

# | small business lending fund

## Initial Supplemental Report for Savings and Loan Holding Companies Participating in the Small Business Lending Fund

This Initial Supplemental Report supplements the Thrift Financial Reports (TFR) filed by the subsidiaries of a savings and loan holding company 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, and it must be signed by the Chief Executive Officer (CEO) and the Chief Financial Officer (CFO) of the savings and loan holding company (or by the individuals performing equivalent functions).

We, the undersigned CEO and CFO (or equivalents) of the named savings and loan holding company, 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 Savings and Loan Holding Company

\_\_\_\_\_  
City State Zip

SBLF # 

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RSSD ID # \_\_\_\_\_

**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:

Savings and Loan Holding Company 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

### Please provide a listing of all insured depository institution subsidiaries of the savings and loan holding company:

Institution Name	RSSD ID #	Institution Name	RSSD ID #
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

# Initial Supplemental Report

for Savings and Loan Holding Companies Participating in the Small Business Lending Fund

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Every savings and loan holding company 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 Savings and Loan Holding Companies Participating in the Small Business Lending Fund for guidance.

The savings and loan holding company 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 Savings and Loan Holding Companies 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.



# Initial Supplemental Report

## for Savings and Loan Holding Companies Participating in the Small Business Lending Fund

### Initial Baseline Calculation

All savings and loan holding companies participating in the Small Business Lending Fund must complete this Initial Baseline Calculation. If an adjustment to the amount of Qualified Small Business Lending occurred 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 the amounts for lines 1-2. All figures are to be reported in thousands of dollars. Report the amount outstanding as of the last day of the quarter being requested.

Dollar amounts in thousands	9/30/09			12/31/09			3/31/10			6/30/10			Total of four quarters			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
1. Balances of commercial loans: secured and unsecured (as reflected on the totals of TFR Schedule SC, items SC300 and SC303)																
	1a			1b			1c			1d						
2. Balances of owner-occupied nonresidential property (except land) permanent loans (as reflected on the totals of TFR Schedule LD, item LD530)																
	2a			2b			2c			2d						
3. Subtotal (sum lines 1-2)																
	3a			3b			3c			3d						
4. 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																
	4a			4b			4c			4d						
5. Dollar portion of such loans to businesses with more than \$50 million in revenues, unless included in line 4																
	5a			5b			5c			5d						
6. Dollar portion of line 3 guaranteed by the U.S. government, unless included in lines 4 or 5																
	6a			6b			6c			6d						
7. Dollar portion of line 3 where a third party has assumed an interest, unless included in lines 4, 5, or 6																
	7a			7b			7c			7d						
8. Total (line 8 equals line 3 minus lines 4, 5, 6, and 7)																
	8a			8b			8c			8d						
9. Total of four quarters qualified loans (sum line items 8a through 8d)																
													9			
10. Initial Small Business Lending Baseline (line 10 equals line 9 divided by 4)													10			

# Initial Supplemental Report

## for Savings and Loan Holding Companies Participating in the Small Business Lending Fund

### Initial Adjusted Baseline Calculation

All savings and loan holding companies 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	Quarter end		
		Bil	Mil	Thou
11. Initial Small Business Lending Baseline (line 10)	11			
12. Balance increases in commercial loans: secured and unsecured resulting from an acquisition of, or merger with, another institution, and purchases of such loans on or after 7/1/2010	12			
13. Balance increases in owner-occupied nonresidential property (except land) permanent loans resulting from an acquisition of, or merger with, another institution, and purchases of such loans on or after 7/1/2010	13			
14. Subtotal (sum lines 12 and 13)	14			
15. 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	15			
16. Dollar portion of such loans to businesses with more than \$50 million in revenues, unless included in line 15	16			
17. Dollar portion of line 14 guaranteed by the U.S. government, unless included in lines 15 or 16	17			
18. Dollar portion of line 14 where a third party has assumed an interest, unless included in lines 15, 16, or 17	18			
19. Qualified balance increases (line 19 equals line 14 minus lines 15, 16, 17, and 18)	19			
20. Initial Adjusted Small Business Lending Baseline (line 20 equals line 11 plus line 19)	20			

### Initial Quarter-End Qualified Small Business Lending

All savings and loan holding companies 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.

