U.S. Department of the Treasury

sblf | small business lending fund

Initial Supplemental Report for Banks Participating in the Small Business Lending Fund

This Initial Supplemental Report supplements the Report of Condition and Income filed by a bank that will receive capital from the U.S. Department of the Treasury (Treasury) through the Small Business Lending Fund. This Initial Supplemental Report must be filed no later than five (5) business days before the closing date, must be signed by the Chief Executive Officer (CEO) and the Chief Financial Officer (CFO) of the reporting bank (or by the individuals performing equivalent functions), and must be attested to by no fewer than two directors (trustees) for state nonmember banks and three directors for state member and national banks.

We, the undersigned CEO and CFO (or equivalents) of the named bank, attest that the Initial Supplemental Report for this report date has been prepared in conformance with the instructions issued by the Treasury and is true and correct to the best of our knowledge and belief.

Signature of Chief Executive Officer (or Equivalent)

Date of Signature

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

Legal Title of Bank

City | State | Zip

We, the undersigned directors (trustees), attest to the correctness of the Initial Supplemental Report for this report date and declare that the Initial Supplemental Report has been examined by us and to the best of our knowledge and belief has been prepared in conformance with the instructions issued by the Treasury and is true and correct.

Director (Trustee)

Director (Trustee)

Director (Trustee)

SBLF #					
FDIC Certificate #					

Submission of Report: Please refer to Instructions for Initial Supplemental Report document for submission information.

Freedom of Information Act

Please note that any information submitted by applicants may become subject to public disclosure pursuant to the terms of the Freedom of Information Act, 5 U.S.C. 552 (FOIA) and its exemptions. Nevertheless, Treasury's FOIA regulation, 31 C.F.R. 1.1 et seq., provides that, in certain cases, businesses that submit information to Treasury shall receive notice of a pending FOIA request for that information as well as an opportunity to object to the disclosure of any or all of that information on the grounds that the information qualifies for withholding under FOIA Exemption 4. See 31 C.F.R. 1.6.

To facilitate this business submitter notification process, Treasury encourages applicants to designate any such information that they believe, in good faith, is subject to FOIA Exemption 4. Such designations will help Treasury to recognize instances in which business submitter notification may be appropriate. Treasury reserves sole discretion to determine whether such designated information indeed qualifies for business submitter notification and ultimately, whether it qualifies for withholding pursuant to FOIA Exemption 4.

If you wish to identify any information on this form that you believe is subject to FOIA Exemption 4, please identify that information and the reasons for your request on attached pages.

SBLF Institution Wire and Contact Information:

Please provide the following information to allow Treasury to wire funds to your institution:

Bank Name:
ABA (Routing) Number:
Account Number:
Account Name:
Beneficiary:
Primary Wire Contact Name:
Primary Wire Contact Phone Number:
Primary Wire Contact Email Address:
Secondary Wire Contact Name:
Secondary Wire Contact Phone Number:
Secondary Wire Contact Email Address:

Wire Information SBLF Institutions Should Use to Make Dividend or Interest Payments to Treasury:

Bank Name:	The Bank of New York Mellon
ABA (Routing) Number:	021000018
BNF Acct Name:	Income Collection
BNF Acct Number:	111566
REF:	Private Placements – SBJA Security Name & CUSIP

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Every bank participating in the Small Business Lending Fund (SBLF) of the U.S. Department of the Treasury (Treasury) is required to submit an Initial Supplemental Report **no later than five (5) business days before the closing date of the SBLF funding**. Please refer to the Instructions for the Initial Supplemental Report for Banks Participating in the Small Business Lending Fund for guidance.

The bank must also submit Quarterly Supplemental Reports, beginning in the quarter in which the funding occurs, as described in the separate Instructions for the Quarterly Supplemental Report for Banks Participating in the Small Business Lending Fund.

If you have general questions regarding this form, please contact the information line for the Small Business Lending Fund at 888-832-1147 (Monday-Friday, 9:00 AM-7:00 PM ET).

The Federal Government may not collect, and the public is not required to respond to, a collection of information that does not display a currently valid OMB Control Number. The control number for this collection is 1505-0228.

