



# ***Report on SBLF Participants' Small Business Lending Growth***

***Submitted to Congress pursuant to Section 4106(3) of  
the Small Business Jobs Act of 2010***



## OVERVIEW

Small businesses are a vital part of the American economy and their success is a critical component of the economic recovery. Established by the Small Business Jobs Act of 2010 (the Act), the Small Business Lending Fund (SBLF) is a dedicated fund designed to provide capital to qualified community banks<sup>1</sup> and community development loan funds (CDLFs) in order to encourage small business lending. The purpose of the SBLF is to encourage Main Street banks and small businesses to work together, help create jobs, and promote economic growth in communities across the nation.

This report provides information on changes in small business lending by SBLF participants as of September 30, 2014, relative to baseline levels.<sup>2</sup> As of September 30, 2014, institutions participating in SBLF have made important progress in increasing their small business lending, helping to support small businesses and local economies across the nation.

- **In total, current SBLF participants have increased their small business lending by \$14.3 billion over a \$31.6 billion baseline. This reflects a \$720 million increase over the prior quarter.**
- **To date, the total increase in small business lending reported by current and former<sup>3</sup> participants amounted to \$14.7 billion.**
- **Increases in small business lending are widespread across SBLF participants, with 97 percent of participants having increased their small business lending over baseline levels.**
- **Most participants report that their small business lending increases have been substantial, with 93 percent increasing small business lending by 10 percent or more.**

This report also provides information on changes in business lending and other lending by SBLF banks relative to (i) a representative peer group of 424 community banks that were selected to match the specific size, geography, and financial condition of SBLF banks and (ii) a broader comparison group of the 5,791 similarly-sized community banks that are headquartered in the same states as SBLF banks.

- **SBLF banks have increased business loans outstanding by a median of 69.5 percent over baseline levels, versus a 20.4 percent median increase for the representative peer group and a 15.1 percent median increase for the broader comparison group.**
- **SBLF banks have increased business lending by substantially greater amounts across median measures of size, geography, loan type, and financial condition versus the peer and comparison groups.**
- **SBLF banks that refinanced CPP funding have increased business lending by a median of 66.3 percent since their initial receipt of CPP funding from Treasury versus a 25.1 percent increase for the peer group and an 20.0 percent increase for the comparison group over the same period.**

Please see Appendix A for additional information regarding the methodology employed in this report.

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<sup>1</sup> In this report, the terms “banks” and “community banks” encompass banks, thrifts, and bank and thrift holding companies with consolidated assets of less than \$10 billion.

<sup>2</sup> As established in the Act, the baseline for measuring the change in small business lending is the average of the amounts that were reported for each of the four calendar quarters ended June 30, 2010.

<sup>3</sup> Lending growth reported by former participants in the final quarter of participation is held constant through subsequent periods

## BACKGROUND

This report is submitted to Congress pursuant to Section 4106(3) of the Act, which directs the Secretary of the Treasury to provide a quarterly written report on how institutions participating in the SBLF program have used the funds they received under the program.

Treasury invested over \$4.0 billion in 332 institutions through the SBLF program. These amounts include investments of \$3.9 billion in 281 community banks and \$104 million in 51 CDLFs. Collectively, these institutions operate in over 3,000 locations across 47 states and the District of Columbia. This report includes information on the 280 institutions that continued to participate in the program as of September 30, 2014 and submitted quarterly supplemental reports for the third quarter, including 232 community banks and 48 CDLFs. The initial disbursement of SBLF funding to banks occurred on June 21, 2011, with subsequent transactions completed thereafter until the program's September 27, 2011 statutory funding deadline.

As of December 1, 2014, 51 institutions with aggregate investments of \$751.7 million have fully redeemed their SBLF securities and exited the program, and 20 institutions have partially redeemed \$154.7 million (or 53 percent of their SBLF securities) though continue to participate in the program.

The SBLF program encourages lending to small businesses by providing capital to community banks and CDLFs with less than \$10 billion in assets.

- For community banks, the SBLF program is structured to encourage small business lending through a dividend or interest rate incentive structure. The initial rate payable on SBLF capital is, at most, 5 percent, and the rate falls to 1 percent if a bank's small business lending increases by 10 percent or more.<sup>4</sup> Banks that increase their lending by amounts less than 10 percent pay rates between 2 percent and 4 percent. If a bank's lending does not increase in the first two years, however, the rate increases to 7 percent. If a bank has not repaid the SBLF funding after four and a half years, the rate increases to 9 percent.
- For CDLFs, the SBLF program is structured to encourage small business lending through access to low-cost capital at a 2 percent interest rate. These non-profit loan funds play a critical role in distressed communities across the country that lack access to mainstream financial services. CDLFs engage in activities including offering microloans to entrepreneurs, providing mezzanine debt to growing small businesses, and financing community facilities like charter schools and health clinics.

As established in the Act and described above, the SBLF program operates through an indirect mechanism to achieve policy outcomes. The additional lending capacity provided by SBLF capital – coupled with the program's dividend or interest rate incentives in the case of community banks – encourages institutions to increase small business lending. Because of the program's structure, increases in small business lending cannot be directly linked to the use of SBLF funds. However, the program's impact can be observed indirectly. Accordingly, this report provides information regarding aggregate increases in small business lending as well as a comparison of outcomes between program participants and a peer group matched on key characteristics. For additional information regarding the methodology employed in this report, please see Appendix A.

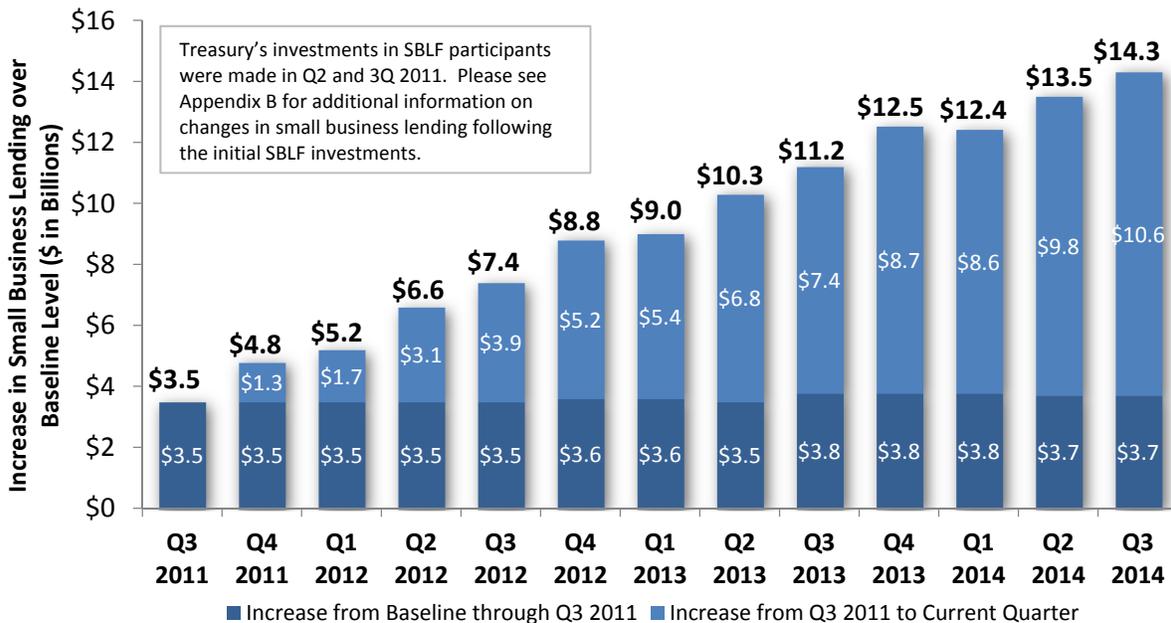
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<sup>4</sup> The initial interest rate paid by S corporations and mutual institutions is, at most, 7.7 percent. If these institutions increase their small business lending by 10 percent or more, then the rate falls to as low as 1.5 percent. These interest rates equate to after-tax effective rates (assuming a 35% tax rate) equivalent to the dividend rate paid by C corporation participants.

**INCREASES IN SMALL BUSINESS LENDING OVER BASELINE LEVELS**

As of September 30, 2014, SBLF participants have increased their small business lending by \$14.3 billion over their aggregate baseline of \$31.6 billion. Bank participants have increased their small business lending by \$13.8 billion (or 45 percent) over a \$30.8 billion baseline, and CDLFs increased their small business lending by \$437.7 million (or 59 percent) over a \$747.9 million baseline. The following graph shows the aggregate increase in qualified small business lending reported by SBLF participants as of September 30, 2014. Increases in small business lending reflect that of current participants only and exclude institutions that have exited the program prior to the end of the quarter.

**Increase in Small Business Lending over Baseline by SBLF Participants<sup>5</sup>**  
(Reported as of September 30, 2014)



Increases in small business lending are widespread among SBLF participants. To date, 226 of the 232 participating community banks (or 97 percent) and 45 of the 48 CDLFs (or 94 percent) have increased their small business lending. In addition, 260 of the 280 SBLF participants (or 93 percent) have increased their small business lending by 10 percent or more.

These figures reflect changes in small business lending over baseline levels as specified by the Act (defined as the loan balances that were reported for each of the four calendar quarters ended June 30, 2010). The first four of Treasury's investments in SBLF participants were made in the quarter ended June 30, 2011, with all subsequent investments made in the quarter ended September 30, 2011.

In the period between the baseline and the investment date, some participants increased lending, while others decreased. The Act, and the associated program terms, specified that an institution's initial dividend or interest rate

<sup>5</sup> The increase in lending for each quarter is representative of only those institutions participating in the quarter listed. Figures reflect the total aggregate net dollar amount of reported increases and decreases in small business lending. The increase over time of the baseline through Q3 2011 amount is driven by redemptions from institutions which reported decreases in small business lending outnumbering those which reported increases.



shall be based on call report data published in the quarter immediately preceding the date of the SBLF investment. Among other effects, this provision may have encouraged institutions to increase small business lending prior to entering the SBLF program, as they would receive the associated dividend or interest rate benefit immediately upon entry. At the same time, some institutions took actions (e.g., sales of loans or branches or reductions in loans outstanding) that reduced the amount of reported small business lending, such that their initial change in small business lending over their baseline was negative.

In total, 262 (79 percent) of SBLF participants increased lending by \$4.5 billion and 70 (21 percent) participants decreased lending by \$991 million from the baseline period until the time of Treasury’s initial investments in the quarter ended September 30, 2011. Of the 9 participants (3.2 percent) that presently report negative changes in small business lending, two had reduced their small business lending in the period between the baseline and the investment date, though have since increased their lending above that initial level. Please see Appendix B for additional information on changes in small business lending following the initial SBLF investments.

The following chart displays the aggregate positive and negative qualified small business lending growth<sup>6</sup> reported by current SBLF participants. The sum of these balances reflects the total increase in qualified small business lending reported.

**Aggregate Increases and Decreases in Small Business Lending over Baseline by SBLF Participants**  
(Reported as of September 30, 2014)



Changes in the net qualified small business loan growth reported are driven largely by positive and negative changes in qualified small business lending balances at SBLF participants. To date, the vast majority, or 97 percent, of SBLF participants have increased qualified small business lending, for a total of \$14.5 billion in positive qualified small business loan growth over baseline. The remaining three percent of SBLF participants evidenced a decrease in

<sup>6</sup> Increases and decreases of lending balances are affected by both new originations and loan runoff at participant institutions.

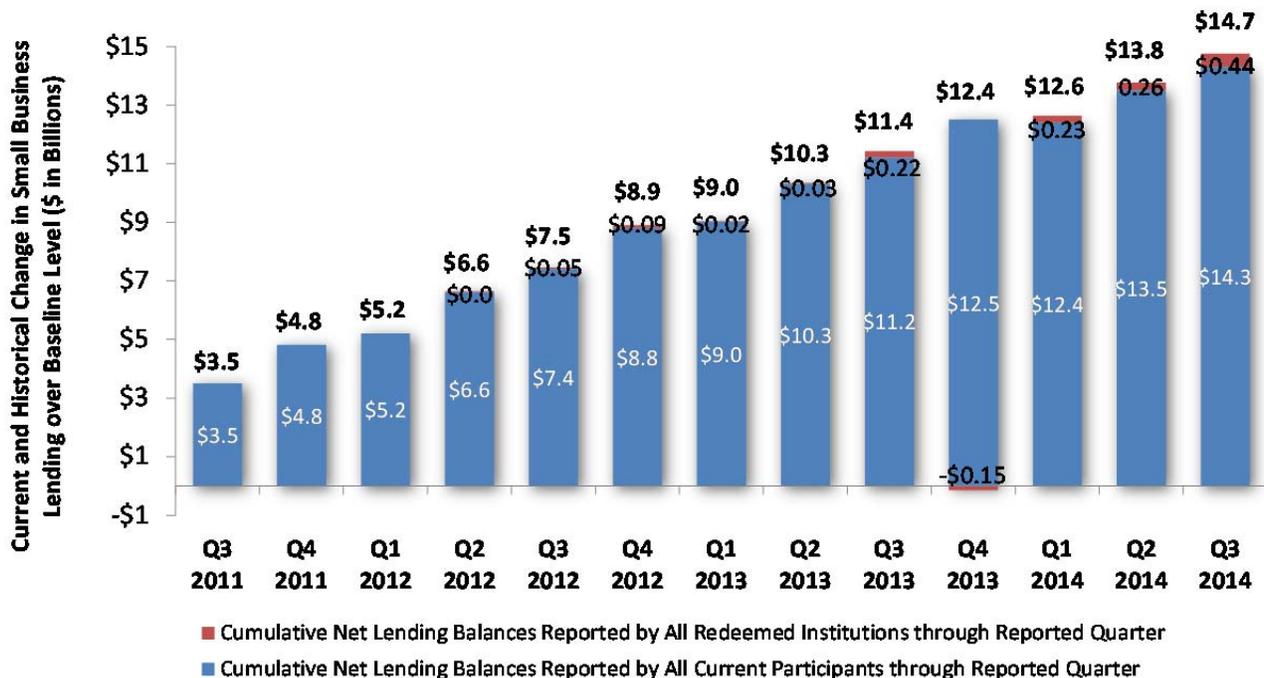


qualified small business lending balances over baseline of \$210 million, such that the net of these positive and negative qualified small business growth balances is equal to \$14.3 billion across all SBLF participants (see also chart on page four).

Redemptions also impact the total qualified small business lending reported in a given quarter. As institutions redeem from the SBLF program, their respective increases or decreases in lending over baseline are removed for future reporting purposes. For example, should an SBLF institution with \$100 million in qualified small business lending growth over baseline redeem from the program, the growth associated with that institution would be omitted from total qualified small business loan growth calculations going forward, such that remaining participants would need to generate a net increase in qualified small business lending of at least \$100 million for the total qualified small business loan growth level to remain the same as reported in the previous quarter. The redemption of institutions with negative changes in qualified small business lending over baseline can have the inverse effect where, due to netting effects, the impact of the redemption is an increase in the total qualified small business lending reported.

The chart below shows the cumulative net impact of all current and former participants in the program by incorporating changes in qualified small business lending over baseline for former SBLF participants at the amount reported in the final quarter of program participation and holding those balance changes constant in future quarters. For example, if an SBLF participant reported a total increase in small business lending of \$10 million over baseline in the final quarter prior to a full redemption, that amount is held constant and included in the net small business lending growth calculation in each quarter thereafter, instead of being removed as under the current method, as outlined in the chart on page three. This approach captures the cumulative lending by all participants, both current and redeemed, and more comprehensively displays total historical program impact.

**Current and Historical Change in Small Business Lending over Baseline by SBLF Participants**  
(Reported as of September 30, 2014)



As prescribed under the Small Business Jobs Act, SBLF rates became fixed beginning in Q3 2013, such that participants which evidenced minimal or negative changes in qualified small business lending over the baseline were unable to take advantage of SBLF lending incentives.

The redemption of several participants with declines in small business lending balances in Q4'13 (just following the dividend rate set period) resulted in a negative cumulative net effect of small business lending for redeemed participants totaling approximately -\$150 million through that quarter, and therefore led to a respective increase of the same amount in total measured qualified small business lending during Q4'13 under the standard methodology, as outlined in the chart on page 3.

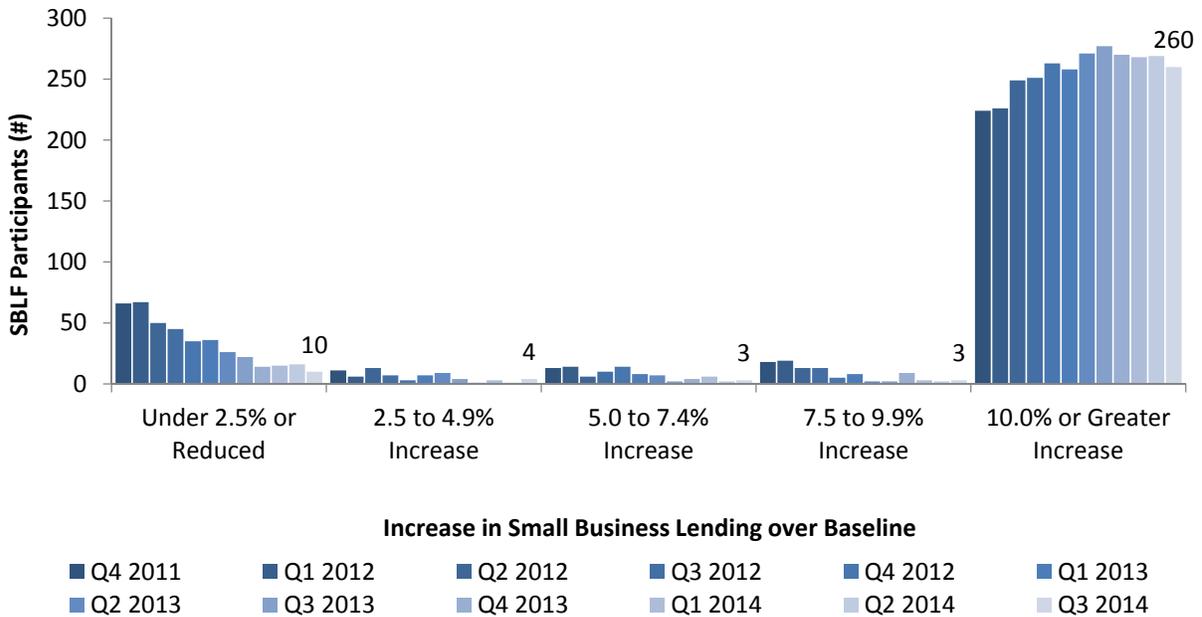
Subsequently, in the first quarter of 2014 that trend reversed, with several institutions reporting strong positive lending over baseline (totaling \$380 million) redeeming during that period, such that the net effect of cumulative small business lending growth at redeemed institutions totaled a positive \$230 million through that quarter. As such, this led to a respective decrease of the same amount of total measured qualified small business lending under the standard methodology, as outlined in the chart on page 3.

