEPLETABLE/INTANGIBLE ASSETS Taking the depreciable, depletable, and intangible assets together, including buildings, what was the net book value as of (DATE)? AMOUNT: \$_____
R	R13ORI	NONE	DEPREC./DEPLET./INTANG. ASSETS UNEDITED Taking the depreciable, depletable, and intangible assets together, including buildings, what was the net book value as of (DATE)?

AMOUNT: \$ _____
 .D: Don't know
 .R: Refused
 . : Predecessor (R12) Missing

R	R14	XR14	OTHER ASSETS YES/NO As of (DATE), did the firm have any other assets not yet described? 1: Yes 2: No
R	R15	XR15	OTHER ASSETS-TOTAL VALUE What was the book value of these other assets not yet described? AMOUNT: \$ _____
R	R15ORI	NONE	OTHER ASSETS-TOTAL VALUE - UNEDITED What was the book value of these other assets not yet described? AMOUNT: \$ _____ .D: Don't know .R: Refused . : Predecessor (R14) Missing
R	ASSETS	NONE	SUM OF REPORTED ASSETS The sum of the reported asset detail. Total assets: cash + accounts receivable + inventory + current assets+ investments + land + buildings & equipment + other assets. AMOUNT: \$ _____ Derived from R1,R3,R5,R7,R9,R11,R13,R15
R	R18ORI	NONE	ASSETS-ORIGINAL REPORTED TOTAL The originally reported total assets (R18) before any recoding or editing of the variables. AMOUNT: \$ _____ .D: Don't know .R: Refused
S	S2ENT	XS2ENT	LOANS AND OTHER LIABS FLAG As of (DATE) did the firm have any loans, mortgages, notes, bonds or other liabilities? Derived from S1 and S1_1. 1: Yes 2: No If S1=1 or S1 1=1 then S2ENT=1. If S1=2 and S1 1=2 then S2ENT=2. If S1 not equal to 1 and S1 1=.R or .D then S2 imputed.
S	S2	XS2	TOTAL LOANS, MORTGAGES, NOTES AND BONDS What was the combined amount of all these loans, mortgages, notes and bonds [and capital leases] as of (DATE)? AMOUNT: \$ _____

S	S2ORI	NONE	TOTAL LOANS, MORTGAGES, NOTES AND BONDS What was the combined amount of all these loans, mortgages, notes and bonds [and capital leases] as of (DATE)? AMOUNT: \$_____
			.D: Don't know .R: Refused . : Predecessor (S1) Missing
S	S4	XS4	ACCTS PAYABLE FLAG Did the firm have any accounts payable?
			1: Yes 2: No
S	S5	XS5	ACCTS PAYABLE-VALUE What was the total amount of accounts payable?
			AMOUNT: \$_____
S	S5ORI	NONE	ACCTS PAYABLE-VALUE - UNEDITED What was the total amount of accounts payable?
			AMOUNT: \$_____
			.D: Don't know .R: Refused . : Predecessor (S4) Missing
S	S6	XS6	CURRENT LIABILITIES FLAG Did the firm have any other current liabilities, such as accrued expenses, taxes payable, prepaymnets, deposits, or advances from customer
			1: Yes 2: No
S	S7	XS7	CURRENT LIABILITIES-VALUE What was the total amount of these other current liabilities?
			AMOUNT: \$_____
S	S7ORI	NONE	CURRENT LIABILITIES-VALUE - UNEDITED What was the total amount of these other current liabilities?
			AMOUNT: \$_____
			.D: Don't know .R: Refused . : Predecessor (S6) Missing
S	S8	XS8	OTHER LIABILITIES FLAG As of (DATE), did the firm have any other debts or liabilities not yet discussed?
			1: Yes 2: No
S	S9	XS9	OTHER LIABILITIES-VALUE What was the amount owed on these other

liabilities not yet discussed?

AMOUNT: \$_____

S	S9ORI	NONE	<p>OTHER LIABILITIES-VALUE - UNEDITED What was the amount owed on these other liabilities not yet discussed? AMOUNT: \$_____</p> <p>.D: Don't know .R: Refused . : Predecessor (S8) Missing</p>
S	LIABS	NONE	<p>SUM OF REPORTED LIABILITIES The sum of the reported detail for liabilities. Total liabilities: loans & mortgages(S2) + accounts payable(S5) + current liabilities(S7) + other liabilities(S9). AMOUNT: \$_____</p>
S	S12ORI	NONE	<p>LIABILITIES-ORIGINAL REPORTED TOTAL The originally reported total liabilities (S12) before any recoding or editing of the variables. AMOUNT: \$_____</p> <p>.D: Don't know .R: Refused</p>
S	EQUITY	NONE	<p>TOTAL EQUITY (COMPUTED) Total equity for the firm. Computed as the difference between the variables ASSETS and LIAB AMOUNT: \$_____</p>
S	S14ORI	NONE	<p>PARTNERS' EQUITY-VALUE - UNEDITED As of (DATE), what was the total amount of all partners' equity in the firm? AMOUNT: \$_____</p> <p>.D: Don't know .R: Refused</p>
S	S15ORI	NONE	<p>CAPITAL STOCK AND PAID-IN-CAPITAL As of (DATE), what was the amount of capital stock and additional paid-in-capital? AMOUNT: \$_____</p> <p>.D: Don't know .R: Refused</p>
S	S16ORI	NONE	<p>RETAINED EARNINGS - UNEDITED As of (DATE), what was the total amount of retained earnings? AMOUNT: \$_____</p> <p>.D: Don't know .R: Refused</p>
S	S17ORI	NONE	<p>TREASURY STOCK FLAG - UNEDITED As of (DATE), did the firm have any treasury stock?</p>

1: Yes
 2: No
 .D: Don't know
 .R: Refused

S S18ORI NONE TREASURY STOCK-VALUE - UNEDITED
 What was the cost of the treasury stock?
 AMOUNT: \$_____

.D: Don't know
 .R: Refused
 . : Predecessor (S17ORI) Missing

S S19ORI NONE SHAREHOLDERS' EQUITY - UNEDITED
 As of (DATE), what was the total amount of all
 shareholders' equity in the firm?
 AMOUNT: \$_____

.D: Don't know
 .R: Refused

U U1 XU1 OWNER DECLARED BANKRUPTCY IN PAST 7 YEAR
 Within the past seven years has the owner
 declared bankruptcy?
 1: Yes
 2: No

U U3 XU3 OWNER 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?
 0: None
 1: 1
 2: 2
 3: 3 or more

U U4 XU4 FIRM DELINQUENT ON BUSINESS OBLIGATIONS
 Within the past three years, on how many
 different business obligations has the firm been
 60 or more days delinquent?
 0: None
 1: 1
 2: 2
 3: 3 or more

U U6 XU6 JUDGMENTS RENDERED AGAINST OWNER
 Within the past three years, have any judgments
 been rendered against the principal owner?
 1: Yes
 2: No

