

CBAI Survey Regarding PPP Loans

PPP Loan Survey - Round 1
updated Friday, April 10, 2020

1. Has your bank been able to process PPP loans through an SBA portal?

	Percentage
Yes, we were already an active SBA lender	40.9%
Yes, we are a new SBA lender	24.5%
No	29.5%
We aren't participating in the program	3.2%
No Responses	1.6%
Total	100%

2. What is your current PPP (number of loans) demand?

	Percentage
0-25	32.7%
26-50	26.2%
51-100	24.5%
100+	13.1%
No Responses	3.2%
Total	100%

3. What is the estimated value of your current PPP loan demand?

	Percentage
0-5 million	55.7%
5-10 million	18.0%
10-25 million	13.1%
25-50 million	4.9%
Over 50 million	3.2%
No Responses	4.9%
Total	100%

4. How many PPP loans applications have you successfully submitted?

	Percentage
0-25	59.0%
26-50	9.8%
51-100	14.7%
100+	8.1%
No Responses	8.1%
Total	100%

CBAI Survey Regarding PPP Loans

PPP Loan Survey - Round 2 - currently running
updated Monday, April 13, 2020

1. Has your bank been able to process PPP loans through an SBA portal?

	Percentage
Yes, we were already an active SBA lender.	49.2%
Yes, we are a new SBA lender.	31.7%
No	12.6%
We aren't participating in the program.	3.1%
No Responses	3.1%
Total	100%

2. What is your current PPP (number of loans) demand?

	Percentage
0-25	22.2%
26-50	31.7%
51-100	23.8%
100+	17.4%
No Responses	4.7%
Total	100%

3. What is the estimated value of your current PPP loan demand?

	Percentage
0-5 million	55.5%
5-10 million	19.0%
10-25 million	12.6%
25-50 million	3.1%
Over 50 million	6.3%
No Responses	3.1%
Total	100%

4. How many PPP loans applications have you successfully submitted?

	Percentage
0-25	34.9%
26-50	26.9%
51-100	22.2%
100+	9.5%
No Responses	6.3%
Total	100%

5. Are you currently closing PPP loans?

	Percentage
Yes, using our own loan documents	4.9%
No, waiting on SBA guidance	55.7%
No, we haven't been able to access the portal	32.7%
No Responses	6.5%
Total	100%

6. Are you concerned with available liquidity without access to a secondary market?

	Percentage
No, we have plenty of available liquidity	9.8%
No, we believe we have adequate liquidity to meet demand	49.1%
We believe we are in a neutral position	13.1%
Yes, we believe we will need more liquidity to meet demand	16.3%
Yes, we are already running into issues with current PPP loan demand	4.9%
No Responses	6.5%
Total	100%

5. Are you currently funding SBA approved PPP loans?

	Percentage
Yes	49.2%
No, we are still waiting on SBA guidance.	31.7%
No, we haven't been able to access the portal.	12.6%
No Responses	6.3%
Total	100%

6. Are you concerned with available liquidity without access to a secondary market?

	Percentage
No, we have plenty of available liquidity.	19.0%
No, we believe we have adequate liquidity to meet demand.	39.6%
We believe we are in a neutral position.	14.2%
Yes, we believe we will need more liquidity to meet demand.	19.0%
Yes, we are already running into issues with current PPP loan demand.	1.5%
No Responses	6.3%
Total	100%