All subsequent analysis reflects current SBLF participants only.

**Distribution of Small Business Lending Increases**

The following graph shows quarter-over-quarter changes in the number of participants reporting lending in the five ranges of small business loan growth that correspond to various dividend or interest rates payable on SBLF securities.

**SBLF Participants Reporting Increases in Small Business Lending over Baseline<sup>7</sup>**  
 (Reported as of September 30, 2014)



To achieve the lowest available dividend or interest rate under the SBLF program terms (the “program incentive”), current participants would have needed to increase small business lending in aggregate by at least \$3.5 billion.<sup>8</sup> As of September 30, 2014, the \$14.3 billion increase achieved over baseline levels is approximately 4.1 times greater than the \$3.5 billion program incentive.<sup>9</sup>

<sup>7</sup> As a result of redemptions, the total number of SBLF institutions was 280 as of Q3 2014, 290 as of Q2 2014, 295 as of Q1 2014, 298 as of Q4 2013, 307 as of Q3 2013, 315 as of Q2 2013, 317 as of Q1 2013, 320 as of Q4 2012, 326 as of Q3 2012, 328 as of Q2 2012, and 332 as of Q1 2012 and Q4 2011.

<sup>8</sup> Throughout this report, the term “program incentive” is defined as the aggregate increase that would be required for current participants to receive the lowest available dividend or interest rate under the SBLF program terms.

<sup>9</sup> As of September 30, 2014, some institutions have increased lending by more than their maximum program incentive, while others have increased by less or decreased. Please see Appendix C for institution-specific reporting of small business lending by SBLF participants.

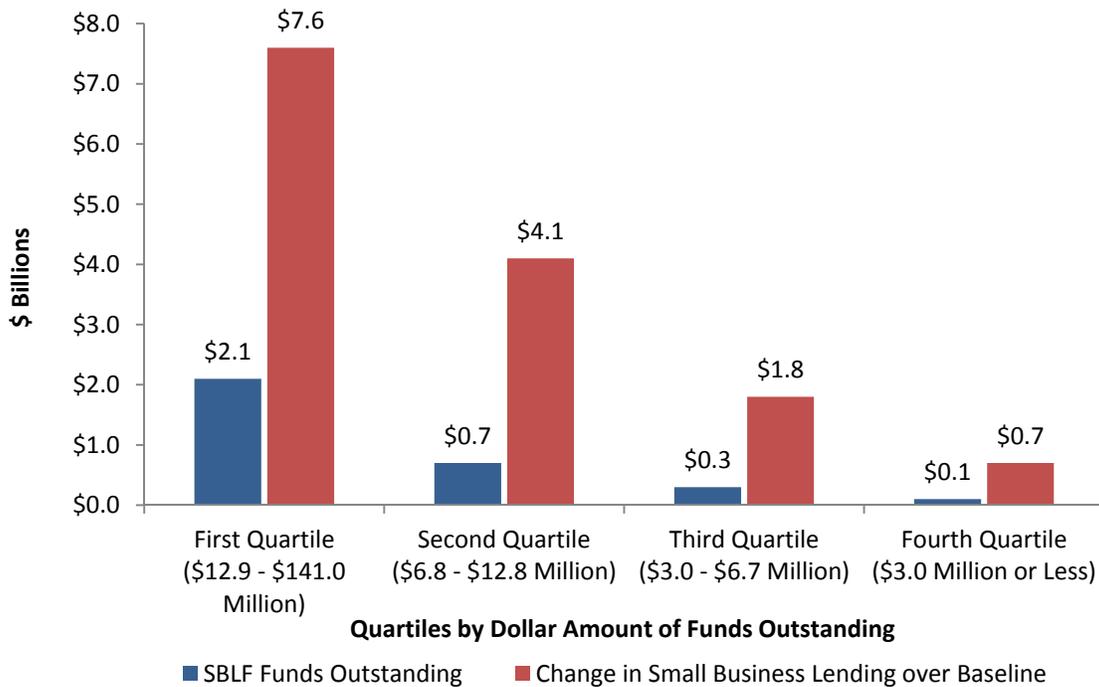


**Distribution of Small Business Lending Increases by Quartile**

Increases in small business lending are widespread among SBLF participants. The largest dollar value increases in small business lending have been made in aggregate by participants with the largest amount of SBLF funds outstanding. Funds outstanding is defined as the amount of funds received from SBLF minus funds that have been redeemed.

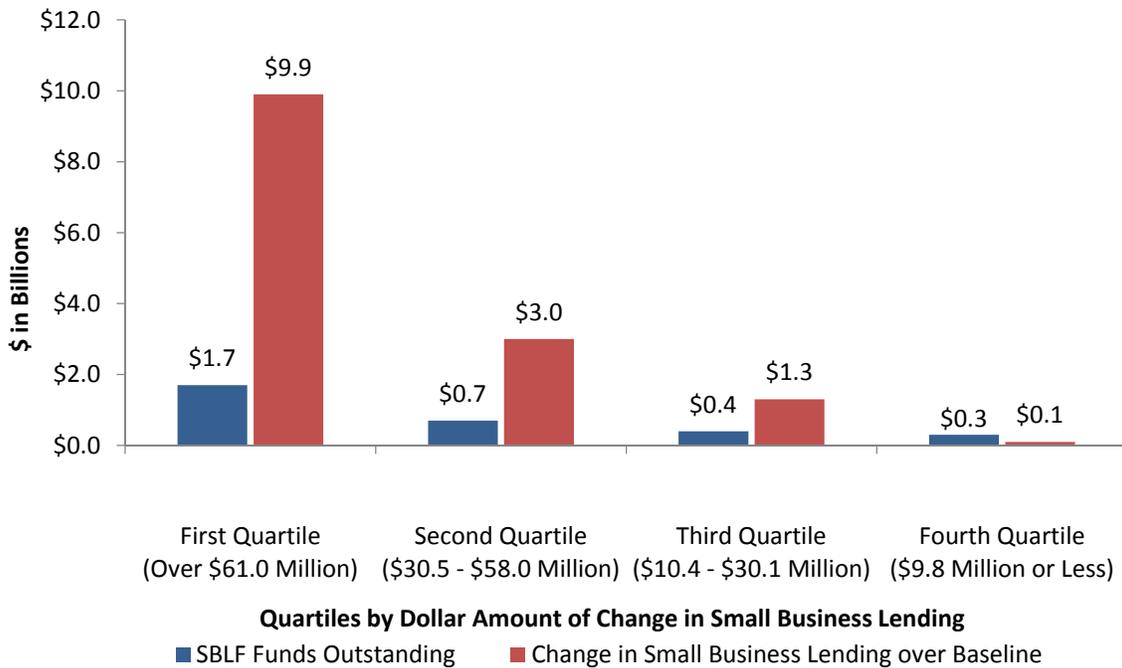
If ranked and grouped by the amount of SBLF investment outstanding, the 70 institutions that held \$12.9 million or more of outstanding SBLF investment accounted for \$7.6 billion of the total reported increase in small business lending with \$2.1 billion of total investment outstanding. The following graph shows the changes in small business lending over baseline levels across four equally-sized groups of SBLF participants based on the dollar amount of their SBLF investments outstanding.

**Changes in Small Business Lending by Dollar Amount of SBLF Funds Outstanding**  
(Reported as of September 30, 2014)



If ranked and grouped by the dollar value of changes in small business lending, the top quartile of participants accounted for \$9.9 billion of the gross reported increase in small business lending with \$1.7 billion of SBLF funds outstanding. The following graph shows the change in small business lending over baseline levels across four equally-sized groups of SBLF participants based on the dollar amount of their change in lending.

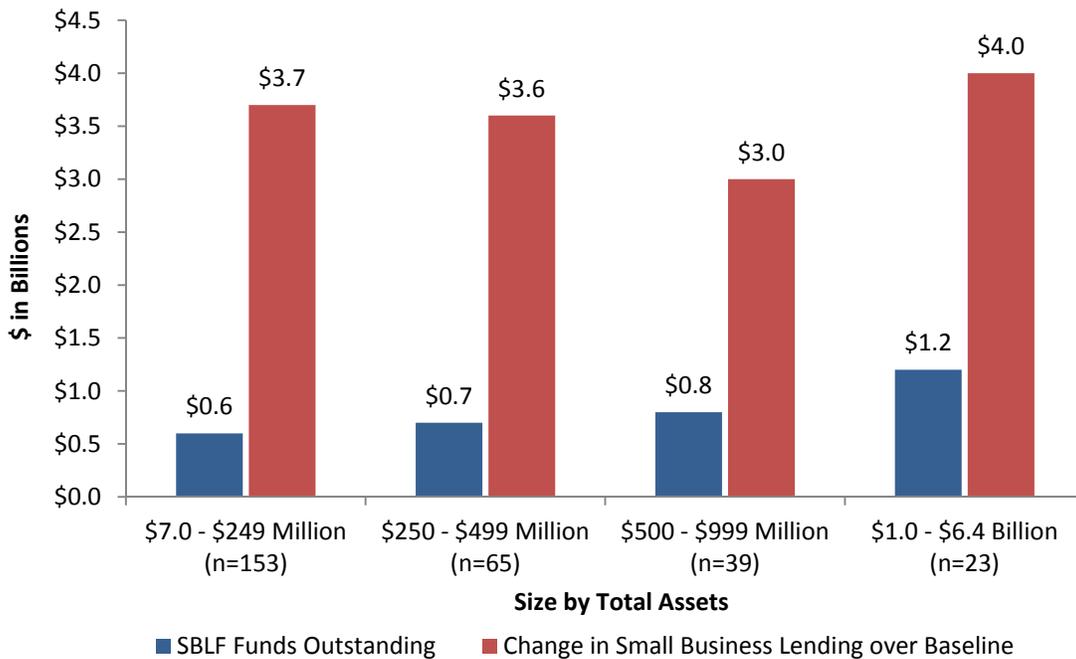
**Increase in Small Business Lending by Dollar Amount of Lending Change**  
(Reported as of September 30, 2014)



**Distribution of Small Business Lending Increases by Institution Size**

Small business lending increased among groups of institutions of all sizes (as defined by total assets), with the largest aggregate increases in dollar value reported by the largest institutions.<sup>10</sup> The largest institutions (defined as those participants with more than \$1.0 billion in total assets) increased small business lending by \$4.0 billion while the smallest institutions (defined as those participants with less than \$250 million in assets) increased small business lending by \$3.7 billion. The following graph shows increases in small business lending over baseline levels and SBLF funds outstanding across four categories of institution size.

**Increase in Small Business Lending by Institution Size**  
(Reported as of September 30, 2014)



<sup>10</sup> In this report, institution size (including the size ranges in this graph and the segmentation of institutions) is based on the total assets reported by banks as of March 31, 2011, the quarter immediately prior to Treasury’s first SBLF investment.

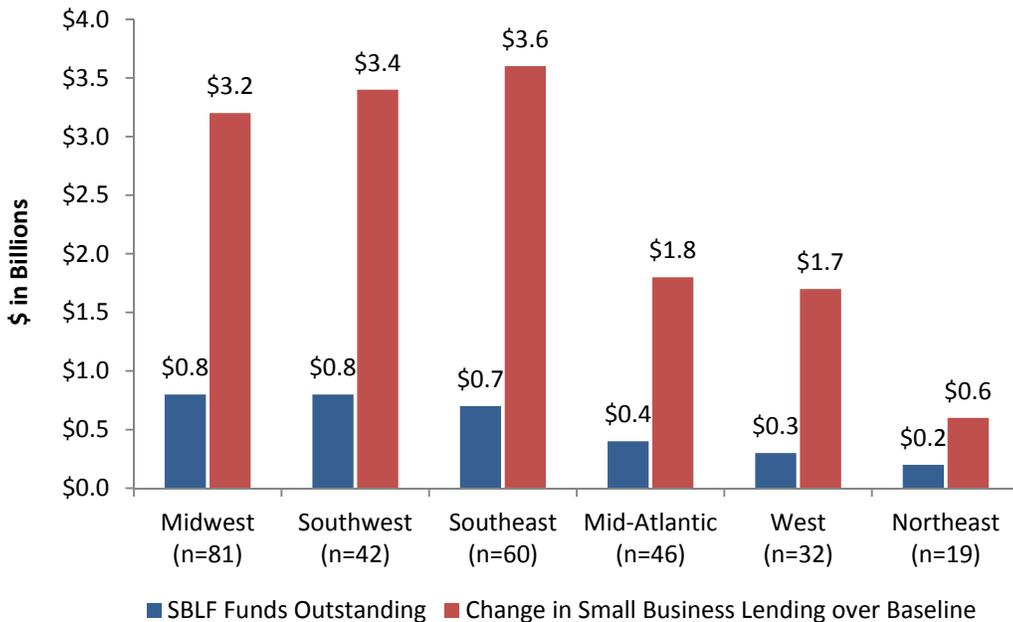


**Distribution of Small Business Lending Increases by Regional Geography**

In each region of the country, SBLF participants reported aggregate increases in small business lending. Institutions in the Southeast reported the largest aggregate increase (\$3.6 billion) with one of the larger shares of SBLF funds outstanding (\$661 million).

The following graph shows increases in small business lending over baseline levels and SBLF funds outstanding across six geographic regions.<sup>11</sup>

**Increase in Small Business Lending by Regional Geography**  
(Reported as of September 30, 2014)

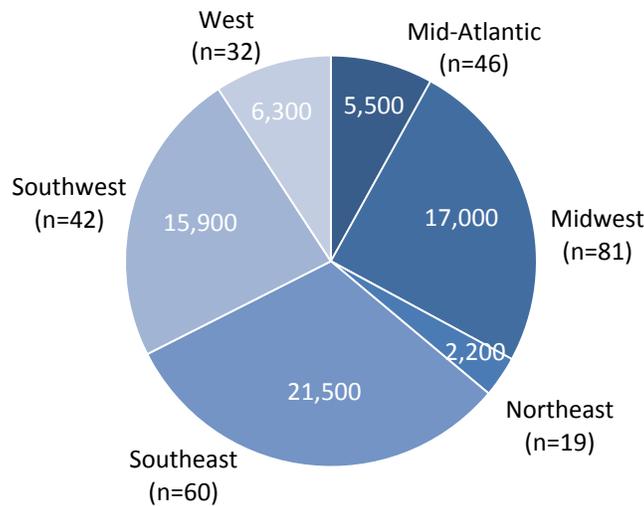


<sup>11</sup> In this report, the Midwest region includes: IA, IL, IN, KS, KY, MI, MN, MO, ND, NE, OH, SD, and WI. The Southwest region includes: AZ, CO, LA, NM, OK, TX, and UT. The Southeast region includes: AL, AR, FL, GA, MS, NC, TN, SC, VA, and WV. The Mid-Atlantic region includes: DC, DE, MD, NJ, NY, and PA. The West region includes: CA, ID, MT, NV, OR, WA, and WY. The Northeast region includes: CT, MA, ME, NH, RI, and VT.



Based on the average loan size reported by participants in the *August 2014 Results of the Second Annual Lending Survey*, the \$14.3 billion aggregate increase in small business lending represents an estimated 68,400 additional loans to small businesses.<sup>12</sup> The following graph shows the estimated number of additional loans to small businesses by regional geography.

**Estimated Number of Additional Loans to Small Businesses by Regional Geography**  
(Reported as of September 30, 2014)



<sup>12</sup> The number of additional small business loans is calculated by dividing each participant's change in small business lending as of September 30, 2014 by the average loan size the participant reported on its SBLF lending survey for the year ended June 30, 2013 and aggregating the resulting loan counts. The resulting aggregate is rounded to the nearest hundred loans.



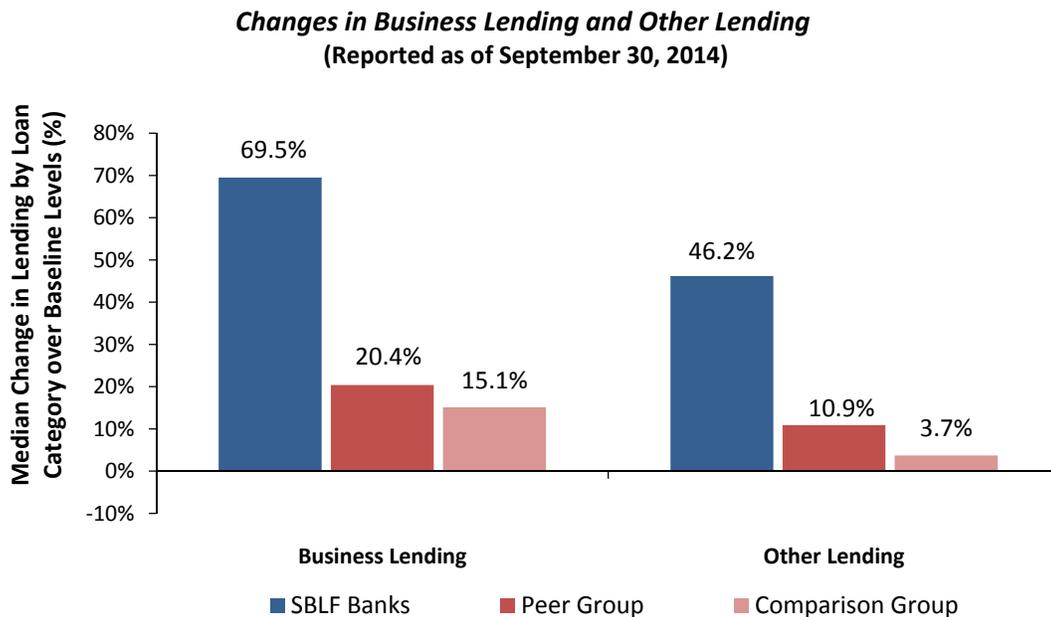
## COMPARISON OF LENDING BY SBLF BANKS AND NON-SBLF BANK GROUPS

This section compares changes in business lending and other lending by SBLF banks relative to (i) a representative “peer group” of 424 community banks that were selected to match the specific size, geography, and financial condition of SBLF banks and (ii) a broader “comparison group” of all 5,791 similarly-sized community banks that are headquartered in the same states as SBLF banks and engaged in business lending. Please see Appendix A for additional information regarding the composition of the peer group and comparison group.<sup>13</sup>

SBLF banks have increased business lending by substantially greater amounts than both the peer and comparison groups across median measures of size, geography, and loan type. SBLF banks also report a median increase in other (non-business related) types of lending, while both the peer group and comparison group show a smaller median increase in such lending.