1993 National Survey of Small Business Finances

Index for Data Base Dictionary

May 26, 1999

ASSETS	SUM OF REPORTED ASSETS	NONE	R
B1	VERIFY HQ	XB1	B
B11	1993 FULL TIME EMPLOYEES	XB11	B
B11ORI	1993 FULL TIME EMPLOYEES - UNEDITED	NONE	B
B13	1993 PART TIME EMPLOYEES	XB13	B
B13ORI	1993 PART TIME EMPLOYEES - UNEDITED	NONE	B
B13_1	1990 FULL TIME EMPLOYEES	XB13_1	B
B13_1ORI	1990 FULL TIME EMPLOYEES-UNEDITED	NONE	B
B13_2	1990 PART TIME EMPLOYEES	XB13_2	B
B13_2ORI	1990 PART TIME EMPLOYEES-UNEDITED	NONE	B
B13_3	1993 EMPLOYEES HIRED	XB13_3	B
B13_4	1993 EMPLOYEES LEFT	XB13_4	B
B13_5	1993 R&D EMPLOYEES	XB13_5	B
B2	VERIFY FOR PROFIT	XB2	B
B3	VERIFY NON GOVT	XB3	B
B4_3D	FY92 END DAY	XB4_3D	B
B4_3M	FY92 END MONTH	XB4_3M	B
B4_3Y	FY92 END YEAR	XB4_3Y	B
B5	IN BUSINESS 1992	XB5	B
B9	ORGANIZATION TYPE	XB9	B
B9_2	TYPE IN 1992	XB9_2	B
BANKRLST	CREDIT-RELATED SERVICES INSTS	XBANKRLS	G
BROKRLST	BROKERAGE INSTS	XBROKRLS	G
C21	NUMBER OF GENERAL PARTNERS	XC21	C
C21_1	LIMITED PARTNERS YES/NO	XC21_1	C
C21_2	PERCENT OWNED BY LIMITED PARTNERS	XC21_2	C
C39	NUMBER OF STOCKHOLDERS	XC39	C
CASHMLST	CASH MANAGEMENT INSTS	XCASHMLS	G
CHECKLST	CHECKING INSTS	XCHECKLS	E
CREDTLST	LINE OF CREDIT INSTS	XCREDTLS	F
D10	PENSION PLAN	XD10	D
D11	HEALTH INSURANCE	XD11	D
D12R	WHY NO HEALTH INSURANCE	XD12R	D
D13A	TRAINING PROBLEM	XD13A	D
D13B	WORKER'S COMP PROBLEM	XD13B	D
D13C	HEALTH INSURANCE COST PROBLEM	XD13C	D
D13D	CREDIT MARKET PROBLEM	XD13D	D
D13E	IRS PROBLEM	XD13E	D
D13F	ENVIRONMENTAL PROBLEM	XD13F	D
D13G	DISABILITIES ACT PROBLEM	XD13G	D
D13H	OSHA PROBLEM	XD13H	D
D13I	FAMILY/MEDICAL LEAVE ACT PROBLEM	XD13I	D
D14R	MOST IMPORTANT ISSUE	XD14R	D
D4	SITES	XD4	D
D5	SITES IN SAME MSA/COUNTY	XD5	D
D6	AREA OF SALES	XD6	D
D7	EXPORT YES/NO	XD7	D
D8	PERCENT EXPORT	XD8	D
D9	INDEPENDENT/FRANCHISE	XD9	D
E1	CHECKING YES/NO	XE1	E
E31	CHECKING-BALANCE1	XE31	E
E32	CHECKING-BALANCE2	XE32	E
E33	CHECKING-BALANCE3	XE33	E

E3BANK1	CHECKING-INST1	XE3BANK1	E
E3BANK2	CHECKING-INST2	XE3BANK2	E
E3BANK3	CHECKING-INST3	XE3BANK3	E
E4	SAVINGS YES/NO	XE4	E
E61	SAVINGS-BALANCE1	XE61	E
E62	SAVINGS-BALANCE2	XE62	E
E63	SAVINGS-BALANCE3	XE63	E
E6BANK1	SAVINGS-INST1	XE6BANK1	E
E6BANK2	SAVINGS-INST2	XE6BANK2	E
E6BANK3	SAVINGS-INST3	XE6BANK3	E
EDUC	OWNER EDUCATION	XEDUC	C
EQUIPLST	EQUIPMENT LOANS-INSTS	XEQUIPLS	F
EQUITY	TOTAL EQUITY (COMPUTED)	NONE	S
EXPER	OWNER EXPERIENCE	XEXPER	C
F1	CREDIT CARDS-BUSINESS	XF1	F
F101	LINE OF CREDIT-LIMIT1	XF101	F
F102	LINE OF CREDIT-LIMIT2	XF102	F
F103	LINE OF CREDIT-LIMIT3	XF103	F
F111	LINE OF CREDIT-BALANCE1	XF111	F
F112	LINE OF CREDIT-BALANCE2	XF112	F
F113	LINE OF CREDIT-BALANCE3	XF113	F
F121	LINE OF CREDIT-COLLATERAL REQ1	XF121	F
F122	LINE OF CREDIT-COLLATERAL REQ2	XF122	F
F123	LINE OF CREDIT-COLLATERAL REQ3	XF123	F
F131R1	LINE OF CREDIT-INVENTORY COLLAT1	XF131R1	F
F131R2	LINE OF CREDIT-EQUIPMENT COLLAT1	XF131R2	F
F131R3	LINE OF CREDIT-SEC OR DEPS COLLAT1	XF131R3	F
F131R4	LINE OF CREDIT-BUS REAL EST COLLAT1	XF131R4	F
F131R5	LINE OF CREDIT-PERS REAL EST COLLAT1	XF131R5	F
F131R6	LINE OF CREDIT-OTHR PERS COLLAT1	XF131R6	F
F131R7	LINE OF CREDIT-SOMETHING ELSE COLLAT1	XF131R7	F
F132R1	LINE OF CREDIT-INVENTORY COLLAT2	XF132R1	F
F132R2	LINE OF CREDIT-EQUIPMENT COLLAT2	XF132R2	F
F132R3	LINE OF CREDIT-SEC OR DEPS COLLAT2	XF132R3	F
F132R4	LINE OF CREDIT-BUS REAL EST COLLAT2	XF132R4	F
F132R5	LINE OF CREDIT-PERS REAL EST COLLAT2	XF132R5	F
F132R6	LINE OF CREDIT-OTHR PERS COLLAT2	XF132R6	F
F132R7	LINE OF CREDIT-SOMETHING ELSE COLLAT2	XF132R7	F
F133R1	LINE OF CREDIT-INVENTORY COLLAT3	XF133R1	F
F133R2	LINE OF CREDIT-EQUIPMENT COLLAT3	XF133R2	F
F133R3	LINE OF CREDIT-SEC OR DEPS COLLAT3	XF133R3	F
F133R4	LINE OF CREDIT-BUS REAL EST COLLAT3	XF133R4	F
F133R5	LINE OF CREDIT-PERS REAL EST COLLAT3	XF133R5	F
F133R6	LINE OF CREDIT-OTHR PERS COLLAT3	XF133R6	F
F133R7	LINE OF CREDIT-SOMETHING ELSE COLLAT3	XF133R7	F
F141	LINE OF CREDIT-COMPENSATING BALANCE1	XF141	F
F142	LINE OF CREDIT-COMPENSATING BALANCE2	XF142	F
F143	LINE OF CREDIT-COMPENSATING BALANCE3	XF143	F
F151	LINE OF CREDIT-GUARANTOR1	XF151	F
F152	LINE OF CREDIT-GUARANTOR2	XF152	F
F153	LINE OF CREDIT-GUARANTOR3	XF153	F
F16	LEASES YES/NO	XF16	F
F181	LEASES-NUMBER1	XF181	F
F182	LEASES-NUMBER2	XF182	F
F183	LEASES-NUMBER3	XF183	F
F18BANK1	LEASES-INST1	XF18BNK1	F
F18BANK2	LEASES-INST2	XF18BNK2	F
F18BANK3	LEASES-INST3	XF18BNK3	F
F191	LEASES-PRINCIPAL OWED1	XF191	F
F192	LEASES-PRINCIPAL OWED2	XF192	F

