

## Other Commercial Lending Questionnaire

	Yes	No		Yes	No
<b>General Questionnaire</b>					
<i>Commercial Loan Policies</i>					
1. Has the board of directors adopted written commercial loan policies that:			7. Are documents supporting recorded credit adjustments checked or tested subsequently by persons who do not also handle cash? .....		
a. Establish procedures for reviewing commercial loan applications? .....			8. Is a daily record maintained summarizing note transaction details to support applicable general ledger entries? .....		
b. Define qualified borrowers? .....			9. Are frequent note and liability ledger trial balances prepared and reconciled with controlling accounts by employees who do not process or record loan transactions? ....		
c. Establish minimum standards for documentation? .....			10. Is an overdue account report generated frequently? .....		
2. Are commercial loan policies reviewed at least annually to determine if they are compatible with changing market conditions? .....			11. Are subsidiary payment records and files pertaining to serviced loans segregated and identifiable? .....		
<i>Commercial Loan Records</i>			<i>Loan Interest</i>		
3. Is the preparation and posting of subsidiary commercial loan records performed or reviewed by persons who do not also:			12. Is the preparation and posting of interest records performed or reviewed by persons who do not also:		
a. Issue official checks or drafts singly? ...			a. Issue official checks and drafts singly?		
b. Handle cash? .....			b. Handle cash? .....		
4. Are the subsidiary commercial loan records reconciled daily with the appropriate general ledger accounts, and are reconciling items investigated by persons who also do not handle cash? .....			13. Are the independent interest computations made and compared or tested with initial interest record by persons who do not also:		
5. Are delinquent account collection requests and past-due notices checked to the trial balances that are used in reconciling commercial loan subsidiary records with general ledger accounts, and are they handled only by persons who do not also handle cash? .....			a. Issue official checks and drafts singly?		
6. Are inquiries about loan balances received and investigated by persons who do not also handle cash? .....			b. Handle cash? .....		
			<i>Collateral</i>		
			14. Are multicopy, prenumbered records maintained that:		
			a. Detail the complete description of collateral pledged? .....		
			b. Are typed or completed in ink? .....		

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