### Overall Changes in Business Lending and Other Lending

Comparing the level of loans outstanding as of September 30, 2014 to their baseline levels, SBLF banks increased business lending by a median of 69.5 percent, versus a 20.4 percent median increase for the peer group and a 15.1 percent median increase for the comparison group. In addition to increasing business lending, SBLF banks increased other types of lending by a median of 46.2 percent over baseline levels, versus a median increase of 10.9 percent among the peer group and 3.7 percent among the comparison group. The following graph shows changes in business lending and other lending by SBLF banks, the peer group, and the comparison group.



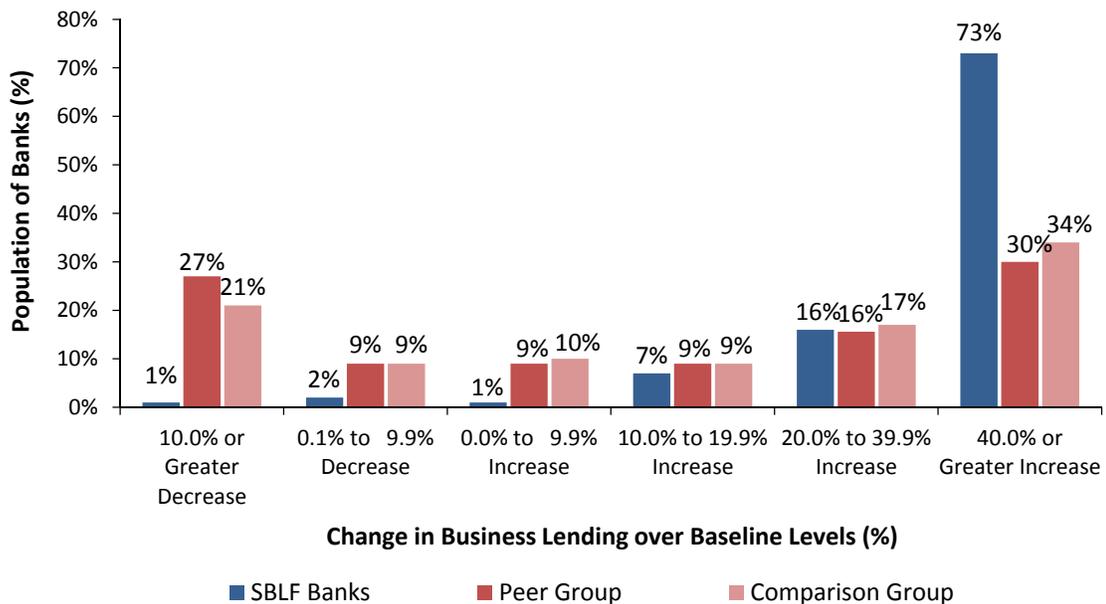
<sup>13</sup> Treasury also used a statistical methodology called propensity score analysis to identify a peer group. Consistent with the previously reported findings from the peer and comparison group analysis in the quarterly SBLF Lending Growth Reports, the results of this additional analysis suggest that the SBLF program is supporting increased business lending among program participants. The results of that analysis can be found at [http://www.treasury.gov/resource-center/sb-programs/Pages/sblf\\_transactions.aspx](http://www.treasury.gov/resource-center/sb-programs/Pages/sblf_transactions.aspx)



**Distribution of Changes in Business Lending**

A substantially greater percentage of SBLF banks than banks in the peer and comparison groups report significant increases in business lending. In total, 95 percent of banks participating in SBLF have increased their business lending by 10 percent or more versus 60 percent for the peer group and 55 percent for the comparison group. Thirty percent of the peer group and 36 percent of the comparison group have reduced business lending versus 3 percent of SBLF bank participants.

**Distribution of Changes in Business Lending**  
(Reported as of September 30, 2014)



SBLF banks increased business lending to a greater extent than both the peer and comparison groups as measured by the proportion of institutions reporting increases, as well as the percentage increases reported. SBLF banks increased business lending by a mean of 110 percent with a standard deviation of 106 percentage points.<sup>14</sup> The peer group of non-SBLF banks increased business lending by a mean of 39 percent with a standard deviation of 70 percentage points while the comparison group increased business lending by a mean of 27 percent with a standard deviation of 58 percentage points.

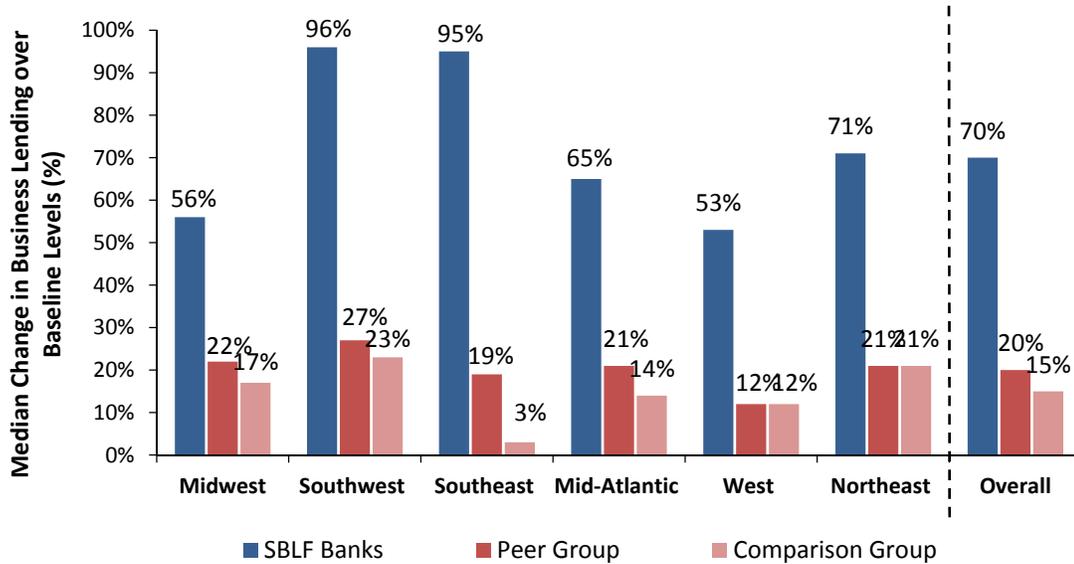
<sup>14</sup> The calculations of the mean and standard deviation for each group apply a 90 percent winsorization (i.e., all data below the fifth percentile is set to the value of the fifth percentile and all data above the 95th percentile is set to the value of the 95th percentile). Winsorization is a statistical transformation used to limit the effect of extreme values in a sample. The standard deviation is a measure of the variation of data points from their mean. In these results, the large standard deviations indicate that the percentage increases in business lending by SBLF banks and the peer and comparison groups are distributed over a large range of values and not concentrated around the mean.



**Changes in Business Lending by Regional Geography**

In each region of the country, SBLF banks reported median increases in business lending while both the peer group and the comparison group reported smaller median increases. The following graph compares median changes in business lending by SBLF banks and the peer and comparison groups across six regions.

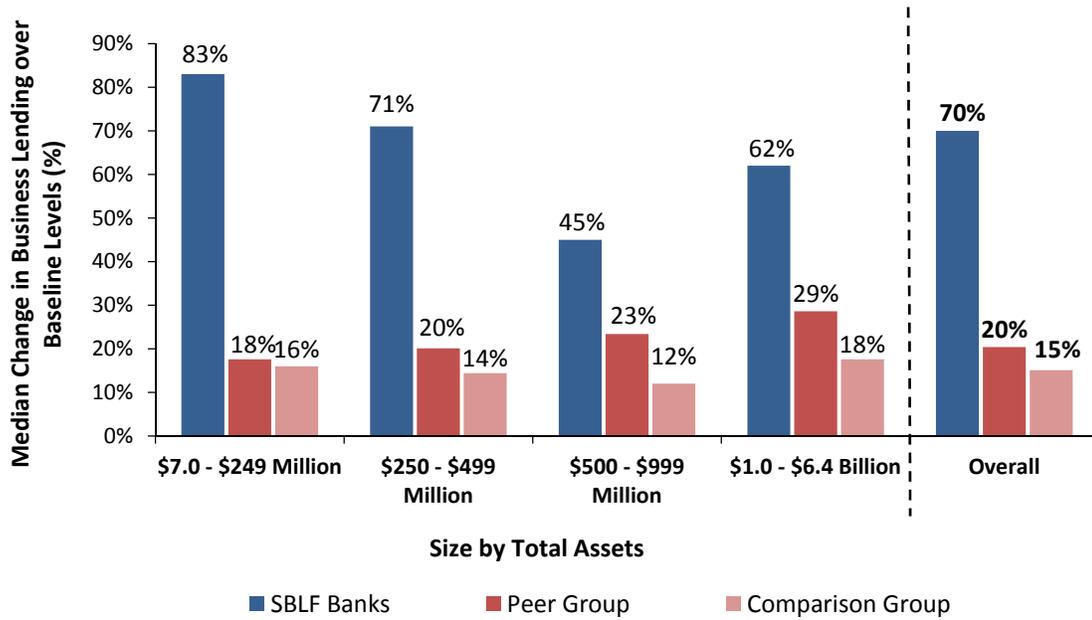
**Changes in Business Lending by Regional Geography**  
(Reported as of September 30, 2014)



**Changes in Business Lending by Institution Size**

Across nearly all ranges of institution size as defined by total assets, SBLF banks reported median increases in business lending. The peer group reported a slight median change in business lending increases across the majority of ranges of institution size, while the comparison group reported smaller median increases. The following graph compares median changes in business lending by SBLF banks and the peer and comparison groups across four categories of institution size.

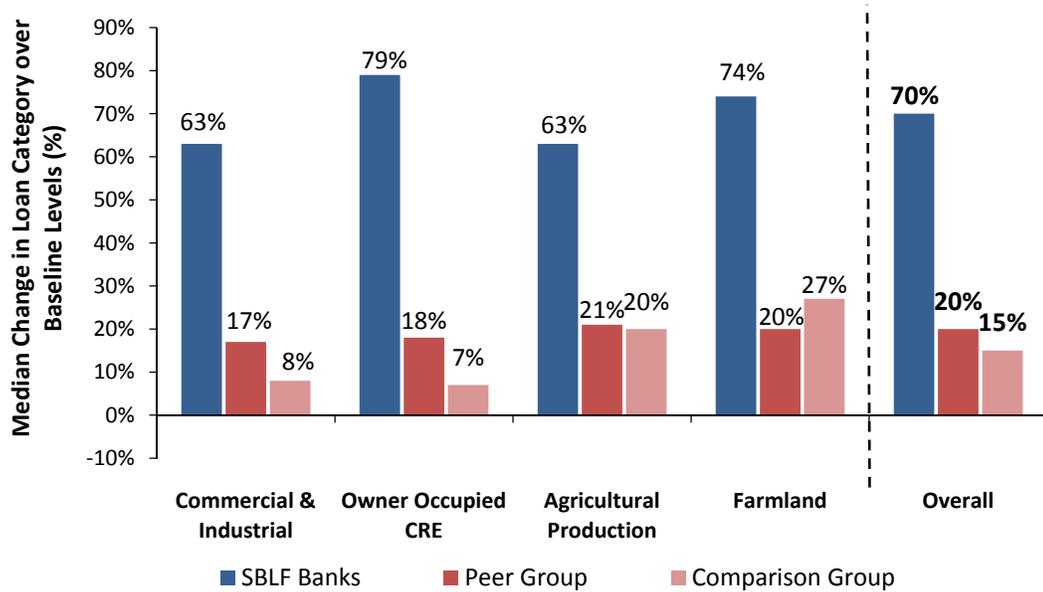
**Changes in Business Lending by Institution Size**  
(Reported as of September 30, 2014)



**Changes in Business Lending by Loan Category**

Across all of the four loan categories that comprise business lending, SBLF banks reported median increases in business lending while both the peer group and comparison group generally reported smaller median increases. The following graph compares median changes in business lending by SBLF banks and the peer and comparison bank groups across the four loan categories.

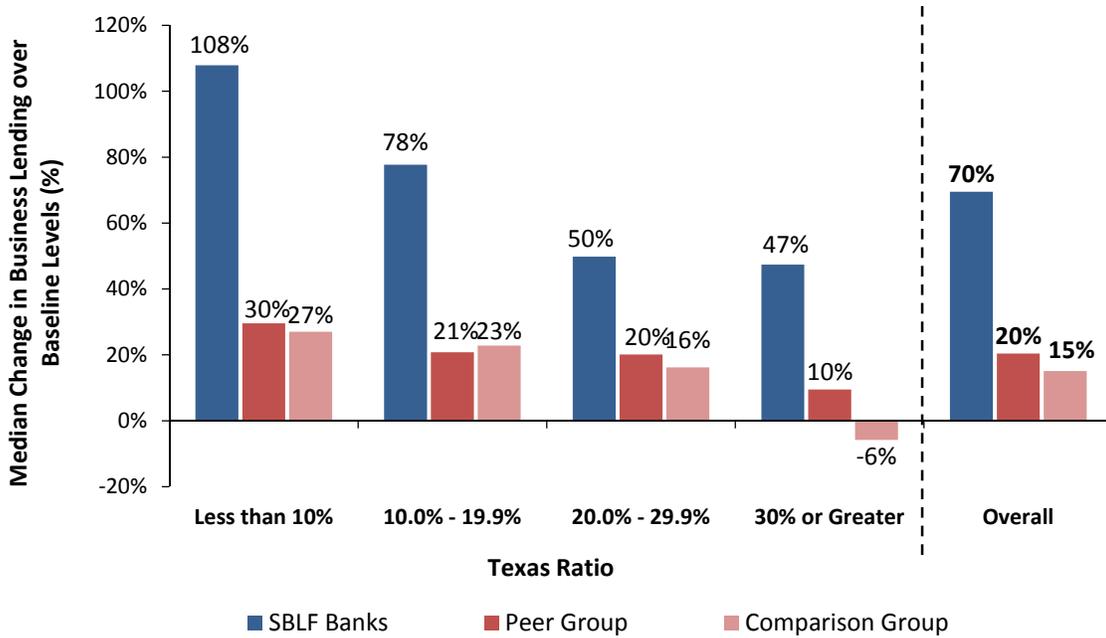
**Changes in Business Lending by Loan Category**  
(Reported as of September 30, 2014)



**Changes in Business Lending by Financial Condition**

Across all ranges of financial condition as measured by Texas ratio<sup>15</sup>, SBLF banks reported higher median increases in business lending than both the peer group and the comparison group. The following graph compares median changes in business lending by SBLF banks and the peer and comparison groups across four categories of Texas ratios.

**Changes in Business Lending by Financial Condition**  
(Reported as of September 30, 2014)



<sup>15</sup> The Texas ratio is used as a proxy for the financial condition of the institution, and is defined as the institution’s nonperforming assets plus loans 90 days or more past due all divided by the institution’s tangible equity plus loan loss reserves.



## LENDING BY FORMER CAPITAL PURCHASE PROGRAM (CPP) PARTICIPANTS

The Act authorized Treasury to allow CPP participants that met certain requirements to refinance CPP investments into SBLF. In total, 137 institutions repaid a CPP investment in connection with an SBLF closing. These banks received \$2.7 billion in SBLF funding and used \$2.2 billion of this capital to repay outstanding CPP balances. This section of the report includes information on the 108 institutions that repaid a CPP investment in connection with an SBLF closing and continue to participate in the program.

### **Small Business Lending Increases by Former CPP Participants**

In total, institutions that received CPP funding and refinanced these investments reported a \$6.6 billion increase in small business lending over baseline levels, with a median increase of 34 percent. By comparison, these institutions would have needed to increase small business lending by at least \$2.2 billion in aggregate to achieve the maximum program incentive (as defined previously).