F193	LEASES-PRINCIPAL OWED3	XF193	F
F2	CREDIT CARDS-PERSONAL	XF2	F
F21	MORTGAGE YES/NO	XF21	F
F231	MORTGAGE-NUMBER1	XF231	F
F232	MORTGAGE-NUMBER2	XF232	F
F233	MORTGAGE-NUMBER3	XF233	F
F23BANK1	MORTGAGES-INST1	XF23BNK1	F
F23BANK2	MORTGAGES-INST2	XF23BNK2	F
F23BANK3	MORTGAGES-INST3	XF23BNK3	F
F241R1	PERSONAL REAL ESTATE ASSETS	XF241R1	F
F241R2	BUSINESS REAL ESTATE ASSETS	XF241R2	F
F241R3	OTHER NON REAL ESTATE BUSINESS ASSET	XF241R3	F
F241R4	OTHER NON REAL ESTATE PERSONAL ASSET	XF241R4	F
F241R5	OTHER ASSETS	XF241R5	F
F242R1	PERSONAL REAL ESTATE ASSETS	XF242R1	F
F242R2	BUSINESS REAL ESTATE ASSETS	XF242R2	F
F242R3	OTHER NON REAL ESTATE BUSINESS ASSET	XF242R3	F
F242R4	OTHER NON REAL ESTATE PERSONAL ASSET	XF242R4	F
F242R5	OTHER ASSETS	XF242R5	F
F243R1	PERSONAL REAL ESTATE ASSETS	XF243R1	F
F243R2	BUSINESS REAL ESTATE ASSETS	XF243R2	F
F243R3	OTHER NON REAL ESTATE BUSINESS ASSET	XF243R3	F
F243R4	OTHER NON REAL ESTATE PERSONAL ASSET	XF243R4	F
F243R5	OTHER ASSETS	XF243R5	F
F251	MORTGAGE-PRINCIPAL OWED1	XF251	F
F252	MORTGAGE-PRINCIPAL OWED2	XF252	F
F253	MORTGAGE-PRINCIPAL OWED3	XF253	F
F261	MORTGAGE-GUARANTOR1	XF261	F
F262	MORTGAGE-GUARANTOR2	XF262	F
F263	MORTGAGE-GUARANTOR3	XF263	F
F27	VEHICLE YES/NO	XF27	F
F291	VEHICLE-NUMBER1	XF291	F
F292	VEHICLE-NUMBER2	XF292	F
F293	VEHICLE-NUMBER3	XF293	F
F29BANK1	MOTOR VEHICLE LOANS-INST1	XF29BNK1	F
F29BANK2	MOTOR VEHICLE LOANS-INST2	XF29BNK2	F
F29BANK3	MOTOR VEHICLE LOANS-INST3	XF29BNK3	F
F301	VEHICLE-PRINCIPAL OWED1	XF301	F
F302	VEHICLE-PRINCIPAL OWED2	XF302	F
F303	VEHICLE-PRINCIPAL OWED3	XF303	F
F311	VEHICLE-GUARANTOR1	XF311	F
F312	VEHICLE-GUARANTOR2	XF312	F
F313	VEHICLE-GUARANTOR3	XF313	F
F32	EQUIPMENT YES/NO	XF32	F
F341	EQUIPMENT-NUMBER1	XF341	F
F342	EQUIPMENT-NUMBER2	XF342	F
F343	EQUIPMENT-NUMBER3	XF343	F
F34BANK1	EQUIPMENT LOANS-INST1	XF34BNK1	F
F34BANK2	EQUIPMENT LOANS-INST2	XF34BNK2	F
F34BANK3	EQUIPMENT LOANS-INST3	XF34BNK3	F
F351	EQUIPMENT-PRINCIPAL OWED1	XF351	F
F352	EQUIPMENT-PRINCIPAL OWED2	XF352	F
F353	EQUIPMENT-PRINCIPAL OWED3	XF353	F
F361	EQUIPMENT-GUARANTOR1	XF361	F
F362	EQUIPMENT-GUARANTOR2	XF362	F
F363	EQUIPMENT-GUARANTOR3	XF363	F
F37	LOANS FROM OWNERS YES/NO	XF37	F
F38	LOANS FROM OWNERS-NUMBER	XF38	F
F39	LOANS FROM OWNERS-PRINCIPAL OWED	XF39	F
F4	CREDIT CARD-NEW CHARGES	XF4	F
F40	LOANS FROM OWNERS-SUBORDINATED	XF40	F
F41	OTHER LOANS YES/NO	XF41	F

