

State Small Business Credit Initiative

Data Definitions

- **state_id**
Abbreviation of state participating in SSBCI.
- **state_name**
Name of state participating in SSBCI.
- **year_reported**
Year of Annual transaction reporting.
- **program_name**
The name of the state's program that Treasury approved for participation in SSBCI.
- **program_type**
The program types or program type corresponding to the SSBCI-approved program.
- **unique_id**
An alphanumeric or numeric code that is unique to each transaction in the state.
- **disbursement_date**
The date of the loan/line of credit or investment closing.
- **loan_investment_amount**
The principal amount of the loan or investment supported with SSBCI funds. This amount does not include any subsequent private financing associated with the loan or investment and any private financing associated with, but separate from, the SSBCI-supported loan or investment.
- **ssbci_original_funds**
SSBCI original funds expended. For CAP programs, this is the amount paid out of SSBCI funds to cover the Approved State Program's contribution to the CAP reserve fund. For Loan Participation or 'direct lending programs', this is the amount paid out of SSBCI dollars, of the Approved State Program's participation in the loan. If the deal is structured as two companion loans - one from the private sector, and one (upon which private sector financing is contingent) from the Approved State Program - then it is the value of the SSBCI-supported companion loan. For Loan Guarantee programs, this is the amount, paid for out of SSBCI dollars, actually set aside to cover the guarantee obligation. For Collateral Support programs, this is the amount set aside to cover the collateral support obligation. For VC programs, this is the amount invested by state-run venture capital program, or a fund in which the state-run venture capital program has invested, using SSBCI funds.
- **nonprivate_amount**
The amount of any public subsidy associated with the enrolled loan or investment that is from any source other than SSBCI.

- **concurrent_private_financing**
The amount of any private financing associated with, but separate from, the enrolled loan or SSBCI-supported investment.
- **borrower_insurance_premium**
Required only for CAP programs. This is the amount paid by the borrower to cover the borrower's contribution to the CAP reserve fund.
- **lender_insurance_premium**
Required only for CAP programs. This is the amount paid by the lender to cover the lender's contribution to the CAP reserve fund.
- **guaranteed_amount**
Required only for Loan Guarantee programs. This is the full value of the loan guarantee.
- **collateral_support**
Required only for Collateral Support programs. This is the full amount of the collateral support obligation.
- **ssbc_i_recycled_funds**
The funds used for this loan or investment that came to the state in the form of program income, interest earned, or principal repayments and funds that have been previously loaned or invested.
- **subsequent_private_financing**
The total amount of private financing received after closing that is caused by, or resulting from, the initial SSBCI-supported financing. Applicable only to loan participation and venture capital programs.
- **census_tract**
The census tract of the eligible small business receiving the SSBCI loan or investment.
- **zip_code**
The 5-digit zip code of the eligible small business receiving the SSBCI loan or investment.
- **metro_type**
The "metro"/ "non-metro" designation of the county of investment as defined by the Office of Management and Budget (OMB) based on the 2010 Census Survey. Counties containing a core urban area of 50,000 or more in population are designated as metropolitan ("metro"), and all other counties (micropolitan or rural) as non-metropolitan ("non-metro").
- **LMI_type**
LMI indicates census tracts that fall in the "Low and Moderate Income" categorizations, base on the 2010 Census Bureau's 5-year American Community Survey. "Low income" households earn less than 50 percent of area median income. "Moderate income" households earn between 50 percent and 80 percent of area median income. Non-LMI indicates an income level greater than 80% of the area median income.

- **revenue**
The borrower's/investee's annual revenues for the most recent fiscal year as of the reporting year end.
- **full_time_employees**
The borrower's/investee's Full Time Equivalent employees, rounded to the nearest whole number, at the time of loan or investment closing.
- **naics_code**
The 2012 North American Industry Classification System (NAICS) codes for the borrower's/investee's industry.
- **year_incorporated**
The year the business was incorporated. If the business had not been incorporated, this is the year the business opened.
- **jobs_created**
The number of new Full-Time Equivalent jobs expected to be created as a direct result of the loan or investment. These jobs must be expected to materialize in no more than 2 years from the date of the loan or investment closing.
- **jobs_retained**
The number of Full-Time Equivalent (FTE) jobs retained as a direct result of the loan or investment. For all start-up companies receiving SSBCI investments, this must be zero.
- **trans_type**
Indicates whether the transaction is a loan or investment.
- **lender_name**
The name of the private lending institution or lender making the loan that is guaranteed, insured, or otherwise enhanced with SSBCI funds. If the state is making a companion loan using SSBCI funds, the state enters the name of the private lender making the private companion loan to the borrower as part of the same transaction. For approved venture capital programs, states are not required to report the names of investors and venture capital firms providing the private capital at risk in the investment.
- **lender_ein**
The lender's entity identification number (EIN) or tax ID number. This data field is not applicable to approved state-run venture capital programs.
- **lender_regulatory_id**
This is the lender's regulatory ID number: CDFI##### - For certified CDFIs, FDIC##### - For FDIC regulated institutions, NCUA##### - For NCUA regulated institutions, OTHER - For non-financial

lenders or other lenders whose regulatory IDs are not known (This data field is not applicable to venture capital programs.)