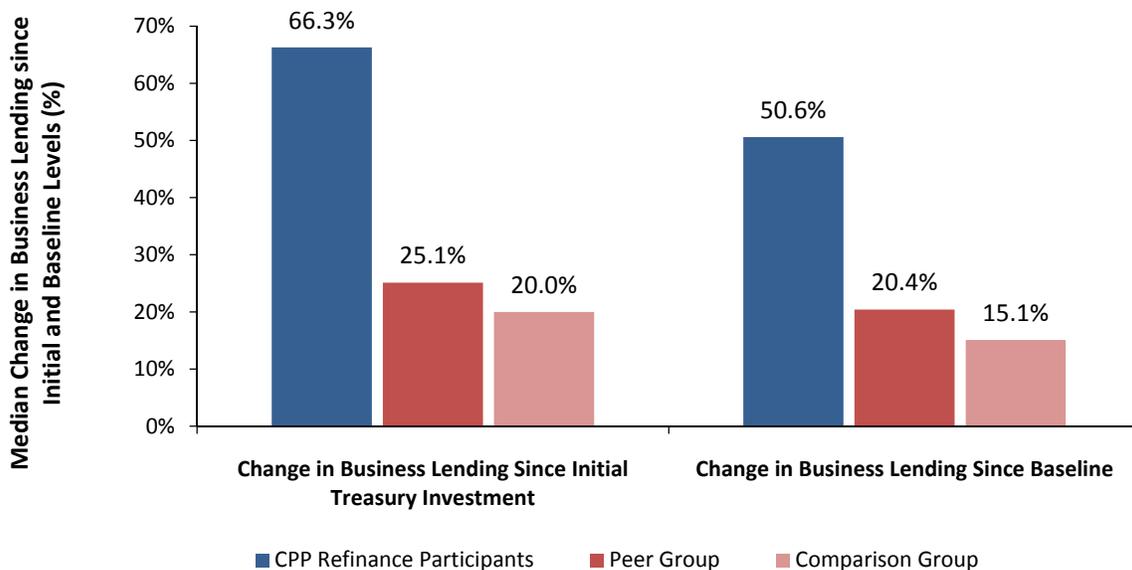
To date, 95 percent of institutions that refinanced CPP investments have increased their small business lending over baseline levels and 89 percent have increased their small business lending by 10 percent or more. Of the 5 institutions (5 percent) that report decreases in small business lending over baseline levels, one has increased lending in the period between the baseline and Treasury's investment by the amount of \$2.0 million.

**Changes in Business Lending by Former CPP Participants**

Banks that received CPP funding and refinanced these investments through SBLF reported a significant median increase in business lending following receipt of the initial CPP investments. These institutions also reported a median increase from the SBLF baseline period.

SBLF banks that refinanced CPP funding reported a median increase in business lending of 66.3 percent since their initial receipt of CPP funding from Treasury. These participants also reported that their business lending has increased by a median of 50.6 percent since the baseline period. The peer group of non-SBLF banks reported a median increase in business lending of 25.1 percent since the reporting date following the CPP closings and the comparison group reported a median increase in business lending of 20.0 percent over the same period. Since the baseline period, the peer group has increased business lending by a median of 20.4 percent and the comparison group has increased business lending by 15.1 percent, as previously noted. Increases in business lending following the CPP investment prior to the baseline period would generally have the effect of increasing the reported baseline, thereby reducing the percentage increase in business lending reported since the baseline period.

**Changes in Business Lending by Former CPP Participants<sup>16</sup>**  
(Reported as of September 30, 2014)



**Dividend Rates Payable by Institutions that Refinanced CPP Investments**

Institutions that refinance capital from CPP benefit from the dividend or interest rate incentive provided by SBLF only if they increase their small business lending over baseline levels. As of September 30, 2014, banks that refinanced

<sup>16</sup> For the 108 former CPP participants, the median increase in business lending reflected in the first column is measured from the first reporting date after each participant received its initial CPP capital to September 30, 2014. Because the median CPP refinance participant received this capital during the first quarter of 2009, the median increase in business lending for the peer and comparison groups is measured from March 31, 2009 to September 30, 2014 for this calculation. This calculation excludes two SBLF participants that were former CPP participants but were subsequently acquired following the receipt of SBLF funding.



CPP capital pay an average dividend or interest rate of 1.33 percent on SBLF funding, whereas other bank participants pay an average rate of 1.12 percent.<sup>17</sup>

## APPENDICES

- A. Report Methodology
- B. Changes in Lending Since Initial SBLF Investments
- C. Institution-Specific Reporting on Small Business Lending by SBLF Participants
- D. Institution-Specific Reporting on Business Lending by SBLF Banks

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<sup>17</sup> These figures are adjusted to account for differences in the rates paid by subchapter S corporations and mutual institutions.



## APPENDIX A: REPORT METHODOLOGY

This report provides information on changes in small business lending, business lending, and other (non-business related) lending by SBLF participants as of September 30, 2014, relative to baseline levels. For each institution analyzed for this report, changes in lending are measured as the dollar value or percentage change, as noted, in lending between September 30, 2014 and the baseline period, unless otherwise specified. The baseline is calculated as the average of the applicable loan amounts that the institution reported for each of the four calendar quarters ended June 30, 2010.

### Measurement of Small Business Lending

SBLF participants, which include banks and community development loan funds (CDFs), report changes in small business lending by submitting quarterly reports to Treasury. This information is aggregated and presented in summary form in the “Increases in Small Business Lending Over Baseline Levels” section of this report.

The Act defines “small business lending” as business loans that are (i) \$10 million or less in amount to businesses with \$50 million or less in revenue and (ii) included in one of the following categories:

- Commercial and industrial loans
- Owner-occupied nonfarm, nonresidential real estate loans (“owner-occupied CRE”)
- Loans to finance agricultural production and other loans to farmers (“agricultural production”)
- Loans secured by farmland (“farmland”)

The SBLF program terms provide for additional adjustments to the calculation of small business lending relating to net charge-offs and portions of loans guaranteed by the U.S. government or for which risk has been assumed by third parties, as well as mergers and acquisitions and purchases of loans.

Changes in small business lending are calculated as the difference between the level of loans outstanding as of September 30, 2014 and the baseline amount. Participants report their baseline and changes in small business lending by submitting quarterly supplemental reports to Treasury. The most recent supplemental report includes lending information as of September 30, 2014. Participants are required to revise prior period submissions of small business lending data if inaccuracies are identified. Treasury publishes this updated information quarterly in its Report on SBLF Participants’ Small Business Lending Growth (previously titled the SBLF Use of Funds Report). This report includes restatements of prior period institution-specific information in the report appendices, which are also available in Microsoft Excel format. These resubmissions may yield minor differences in reporting, with each report including the most recent available data for the then-current period as well as all prior periods. Because the most recent information available for all periods is included in each quarterly report, Treasury does not generally revise prior period reports to reflect these resubmissions.

When a SBLF participant exits the program, the associated changes to qualified small business lending are removed from the total qualified small business growth calculation in the quarter of redemption, as well as all future reporting periods.

Institution-specific reporting on changes in small business lending by SBLF participants is presented in Appendix C.

### **Measurement of Business Lending and Other Lending**

This report provides information on changes in “business lending” and “other lending” by SBLF bank participants relative to (i) a representative peer group of 424 community banks that were selected to match the specific size, geography, and financial condition of SBLF banks and (ii) a broader comparison group of all 5,791 similarly-sized community banks that are located in one of the 44 states in which SBLF banks are headquartered and that engaged in business lending. The report also analyzes changes in business lending for the subset of SBLF banks that refinanced into the program from Treasury’s Capital Purchase Program (CPP).

To obtain information regarding business and other lending by SBLF banks and the two non-SBLF bank groups, Treasury accessed information from SNL Financial, a private financial database that contains publicly-filed regulatory and financial reports.

In contrast to small business lending, “business lending” refers to the same four categories of loans referenced in the definition of small business lending without exclusions for loans to businesses over \$10 million and loans to businesses with more than \$50 million in revenue, and without the additional adjustments used in SBLF’s calculation of small business lending. Because the banks in the non-SBLF bank groups are not program participants and do not report small business lending as defined by the program terms, this analysis uses business lending as proxy for small business lending activities. Most business lending reported by SBLF banks qualifies as small business lending. For example, as of September 30, 2014, small business lending totaled 95.0 percent of business lending by dollar value for the median SBLF bank.

Changes in business and other lending are calculated as the difference between the level of loans outstanding as of September 30, 2014 and the baseline amount. The baseline is calculated as the average of the business loans outstanding that the institution reported for each of the four calendar quarters ended June 30, 2010. Changes in other lending are calculated based on the institution’s total loans and leases, including loans held for sale, less the amount of business loans outstanding.

For former CPP participants, this report includes a calculation of the median increase in business lending since they received their initial CPP investment in the “Lending by Former Capital Purchase Program (CPP) Participants” section. For this section, bank-specific changes in lending for this calculation are measured from the first quarterly reporting date after the bank received its initial CPP investment to September 30, 2014. This section also includes a calculation of the median increase in business lending by the non-SBLF bank groups from March 31, 2009 (the first reporting date after the median CPP participant received its initial CPP investment) to September 30, 2014.

As noted, the definition of “banks” in this report encompasses both banks and thrifts. Prior to March 31, 2012, many thrifts reported lending on Thrift Financial Reports (TFRs), rather than the Call Reports used by banks. Call Reports segment nonfarm, nonresidential real estate loans into separate owner-occupied and non-owner occupied categories, and only those loans classified as owner-occupied are eligible for inclusion in business lending. This distinction, however, is not readily accessible in TFR filings. To adjust for this difference, the analysis in this report calculates owner-occupied nonfarm, nonresidential real estate as a percentage of total nonfarm, nonresidential real estate as of March 31, 2012 for each thrift institution. The resulting percentage is applied to nonfarm, nonresidential real estate loan balances from TFRs filed prior to March 31, 2012, including those used in the calculation of baseline values. As of the quarter ended March 31, 2012, all banks, thrifts, and bank and thrift holding companies file Call Reports.

This comparative information will be updated periodically. Institution-specific reporting on changes in business lending by SBLF banks is presented in Appendix D.

### Calculation of Median Changes in Lending

In comparing SBLF banks to the non-SBLF bank groups, this report generally describes the median percentage change in lending. The median measure is used for these comparisons because it more closely describes the lending activities of the typical institution in each group than would a calculation of the arithmetic mean (which is subject to skew by outlying measures) or the weighted average (which is subject to concentration effects, given the distribution of institution asset sizes within the SBLF portfolio). Institutions that report a baseline value of zero for the relevant measure are excluded from the median calculation.

### Selection of Non-SBLF Bank Comparison Group and Peer Group

In describing changes in business lending, this report compares the group of 232 banks that continue to participate in the SBLF program to a broad comparison group of non-SBLF banks and a representative peer group selected from the broader comparison group:

- **Comparison Group.** The comparison group is comprised of the 5,791 non-SBLF insured depository institutions that (i) were established prior to March 31, 2009, (ii) had total assets between \$7.0 million and \$6.4 billion (the range of total assets for SBLF banks) as of March 31, 2011, which is the end of the first quarter prior to SBLF banks receiving funding, (iii) are located in one of the 44 states in which SBLF banks are headquartered, and (iv) reported a positive amount of business lending in the baseline period.

Each quarter, institutions are removed from the initial comparison group if they are merged into another institution or closed. As of September 30, 2014, a total of 626 institutions have been removed from the initial 6,417 institution comparison group for these reasons. While the comparison group includes banks that share the aforementioned characteristics with SBLF banks, the selection criteria for the group does not imply that it has the same distribution with respect to size, geography, or financial condition as the portfolio of SBLF banks.

- **Peer Group.** The peer group is comprised of 424 non-SBLF insured depository institutions that share certain size, geographic, and financial characteristics with the group of SBLF bank participants.

For each SBLF participant bank, two peer banks were selected from the comparison group. The institutions selected were generally the two banks with the closest Texas ratios that were located within the same state and asset size category as the SBLF participant as of March 31, 2011 (the quarter immediately prior to Treasury's first SBLF investment). The five categories of asset size in this analysis are (i) \$7 to \$99 million, (ii) \$100 to \$249 million, (iii) \$250 to \$499 million, (iv) \$500 to \$999 million, and (v) \$1.0 to \$6.4 billion. The Texas ratio is used as a proxy for the financial condition of the institution, and is defined as the institution's nonperforming assets plus loans 90 days or more past due all divided by the institution's tangible equity plus loan loss reserves.

For example, an SBLF bank based in Ohio with \$750 million in assets and a Texas ratio of 20 percent would be matched with the two, Ohio-based banks in the \$500 to \$999 million asset size category that have Texas ratios closest to 20 percent.

In those instances in which SBLF banks have an overlapping peer bank, the same peer is not used in the peer group more than once. Instead, the peer is assigned to the SBLF bank with the closest Texas ratio and the other SBLF bank is assigned to its next closest peer.

Peer institutions were selected as of March 31, 2011. This analysis removes institutions from the peer group if (i) the corresponding SBLF bank fully redeems its SBLF securities and exits the program or (ii) in the case of the acquisition of the peer, its merger into another institution, or closure. As of September 30, 2014, a total of 67 institutions have been removed from the peer group as a result of SBLF participants exiting the program and 35 have been removed as a result of mergers or acquisitions of the peer institutions.

The following table is a summary of the size, Texas ratio, and geographic distribution of SBLF bank participants, the peer group, and the comparison group.

<b>Summary of the Characteristics of SBLF Banks, the Peer Group, and the Comparison Group</b>			
	<b>SBLF Banks</b>	<b>Peer Group</b>	<b>Comparison Group</b>
<b>Number of institutions</b>	232	424	5,791
<b>Increase in business lending (median)</b>	69.5%	20.4%	15.1%
<b>Increase in other lending (median)</b>	46.2%	10.9%	3.7%
<b>Assets (\$000s)</b>			
Median	\$291,960	\$277,815	\$145,478
Mean	\$532,837	\$446,671	\$310,405
<b>Texas Ratio</b>			
Median	15.1%	15.7%	16.7%
Mean	17.7%	18.8%	29.0%
<b>Region (% of institutions)</b>			
Midwest	55.9%	23.8%	17.9%
Northeast	66.8%	20.9%	18.4%
South	86.6%	19.8%	11.1%
West	66.3%	14.0%	12.3%

## APPENDIX B: CHANGES IN LENDING SINCE INITIAL SBLF INVESTMENTS

The table on this page includes the aggregate increases in qualified small business lending by participants since the initial SBLF investments.<sup>18</sup> Additionally, it shows quarter-over-quarter changes in the number of participants reporting lending in the five ranges of small business loan growth that correspond to various dividend or interest rates payable on SBLF securities. Please see Appendix D for institution-specific reporting of small business lending by SBLF participants.

Participant Changes in Qualified Small Business Lending Since Initial SBLF Investments (Q3 2011)												
	Q4 2011	Q1 2012	Q2 2012	Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014
<b>Cumulative Increase in Small Business Lending (\$ in Billions)</b>	\$1.3	\$1.7	\$3.1	\$3.9	\$5.2	\$5.4	\$6.8	\$7.4	\$8.7	\$8.6	\$9.8	\$10.6
<b>Change in Small Business Lending (# of Participants)</b>												
Under 2.5% or Reduced	156	137	93	84	65	70	47	40	31	34	26	21
2.5 to 4.9% Increase	46	37	39	20	17	17	6	10	9	8	13	4
5.0 to 7.4% Increase	45	31	26	22	17	18	18	9	8	9	3	9
7.5 to 9.9% Increase	27	27	26	31	20	12	16	15	12	9	8	7
10.0% or Greater Increase	58	100	147	169	201	200	228	233	238	235	240	239

<sup>18</sup> In this analysis, the point of SBLF investment is defined as Q3 2011 and is measured as the change in lending between September 30, 2011 and September 30, 2014. The first four of Treasury's investments in SBLF participants were made in the quarter ended June 30, 2011, with all subsequent investments made in the quarter ended September 30, 2011.



The table on this page includes results for the SBLF banks, peer group, and comparison group for business lending since the initial SBLF investments. The information reported herein is based on Call Report data from December 2013 and the methodology described in Appendix A.

<b>Measurement of Lending by SBLF Banks, Peer Group, and Comparison Group Since Initial SBLF Investments (Q3 2011)</b>			
	<b>SBLF Banks</b>	<b>Peer Group</b>	<b>Comparison Group</b>
<b>Number of institutions</b>	<b>232</b>	<b>422</b>	<b>5,782</b>
<b>Changes in Business and Other Lending</b>	<b>%</b>	<b>%</b>	<b>%</b>
Increase in Business Lending (median)	42.1	13.9	12.3
Increase in Other Lending (median)	37.2	11.7	6.8
Increase in Business Lending (mean)	54.3	24.0	18.7
Increase in Business Lending (standard dev.)	42.3	45.0	39.5
Institutions that Increased Business Lending by 10% or more	89.2	55.2	53.2
Institutions that Reduced Business Lending	3.9	30.6	33.7
<b>Distribution of Changes in Business Lending</b>			
10.0% or Greater Decrease	2.2	18.5	22.0
0.1% to 9.9% Decrease	1.7	12.1	11.7
0.0% to 9.9% Increase	6.9	14.2	13.1
10.0% to 19.9% Increase	11.2	16.4	13.8
20.0% to 39.9% Increase	24.1	14.7	18.0
40.0% or Greater Increase	53.9	24.2	21.4
<b>Changes in Business Lending by Regional Geography</b>			
Midwest	39.0	15.0	13.3
Southwest	63.5	16.2	19.1
Southeast	52.1	8.7	3.1
Mid-Atlantic	44.4	14.4	9.6
West	36.0	19.0	13.9
Northeast	40.1	13.6	15.2
<b>Changes in Business Lending by Institution Size</b>			
\$7.0 to \$249 Million	42.6	12.4	12.6
\$250 to \$499 Million	44.9	12.3	10.7
\$500 to \$999 Million	23.4	14.1	11.3
\$1.0 to \$6.4 Billion	27.4	25.8	16.7
<b>Changes in Business Lending by Loan Category</b>			
Commercial & Industrial	39.8	14.9	10.4
Owner-Occupied CRE	43.4	8.9	4.0
Agricultural Production	34.9	16.9	17.7
Farmland	34.3	19.3	17.8
<b>Changes in Business Lending by Texas Ratio</b>			
Less than 10%	45.3	16.0	17.9
10.0% to 19.9%	43.5	14.8	15.9
20.0% to 29.9%	37.4	10.7	11.8
30.0% or Greater	34.8	9.8	1.5
<b>Changes in Business Lending by Former CPP Participants</b>			
Increase in Business Lending since SBLF Investment	34.4	13.9	12.3

**APPENDIX C: INSTITUTION-SPECIFIC REPORTING ON SMALL BUSINESS LENDING BY SBLF PARTICIPANTS**



**Institutions Participating in SBLF**

Report on Information from 9/30/2014 Quarterly Supplemental Reports transmitted with January 2015 Report