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Initial Baseline Calculation

All banks participating in the Small Business Lending Fund must complete this Initial Baseline Calculation. If the amount of Qualified Small Business Lending increased as a result of mergers, acquisitions, or loan purchases from 10/1/09 through 6/30/10, use the Worksheet A in the instructions for completing this form to determine amounts for lines 1-4. All figures are to be reported in thousands of dollars. Report the amount outstanding as of the last day of the quarter being requested.

	9/30/09				12/31/09				3/31/10				6/30/10				Total of Four Quarters			
Dollar amounts in thousands		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou		Bil	Mil	Thou
1. Balances of commercial and industrial loans (as reflected on Call Report Schedule RC-C, Part1, Item 4)	1a				1b				1c				1d							
2. Balances of loans secured by owner-occupied nonfarm nonresidential properties (as reflected on Call Report Schedule RC-C, Part I, item 1.e.(1))	2a				2b				2c				2d							
3. Balances of loans to finance agricultural production and other loans to farmers (as reflected on Call Report Schedule RC-C, Part I, item 3)	3a				3b				3c				3d							
4. Balances of loans secured by farmland (as reflected on Call Report Schedule RC-C, Part I, item 1.b)	4a				4b				4c				4d							
5. Subtotal (sum lines 1-4)	5a				5b				5c				5d							
6. Dollar portion of any such loans or group of such loans to the same borrower and its affiliates with an original principal or commitment amount greater than $10 million	6a				6b				6c				6d							
7. Dollar portion of such loans to businesses with more than $50 million in revenues, unless included in line 6	7a				7b				7c				7d							
8. Dollar portion of line 5 guaranteed by the U.S. government, unless included in lines 6 or 7	8a				8b				8c				8d							
9. Dollar portion of line 5 where a third party has assumed an interest, unless included in lines 6, 7, or 8	9a				9b				9c				9d							
10. Total (line 5 minus lines 6, 7, 8, and 9)	10a				10b				10c				10d							
11. Total of four quarters' qualified loans (sum line items 10a through 10d)																	11			

12. Initial Small Business Lending Baseline (line 12 equals line 11 divided by 4)	12			

Initial Adjusted Baseline Calculation

All banks participating in the Small Business Lending Fund must complete the Initial Adjusted Baseline Calculation. All figures are to be reported in thousands of dollars. Amounts should reflect information published in the quarter prior to the quarter in which the closing date occurs. Therefore, data shown should be as of two quarters prior to the quarter in which the closing date occurs.

Dollar amounts in thousands		Bil	Mil	Thou
13. Initial Small Business Lending Baseline (line 12)	13			
14. Balance increases in commercial and industrial loans resulting from an acquisition of, or merger with, another institution, and purchases of such loans on or after 7/1/2010	14			
15. Balance increases in loans secured by owner-occupied nonfarm nonresidential properties resulting from an acquisition of, or merger with, another institution, and purchases of such loans on or after 7/1/2010	15			
16. Balance increases in loans to finance agricultural production and other loans to farmers resulting from an acquisition of, or merger with, another institution, and purchases of such loans on or after 7/1/2010	16			
17. Balance increases in loans secured by farmland resulting from an acquisition of, or merger with, another institution, and purchases of such loans on or after 7/1/2010	17			
18. Subtotal (sum lines 14, 15, 16, and 17)	18			
19. Dollar portion of any such loans or group of such loans to the same borrower and its affiliates with an original principal or commitment amount greater than $10 million	19			
20. Dollar portion of any such loans to businesses with more than $50 million in revenues, unless included in line 19	20			
21. Dollar portion of line 18 guaranteed by the U.S. government, unless included in line 19 or 20	21			
22. Dollar portion of line 18 where a third party has assumed an interest, unless included in line 19, 20, or 21	22			

23. Qualified balance increases (line 23 equals line 18 minus lines 19, 20, 21, and 22)	23			
24. Initial Adjusted Small Business Lending Baseline (line 24 equals line 13 plus line 23)	24			

Initial Quarter-End Qualified Small Business Lending

All banks participating in the Small Business Lending Fund must complete this section. All figures are to be reported in thousands of dollars. Amounts should reflect information published in the quarter prior to the quarter in which the closing date occurs. Therefore, data shown should be as of two quarters prior to the quarter in which the closing date occurs.