- **lender_type**
Indicates whether the lender is a Bank, Credit Union, or Other type of lending institution.
- **lender_type_category**
Indicates whether the lender is a Bank or Thrift, Credit Union, Depository Institution Holding Company, Loan Fund, Venture Capital Fund, or Other type of lending institution.
- **CDFI_type**
Indicates whether the lender is a Community development financial institutions certified by the Community Development Financial Institutions Fund (CDFI Fund) at the U.S. Department of the Treasury.
- **MDI_type**
Indicates whether the lender is a Minority Depository Institution.
- **VC_cat**
Indicates the VC program strategy for the investment, select from: State Sponsored Entity (SSE), Fund, Co-Investment Model, or State Agency.
- **optional_woman_owned**
Women-owned business is a business concern that is at least 51 percent owned by one of more women; or, in the case of any publicly owned business, at least 51 percent of the stock of which is owned by one or more women; and whose management and daily business operations are controlled by one or more women.
- **optional_minority_owned**
Minority-owned business is a business concern that is at least 51 percent owned by one or more (in combination) of the following ethnic minorities: Black Americans, Hispanic Americans, Native Americans, Asian Pacific Americans, and Sub Continent Asian American; or, in the case of any publicly owned business, at least 51 percent of the stock of which is owned by one or more ethnic minority; and whose management and daily business operations are controlled by one or more ethnic minority.
- **optional_veteran_owned**
Veteran-owned business concern is a business concern that is at least 51 percent owned by one or more veterans, or in the case of any publicly owned business, at least 51 percent of the stock of which is owned by one or more veterans; the management and daily business operations of which are controlled by one or more veterans. All service-disabled veteran-owned business concerns are also, by definition, veteran-owned business concerns. Veteran is a person who served on active duty with the U.S. Army, Air Force, Navy, Marine Corps or Coast Guard, for any length of time and at any place and who was discharged or released under conditions other than

dishonorable. Reservists or members of the National Guard called to Federal active duty or disabled from a disease or injury incurred or aggravated in line of duty while in training status also qualify as a veteran.

- **optional_FTE**
The borrower's/investee's Full Time Equivalent employees, rounded to the nearest whole number, verified by the Participating State's operating entity.
- **optional_FTE_yr_confirmed**
Enter the year at which the Participating State's operating entity last verified the borrower/investee reported number of FTEs.
- **optional_primary_use_of_funds**
The primary purpose the financing was used for by the borrower/investee: wages, working capital and professional services; Purchase equipment; fund construction costs; purchase real estate; or refinance.
- **optional_revenue**
Dollar amount of gross annual revenues from most recent fiscal year, verified by the Participating State's operating entity.
- **optional_revenue_yr_confirmed**
The year at which the Participating State's operating entity last verified the borrower/investee gross annual revenues.
- **optional_active**
Yes/no indicator as to whether the business was actively operating as of 12/31/2017. If no, select explanation in the column identified as "Explanation for it 'no'". If unknown, please explain in column identified as "Explanation for if 'unknown'".
- **optional_active_no**
Indicates the explanation if the answer to "Business actively operating as of 12/31/2016" is "no": Loss, Bankrupt, Moved, Sold, Exit.
- **optional_active_unknown**
Indicates the explanation if the answer to "Business actively operating as of 12/31/2016" is "unknown". Attempted to confirm operations, but unable. Did not attempt to confirm operations.
- **optional_dollars_lost**
The dollar amount of SSBCI funds that were lost.
- **optional_business_EIN**
The Employer Identification Number (EIN) of the business receiving SSBCI financing.

- **optional_business_name**
The name of the business receiving SSBCI financing.
- **optional_business_street_address**
The street address of the business receiving SSBCI financing.
- **optional_business_city**
The city of the business receiving SSBCI financing.
- **optional_business_state**
The state of the business receiving SSBCI financing.
- **optional_coinvestment_source**
Indicates the primary source of co-investment for VC investments: Angel, In-state VC fund, Out-of-state VC fund, Bank or Financial Institution.
- **optional_stage**
Indicates the company stage at the time of the transaction date for VC investments: Pre-seed, Seed, Early Stage, Growth, Mezzanine.