Institution					Qualified Small Business Lending as of 9/30/2014				
Name	City	State	Bank or CDLF?	SBLF Funding Outstanding	Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Southern National Corporation	Andalusia	AL	Bank	4,500,000	155,095,000	183,356,000	28,261,000	18.22%	1.50%
Southern States Bancshares, Inc.	Anniston	AL	Bank	7,492,000	53,588,000	91,202,000	37,614,000	70.19%	1.00%
ServisFirst Bancshares, Inc.	Birmingham	AL	Bank	40,000,000	661,280,000	1,591,218,000	929,938,000	140.63%	1.00%
BancIndependent, Incorporated	Sheffield	AL	Bank	30,000,000	241,790,000	324,538,000	82,748,000	34.22%	1.00%
First Partners Bank (SouthCity Bank)	Vestavia Hills	AL	Bank	5,200,000	39,071,000	54,540,000	15,469,000	39.59%	1.00%
Rock Bancshares, Inc.	Little Rock	AR	Bank	6,742,000	56,208,000	94,722,000	38,514,000	68.52%	1.50%
Western Alliance Bancorporation	Phoenix	AZ	Bank	141,000,000	1,642,703,000	1,819,356,000	176,653,000	10.75%	1.00%
First Northern Community Bancorp	Dixon	CA	Bank	12,847,000	225,762,000	268,762,000	43,000,000	19.05%	1.00%
Community Valley Bank	El Centro	CA	Bank	1,800,000	13,645,000	43,166,000	29,521,000	216.35%	1.00%
CU Bancorp (1st Enterprise Bank)	Encino	CA	Bank	16,400,000	88,154,000	317,644,000	229,490,000	260.33%	1.00%
Redwood Capital Bancorp	Eureka	CA	Bank	7,310,000	46,088,000	69,694,000	23,606,000	51.22%	1.00%
Banc of California, Inc. (First PacTrust Bancorp, Inc.)	Irvine	CA	Bank	42,000,000	312,254,000	477,849,000	165,595,000	53.03%	1.00%
Silvertgate Capital Corporation	La Jolla	CA	Bank	7,427,000	9,115,000	13,704,000	4,589,000	50.35%	2.14%
California Bank of Commerce	Lafayette	CA	Bank	11,000,000	73,565,000	202,551,000	128,986,000	175.34%	1.00%
ProAmerica Bank (Promérica Bank)	Los Angeles	CA	Bank	3,750,000	43,274,000	57,722,000	14,448,000	33.39%	1.00%
GBC Holdings, Inc.	Los Angeles	CA	Bank	5,000,000	81,993,000	101,222,000	19,229,000	23.45%	1.00%
Partners Bank of California	Mission Viejo	CA	Bank	2,463,000	54,729,000	62,222,000	7,493,000	13.69%	3.00%
Bank of Commerce Holdings	Redding	CA	Bank	20,000,000	200,059,000	250,117,000	50,058,000	25.02%	1.00%
Security California Bancorp	Riverside	CA	Bank	7,200,000	164,981,000	245,178,000	80,197,000	48.61%	1.00%
Seacoast Commerce Banc Holdings (Seacoast Commerce Bank)	San Diego	CA	Bank	4,000,000	45,347,000	99,689,000	54,342,000	119.84%	1.00%
Capital Bank	San Juan Capistrano	CA	Bank	3,132,000	16,458,000	92,323,000	75,865,000	460.96%	1.00%
Founders Bancorp	San Luis Obispo	CA	Bank	4,178,000	35,399,000	49,960,000	14,561,000	41.13%	1.00%
The Bank of Santa Barbara	Santa Barbara	CA	Bank	1,882,380	22,776,000	57,648,000	34,872,000	153.11%	1.00%
Summit State Bank	Santa Rosa	CA	Bank	13,750,000	82,734,000	108,413,000	25,679,000	31.04%	1.00%
Columbine Capital Corp.	Buena Vista	CO	Bank	6,050,000	44,150,000	89,365,000	45,215,000	102.41%	1.00%
CIC Bancshares, Inc.	Denver	CO	Bank	1,772,000	67,982,000	124,946,000	56,964,000	83.79%	1.00%
Steele Street Bank Corporation	Denver	CO	Bank	11,350,000	65,842,000	113,205,000	47,363,000	71.93%	1.50%
CoBiz Financial Inc.	Denver	CO	Bank	57,366,000	744,624,000	863,458,000	118,834,000	15.96%	1.00%
Verus Acquisition Group, Inc.	Fort Collins	CO	Bank	9,740,000	66,000,000	76,851,000	10,851,000	16.44%	1.00%
Morgan Capital Corporation	Fort Morgan	CO	Bank	3,250,000	27,381,000	38,147,000	10,766,000	39.32%	1.91%
Salisbury Bancorp, Inc.	Lakeville	CT	Bank	16,000,000	77,860,000	115,354,000	37,494,000	48.16%	1.00%
Bankwell Financial Group, Inc. (BNC Financial Group, Inc.)	New Canaan	CT	Bank	10,980,000	32,257,000	203,114,000	170,857,000	529.67%	1.00%
SBT Bancorp, Inc.	Simsbury	CT	Bank	9,000,000	34,899,000	59,073,000	24,174,000	69.27%	1.00%
Community Bank Delaware	Lewes	DE	Bank	4,500,000	32,823,000	41,938,000	9,115,000	27.77%	1.80%
Platinum Bank Holding Co. (Platinum Bank)	Brandon	FL	Bank	13,800,000	166,747,000	199,633,000	32,886,000	19.72%	1.50%
Marquis Bank	Coral Gables	FL	Bank	3,500,000	11,273,000	42,499,000	31,226,000	277.00%	1.00%
First Green Bancorp, Inc. (First Green Bank)	Eustis	FL	Bank	4,727,000	30,339,000	96,569,000	66,230,000	218.30%	1.00%
FineMark Holdings, Inc.	Fort Myers	FL	Bank	5,665,000	25,709,000	87,244,000	61,535,000	239.35%	1.00%
Stonagate Bank (Florida Shores Bancorp, Inc.)	Ft. Lauderdale	FL	Bank	12,750,000	338,806,000	413,819,000	75,013,000	22.14%	1.00%
Community Southern Holdings, Inc. (Community Southern Bank)	Lakeland	FL	Bank	5,700,000	28,611,000	65,951,000	37,340,000	130.51%	1.00%
Bank of Central Florida	Lakeland	FL	Bank	7,000,000	65,574,000	121,019,000	55,445,000	84.55%	1.00%
CBOS Bankshares, Inc.	Merritt Island	FL	Bank	1,893,000	46,283,000	26,228,000	(20,055,000)	-43.33%	7.00%
Ovation Holdings, Inc.	Naples	FL	Bank	5,000,000	30,742,000	54,620,000	23,878,000	77.67%	1.00%
Jefferson Bankshares, Inc. (Jefferson Bank of Florida)	Oldsmar	FL	Bank	3,367,000	13,891,000	50,787,000	36,896,000	265.61%	1.00%
HomeBancorp, Inc.	Tampa	FL	Bank	7,398,000	12,298,000	23,474,000	11,176,000	90.88%	1.00%
Florida Business BancGroup, Inc.	Tampa	FL	Bank	15,360,000	99,980,000	161,665,000	61,685,000	61.70%	1.00%
Resurgens Bancorp	Atlanta	GA	Bank	2,967,000	18,065,000	26,917,000	8,852,000	49.00%	1.50%
The Peoples Bank of Talbotton	Talbotton	GA	Bank	890,000	5,943,000	10,234,000	4,291,000	72.20%	1.00%
Lowndes Bancshares, Inc.	Valdosta	GA	Bank	6,000,000	41,214,000	46,535,000	5,321,000	12.91%	1.00%
Heartland Financial USA, Inc.	Dubuque	IA	Bank	81,698,000	1,239,712,000	1,449,281,000	209,569,000	16.90%	1.00%
Liberty Financial Services, Inc.	Sioux City	IA	Bank	7,000,000	67,761,000	113,484,000	45,723,000	67.48%	1.00%
Commercial Financial Corp	Storm Lake	IA	Bank	18,000,000	249,828,000	297,622,000	47,794,000	19.13%	1.00%
D.L. EVANS BANCORP	Burley	ID	Bank	14,891,000	380,372,000	426,743,000	46,371,000	12.19%	3.00%

**Institutions Participating in SBLF**

Report on Information from 9/30/2014 Quarterly Supplemental Reports transmitted with January 2015 Report

Institution Name	City	State	Bank or CDLF?	SBLF Funding Outstanding	Qualified Small Business Lending as of 9/30/2014				
					Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Southern Illinois Bancorp, Inc.	Carmi	IL	Bank	6,750,000	92,975,000	153,976,000	61,001,000	65.61%	1.00%
First Busey Corporation	Champaign	IL	Bank	72,664,000	555,684,000	690,769,000	135,085,000	24.31%	1.00%
United Community Bancorp, Inc.	Chatham	IL	Bank	22,262,000	330,565,000	392,335,000	61,770,000	18.69%	1.50%
Signature Bancorporation, Inc.	Chicago	IL	Bank	12,500,000	123,830,000	247,932,000	124,102,000	100.22%	1.00%
Illinois State Bancorp, Inc.	Chicago	IL	Bank	13,368,000	60,188,000	78,332,000	18,144,000	30.15%	1.00%
Prime Banc Corp.	Dieterich	IL	Bank	10,000,000	98,284,000	164,900,000	66,616,000	67.78%	1.00%
First Eldorado Bancshares, Inc.	Eldorado	IL	Bank	3,000,000	41,312,000	89,697,000	48,385,000	117.12%	1.50%
First Community Financial Corporation	Elgin	IL	Bank	6,100,000	32,801,000	36,788,000	3,987,000	12.16%	1.00%
Community First Bancorp, Inc.	Fairview Heights	IL	Bank	7,000,000	52,195,000	81,978,000	29,783,000	57.06%	1.50%
Fisher Bancorp, Inc.	Fisher	IL	Bank	500,000	15,062,000	26,182,000	11,120,000	73.83%	1.50%
Merchants and Manufacturers Bank Corporation	Joliet	IL	Bank	6,800,000	57,311,000	80,128,000	22,817,000	39.81%	1.00%
Tri-County Financial Group, Inc.	Mendota	IL	Bank	20,000,000	153,867,000	246,991,000	93,124,000	60.52%	1.00%
Bancorp Financial, Inc.	Oak Brook	IL	Bank	14,643,000	14,912,000	33,901,000	18,989,000	127.34%	2.69%
People First Bancshares, Inc.	Pana	IL	Bank	9,198,000	129,986,000	180,563,000	50,577,000	38.91%	1.50%
First Bankers Trustshares, Inc.	Quincy	IL	Bank	10,000,000	152,831,000	205,357,000	52,526,000	34.37%	1.00%
Community Illinois Corporation	Rock Falls	IL	Bank	4,500,000	78,909,000	91,727,000	12,818,000	16.24%	1.00%
Town and Country Financial Corporation	Springfield	IL	Bank	5,000,000	91,149,000	137,657,000	46,508,000	51.02%	1.00%
First Savings Financial Group, Inc.	Clarksville	IN	Bank	17,120,000	58,334,000	88,454,000	30,120,000	51.63%	1.00%
Horizon Bancorp	Michigan City	IN	Bank	12,500,000	224,567,000	270,528,000	45,961,000	20.47%	1.00%
AMB Financial Corp.	Munster	IN	Bank	3,858,000	22,233,000	32,691,000	10,458,000	47.04%	1.00%
Community Bank Shares of Indiana, Inc.	New Albany	IN	Bank	28,000,000	189,712,000	220,687,000	30,975,000	16.33%	1.57%
Bern Bancshares, Inc.	Bern	KS	Bank	1,500,000	23,043,000	29,305,000	6,262,000	27.18%	1.00%
Brotherhood Bancshares, Inc.	Kansas City	KS	Bank	8,000,000	55,235,000	35,876,000	(19,359,000)	-35.05%	7.00%
UBT Bancshares, Inc.	Marysville	KS	Bank	16,500,000	155,173,000	251,627,000	96,454,000	62.16%	1.00%
Osborne Investments, Inc.	Osborne	KS	Bank	1,000,000	14,215,000	27,815,000	13,600,000	95.67%	1.50%
Freedom Bancshares, Inc.	Overland Park	KS	Bank	4,000,000	31,191,000	43,086,000	11,895,000	38.14%	1.00%
Equity Bancshares, Inc.	Wichita	KS	Bank	16,372,000	274,732,000	314,846,000	40,114,000	14.60%	1.00%
Magnolia Bancshares Inc.	Hodgenville	KY	Bank	2,000,000	30,631,000	41,027,000	10,396,000	33.94%	1.50%
FCB Bancorp, Inc.	Louisville	KY	Bank	9,759,000	78,649,000	83,894,000	5,245,000	6.67%	1.00%
First Guaranty Bancshares, Inc.	Hammond	LA	Bank	39,435,000	186,490,000	233,666,000	47,176,000	25.30%	1.00%
MidSouth Bancorp, Inc.	LaFayette	LA	Bank	32,000,000	401,918,000	573,443,000	171,525,000	42.68%	1.00%
Progressive Bancorp, Inc.	Monroe	LA	Bank	12,000,000	104,272,000	156,652,000	52,380,000	50.23%	1.00%
Quachita Bancshares Corp.	Monroe	LA	Bank	17,930,000	142,925,000	200,933,000	58,008,000	40.59%	1.50%
First NBC Bank Holding Company	New Orleans	LA	Bank	37,935,000	370,388,000	580,780,000	210,392,000	56.80%	1.00%
Community Trust Financial Corporation	Ruston	LA	Bank	48,260,000	376,293,000	700,546,000	324,253,000	86.17%	1.00%
Provident Bancorp, Inc.	Amesbury	MA	Bank	17,145,000	84,302,000	151,703,000	67,401,000	79.95%	1.00%
Leader Bancorp, Inc.	Arlington	MA	Bank	12,852,000	30,398,000	70,662,000	40,264,000	132.46%	1.00%
Island Bancorp, Inc.	Edgartown	MA	Bank	4,000,000	23,581,000	36,024,000	12,443,000	52.77%	1.00%
New England Bancorp, Inc.	Hyannis	MA	Bank	4,000,000	45,314,000	67,601,000	22,287,000	49.18%	1.00%
StonehamBank, A Co-operative Bank	Stoneham	MA	Bank	13,813,000	46,880,000	99,720,000	52,840,000	112.71%	1.50%
Monument Bank (MD)	Bethesda	MD	Bank	8,515,000	34,983,000	68,190,000	33,207,000	94.92%	1.00%
Eagle Bancorp, Inc.	Bethesda	MD	Bank	56,600,000	413,330,000	756,377,000	343,047,000	83.00%	1.00%
Howard Bancorp, Inc.	Ellicott City	MD	Bank	12,562,000	142,173,000	206,230,000	64,057,000	45.06%	1.00%
The Community Financial Corporation (Tri-County Financial Corporation)	Waldorf	MD	Bank	20,000,000	244,812,000	313,838,000	69,026,000	28.20%	1.00%
Katahdin Bankshares Corp.	Houlton	ME	Bank	11,000,000	138,863,000	170,703,000	31,840,000	22.93%	1.00%
Birmingham Bloomfield Bancshares, Inc.	Birmingham	MI	Bank	4,621,000	33,793,000	51,327,000	17,534,000	51.89%	1.00%
Level One Bancorp, Inc.	Farmington Hills	MI	Bank	11,301,000	94,054,000	237,244,000	143,190,000	152.24%	1.00%
Huron Valley State Bank	Milford	MI	Bank	2,597,000	21,470,000	45,715,000	24,245,000	112.93%	1.00%
Valley Financial Group, Ltd.	Saginaw	MI	Bank	2,000,000	73,968,000	95,282,000	21,314,000	28.82%	1.00%
Crestmark Bancorp, Inc.	Troy	MI	Bank	8,250,000	198,199,000	385,444,000	187,245,000	94.47%	1.00%
MidWest Bancorporation, Inc.	Eden Prairie	MN	Bank	5,115,000	71,952,000	108,531,000	36,579,000	50.84%	1.50%
Financial Services of Winger, Inc.	Fosston	MN	Bank	3,051,000	60,984,000	95,505,000	34,521,000	56.61%	1.50%
Kerkhoven Bancshares, Inc.	Kerkhoven	MN	Bank	1,500,000	24,950,000	41,625,000	16,675,000	66.83%	1.50%