	Quarter End			
Dollar amounts in thousands		Bil	Mil	Thou
25. Balances of commercial and industrial loans (as reflected on Call Report Schedule RC-C, Part I, item 4)	25			
26. Balances of loans secured by owner-occupied nonfarm nonresidential properties (as reflected on Call Report Schedule RC-C, Part I, item 1.e.(1))	26			
27. Balances of loans to finance agricultural production and other loans to farmers (as reflected on Call Report Schedule RC-C, Part I, item 3)	27			
28. Balances of loans secured by farmland (as reflected on Call Report Schedule RC-C, Part I, item 1.b)	28			
29. Subtotal (sum lines 25, 26, 27, and 28)	29			
30. Dollar portion of any such loans or group of such loans to the same borrower and its affiliates with an original principal or commitment amount greater than $10 million	30			
31. Dollar portion of such loans to businesses with more than $50 million in revenues, unless included in line 30	31			
32. Dollar portion of line 29 guaranteed by the U.S. government, unless included in line 30 or 31	32			
33. Dollar portion of line 29 where a third party has assumed an interest, unless included in line 30, 31, or 32	33			

34. Total qualified small business loans (line 34 equals line 29 minus lines 30, 31, 32, and 33)	34			

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Net Charge-Off Adjustments

Dollar amounts in thousands		Net charge-offs on or after 7/1/2010		
		Bil	Mil	Thou
35. Net charge-offs on commercial and industrial loans on or after 7/1/2010	35			
36. Net charge-offs on loans secured by owner-occupied nonfarm nonresidential properties on or after 7/1/2010	36			
37. Net charge-offs on loans to finance agricultural production and other loans to farmers on or after 7/1/2010	37			
38. Net charge-offs on loans secured by farmland on or after 7/1/2010	38			
39. Subtotal (sum lines 35, 36, 37, and 38)	39			
40. Dollar portion of net charge-offs on any such loans or group of such loans to the same borrower and its affiliates with an original principal or commitment amount greater than $10 million	40			
41. Dollar portion of net charge-offs on loans to businesses with more than $50 million in revenues, unless included in line 40	41			
42. Dollar portion of net charge-offs on loans guaranteed by the U.S. government, unless included in line 40 or 41	42			
43. Dollar portion of net charge-offs on loans where a third party has assumed an interest, unless included in line 40, 41, or 42	43			
44. Total net charge-offs (line 44 equals line 39 minus lines 40, 41, 42, and 43)	44			
45. Quarter-End Adjusted Qualified Small Business Lending (line 45 equals line 34 plus line 44)	45			

Dividend Rate Calculation

Complete this section to determine the Dividend Rate for the quarter in which SBLF funding occurs only if the institution is not part of a bank holding company. If the bank is controlled by a holding company, disregard this section.

Dollar amounts in thousands		Bil	Mil	Thou
46. Dollar value of funding from the Small Business Lending Fund	46			
47. Dollar value of Initial Adjusted Small Business Lending Baseline (line 24)	47			
48. Dollar value of Quarter-End Adjusted Qualified Small Business Lending (line 45)	48			
49. Dollar value of increase in Qualified Small Business Lending from baseline (line 49 equals line 48 minus line 47)	49			

50. Percent increase in Qualified Small Business Lending (line 50 equals line 49 divided by line 47)	50		%

Dividend Rates

51. If line 46 is greater than line 49, enter the amount from line 49; if line 49 is greater, enter the amount from line 46	51		$
52. Applicable Dividend Rate (from table in Instructions for Initial Supplemental Report) for amount in line 51	52		%
53. If line 46 is greater than line 49, enter the difference (line 46 minus line 49); otherwise, not applicable	53		$
54. Applicable Dividend Rate for amount in line 53, if needed	54	**5.0**	%
55. Weighted Average Dividend Rate for SBLF capital amount for the quarter in which funding occurs (must go out seven decimal points; see Instructions for Initial Supplemental Report for details)	55		%

Please note that the information provided for the Dividend Rate Calculation and the name of the applicant institution will be made available to the public when Treasury reports on bank participation in the Small Business Lending Fund.