F431	OTHER LOANS-NUMBER1	XF431	F
F432	OTHER LOANS-NUMBER2	XF432	F
F433	OTHER LOANS-NUMBER3	XF433	F
F43BANK1	OTHER LOANS-INST1	XF43BNK1	F
F43BANK2	OTHER LOANS-INST2	XF43BNK2	F
F43BANK3	OTHER LOANS-INST3	XF43BNK3	F
F441	OTHER LOANS-PRINCIPAL OWED1	XF441	F
F442	OTHER LOANS-PRINCIPAL OWED2	XF442	F
F443	OTHER LOANS-PRINCIPAL OWED3	XF443	F
F451	OTHER LOANS-COLLATERAL REQ1	XF451	F
F452	OTHER LOANS-COLLATERAL REQ2	XF452	F
F453	OTHER LOANS-COLLATERAL REQ3	XF453	F
F461R1	OTHER LOANS-INVENTORY COLLAT1	XF461R1	F
F461R2	OTHER LOANS-EQUIPMENT COLLAT1	XF461R2	F
F461R3	OTHER LOANS-SEC OR DEPS COLLAT1	XF461R3	F
F461R4	OTHER LOANS-BUS REAL EST COLLAT1	XF461R4	F
F461R5	OTHER LOANS-PERS REAL EST COLLAT1	XF461R5	F
F461R6	OTHER LOANS-OTHR PERS COLLAT1	XF461R6	F
F461R7	OTHER LOANS-SOMETHING ELSE COLLAT1	XF461R7	F
F462R1	OTHER LOANS-INVENTORY COLLAT2	XF462R1	F
F462R2	OTHER LOANS-EQUIPMENT COLLAT2	XF462R2	F
F462R3	OTHER LOANS-SEC OR DEPS COLLAT2	XF462R3	F
F462R4	OTHER LOANS-BUS REAL EST COLLAT2	XF462R4	F
F462R5	OTHER LOANS-PERS REAL EST COLLAT2	XF462R5	F
F462R6	OTHER LOANS-OTHR PERS COLLAT2	XF462R6	F
F462R7	OTHER LOANS-SOMETHING ELSE COLLAT2	XF462R7	F
F463R1	OTHER LOANS-INVENTORY COLLAT3	XF463R1	F
F463R2	OTHER LOANS-EQUIPMENT COLLAT3	XF463R2	F
F463R3	OTHER LOANS-SEC OR DEPS COLLAT3	XF463R3	F
F463R4	OTHER LOANS-BUS REAL EST COLLAT3	XF463R4	F
F463R5	OTHER LOANS-PERS REAL EST COLLAT3	XF463R5	F
F463R6	OTHER LOANS-OTHR PERS COLLAT3	XF463R6	F
F463R7	OTHER LOANS-SOMETHING ELSE COLLAT3	XF463R7	F
F471	OTHER LOANS-GUARANTOR1	XF471	F
F472	OTHER LOANS-GUARANTOR2	XF472	F
F473	OTHER LOANS-GUARANTOR3	XF473	F
F5	CREDIT CARDS-BALANCE	XF5	F
F6	CREDIT CARD-LIMIT	XF6	F
F7	LINES OF CREDIT YES/NO	XF7	F
F91	LINES OF CREDIT-NUMBER1	XF91	F
F92	LINES OF CREDIT-NUMBER2	XF92	F
F93	LINES OF CREDIT-NUMBER3	XF93	F
F9BANK1	LINES OF CREDIT-INST 1	XF9BANK1	F
F9BANK2	LINES OF CREDIT-INST2	XF9BANK2	F
F9BANK3	LINES OF CREDIT-INST3	XF9BANK3	F
FAMILY	SINGLE FAMILY	XFAMILY	C
FAM_3	SINGLE FAMILY	XFAM_3	C
FIN_WGT	FINAL SAMPLE WEIGHT	NONE	A
FIRMAGE	AGE OF FIRM	XFIRMAGE	C
FISCAL	FISCAL/CALENDAR YEAR	XFISCAL	B
FOUNDED	FOUNDED BY OWNER	XFOUNDED	C
G1	TRANSACTIONS SERVICES YES/NO	XG1	G
G3	CASH MANAGEMENT SERVICES YES/NO	XG3	G
G5	CREDIT-RELATED SERVICES YES/NO	XG5	G
G7	TRUST SERVICES YES/NO	XG7	G
G9	BROKERAGE SERVICES YES/NO	XG9	G
GENDER	GENDER OF OWNERS	XGENDER	C
GEN_3	GENDER OF OWNER	XGEN_3	C

HHI	BANK DEPOSIT CONCENTRATION	NONE	H
HISPAN	HISPANIC	XHISPAN	B
HIS_3	HISPANIC	XHIS_3	B
IDIST1	INSTITUTION DISTANCE - INST1	XIDIST1	I
IDIST10	INSTITUTION DISTANCE - INST10	XIDIST10	I
IDIST11	INSTITUTION DISTANCE - INST11	XIDIST11	I
IDIST12	INSTITUTION DISTANCE - INST12	XIDIST12	I
IDIST13	INSTITUTION DISTANCE - INST13	XIDIST13	I
IDIST14	INSTITUTION DISTANCE - INST14	XIDIST14	I
IDIST15	INSTITUTION DISTANCE - INST15	XIDIST15	I
IDIST16	INSTITUTION DISTANCE - INST16	XIDIST16	I
IDIST17	INSTITUTION DISTANCE - INST17	XIDIST17	I
IDIST18	INSTITUTION DISTANCE - INST18	XIDIST18	I
IDIST19	INSTITUTION DISTANCE - INST19	XIDIST19	I
IDIST2	INSTITUTION DISTANCE - INST2	XIDIST2	I
IDIST20	INSTITUTION DISTANCE - INST20	XIDIST20	I
IDIST21	INSTITUTION DISTANCE - INST21	XIDIST21	I
IDIST22	INSTITUTION DISTANCE - INST22	XIDIST22	I
IDIST23	INSTITUTION DISTANCE - INST23	XIDIST23	I
IDIST3	INSTITUTION DISTANCE - INST3	XIDIST3	I
IDIST4	INSTITUTION DISTANCE - INST4	XIDIST4	I
IDIST5	INSTITUTION DISTANCE - INST5	XIDIST5	I
IDIST6	INSTITUTION DISTANCE - INST6	XIDIST6	I
IDIST7	INSTITUTION DISTANCE - INST7	XIDIST7	I
IDIST8	INSTITUTION DISTANCE - INST8	XIDIST8	I
IDIST9	INSTITUTION DISTANCE - INST9	XIDIST9	I
IH3A1	REASON USE-1 - INST1	XIH3A1	I
IH3A10	REASON USE-1 - INST10	XIH3A10	I
IH3A11	REASON USE-1 - INST11	XIH3A11	I
IH3A12	REASON USE-1 - INST12	XIH3A12	I
IH3A13	REASON USE-1 - INST13	XIH3A13	I
IH3A14	REASON USE-1 - INST14	XIH3A14	I
IH3A15	REASON USE-1 - INST15	XIH3A15	I
IH3A16	REASON USE-1 - INST16	XIH3A16	I
IH3A17	REASON USE-1 - INST17	XIH3A17	I
IH3A18	REASON USE-1 - INST18	XIH3A18	I
IH3A19	REASON USE-1 - INST19	XIH3A19	I
IH3A2	REASON USE-1 - INST2	XIH3A2	I
IH3A20	REASON USE-1 - INST20	XIH3A20	I
IH3A21	REASON USE-1 - INST21	XIH3A21	I
IH3A22	REASON USE-1 - INST22	XIH3A22	I
IH3A23	REASON USE-1 - INST23	XIH3A23	I
IH3A3	REASON USE-1 - INST3	XIH3A3	I
IH3A4	REASON USE-1 - INST4	XIH3A4	I
IH3A5	REASON USE-1 - INST5	XIH3A5	I
IH3A6	REASON USE-1 - INST6	XIH3A6	I
IH3A7	REASON USE-1 - INST7	XIH3A7	I
IH3A8	REASON USE-1 - INST8	XIH3A8	I
IH3A9	REASON USE-1 - INST9	XIH3A9	I
IH3B1	REASON USE-2 - INST1	XIH3B1	I
IH3B10	REASON USE-2 - INST10	XIH3B10	I
IH3B11	REASON USE-2 - INST11	XIH3B11	I
IH3B12	REASON USE-2 - INST12	XIH3B12	I
IH3B13	REASON USE-2 - INST13	XIH3B13	I
IH3B14	REASON USE-2 - INST14	XIH3B14	I
IH3B15	REASON USE-2 - INST15	XIH3B15	I
IH3B16	REASON USE-2 - INST16	XIH3B16	I
IH3B17	REASON USE-2 - INST17	XIH3B17	I
IH3B18	REASON USE-2 - INST18	XIH3B18	I
IH3B19	REASON USE-2 - INST19	XIH3B19	I