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Platinum Bancorp, Inc.	Oakdale	MN	Bank	4,453,000	44,920,000	52,175,000	7,255,000	16.15%	1.50%
Redwood Financial, Inc.	Redwood Falls	MN	Bank	6,425,000	53,010,000	82,632,000	29,622,000	55.88%	1.00%
McLeod Bancshares, Inc.	Shorewood	MN	Bank	6,000,000	64,344,000	48,293,000	(16,051,000)	-24.95%	7.00%
Heritage Bancshares Group, Inc.	Willmar	MN	Bank	11,000,000	149,302,000	188,188,000	38,886,000	26.05%	1.50%
Fortune Financial Corporation	Arnold	MO	Bank	3,255,000	46,918,000	49,059,000	2,141,000	4.56%	7.00%
Security State Bancshares, Inc.	Charleston	MO	Bank	22,000,000	178,030,000	244,326,000	66,296,000	37.24%	1.50%
Triad Bancorp, Inc.	Frontenac	MO	Bank	5,000,000	30,753,000	61,221,000	30,468,000	99.07%	1.00%
Liberty Bancorp, Inc.	Liberty	MO	Bank	16,169,000	113,266,000	130,829,000	17,563,000	15.51%	1.00%
Southern Missouri Bancorp, Inc.	Poplar Bluff	MO	Bank	20,000,000	248,276,000	295,979,000	47,703,000	19.21%	1.00%
Great Southern Bancorp, Inc.	Springfield	MO	Bank	57,943,000	249,729,000	353,324,000	103,595,000	41.48%	1.00%
Cardinal Bancorp II, Inc.	Washington	MO	Bank	6,251,000	62,590,000	79,178,000	16,588,000	26.50%	1.50%
Bancorp of Montana Holding Company	Missoula	MT	Bank	1,460,000	3,332,000	7,707,000	4,375,000	131.30%	1.50%
Premara Financial, Inc.	Charlotte	NC	Bank	6,238,000	58,881,000	66,772,000	7,891,000	13.40%	1.00%
Select Bancorp, Inc.	Dunn	NC	Bank	7,645,000	150,180,000	181,204,000	31,024,000	20.66%	1.00%
Union Bank & Trust Company	Oxford	NC	Bank	6,200,000	38,779,000	59,726,000	20,947,000	54.02%	1.00%
Providence Bank	Rocky Mount	NC	Bank	4,250,000	32,074,000	32,269,000	195,000	0.61%	1.00%
First Bancorp	Troy	NC	Bank	63,500,000	496,528,000	618,067,000	121,539,000	24.48%	1.00%
Live Oak Bancshares, Inc.	Wilmington	NC	Bank	6,800,000	53,679,000	284,307,000	230,628,000	429.64%	1.50%
Western State Agency, Inc.	Devils Lake	ND	Bank	12,000,000	154,511,000	295,443,000	140,932,000	91.21%	1.00%
Alerus Financial Corporation	Grand Forks	ND	Bank	20,000,000	299,876,000	450,477,000	150,601,000	50.22%	1.00%
The State Bank of Bartley	Bartley	NE	Bank	2,380,000	29,743,000	40,967,000	11,224,000	37.74%	1.50%
Banner County Ban Corporation	Harrisburg	NE	Bank	2,427,000	50,318,000	79,533,000	29,215,000	58.06%	1.50%
First State Holding Co. (Wilber Co.)	Lincoln	NE	Bank	12,000,000	145,923,000	190,247,000	44,324,000	30.37%	1.50%
Adbanc Inc.	Ogallala	NE	Bank	21,905,000	250,743,000	347,491,000	96,748,000	38.58%	1.00%
Northway Financial, Inc.	Berlin	NH	Bank	23,593,000	109,533,000	137,379,000	27,846,000	25.42%	1.00%
First Colebrook Bancorp, Inc.	Colebrook	NH	Bank	8,623,000	61,976,000	82,272,000	20,296,000	32.75%	1.00%
New Hampshire Thrift Bancshares, Inc.	Newport	NH	Bank	23,000,000	177,414,000	248,793,000	71,379,000	40.23%	1.00%
Guaranty Bancorp, Inc.	Woodsville	NH	Bank	7,000,000	75,321,000	95,323,000	20,002,000	26.56%	1.00%
ConnectOne Bancorp Inc. (Center Bancorp, Inc.)	Englewood Cliffs	NJ	Bank	11,250,000	557,777,000	535,756,000	(22,021,000)	-3.95%	1.00%
Harmony Bank	Jackson	NJ	Bank	3,500,000	15,897,000	53,247,000	37,350,000	234.95%	1.00%
Regal Bank	Livingston	NJ	Bank	7,000,000	25,872,000	40,097,000	14,225,000	54.98%	1.00%
Freedom Bank	Maywood	NJ	Bank	4,000,000	32,445,000	65,917,000	33,472,000	103.17%	1.00%
Two River Bancorp (Community Partners Bancorp)	Middletown	NJ	Bank	12,000,000	173,978,000	228,592,000	54,614,000	31.39%	1.00%
Stewardship Financial Corporation	Midland Park	NJ	Bank	15,000,000	207,925,000	214,488,000	6,563,000	3.16%	4.56%
Hopewell Valley Community Bank	Pennington	NJ	Bank	11,000,000	92,334,000	131,904,000	39,570,000	42.86%	1.00%
Highlands Bancorp, Inc.	Vernon	NJ	Bank	6,853,000	33,899,000	87,789,000	53,890,000	158.97%	1.00%
Crest Savings Bancorp, Inc.	Wildwood	NJ	Bank	2,500,000	23,276,000	25,240,000	1,964,000	8.44%	1.00%
Meadows Bank	Las Vegas	NV	Bank	8,500,000	47,672,000	157,212,000	109,540,000	229.78%	1.00%
Alma Bank	Astoria	NY	Bank	19,000,000	91,798,000	295,877,000	204,079,000	222.31%	1.00%
Kinderhook Bank Corp.	Kinderhook	NY	Bank	7,000,000	48,919,000	71,091,000	22,172,000	45.32%	1.00%
Pathfinder Bancorp, Inc.	Oswego	NY	Bank	13,000,000	70,953,000	124,217,000	53,264,000	75.07%	1.00%
Greater Rochester Bancorp, Inc.	Rochester	NY	Bank	7,000,000	58,822,000	120,743,000	61,921,000	105.27%	1.00%
Catskill Hudson Bancorp, Inc.	Rock Hill	NY	Bank	9,681,000	115,149,000	159,972,000	44,823,000	38.93%	1.00%
Seneca-Cayuga Bancorp, Inc.	Seneca Falls	NY	Bank	5,000,000	25,876,000	41,751,000	15,875,000	61.35%	1.00%
Community Independent Bancorp Inc.	West Salem	OH	Bank	2,250,000	12,020,000	18,862,000	6,842,000	56.92%	1.00%
Columbus First Bancorp, Inc.	Worthington	OH	Bank	6,150,000	36,629,000	59,421,000	22,792,000	62.22%	1.00%
AmeriBank Holding Company	Collinsville	OK	Bank	5,347,000	33,172,000	65,069,000	31,897,000	96.16%	1.00%
Prime Bank Group	Edmond	OK	Bank	4,456,000	20,960,000	61,623,000	40,663,000	194.00%	1.50%
Central Service Corporation	Enid	OK	Bank	4,250,000	148,029,000	227,236,000	79,207,000	53.51%	1.50%
Regent Capital Corporation	Nowata	OK	Bank	3,350,000	52,719,000	80,857,000	28,138,000	53.37%	1.00%
Enterprise Financial Services Group, Inc.	Allison Park	PA	Bank	5,000,000	87,306,000	89,762,000	2,456,000	2.81%	5.00%
CBT Financial Corp.	Clearfield	PA	Bank	10,000,000	64,719,000	104,462,000	39,743,000	61.41%	1.00%
DNB Financial Corporation	Downingtown	PA	Bank	13,000,000	126,007,000	147,374,000	21,367,000	16.96%	1.00%

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Monument Bank (PA)	Doylestown	PA	Bank	2,970,000	19,715,000	47,367,000	27,652,000	140.26%	1.00%
MileStone Bank	Doylestown	PA	Bank	5,100,000	46,778,000	119,368,000	72,590,000	155.18%	1.00%
Emclair Financial Corp.	Emlenton	PA	Bank	5,000,000	56,761,000	61,457,000	4,696,000	8.27%	2.00%
First Resource Bank	Exton	PA	Bank	5,083,000	34,462,000	50,527,000	16,065,000	46.62%	1.00%
Centric Financial Corporation	Harrisburg	PA	Bank	7,492,000	51,985,000	93,271,000	41,286,000	79.42%	1.00%
AmeriServ Financial, Inc.	Johnstown	PA	Bank	21,000,000	116,684,000	172,957,000	56,273,000	48.23%	1.00%
Jonestown Bank and Trust Company	Jonestown	PA	Bank	4,000,000	40,820,000	69,701,000	28,881,000	70.75%	1.00%
The Victory Bancorp, Inc.	Limerick	PA	Bank	3,431,000	28,591,000	65,859,000	37,268,000	130.35%	1.00%
Phoenix Bancorp, Inc.	Minersville	PA	Bank	1,750,000	38,367,000	48,921,000	10,554,000	27.51%	1.00%
Penn Liberty Financial Corp.	Wayne	PA	Bank	20,000,000	137,151,000	185,582,000	48,431,000	35.31%	1.00%
York Traditions Bank	York	PA	Bank	5,115,000	80,687,000	103,729,000	23,042,000	28.56%	1.00%
Codorus Valley Bancorp, Inc.	York	PA	Bank	12,000,000	168,440,000	261,313,000	92,873,000	55.14%	1.00%
GrandSouth Bancorporation	Greenville	SC	Bank	15,422,000	92,718,000	123,379,000	30,661,000	33.07%	1.00%
TCB Corporation	Greenwood	SC	Bank	8,640,000	56,579,000	72,030,000	15,451,000	27.31%	1.50%
Carolina Alliance Bank	Spartanburg	SC	Bank	5,000,000	98,849,000	135,835,000	36,986,000	37.42%	1.00%
BHCB Holding Company	Rapid City	SD	Bank	2,000,000	34,518,000	65,325,000	30,807,000	89.25%	1.50%
Merchants and Planters Bancshares, Inc.	Bolivar	TN	Bank	1,000,000	19,097,000	17,467,000	(1,630,000)	-8.54%	1.00%
CapitalMark Bank & Trust	Chattanooga	TN	Bank	18,212,000	134,549,000	340,830,000	206,281,000	153.31%	1.00%
Planters Financial Group, Inc.	Clarksville	TN	Bank	20,000,000	135,095,000	163,093,000	27,998,000	20.72%	1.50%
Landmark Community Bank	Collierville	TN	Bank	8,000,000	29,713,000	65,326,000	35,613,000	119.86%	1.00%
Evolve Bancorp, Inc.	Cordova	TN	Bank	4,699,000	19,101,000	88,259,000	69,158,000	362.06%	1.00%
Franklin Financial Network, Inc.	Franklin	TN	Bank	10,000,000	86,339,000	149,357,000	63,018,000	72.99%	1.00%
Sumner Bank & Trust	Gallatin	TN	Bank	2,000,000	27,039,000	28,771,000	1,732,000	6.41%	7.00%
Carroll Financial Services, Inc.	Huntingdon	TN	Bank	3,000,000	61,317,000	84,884,000	23,567,000	38.43%	1.00%
Moneytree Corporation	Lenoir City	TN	Bank	9,992,000	69,543,000	75,218,000	5,675,000	8.16%	1.00%
Magna Bank	Memphis	TN	Bank	18,350,000	55,506,000	73,488,000	17,982,000	32.40%	1.00%
Independent Holdings, Inc.	Memphis	TN	Bank	34,900,000	44,702,000	83,273,000	38,571,000	86.28%	1.00%
InsCorp, Inc.	Nashville	TN	Bank	3,000,000	27,512,000	61,389,000	33,877,000	123.14%	1.00%
Avenue Financial Holdings, Inc.	Nashville	TN	Bank	18,950,000	74,788,000	183,837,000	109,049,000	145.81%	1.00%
SmartFinancial, Inc.	Pigeon Forge	TN	Bank	12,000,000	37,009,000	91,479,000	54,470,000	147.18%	1.00%
Community First Bancshares, Inc.	Union City	TN	Bank	30,852,000	302,286,000	335,919,000	33,633,000	11.13%	1.00%
Liberty Capital Bancshares, Inc.	Addison	TX	Bank	1,500,000	16,656,000	49,901,000	33,245,000	199.60%	1.50%
Happy Bancshares, Inc.	Amarillo	TX	Bank	31,929,000	434,816,000	709,508,000	274,692,000	63.17%	1.00%
Frontier Bancshares, Inc.	Austin	TX	Bank	6,184,000	65,133,000	221,043,000	155,910,000	239.37%	1.50%
Southwestern Bancorp, Inc.	Boerne	TX	Bank	1,500,000	22,454,000	34,751,000	12,297,000	54.77%	1.50%
BMC Bancshares, Inc.	Dallas	TX	Bank	1,206,000	8,021,000	12,028,000	4,007,000	49.96%	1.50%
Veritex Holdings, Inc.	Dallas	TX	Bank	8,000,000	100,919,000	245,567,000	144,648,000	143.33%	1.00%
Sovereign Bancshares, Inc.	Dallas	TX	Bank	24,500,000	183,263,000	280,018,000	96,755,000	52.80%	1.00%
Hilltop Holdings, Inc. (PlainsCapital Corporation)	Dallas	TX	Bank	114,068,000	1,283,036,000	1,162,939,000	(120,097,000)	-9.36%	5.00%
Pioneer Bank, SSB	Drippings Springs	TX	Bank	3,004,000	33,150,000	87,501,000	54,351,000	163.95%	1.00%
First Texas BHC, Inc.	Fort Worth	TX	Bank	29,822,000	137,852,000	258,085,000	120,233,000	87.22%	1.00%
Third Coast Bancshares, Inc. (Third Coast Bank SSB)	Humble	TX	Bank	8,673,000	58,535,000	155,437,000	96,902,000	165.55%	1.00%
Joaquin Bancshares Inc.	Huntington	TX	Bank	3,908,000	40,722,000	50,437,000	9,715,000	23.86%	1.50%
AIM Bancshares, Inc.	Levelland	TX	Bank	9,100,000	90,075,000	258,473,000	168,398,000	186.95%	1.50%
Independent Bank Group, Inc. (BOH Holdings, Inc.)	McKinney	TX	Bank	23,938,350	697,093,000	965,463,000	268,370,000	38.50%	1.00%
McLaughlin Bancshares, Inc.	Ralls	TX	Bank	6,600,000	47,152,000	94,562,000	47,410,000	100.55%	1.00%
FB BanCorp	San Antonio	TX	Bank	12,000,000	39,335,000	121,237,000	81,902,000	208.22%	1.00%
The ANB Corporation	Terrell	TX	Bank	37,000,000	402,694,000	525,854,000	123,160,000	30.58%	1.00%
Steele Holdings, Inc.	Tyler	TX	Bank	8,282,000	31,142,000	50,928,000	19,786,000	63.53%	1.50%
Cache Valley Banking Company	Logan	UT	Bank	11,670,000	218,868,000	326,529,000	107,661,000	49.19%	1.00%
LCA Bank Corporation	Park City	UT	Bank	2,727,000	14,000	2,380,000	2,366,000	16900.00%	1.00%
Medallion Bank	Salt Lake City	UT	Bank	26,303,000	233,231,000	424,302,000	191,071,000	81.92%	1.00%
Virginia Heritage Bank	Fairfax	VA	Bank	15,300,000	85,644,000	168,029,000	82,385,000	96.19%	1.00%