	Dollar amounts in thousands	Quarter end		
		Bil	Mil	Thou
21. Balances of commercial loans: secured and unsecured (as reflected on the totals of TFR Schedule SC, items SC300 and SC303)	21			
22. Balances of owner-occupied nonresidential property (except land) permanent loans (as reflected on the totals of TFR Schedule LD, item LD530)	22			
23. Subtotal (sum lines 21 and 22)	23			
24. 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	24			
25. Dollar portion of such loans to businesses with more than \$50 million in revenues, unless included in line 24	25			
26. Dollar portion of line 23 guaranteed by the U.S. government, unless included in lines 24 or 25	26			
27. Dollar portion of line 23 where a third party has assumed an interest, unless included in lines 24, 25, or 26	27			
28. Total initial quarter-end qualified small business loans (line 28 equals line 23 minus lines 24, 25, 26, and 27)	28			

# Initial Supplemental Report

## for Savings and Loan Holding Companies Participating in the Small Business Lending Fund

### Net Charge-Off Adjustments

	Dollar amounts in thousands	Net charge-offs on or after 7/1/2010		
		Bil	Mil	Thou
29. Net charge-offs on commercial loans: secured and unsecured on or after 7/1/2010	29			
30. Net charge-offs on owner-occupied nonresidential property (except land) permanent loans on or after 7/1/2010	30			
31. Subtotal (sum lines 29-30)	31			
32. Dollar portion of net charge-offs on any such loan or group of such loans to the same borrower and its affiliates with an original principal or commitment amount greater than \$10 million	32			
33. Dollar portion of net charge-offs on such loans to businesses with more than \$50 million in revenues, unless included in line 32	33			
34. Dollar portion of net charge-offs on loans guaranteed by the U.S. government, unless included in lines 32 or 33	34			
35. Dollar portion of net charge-offs on loans where a third party has assumed an interest, unless included in lines 32, 33, or 34	35			
36. Total net charge-offs (line 36 equals line 31 minus lines 32, 33, 34, and 35)	36			
37. Quarter-End Adjusted Qualified Small Business Lending (line 37 equals line 28 plus line 36)	37			

# Initial Supplemental Report

## for Savings and Loan Holding Companies Participating in the Small Business Lending Fund

### Dividend @ Rate Calculation

Complete this section to determine the Dividend or Interest Rate for the quarter in which SBLF funding occurs.

		Bil	Mil	Thou	Hund
38. Dollar value of funding from the Small Business Lending Fund	38				
39. Dollar value of Initial Adjusted Small Business Lending Baseline (line 20)	39				000
40. Dollar value of Quarter-End Adjusted Qualified Small Business Lending (line 37)	40				000
41. Dollar value of increase in Qualified Small Business Lending from baseline (line 41 equals line 40 minus line 39; if negative, refer to the Instructions for the Initial Supplemental Report)	41				000
42. Percent increase in Qualified Small Business Lending (line 42 equals line 41 divided by line 39)	42				%

### Dividend @ Rates

		Bil	Mil	Thou	Hund
43. If line 38 is greater than line 41, enter the amount from line 41; if line 41 is greater, enter the amount from line 38	43				
44. Applicable Dividend or Interest Rate (from table in Instructions for Initial Supplemental Report) for amount in line 43	44				%
45. If line 38 is greater than line 41, enter the difference (line 38 minus line 41); otherwise, not applicable	45				
46. Applicable Dividend or Interest Rate for amount in line 45, if needed	46				%
47. Weighted Average Dividend or Interest Rate for SBLF capital for the quarter in which funding occurs (must go out seven decimal points; see the Instructions for Initial Supplemental Report for details)	47				%

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