IH3B2	REASON USE-2 - INST2	XIH3B2	I
IH3B20	REASON USE-2 - INST20	XIH3B20	I
IH3B21	REASON USE-2 - INST21	XIH3B21	I
IH3B22	REASON USE-2 - INST22	XIH3B22	I
IH3B23	REASON USE-2 - INST23	XIH3B23	I
IH3B3	REASON USE-2 - INST3	XIH3B3	I
IH3B4	REASON USE-2 - INST4	XIH3B4	I
IH3B5	REASON USE-2 - INST5	XIH3B5	I
IH3B6	REASON USE-2 - INST6	XIH3B6	I
IH3B7	REASON USE-2 - INST7	XIH3B7	I
IH3B8	REASON USE-2 - INST8	XIH3B8	I
IH3B9	REASON USE-2 - INST9	XIH3B9	I
IH3C1	REASON USE-3 - INST1	XIH3C1	I
IH3C10	REASON USE-3 - INST10	XIH3C10	I
IH3C11	REASON USE-3 - INST11	XIH3C11	I
IH3C12	REASON USE-3 - INST12	XIH3C12	I
IH3C13	REASON USE-3 - INST13	XIH3C13	I
IH3C14	REASON USE-3 - INST14	XIH3C14	I
IH3C15	REASON USE-3 - INST15	XIH3C15	I
IH3C16	REASON USE-3 - INST16	XIH3C16	I
IH3C17	REASON USE-3 - INST17	XIH3C17	I
IH3C18	REASON USE-3 - INST18	XIH3C18	I
IH3C19	REASON USE-3 - INST19	XIH3C19	I
IH3C2	REASON USE-3 - INST2	XIH3C2	I
IH3C20	REASON USE-3 - INST20	XIH3C20	I
IH3C21	REASON USE-3 - INST21	XIH3C21	I
IH3C22	REASON USE-3 - INST22	XIH3C22	I
IH3C23	REASON USE-3 - INST23	XIH3C23	I
IH3C3	REASON USE-3 - INST3	XIH3C3	I
IH3C4	REASON USE-3 - INST4	XIH3C4	I
IH3C5	REASON USE-3 - INST5	XIH3C5	I
IH3C6	REASON USE-3 - INST6	XIH3C6	I
IH3C7	REASON USE-3 - INST7	XIH3C7	I
IH3C8	REASON USE-3 - INST8	XIH3C8	I
IH3C9	REASON USE-3 - INST9	XIH3C9	I
IMETH1	METHOD CONDUCT BUSINESS - INST1	XIMETH1	I
IMETH10	METHOD CONDUCT BUSINESS - INST10	XIMETH10	I
IMETH11	METHOD CONDUCT BUSINESS - INST11	XIMETH11	I
IMETH12	METHOD CONDUCT BUSINESS - INST12	XIMETH12	I
IMETH13	METHOD CONDUCT BUSINESS - INST13	XIMETH13	I
IMETH14	METHOD CONDUCT BUSINESS - INST14	XIMETH14	I
IMETH15	METHOD CONDUCT BUSINESS - INST15	XIMETH15	I
IMETH16	METHOD CONDUCT BUSINESS - INST16	XIMETH16	I
IMETH17	METHOD CONDUCT BUSINESS - INST17	XIMETH17	I
IMETH18	METHOD CONDUCT BUSINESS - INST18	XIMETH18	I
IMETH19	METHOD CONDUCT BUSINESS - INST19	XIMETH19	I
IMETH2	METHOD CONDUCT BUSINESS - INST2	XIMETH2	I
IMETH20	METHOD CONDUCT BUSINESS - INST20	XIMETH20	I
IMETH21	METHOD CONDUCT BUSINESS - INST21	XIMETH21	I
IMETH22	METHOD CONDUCT BUSINESS - INST22	XIMETH22	I
IMETH23	METHOD CONDUCT BUSINESS - INST23	XIMETH23	I
IMETH3	METHOD CONDUCT BUSINESS - INST3	XIMETH3	I
IMETH4	METHOD CONDUCT BUSINESS - INST4	XIMETH4	I
IMETH5	METHOD CONDUCT BUSINESS - INST5	XIMETH5	I
IMETH6	METHOD CONDUCT BUSINESS - INST6	XIMETH6	I
IMETH7	METHOD CONDUCT BUSINESS - INST7	XIMETH7	I
IMETH8	METHOD CONDUCT BUSINESS - INST8	XIMETH8	I
IMETH9	METHOD CONDUCT BUSINESS - INST9	XIMETH9	I
ISAME1	SAME CITY/COUNTY - INST1	XISAME1	I
ISAME10	SAME CITY/COUNTY - INST10	XISAME10	I
ISAME11	SAME CITY/COUNTY - INST11	XISAME11	I
ISAME12	SAME CITY/COUNTY - INST12	XISAME12	I