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Blue Ridge Bankshares, Inc.	Luray	VA	Bank	4,500,000	18,920,000	31,380,000	12,460,000	65.86%	1.00%	
Heritage Bankshares, Inc.	Norfolk	VA	Bank	7,800,000	68,967,000	81,920,000	12,953,000	18.78%	1.00%	
TowneBank	Portsmouth	VA	Bank	76,458,000	814,570,000	1,019,655,000	205,085,000	25.18%	1.00%	
WashingtonFirst Bankshares, Inc.	Reston	VA	Bank	13,347,000	217,686,000	325,639,000	107,953,000	49.59%	1.00%	
Xenith Bankshares, Inc.	Richmond	VA	Bank	8,381,000	98,587,000	240,439,000	141,852,000	143.89%	1.00%	
Citizens Community Bank	South Hill	VA	Bank	4,000,000	38,520,000	45,645,000	7,125,000	18.50%	1.00%	
Puget Sound Bank	Bellevue	WA	Bank	9,886,000	113,595,000	177,008,000	63,413,000	55.82%	1.00%	
U&I Financial Corp	Lynnwood	WA	Bank	5,500,000	39,884,000	54,736,000	14,852,000	37.24%	1.00%	
W.T.B. Financial Corporation	Spokane	WA	Bank	44,571,000	878,103,000	1,178,744,000	300,641,000	34.24%	1.00%	
Deerfield Financial Corporation	Deerfield	WI	Bank	3,650,000	21,564,000	26,090,000	4,526,000	20.99%	1.50%	
Nicolet Bankshares, Inc.	Green Bay	WI	Bank	24,400,000	371,324,000	426,944,000	55,620,000	14.98%	1.00%	
Sword Financial Corporation	Horicon	WI	Bank	17,000,000	205,125,000	277,421,000	72,296,000	35.24%	1.50%	
First American Investment, Inc.	Hudson	WI	Bank	1,705,710	39,254,000	45,047,000	5,793,000	14.76%	1.50%	
County Bancorp, Inc.	Manitowoc	WI	Bank	15,000,000	379,555,000	464,969,000	85,414,000	22.50%	1.00%	
Northern Bankshares, Inc.	McFarland	WI	Bank	22,000,000	138,447,000	167,896,000	29,449,000	21.27%	1.50%	
First Menasha Bancshares, Inc.	Neenah	WI	Bank	10,000,000	65,519,000	116,300,000	50,781,000	77.51%	1.00%	
PFSB Bancorporation, Inc.	Pigeon Falls	WI	Bank	1,500,000	25,844,000	32,033,000	6,189,000	23.95%	1.00%	
First Bank of Charleston Inc.	Charleston	WV	Bank	3,345,000	24,923,000	29,916,000	4,993,000	20.03%	1.00%	
MVB Financial Corp.	Fairmont	WV	Bank	8,500,000	65,432,000	148,278,000	82,846,000	126.61%	1.00%	
Financial Security Corporation	Basin	WY	Bank	5,000,000	67,715,000	89,287,000	21,572,000	31.86%	1.00%	
OBDC Small Business Finance	Oakland	CA	CDLF	219,000	2,473,000	6,048,000	3,575,000	144.56%	2.00%	
California Coastal Rural Development Corporation	Salinas	CA	CDLF	870,000	9,545,000	8,636,000	(909,000)	-9.52%	2.00%	
Low Income Investment Fund	San Francisco	CA	CDLF	7,490,000	26,595,000	71,966,000	45,371,000	170.60%	2.00%	
Opportunity Fund Northern California	San Jose	CA	CDLF	2,236,000	5,935,000	25,837,000	19,902,000	335.33%	2.00%	
Valley Economic Development Center, Inc.	Van Nuys	CA	CDLF	661,000	9,581,000	35,203,000	25,622,000	267.43%	2.00%	
Rural Community Assistance Corporation	West Sacramento	CA	CDLF	4,300,000	6,104,000	10,279,000	4,175,000	68.40%	2.00%	
Colorado Enterprise Fund, Inc.	Denver	CO	CDLF	463,000	5,721,000	12,235,000	6,514,000	113.86%	2.00%	
Greater New Haven Community Loan Fund	New Haven	CT	CDLF	525,000	758,000	2,259,000	1,501,000	198.02%	2.00%	
Partners for the Common Good, Inc.	Washington	DC	CDLF	1,009,000	4,888,000	6,390,000	1,502,000	30.73%	2.00%	
BUILDING HOPE...A CHARTER SCHOOL FACILITIES FUND	Washington	DC	CDLF	2,091,000	23,190,000	40,838,000	17,648,000	76.10%	2.00%	
Access to Capital for Entrepreneurs, Inc. (Appalachian Community Enterprises, Inc.)	Cleveland	GA	CDLF	188,000	2,773,000	14,750,000	11,977,000	431.91%	2.00%	
IFF	Chicago	IL	CDLF	8,294,000	108,261,000	132,413,000	24,152,000	22.31%	2.00%	
Federation of Appalachian Housing Enterprises, Inc.	Berea	KY	CDLF	2,063,000	4,137,000	10,594,000	6,457,000	156.08%	2.00%	
Community Ventures Corporation	Lexington	KY	CDLF	1,045,000	3,451,000	13,262,000	9,811,000	284.29%	2.00%	
Community Health Center Capital Fund, Inc. (Capital Link, Inc.)	Boston	MA	CDLF	198,000	1,420,000	5,996,000	4,576,000	322.25%	2.00%	
Common Capital, Inc. (The Western Massachusetts Enterprise Fund, Inc.)	Holyoke	MA	CDLF	200,000	3,526,000	4,812,000	1,286,000	36.47%	2.00%	
Boston Community Loan Fund, Inc.	Roxbury	MA	CDLF	4,410,000	11,378,000	22,120,000	10,742,000	94.41%	2.00%	
Enterprise Community Loan Fund, Inc.	Columbia	MD	CDLF	8,817,000	8,849,000	23,721,000	14,872,000	168.06%	2.00%	
Coastal Enterprises, Inc.	Wiscasset	ME	CDLF	2,316,000	17,640,000	31,853,000	14,213,000	80.57%	2.00%	
Nonprofits Assistance Fund	Minneapolis	MN	CDLF	686,000	6,979,000	13,388,000	6,409,000	91.83%	2.00%	
Community Reinvestment Fund, Inc.	Minneapolis	MN	CDLF	5,100,000	43,655,000	45,236,000	1,581,000	3.62%	2.00%	
Montana Community Development Corporation	Missoula	MT	CDLF	585,000	9,345,000	15,075,000	5,730,000	61.32%	2.00%	
Mountain BizCapital, Inc.	Asheville	NC	CDLF	197,000	1,791,000	3,732,000	1,941,000	108.38%	2.00%	
Nebraska Enterprise Fund	Oakland	NE	CDLF	197,000	1,454,000	5,496,000	4,042,000	277.99%	2.00%	
Leviticus 25:23 Alternative Fund, Inc.	Elmsford	NY	CDLF	750,000	2,218,000	3,746,000	1,528,000	68.89%	2.00%	
TruFund Financial Services (Seedco Financial Services, Inc.)	New York	NY	CDLF	2,500,000	33,651,000	35,985,000	2,334,000	6.94%	2.00%	
Primary Care Development Corporation	New York	NY	CDLF	4,000,000	33,280,000	22,271,000	(11,009,000)	-33.08%	2.00%	
Economic and Community Development Institute, Inc.	Columbus	OH	CDLF	203,000	2,728,000	10,499,000	7,771,000	284.86%	2.00%	
Citizen Potawatomi Community Development Corporation	Shawnee	OK	CDLF	490,000	6,505,000	11,432,000	4,927,000	75.74%	2.00%	
The Progress Fund	Greensburg	PA	CDLF	1,052,000	12,109,000	21,340,000	9,231,000	76.23%	2.00%	
Community First Fund	Lancaster	PA	CDLF	862,000	11,002,000	17,867,000	6,865,000	62.40%	2.00%	
The Reinvestment Fund, Inc.	Philadelphia	PA	CDLF	11,708,000	113,268,000	152,779,000	39,511,000	34.88%	2.00%	
Northside Community Development Fund	Pittsburgh	PA	CDLF	250,000	2,190,000	2,518,000	328,000	14.98%	2.00%	



**Institutions Participating in SBLF**

Report on Information from 9/30/2014 Quarterly Supplemental Reports transmitted with January 2015 Report

Institution				SBLF Funding Outstanding	Qualified Small Business Lending as of 9/30/2014				
Name	City	State	Bank or CDFL?		Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Bridgeway Capital, Inc.	Pittsburgh	PA	CDFL	1,820,000	18,674,000	30,914,000	12,240,000	65.55%	2.00%
Charleston Citywide Local Development Corporation	Charleston	SC	CDFL	1,000,000	1,799,000	3,226,000	1,427,000	79.32%	2.00%
South Carolina Community Loan Fund (Lowcountry Housing Trust, Incorporated)	North Charleston	SC	CDFL	392,000	96,000	2,060,000	1,964,000	2045.83%	2.00%
Rural Electric Economic Development, Inc.	Madison	SD	CDFL	1,230,000	11,116,000	10,416,000	(700,000)	-6.30%	2.00%
South Eastern Development Foundation	Sioux Falls	SD	CDFL	240,000	2,486,000	5,336,000	2,850,000	114.64%	2.00%
Northeast South Dakota Economic Corporation	Sisseton	SD	CDFL	1,000,000	11,758,000	14,160,000	2,402,000	20.43%	2.00%
CEN-TEX Certified Development Corporation	Austin	TX	CDFL	489,000	3,435,000	7,268,000	3,833,000	111.59%	2.00%
PeopleFund	Austin	TX	CDFL	500,000	6,412,000	7,570,000	1,158,000	18.06%	2.00%
ECDC Enterprise Development Group	Arlington	VA	CDFL	320,000	1,402,000	3,065,000	1,663,000	118.62%	2.00%
Capital Impact Partners (NCB Capital Impact)	Arlington	VA	CDFL	8,218,000	95,578,000	144,400,000	48,822,000	51.08%	2.00%
Vermont Community Loan Fund, Inc.	Montpelier	VT	CDFL	1,247,000	12,787,000	15,909,000	3,122,000	24.42%	2.00%
Craft3 (ShoreBank Enterprise Group, Pacific)	Ilwaco	WA	CDFL	1,867,000	24,108,000	60,397,000	36,289,000	150.53%	2.00%
Impact Seven, Incorporated	Almena	WI	CDFL	4,000,000	13,344,000	21,963,000	8,619,000	64.59%	2.00%
Forward Community Investments, Inc.	Madison	WI	CDFL	470,000	3,964,000	7,114,000	3,150,000	79.47%	2.00%
Wisconsin Women's Business Initiative Corporation	Milwaukee	WI	CDFL	391,000	4,562,000	11,224,000	6,662,000	146.03%	2.00%

**APPENDIX D: INSTITUTION-SPECIFIC REPORTING ON BUSINESS LENDING BY SBLF BANKS**



**Community Banks Participating in SBLF**

Report on Information from 09/30/2014 Call Reports transmitted with January 2015 Report

Institution	Name	City	State	Region	Total Assets	Baseline Lending				Baseline Business Lending	Q3 2014				Q3 2014 Business Lending	% Change over Baseline
						Commercial & Industrial	Owner-Occupied Commercial Real Estate	Agricultural Production	Secured by Farmland		Commercial & Industrial	Owner-Occupied Commercial Real Estate	Agricultural Production	Secured by Farmland		
BancIndependent, Incorporated	Sheffield	AL	Southeast		1,140,594	126,083	110,777	6,105	15,249	258,213	213,362	136,145	2,236	14,467	366,210	42%
First Partners Bank (SouthCity Bank)	Vestavia Hills	AL	Southeast		206,178	34,442	6,394	-	-	40,837	40,817	12,643	-	164	53,624	31%
ServisFirst Bancshares, Inc.	Birmingham	AL	Southeast		3,952,650	440,705	209,801	25,580	22,243	698,328	1,332,097	773,432	57,210	68,278	2,231,017	219%
Southern National Corporation	Andalusia	AL	Southeast		430,136	42,858	46,952	5,776	59,822	155,408	39,890	38,467	13,410	84,736	176,503	14%
Southern States Bancshares, Inc.	Anniston	AL	Southeast		289,782	18,236	18,732	-	943	37,910	34,989	60,965	1,847	1,381	99,182	162%
Rock Bancshares, Inc.	Little Rock	AR	Southeast		225,050	49,812	7,116	-	1,804	58,732	102,829	2,200	-	1,199	106,228	81%
Western Alliance Bancorporation	Phoenix	AZ	West		10,155,470	550,987	1,063,943	186	4,343	1,619,459	1,825,101	1,614,773	2,724	5,549	3,448,147	113%
1st Enterprise Bank	Los Angeles	CA	West		800,739	52,170	35,416	-	-	87,586	201,928	140,926	-	-	342,854	291%
Bank of California, Inc. (First PacTrust Bancorp, Inc.)	Irvine	CA	West		4,537,373	553	8,525	-	-	9,077	343,080	146,332	-	1,326	490,738	5306%
Bank of Commerce Holdings	Redding	CA	West		977,156	133,779	72,044	1,173	7,805	214,800	154,659	105,889	513	1,234	262,295	22%
California Bank of Commerce	Lafayette	CA	West		428,833	60,775	13,291	390	1,632	76,087	166,114	52,319	1	1,700	220,134	189%
Capital Bank	San Juan Capistrano	CA	West		241,417	13,838	11,346	98	295	25,575	20,758	71,721	-	1,461	93,940	267%
Community Valley Bank	El Centro	CA	West		113,968	11,352	2,293	-	-	13,645	12,654	28,191	514	692	42,051	208%
First Northern Community Bancorp	Dixon	CA	West		954,055	88,431	116,575	30,680	22,480	258,166	103,289	116,088	22,442	32,884	274,713	6%
Founders Bancorp	San Luis Obispo	CA	West		168,977	24,400	11,516	-	2,218	38,133	23,255	31,039	-	1,979	56,273	48%
GBC Holdings, Inc.	Los Angeles	CA	West		479,049	48,872	64,652	-	468	113,932	92,006	92,243	22	-	184,271	62%
Partners Bank of California	Mission Viejo	CA	West		130,131	40,849	13,880	-	-	54,729	35,131	26,728	-	-	61,859	13%
ProAmerica Bank (Promérica Bank)	Los Angeles	CA	West		161,357	18,665	28,650	-	-	47,315	15,619	46,611	-	-	62,230	32%
Redwood Capital Bancorp	Eureka	CA	West		273,738	16,119	28,172	120	2,899	47,311	11,637	50,221	315	10,047	72,220	53%
Seacoast Commerce Bank	Chula Vista	CA	West		366,993	12,916	42,691	-	456	56,063	1,451	283,596	-	-	285,047	408%
Security California Bancorp	Riverside	CA	West		599,128	112,334	67,475	-	-	179,809	116,633	150,211	1,231	1,036	269,111	50%
Silvergate Capital Corporation	La Jolla	CA	West		761,756	3,408	6,233	-	-	9,641	4,916	9,560	-	-	14,476	50%
Summit State Bank	Santa Rosa	CA	West		463,376	40,612	33,151	2,405	24,934	101,101	41,777	55,471	3,601	20,747	121,596	20%
The Bank of Santa Barbara	Santa Barbara	CA	West		170,223	11,319	9,943	-	1,514	22,776	26,893	32,571	-	-	59,464	161%
CIC Bancshares, Inc.	Greenwood Village	CO	Southwest		506,297	1,433	21	-	-	1,454	71,661	61,735	-	635	134,031	9120%
CoBiz Financial Inc.	Denver	CO	Southwest		2,993,319	464,781	390,528	5,703	2,295	863,306	690,528	429,995	-	267	1,120,790	30%
Columbine Capital Corp.	Buena Vista	CO	Southwest		391,260	22,300	16,986	221	893	40,399	37,876	51,729	179	1,980	91,764	127%
Morgan Capital Corporation	Fort Morgan	CO	Southwest		153,666	13,330	6,289	4,169	3,950	27,738	16,223	11,844	4,155	6,884	39,106	41%
Steele Street Bank Corporation	Denver	CO	Southwest		567,196	34,832	32,612	-	-	67,443	53,179	62,048	-	-	115,227	71%
Verus Acquisition Group, Inc.	Fort Collins	CO	Southwest		273,547	14,365	45,134	88	7,204	66,792	15,474	59,628	-	2,763	77,865	17%
Bankwell Financial Group, Inc. (BNC Financial Group, Inc.)	New Canaan	CT	Northeast		887,340	3,378	24,882	-	-	28,259	96,940	106,174	-	-	203,114	619%
Salisbury Bancorp, Inc.	Lakeville	CT	Northeast		638,125	23,290	49,853	402	5,666	79,211	43,795	72,342	643	3,301	120,081	52%
SBT Bancorp, Inc.	Simsbury	CT	Northeast		410,205	14,128	21,168	-	-	35,295	22,248	38,194	-	-	60,442	71%
Community Bank Delaware	Lewes	DE	Mid-Atlantic		154,880	6,962	20,018	574	1,175	28,729	5,544	34,484	165	1,929	42,122	47%
Bank of Central Florida	Lakeland	FL	Southeast		341,556	29,147	27,541	-	-	56,688	63,058	57,496	-	296	120,850	113%
CBOS Bancshares, Inc.	Merritt Island	FL	Southeast		149,330	5,742	40,542	-	-	46,283	4,794	21,307	-	-	26,101	-44%
Community Southern Holdings, Inc. (Community Southern Bank)	Lakeland	FL	Southeast		245,523	13,773	15,059	813	115	29,579	33,153	33,198	235	209	66,795	124%
FineMark Holdings, Inc.	Fort Myers	FL	Southeast		836,243	12,141	15,375	112	-	27,628	41,732	45,109	-	978	87,819	218%
First Green Bancorp, Inc. (First Green Bank)	Eustis	FL	Southeast		304,218	6,491	23,716	-	133	30,339	20,609	75,748	-	141	96,498	218%
Florida Business BancGroup, Inc.	Tampa	FL	Southeast		542,932	41,885	46,924	-	-	88,809	57,516	107,106	-	1,128	165,750	87%
HomeBancorp, Inc.	Tampa	FL	Southeast		890,870	3,043	10,343	-	-	13,385	6,711	24,527	-	-	31,238	133%
Jefferson Bankshares, Inc. (Jefferson Bank of Florida)	Oldsmar	FL	Southeast		216,776	9,021	4,870	-	-	13,891	21,900	27,437	-	-	49,337	255%
Marquis Bank	Coral Gables	FL	Southeast		256,931	1,427	9,846	-	-	11,273	18,939	28,619	-	-	47,558	322%
Ovation Holdings, Inc.	Naples	FL	Southeast		328,787	1,684	8,013	-	-	9,698	8,501	48,289	-	1,042	57,832	496%
Platinum Bank Holding Co. (Platinum Bank)	Brandon	FL	Southeast		463,962	57,110	95,349	222	10,816	163,496	91,095	105,244	173	14,824	211,336	29%
Stonegate Bank	Pompano Beach	FL	Southeast		1,676,152	36,148	90,104	-	2,692	128,944	176,260	302,442	-	2,913	481,615	274%
Lowndes Bancshares, Inc.	Valdosta	GA	Southeast		217,833	10,135	38,874	-	-	49,009	11,330	31,603	1,085	1,629	45,647	-7%
Resurgens Bancorp	Atlanta	GA	Southeast		122,192	8,251	4,870	-	1,965	15,086	12,693	15,407	-	-	28,100	86%
The Peoples Bank of Talbotton	Talbotton	GA	Southeast		47,615	647	3,191	-	2,106	5,943	2,717	3,248	448	3,894	10,307	73%
Commercial Financial Corp	Storm Lake	IA	Midwest		638,526	128,275	39,538	38,076	22,656	228,545	131,936	71,443	67,223	62,564	333,166	46%
Heartland Financial USA, Inc.	Dubuque	IA	Midwest		6,045,192	506,645	531,185	98,111	214,759	1,350,700	976,737	592,118	179,323	242,389	1,990,567	47%
Liberty Financial Services, Inc.	Sioux City	IA	Midwest		290,403	36,186	17,912	4,466	5,574	64,138	44,285	35,080	20,471	18,404	118,240	84%
D. L. Evans Bancorp	Burley	ID	West		1,129,689	69,464	158,111	107,881	60,654	396,108	115,025	181,280	97,146	90,024	483,475	22%
Bancorp Financial, Inc.	Oak Brook	IL	Midwest		537,738	5,790	9,122	-	-	14,912	23,692	9,758	-	-	33,450	124%
Community First Bancorp, Inc.	Fairview Heights	IL	Midwest		208,919	23,850	23,424	-	7,233	54,507	42,707	39,157	-	7,957	89,821	65%
Community Illinois Corporation	Rock Falls	IL	Midwest		248,935	29,250	10,821	16,703	22,134	78,909	30,181	16,141	21,430	23,448	91,200	16%
First Bankers Trustshares, Inc.	Quincy	IL	Midwest		837,450	34,554	53,147	20,504	20,851	129,056	48,378	91,015	34,899	37,066	211,358	64%
First Busey Corporation	Champaign	IL	Midwest		3,460,039	313,814	356,714	38,356	57,626	766,509	352,158	370,697	54,039	113,838	890,732	16%
First Community Financial Corporation	Elgin	IL	Midwest		173,326	6,337	26,075	-	582	32,993	8,209	27,061	-	1,377	36,647	11%
First Eldorado Bancshares, Inc.	Eldorado	IL	Midwest		292,404	7,789	-	7,887	25,857	41,533	23,356	9,011	12,657	52,186	97,210	134%
Fisher Bancorp, Inc.	Fisher	IL	Midwest		106,556	4,244	6,329	2,457	2,741	15,770	5,240	10,666	5,527	6,090	27,523	75%
Illinois State Bancorp, Inc.	Chicago	IL	Midwest		395,042	21,057	38,971	-	160	60,188	19,322	52,481	-	3,416	75,219	25%
Merchants and Manufacturers Bank Corporation	Joliet	IL	Midwest		207,340	35,038	20,722	-	-	55,760	60,272	20,946	-	-	81,218	46%
People First Bancshares, Inc.	Pana	IL	Midwest		384,167	48,975	9,408	48,716	13,254	120,352	73,488	22,570	85,215	33,136	214,409	78%
Prime Banc Corp.	Dieterich	IL	Midwest		551,344	21,310	6,268	9,480	22,344	59,401	43,853	75,304	11,759	34,519	165,435	179%
Signature Bancorporation, Inc.	Chicago	IL	Midwest		88,196	37,019	-	-	-	125,214	197,154	76,010	-	-	273,164	118%
Southern Illinois Bancorp, Inc.	Carmi	IL	Midwest		393,766	37,465	17,420	18,888	21,392	95,164	59,917	41,438	29,630	32,651	163,636	72%
Town and Country Financial Corporation	Springfield	IL	Midwest		505,724	34,830	59,359	6,536	5,550	106,274	41,213	101,197	10,384	7,870	160,664	51%
Tri-County Financial Group, Inc.	Mendota	IL	Midwest		863,245	23,912	24,883	30,134	35,679	114,608	63,617	53,110	59,217	89,103	265,047	131%
United Community Bancorp, Inc.	Chatham	IL	Midwest		1,714,550	211,038	155,561	57,598	92,821	517,019	158,583	137,681	78,536	128,524	503,324	-3%
AMB Financial Corp.	Munster	IN	Midwest		185,140	7,638	14,191	-	-	21,829	11,188	22,457	-	898	34,543	58%
Community Bank Shares of Indiana, Inc.	New Albany	IN	Midwest		866,197	87,840	88,791	690	4,709	182,030	99,198	111,012	1,191	6,048	217,449	19%
First Savings Financial Group, Inc.	Clarksville	IN	Midwest		707,149	26,351	39,403	-	-	65,754	20,658	59,012	2,356	5,665	87,691	33%