ISAME13	SAME CITY/COUNTY - INST13	XISAME13	I
ISAME14	SAME CITY/COUNTY - INST14	XISAME14	I
ISAME15	SAME CITY/COUNTY - INST15	XISAME15	I
ISAME16	SAME CITY/COUNTY - INST16	XISAME16	I
ISAME17	SAME CITY/COUNTY - INST17	XISAME17	I
ISAME18	SAME CITY/COUNTY - INST18	XISAME18	I
ISAME19	SAME CITY/COUNTY - INST19	XISAME19	I
ISAME2	SAME CITY/COUNTY - INST2	XISAME2	I
ISAME20	SAME CITY/COUNTY - INST20	XISAME20	I
ISAME21	SAME CITY/COUNTY - INST21	XISAME21	I
ISAME22	SAME CITY/COUNTY - INST22	XISAME22	I
ISAME23	SAME CITY/COUNTY - INST23	XISAME23	I
ISAME3	SAME CITY/COUNTY - INST3	XISAME3	I
ISAME4	SAME CITY/COUNTY - INST4	XISAME4	I
ISAME5	SAME CITY/COUNTY - INST5	XISAME5	I
ISAME6	SAME CITY/COUNTY - INST6	XISAME6	I
ISAME7	SAME CITY/COUNTY - INST7	XISAME7	I
ISAME8	SAME CITY/COUNTY - INST8	XISAME8	I
ISAME9	SAME CITY/COUNTY - INST9	XISAME9	I
ITYPE1	INSTITUTION TYPE - INST1	XITYPE1	I
ITYPE10	INSTITUTION TYPE - INST10	XITYPE10	I
ITYPE11	INSTITUTION TYPE - INST11	XITYPE11	I
ITYPE12	INSTITUTION TYPE - INST12	XITYPE12	I
ITYPE13	INSTITUTION TYPE - INST13	XITYPE13	I
ITYPE14	INSTITUTION TYPE - INST14	XITYPE14	I
ITYPE15	INSTITUTION TYPE - INST15	XITYPE15	I
ITYPE16	INSTITUTION TYPE - INST16	XITYPE16	I
ITYPE17	INSTITUTION TYPE - INST17	XITYPE17	I
ITYPE18	INSTITUTION TYPE - INST18	XITYPE18	I
ITYPE19	INSTITUTION TYPE - INST19	XITYPE19	I
ITYPE2	INSTITUTION TYPE - INST2	XITYPE2	I
ITYPE20	INSTITUTION TYPE - INST20	XITYPE20	I
ITYPE21	INSTITUTION TYPE - INST21	XITYPE21	I
ITYPE22	INSTITUTION TYPE - INST22	XITYPE22	I
ITYPE23	INSTITUTION TYPE - INST23	XITYPE23	I
ITYPE3	INSTITUTION TYPE - INST3	XITYPE3	I
ITYPE4	INSTITUTION TYPE - INST4	XITYPE4	I
ITYPE5	INSTITUTION TYPE - INST5	XITYPE5	I
ITYPE6	INSTITUTION TYPE - INST6	XITYPE6	I
ITYPE7	INSTITUTION TYPE - INST7	XITYPE7	I
ITYPE8	INSTITUTION TYPE - INST8	XITYPE8	I
ITYPE9	INSTITUTION TYPE - INST9	XITYPE9	I
IYEAR1	YEARS OF BUSINESS-INST1	XIYEAR1	I
IYEAR10	YEARS OF BUSINESS-INST10	XIYEAR10	I
IYEAR11	YEARS OF BUSINESS-INST11	XIYEAR11	I
IYEAR12	YEARS OF BUSINESS-INST12	XIYEAR12	I
IYEAR13	YEARS OF BUSINESS-INST13	XIYEAR13	I
IYEAR14	YEARS OF BUSINESS-INST14	XIYEAR14	I
IYEAR15	YEARS OF BUSINESS-INST15	XIYEAR15	I
IYEAR16	YEARS OF BUSINESS-INST16	XIYEAR16	I
IYEAR17	YEARS OF BUSINESS-INST17	XIYEAR17	I
IYEAR18	YEARS OF BUSINESS-INST18	XIYEAR18	I
IYEAR19	YEARS OF BUSINESS-INST19	XIYEAR19	I
IYEAR2	YEARS OF BUSINESS-INST2	XIYEAR2	I
IYEAR20	YEARS OF BUSINESS-INST20	XIYEAR20	I
IYEAR21	YEARS OF BUSINESS-INST21	XIYEAR21	I
IYEAR22	YEARS OF BUSINESS-INST22	XIYEAR22	I
IYEAR23	YEARS OF BUSINESS-INST23	XIYEAR23	I
IYEAR3	YEARS OF BUSINESS-INST3	XIYEAR3	I
IYEAR4	YEARS OF BUSINESS-INST4	XIYEAR4	I
IYEAR5	YEARS OF BUSINESS-INST5	XIYEAR5	I
IYEAR6	YEARS OF BUSINESS-INST6	XIYEAR6	I

IYEAR7	YEARS OF BUSINESS-INST7	XIYEAR7	I
IYEAR8	YEARS OF BUSINESS-INST8	XIYEAR8	I
IYEAR9	YEARS OF BUSINESS-INST9	XIYEAR9	I
J10	MRL-ENVIRONMENTAL SURVEY REQ	XJ10	J
J11	MRL-ENVIRONMENTAL SURVEY COST	XJ11	J
J12	MRL-APPROVED/DENIED	XJ12	J
J21A	MRL-AP-REASONS USE INST1	XJ21A	J
J21B	MRL-AP-REASONS USE INST2	XJ21B	J
J21C	MRL-AP-REASONS USE INST3	XJ21C	J
J29	MRL-AP-AMOUNT APPROVED	XJ29	J
J3	MRL-APPLIED IN PAST 3 YEARS YES/NO	XJ3	J
J30	MRL-AP-INTEREST RATE FIXED/VARIABLE	XJ30	J
J31R	MRL-AP-INTEREST RATE INDEX	XJ31R	J
J31RATE	RATE LOAN INDEX	XJ31RATE	J
J32	MRL-AP-INTEREST RATE-% PTS OVER INDEX	XJ32	J
J35	MRL-AP-POINTS PAID TO CLOSE	XJ35	J
J36	MRL-AP-AMOUNT FEES TO OBTAIN	XJ36	J
J37	MRL-AP-TERMS LESS DESIRABLE	XJ37	J
J38R	MRL-AP-TERMS LESS DESIRABLE	XJ38R	J
J39	MRL-AP-DENIED CREDIT IN LAST 3 YEARS	XJ39	J
J40A	MRL-AP-REASONS FOR MOST RECENT DENIAL1	XJ40A	J
J40B	MRL-AP-REASONS FOR MOST RECENT DENIAL2	XJ40B	J
J40C	MRL-AP-REASONS FOR MOST RECENT DENIAL3	XJ40C	J
J41A	MRL-AP-REASONS FOR MOST RECENT DENIAL1	XJ41A	J
J41B	MRL-AP-REASONS FOR MOST RECENT DENIAL2	XJ41B	J
J41C	MRL-AP-REASONS FOR MOST RECENT DENIAL3	XJ41C	J
J48A	MRL-AP-REASONS USE INST1	XJ48A	J
J48B	MRL-AP-REASONS USE INST2	XJ48B	J
J48C	MRL-AP-REASONS USE INST3	XJ48C	J
J4M	MRL-MONTH APPLIED	XJ4M	J
J4Y	MRL-YEAR APPLIED	XJ4Y	J
J5	MRL-AMOUNT	XJ5	J
J51A	MRL-DN-REASONS DENIED1	XJ51A	J
J51B	MRL-DN-REASONS DENIED2	XJ51B	J
J51C	MRL-DN-REASONS DENIED3	XJ51C	J
J52A	MRL-DN-REASONS DENIED-OTHER1	XJ52A	J
J52B	MRL-DN-REASONS DENIED-OTHER2	XJ52B	J
J52C	MRL-DN-REASONS DENIED-OTHER3	XJ52C	J
J53	MRL-DID NOT APPLY, FEARING DENIAL	XJ53	J
J54A	MRL-REASONS FEARED DENIAL1	XJ54A	J
J54B	MRL-REASONS FEARED DENIAL2	XJ54B	J
J54C	MRL-REASONS FEARED DENIAL3	XJ54C	J
J6R	MRL-PRIMARY USE	XJ6R	J
J7	MRL-SECURED BY REAL ESTATE	XJ7	J
J8	MRL-REAL ESTATE APPRAISAL REQ	XJ8	J
J9	MRL-REAL ESTATE APPRAISAL COST	XJ9	J
JBANK	INSTITUTION NUMBER OF MRL SOURCE	XJBANK	J
JCBRE	MRL-BUSINESS REAL ESTATE COLLATERAL	XJCBRE	J
JCDEP	MRL-BUSINESS SECURITIES/DEPOSITS COLL	XJCDEP	J
JCELS	MRL-SOMETHING ELSE COLLATERAL	XJCELS	J
JCEQP	MRL-EQUIPMENT COLLATERAL	XJCEQP	J
JCINV	MRL-INVENTORY/ACCTS RECEIVABLE COLL	XJCINV	J
JCOLLAT	MRL-COLLATERAL	XJCOLLAT	J
JCOMP	JBANK REQ-COMPENSATING BALANCE	XJCOMP	J
JCOTH	MRL-OTHER PERSONAL ASSETS COLLATERAL	XJCOTH	J
JCPRE	MRL-PERSONAL REAL ESTATE COLLATERAL	XJCPRE	J
JGUAR	MRL-GUARANTOR	XJGUAR	J
JRATE	MRL-INTEREST RATE	XJRATE	J
JTERM	MRL-LOAN/LINE MATURITY/COMMITMENT MO	XJTERM	J
JTYPE	MRL-LOAN TYPE	XJTYPE	J

K1	SOLICITED BY INSTITUTION	XK1	K
K4	SOLICITED BY INST AND OBTAINED CREDIT	XK4	K
L1	TRADE CREDIT USED YES/NO	XL1	L
L10	TC-S1-PERCENT DISCOUNT FOR EARLY PAYMENT	XL10	L
L11	TC-TIME BILL WAS DUE IN FULL	XL11	L
L12	TC-S1-PENALTY FOR LATE PAYMENT	XL12	L
L13	TC-EVER DENIED	XL13	L
L14A	TC-REASONS DENIED1	XL14A	L
L14B	TC-REASONS DENIED2	XL14B	L
L14C	TC-REASONS DENIED3	XL14C	L
L15	SHORT-TERM CREDIT NEEDED	XL15	L
L16	SHORT-TERM CREDIT NEEDED-SOURCE	XL16	L
L2	TC-NO. OF SUPPLIERS	XL2	L
L3	TC-PERCENT PURCHASES ON ACCOUNT	XL3	L
L4	SUPPLIERS-CASH DISCOUNTS	XL4	L
L5	TC-PORION OF CASH DISCOUNTS USED	XL5	L
L6	TC-MADE LATE PAYMENTS	XL6	L
L7	TC-FREQUENCY OF LATE PAYMENTS	XL7	L
L8	TC-S1-DISCOUNT FOR EARLY PAYMENT	XL8	L
L9	TC-S1-DISCOUNT PERIOD FOR EARLY PAYMENT	XL9	L
LEASELST	LEASES INSTS	XLEASELS	F
LIABS	SUM OF REPORTED LIABILITIES	NONE	S
M1	NEW EQUITY YES/NO	XM1	M
M10A	NEW EQUITY-SOURCES-INFORMAL INVESTORS	XM10A	M
M10B	NEW EQUITY-SOURCES-VENTURE CAPITAL	XM10B	M
M10C	NEW EQUITY-SOURCES-PUBLIC EQUITY	XM10C	M
M10DR1	NEW EQUITY-SOURCES-FAMILY, FRIENDS	XM10DR1	M
M10DR2	NEW EQUITY-SOURCES-FINANCIAL INST	XM10DR2	M
M10DR3	NEW EQUITY-SOURCES-OTHER	XM10DR3	M
M11	NEW EQUITY-SUCCESSFUL	XM11	M
M12A	MOST RECENT EQUITY-INFORMAL INVESTORS	XM12A	M
M12B	MOST RECENT EQUITY-VENTURE CAPITAL	XM12B	M
M12C	MOST RECENT EQUITY-PUBLIC EQUITY	XM12C	M
M12D	MOST RECENT EQUITY-OTHER SOURCE	XM12D	M
M13	MOST RECENT EQUITY-AMOUNT	XM13	M
M14	NEW EQUITY-SECURITY TYPE SOLD	XM14	M
M15	NEW EQUITY-% OF COMMON STOCK SHARES	XM15	M
M16	NEW EQUITY-% OF COMMON STOCK SHARES	XM16	M
M17	NEW EQUITY-PROJECT SALES GROWTH	XM17	M
M18	NEW EQUITY-WHEN DISCUSSIONS STOPPED	XM18	M
M19	NEW EQUITY-ABLE TO UNDERTAKE PLANS	XM19	M
M1_1	NEW EQUITY-AMOUNT OBTAINED	XM1_1	M
M2R	NEW EQUITY-PRIMARY USE	XM2R	M
M7	NEW EQUITY-FROM SHAREHOLDERS	XM7	M
M8M	NEW EQUITY-MONTH	XM8M	M
M8Y	NEW EQUITY-YEAR	XM8Y	M
M9R	NEW EQUITY-PRIMARY USE	XM9R	M
MANAGE	MANAGEMENT	XMANAGE	C
MINOR	MINORITY	XMINOR	B
MIN_3	MINORITY	XMIN_3	B
MONTHS	ACCOUNTING PERIOD-NO. OF MONTHS	XMONTHS	N
MORTGLST	MORTGAGE INSTS	XMORTGLS	F
MOTORLST	VEHICLE INSTS	XMOTORLS	F
MSA	SAMPLE MSA/NON-MSA	NONE	A

N4	ACCT/TAX RECORDS COVER ENTIRE 12 MONTHS	XN4	N
N5D	ACCT/TAX RECORDS START-DAY	XN5D	N
N5M	ACCT/TAX RECORDS START-MONTH	XN5M	N
N5Y	ACCT/TAX RECORDS START-YEAR	XN5Y	N
NEWMSA	MSA/NON-MSA CONFIRMED	NONE	A
NEWSTRAT	SAMPLING STRATA NUMBER (ADJUSTED)	NONE	A
OTHRSLST	OTHER LOAN INSTS	XOTHRSLS	F
OUT90	NOT IN BUSINESS DURING 1990	XOUT90	B
OWNAGE	OWNER AGE	XOWNAGE	C
OWNSHR	PRINCIPAL OWNERSHIP SHARE	XOWNSHR	C
P0	RECORDS USED TO ANSWER INCOME/BAL SHEET	XP0	P
P0_1R1	RECORDS USED (TAX RECORDS)	XP0_1R1	P
P0_1R2	RECORDS USED (WORKSHEETS)	XP0_1R2	P
P0_1R3	REC USED (FIN STMT,ACC/AUDIT REC,SOFTWR)	XP0_1R3	P
P0_1R4	RECORDS USED (BANK STATEMENT)	XP0_1R4	P
P0_1R5	RECORDS USED (OTHER RECORDS)	XP0_1R5	P
P1	1992 SALES	XP1	P
P10	OFFICERS COMPENSATION/PARTNERS PAYMENT	XP10	P
P10ORI	OFFICERS COMP./PARTNERS PAYMENT-UNEDITED	NONE	P
P10_1	DEPRECIATION AND DEPLETION	XP10_1	P
P10_1ORI	DEPRECIATION AND DEPLETION-UNEDITED	NONE	P
P11ORI	NET PROFIT/LOSS-UNEDITED	NONE	P
P13ORI	ORDINARY INCOME/LOSS-UNEDITED	NONE	P
P15ORI	TAXABLE INCOME-UNEDITED	NONE	P
P17ORI	TOTAL CORPORATE TAX-UNEDITED	NONE	P
P1ORI	1992 SALES - UNEDITED	NONE	P
P2ORI	1990 SALES - UNEDITED	NONE	P
P2_1	1992 SALES VERSUS 1990 SALES	XP2_1	P
P3ORI	COST OF GOODS OR SERVICES SOLD-UNEDITED	NONE	P
P3_1ORI	COST OF CONDUCTING BUSINESS-UNEDITED	NONE	P
P5ORI	OTHER INCOME - UNEDITED	NONE	P
P6ORI	TOTAL EXPENSES/DEDUCTIONS-UNEDITED	NONE	P
P8	INTEREST EXPENSE	XP8	P
P8ORI	INTEREST EXPENSE-UNEDITED	NONE	P
P9	RENTAL EXPENSES	XP9	P
P9ORI	RENTAL EXPENSES-UNEDITED	NONE	P
P9_1	SALARIES AND WAGES EXPENSES	XP9_1	P
P9_1ORI	SALARIES AND WAGES EXPENSES-UNEDITED	NONE	P
PART_MIN	SAMPLE PARTITION	NONE	A
PENSNLST	TRUST SERVICES INSTS	XPENSNLS	G
PRIMARY	PRIMARY INSTITUTION	XPRIMARY	H
PROFIT	TOTAL NET PROFIT/LOSS	XPROFIT	P
PWCODE	PWCODE (CASE IDENTIFIER)	NONE	A
R1	CASH HOLDINGS-VALUE	XR1	R
R10	LAND YES/NO	XR10	R
R11	LAND-VALUE	XR11	R
R11ORI	LAND-VALUE - UNEDITED	NONE	R
R12	DEPRECIABLE/DEPLETABLE/INTANGIBLE ASSETS	XR12	R
R13	DEPRECIABLE/DEPLETABLE/INTANGIBLE ASSETS	XR13	R
R13ORI	DEPREC./DEPLET./INTANG. ASSETS UNEDITED	NONE	R
R14	OTHER ASSETS YES/NO	XR14	R
R15	OTHER ASSETS-TOTAL VALUE	XR15	R
R15ORI	OTHER ASSETS-TOTAL VALUE - UNEDITED	NONE	R
R18ORI	ASSETS-ORIGINAL REPORTED TOTAL	NONE	R
R1ORI	CASH HOLDINGS-VALUE-UNEDITED	NONE	R
R2	ACCTS RECEIVABLE/TRADE NOTES YES/NO	XR2	R

R3	ACCTS RECEIVABLE/TRADE NOTES-VALUE	XR3	R
R3ORI	A/R / TRADE NOTES-VALUE - UNEDITED	NONE	R
R4	INVENTORY YES/NO	XR4	R
R5	INVENTORY-VALUE	XR5	R
R5ORI	INVENTORY-VALUE - UNEDITED	NONE	R
R6	CURRENT ASSETS YES/NO	XR6	R
R7	CURRENT ASSETS-VALUE	XR7	R
R7ORI	CURRENT ASSETS-VALUE - UNEDITED	NONE	R
R8	OTHER INVESTMENTS YES/NO	XR8	R
R9	OTHER INVESTMENTS-VALUE	XR9	R
R9ORI	OTHER INVESTMENTS-VALUE - UNEDITED	NONE	R
RACE	RACE OF OWNERS	XRACE	B
REGION	SAMPLE REGION CODE	NONE	A
S12ORI	LIABILITIES-ORIGINAL REPORTED TOTAL	NONE	S
S14ORI	PARTNERS' EQUITY-VALUE - UNEDITED	NONE	S
S15ORI	CAPITAL STOCK AND PAID-IN-CAPITAL	NONE	S
S16ORI	RETAINED EARNINGS - UNEDITED	NONE	S
S17ORI	TREASURY STOCK FLAG - UNEDITED	NONE	S
S18ORI	TREASURY STOCK-VALUE - UNEDITED	NONE	S
S19ORI	SHAREHOLDERS' EQUITY - UNEDITED	NONE	S
S2	TOTAL LOANS, MORTGAGES, NOTES AND BONDS	XS2	S
S2ENT	LOANS AND OTHER LIABS FLAG	XS2ENT	S
S2ORI	TOTAL LOANS, MORTGAGES, NOTES AND BONDS	NONE	S
S4	ACCTS PAYABLE FLAG	XS4	S
S5	ACCTS PAYABLE-VALUE	XS5	S
S5ORI	ACCTS PAYABLE-VALUE - UNEDITED	NONE	S
S6	CURRENT LIABILITIES FLAG	XS6	S
S7	CURRENT LIABILITIES-VALUE	XS7	S
S7ORI	CURRENT LIABILITIES-VALUE - UNEDITED	NONE	S
S8	OTHER LIABILITIES FLAG	XS8	S
S9	OTHER LIABILITIES-VALUE	XS9	S
S9ORI	OTHER LIABILITIES-VALUE - UNEDITED	NONE	S
SAVNGLST	SAVINGS INSTS	XSAVNGLS	E
SIC_2	SIC-2 DIGIT VERIFIED	XSIC	B
SIZE	SAMPLE BUSINESS SIZE CODE	NONE	A
STRAT	SAMPLING STRATA NUMBER (1-99)	NONE	A
TOP6NUM1	FIRST OF TOP 6 INSTITUTIONS	XTOP6NM1	H
TOP6NUM2	SECOND OF TOP 6 INSTITUTIONS	XTOP6NM2	H
TOP6NUM3	THIRD OF TOP 6 INSTITUTIONS	XTOP6NM3	H
TOP6NUM4	FOURTH OF TOP 6 INSTITUTIONS	XTOP6NM4	H
TOP6NUM5	FIFTH OF TOP 6 INSTITUTIONS	XTOP6NM5	H
TOP6NUM6	SIXTH OF TOP 6 INSTITUTIONS	XTOP6NM6	H
TOTEM90	1990 FULL TIME EQUIVALENT EMPLOYEES	XTOTEM90	B
TOTEMP	FULL TIME EQUIVALENT EMPLOYEES	XTOTEMP	B
TOTEXP	TOTAL EXPENSES	XTOTEXP	P
TRANSLST	TRANSACTIONS SERVICES FLAG	XTRANSLS	G
U1	OWNER DECLARED BANKRUPTCY IN PAST 7 YEAR	XU1	U
U3	OWNER DELINQUENT ON PERSONAL OBLIGATIONS	XU3	U
U4	FIRM DELINQUENT ON BUSINESS OBLIGATIONS	XU4	U
U6	JUDGMENTS RENDERED AGAINST OWNER	XU6	U