Community Banks Participating in SBLF

Report on Information from 09/30/2014 Call Reports transmitted with January 2015 Report

Institution				Region	Total Assets	Baseline Lending				Baseline Business Lending	Q3 2014				Q3 2014 Business Lending	% Change over Baseline
Name	City	State	Commercial & Industrial			Owner-Occupied Commercial Real Estate	Agricultural Production	Secured by Farmland	Commercial & Industrial		Owner-Occupied Commercial Real Estate	Agricultural Production	Secured by Farmland			
Horizon Bancorp	Michigan City	IN	Midwest	2,039,942	63,712	84,200	3,279	7,424	158,615	118,977	162,114	3,602	13,654	298,347	88%	
Bern Bancshares, Inc.	Bern	KS	Midwest	89,067	4,671	46	14,941	3,145	22,803	3,216	1,010	19,276	6,089	29,591	30%	
Brotherhood Bancshares, Inc.	Kansas City	KS	Midwest	531,077	42,681	28,067	-	3,673	74,420	48,746	14,728	-	2,384	65,858	-12%	
Equity Bancshares, Inc.	Wichita	KS	Midwest	1,168,959	72,242	44,546	7,028	5,075	128,891	157,073	135,849	15,694	22,930	331,546	157%	
Freedom Bancshares, Inc.	Overland Park	KS	Midwest	159,970	17,081	18,667	-	-	35,748	29,974	22,521	-	-	52,495	47%	
Osborne Investments, Inc.	Osborne	KS	Midwest	57,523	1,549	451	9,025	4,697	15,722	3,675	1,796	12,272	13,846	31,589	101%	
UBT Bancshares, Inc.	Marysville	KS	Midwest	573,286	41,004	27,943	44,044	63,137	176,128	46,702	22,260	75,971	118,148	263,081	49%	
FCB Bancorp, Inc.	Louisville	KY	Midwest	508,452	27,761	54,823	-	56	82,640	12,849	67,459	-	1,518	81,826	-1%	
Magnolia Bancshares Inc.	Hodgenville	KY	Midwest	154,846	6,246	10,176	2,066	14,930	33,419	10,141	21,010	4,033	1,518	57,343	72%	
Community Trust Financial Corporation	Ruston	LA	Southwest	3,581,703	294,044	150,315	1,480	24,990	470,828	1,278,548	375,488	13	24,001	1,678,050	256%	
First Guaranty Bancshares, Inc.	Hammond	LA	Southwest	1,473,665	85,481	82,769	17,727	12,111	198,087	171,069	150,210	31,256	14,167	366,702	85%	
First NBC Bank Holding Company	New Orleans	LA	Southwest	3,628,632	288,580	212,783	-	261	501,625	1,012,361	407,225	-	1,089	1,420,675	183%	
MidSouth Bancorp, Inc.	Lafayette	LA	Southwest	1,888,312	185,803	126,929	6,367	3,019	322,119	436,359	249,611	15,842	20,882	722,794	124%	
Quachita Bancshares Corp.	Monroe	LA	Southwest	640,238	47,682	73,761	14,288	9,163	144,892	57,212	101,039	21,973	29,524	209,748	45%	
Progressive Bancorp, Inc.	Monroe	LA	Southwest	467,455	54,604	42,050	1,671	7,976	106,300	61,492	45,747	9,425	40,150	156,814	48%	
Island Bancorp, Inc.	Edgartown	MA	Northeast	169,035	2,672	20,909	-	-	23,581	6,176	29,848	-	-	36,024	53%	
Leader Bancorp, Inc.	Arlington	MA	Northeast	812,990	7,075	24,647	-	-	31,722	25,511	70,051	-	-	95,562	201%	
New England Bancorp, Inc.	Hyannis	MA	Northeast	243,789	9,707	19,019	-	-	28,726	31,052	40,203	-	-	71,255	148%	
Providence Bancorp, Inc.	Amesbury	MA	Northeast	646,368	17,487	70,118	-	93	87,697	87,826	94,480	-	-	182,306	108%	
StonehamBank, A Co-operative Bank	Stoneham	MA	Northeast	471,120	22,466	24,415	-	-	46,880	37,572	62,148	-	-	99,720	113%	
Eagle Bancorp, Inc.	Bethesda	MD	Mid-Atlantic	4,151,265	325,046	122,093	-	-	447,140	795,082	351,169	-	464	1,146,715	156%	
Howard Bancorp, Inc.	Ellicott City	MD	Mid-Atlantic	575,037	91,705	41,681	-	794	134,180	110,769	94,517	-	1,982	207,268	54%	
Monument Bank	Bethesda	MD	Mid-Atlantic	457,544	20,990	12,522	-	576	34,088	33,755	37,078	-	980	71,813	111%	
The Community Financial Corporation (Tri-County Financial Corporation)	Waldorf	MD	Mid-Atlantic	1,040,846	121,233	137,607	-	-	258,840	89,512	239,161	-	-	328,673	27%	
Katahdin Bankshares Corp.	Houlton	ME	Northeast	643,359	95,319	50,102	3,312	2,706	151,438	126,820	62,802	4,295	3,738	197,655	31%	
Birmingham Bloomfield Bancshares, Inc.	Birmingham	MI	Midwest	204,499	15,987	17,807	-	-	33,793	24,099	29,452	-	-	53,551	58%	
Crestmark Bancorp, Inc.	Troy	MI	Midwest	625,512	153,006	1,470	-	-	154,475	396,026	764	-	-	396,790	157%	
Huron Valley State Bank	Milford	MI	Midwest	97,879	5,648	16,506	-	191	22,345	10,423	36,850	-	150	47,423	112%	
Level One Bancorp, Inc.	Farmington Hills	MI	Midwest	680,702	39,110	24,606	-	-	63,716	175,027	83,697	-	-	258,724	306%	
Valley Financial Group, Ltd.	Saginaw	MI	Midwest	196,104	38,248	36,190	-	90	74,528	55,556	42,531	-	43	98,130	32%	
Financial Services of Winger, Inc.	Fosston	MN	Midwest	155,379	19,628	7,190	28,894	21,040	73,751	22,093	12,875	43,407	36,943	115,318	56%	
Heritage Bancshares Group, Inc.	Willmar	MN	Midwest	385,810	59,801	32,540	48,486	28,555	169,382	65,766	14,000	75,766	52,839	208,371	23%	
Kerkhoven Bancshares, Inc.	Kerkhoven	MN	Midwest	76,194	4,668	9,381	3,475	7,114	24,637	11,342	22,526	4,150	7,477	45,765	86%	
McLeod Bancshares, Inc.	Shorewood	MN	Midwest	415,161	23,330	3,763	5,618	2,780	35,490	15,687	24,256	5,196	2,427	47,566	34%	
MidWest Bancorporation, Inc.	Eden Prairie	MN	Midwest	217,145	35,697	18,909	-	-	54,606	20,882	11,188	34,708	42,636	109,414	100%	
Platinum Bancorp, Inc.	Oakdale	MN	Midwest	143,953	19,145	27,015	-	573	46,733	29,279	25,320	-	1,425	56,024	20%	
Redwood Financial, Inc.	Redwood Falls	MN	Midwest	226,913	24,855	31,378	-	-	56,233	26,906	21,413	22,091	17,029	87,439	55%	
Cardinal Bancorp II, Inc.	Washington	MO	Midwest	291,409	34,752	29,431	190	5,482	69,855	45,865	33,794	359	9,717	89,735	28%	
Fortune Financial Corporation	Arnold	MO	Midwest	149,947	24,461	23,534	-	370	48,366	30,113	24,046	-	-	54,159	12%	
Great Southern Bancorp, Inc.	Springfield	MO	Midwest	3,907,806	138,613	136,926	4,079	21,896	301,514	290,435	137,628	5,165	31,256	464,484	54%	
Liberty Bancorp, Inc.	Liberty	MO	Midwest	468,755	23,445	53,499	-	-	76,944	62,776	68,079	286	864	132,005	72%	
Security State Bancshares, Inc.	Charleston	MO	Midwest	689,562	56,094	57,781	30,314	49,925	194,113	49,762	65,474	61,625	104,069	280,930	45%	
Southern Missouri Bancorp, Inc.	Poplar Bluff	MO	Midwest	1,310,668	71,715	87,689	29,586	31,048	220,038	95,372	124,392	69,254	66,684	355,702	62%	
Triad Bancorp, Inc.	Frontenac	MO	Midwest	247,675	15,530	16,895	-	820	33,245	29,120	44,533	-	2,499	76,152	129%	
Bancorp of Montana Holding Company	Missoula	MT	West	46,752	1,208	1,994	-	444	3,646	5,924	5,533	-	1,652	13,109	260%	
First Bancorp	Troy	NC	Southeast	3,194,959	140,198	279,520	7,734	36,485	463,938	123,537	418,743	13,412	54,424	610,116	32%	
Live Oak Bancshares, Inc.	Wilmington	NC	Southeast	564,996	27,794	73,668	-	-	101,462	129,466	211,475	-	5,050	345,991	241%	
Premara Financial, Inc.	Charlotte	NC	Southeast	253,416	15,263	23,523	-	-	38,786	29,362	49,323	-	473	79,158	104%	
Providence Bank	Rocky Mount	NC	Southeast	242,623	14,547	12,644	780	826	28,797	14,673	20,169	1,400	1,856	38,098	32%	
Select Bancorp, Inc.	Dunn	NC	Southeast	782,541	67,810	104,974	4,486	9,786	187,056	50,136	113,734	2,273	15,961	182,104	-3%	
Union Bank & Trust Company	Oxford	NC	Southeast	237,763	19,991	15,549	10	3,112	38,662	24,376	27,748	2,200	5,115	59,439	54%	
Alerus Financial Corporation	Grand Forks	ND	Midwest	1,490,658	180,756	65,037	33,489	10,852	290,134	347,846	126,348	40,790	11,625	526,609	82%	
Western State Agency, Inc.	Devils Lake	ND	Midwest	727,515	97,220	32,153	14,569	6,955	150,896	233,594	23,766	22,397	14,160	293,917	95%	
Adbanc Inc.	Ogallala	ND	Midwest	628,944	69,479	59,439	77,060	51,676	257,654	72,298	62,526	127,497	97,948	360,269	40%	
Banner County Ban Corporation	Harrisburg	NE	Midwest	116,123	8,633	2,981	30,815	15,368	57,797	11,849	10,083	39,274	24,932	86,138	49%	
First State Holding Co. (Wilber Co.)	Lincoln	NE	Midwest	421,211	40,835	24,786	25,570	36,985	128,176	51,648	34,759	51,737	84,683	222,827	74%	
The State Bank of Bartley	Bartley	NE	Midwest	88,083	13,050	4,465	8,672	2,035	28,221	17,768	8,932	10,467	6,676	43,843	55%	
First Colebrook Bancorp, Inc.	Colebrook	NH	Northeast	263,557	25,654	42,281	569	82	68,585	38,196	48,154	712	667	87,729	28%	
Guaranty Bancorp, Inc.	Woodsville	NH	Northeast	393,898	37,136	48,710	454	1,988	88,288	39,644	57,167	393	2,928	100,132	13%	
New Hampshire Thrift Bancshares, Inc.	Newport	NH	Northeast	1,482,257	57,064	80,606	-	-	137,670	68,748	189,616	17	569	258,950	88%	
Northway Financial, Inc.	Berlin	NH	Northeast	936,203	44,870	67,422	-	-	112,292	75,705	65,952	-	-	141,657	26%	
ConnectOne Bancorp, Inc.	Englewood Cliffs	NJ	Mid-Atlantic	3,356,255	19,511	83,294	-	-	102,806	378,431	183,878	-	-	562,309	447%	
Crest Savings Bancorp, Inc.	Wildwood	NJ	Mid-Atlantic	432,127	3,201	17,693	-	-	20,894	3,877	21,363	-	-	25,240	21%	
Freedom Bank	Oradell	NJ	Mid-Atlantic	248,818	14,905	17,540	-	-	32,445	27,318	37,228	-	-	64,546	99%	
Harmony Bank	Jackson Township	NJ	Mid-Atlantic	245,125	929	9,059	-	1,000	10,988	11,277	44,214	-	2,464	57,955	427%	
Highlands Bancorp, Inc.	Vernon	NJ	Mid-Atlantic	253,167	16,612	17,780	-	777	35,168	28,050	58,081	-	1,089	87,220	148%	
Hopewell Valley Community Bank	Pennington	NJ	Mid-Atlantic	484,376	9,885	76,725	-	876	87,485	21,363	115,952	-	706	138,021	58%	
Regal Bank	Livingston	NJ	Mid-Atlantic	344,906	1,682	24,190	-	-	25,872	3,307	36,790	-	-	40,097	55%	
Stewardship Financial Corporation	Midland Park	NJ	Mid-Atlantic	671,403	48,805	156,337	-	1,053	206,195	24,036	169,652	-	1,891	195,579	-5%	
Two River Bancorp (Community Partners Bancorp)	Middletown	NJ	Mid-Atlantic	775,494	48,487	135,572	-	204	184,262	46,723	189,603	-	147	236,473	28%	
Meadows Bank	Las Vegas	NV	West	484,782	29,330	21,164	-	-	50,495	133,502	66,903	-	-	200,405	297%	
Alma Bank	Astoria	NY	Mid-Atlantic	969,988	66,760	25,038	-	-	91,798	158,334	182,258	-	-	340,592	271%	
Catskill Hudson Bancorp, Inc.	Rock Hill	NY	Mid-Atlantic	446,937	42,715	54,456	277	1,075	98,522	60,226	95,282	246	1,181	156,935	59%	

**Community Banks Participating in SBLF**

Report on Information from 09/30/2014 Call Reports transmitted with January 2015 Report

Institution	Name	City	State	Region	Total Assets	Baseline Lending				Baseline Business Lending	Q3 2014				Q3 2014 Business Lending	% Change over Baseline
						Commercial & Industrial	Owner-Occupied Commercial Real Estate	Agricultural Production	Secured by Farmland		Commercial & Industrial	Owner-Occupied Commercial Real Estate	Agricultural Production	Secured by Farmland		
Greater Rochester Bancorp, Inc.	Rochester	NY	Mid-Atlantic		421,195	43,466	17,134	-	1,736	62,336	90,120	44,590	-	1,814	136,524	119%
Kinderhook Bank Corp.	Kinderhook	NY	Mid-Atlantic		372,189	18,911	19,028	58	2,330	40,328	31,105	44,803	101	304	76,313	89%
Pathfinder Bancorp, Inc.	Oswego	NY	Mid-Atlantic		655,192	25,983	48,698	-	786	75,467	43,152	82,019	-	672	125,843	67%
Seneca-Cayuga Bancorp, Inc.	Seneca Falls	NY	Mid-Atlantic		277,707	6,963	9,127	-	-	16,090	21,649	15,685	2,794	4,129	44,257	175%
Columbus First Bancorp, Inc.	Worthington	OH	Midwest		274,673	19,279	15,132	-	-	34,411	27,760	33,810	-	877	62,447	81%
Community Independent Bancorp Inc.	West Salem	OH	Midwest		95,622	2,587	5,795	133	3,505	12,020	2,490	8,922	-	6,355	18,561	54%
AmeriBank Holding Company	Collinsville	OK	Southwest		205,226	19,843	9,416	1,590	2,324	33,172	38,917	15,437	6,797	3,698	64,849	95%
Central Service Corporation	Enid	OK	Southwest		603,961	43,994	23,240	43,232	38,675	149,140	99,172	33,284	59,139	44,126	235,721	58%
Prime Bank Group	Edmond	OK	Southwest		214,428	7,722	10,116	53	1,742	19,632	34,307	26,673	112	1,939	63,031	221%
Regent Capital Corporation	Nowata	OK	Southwest		209,394	24,582	17,779	3,616	9,416	55,394	40,029	31,183	2,965	12,273	86,450	36%
AmeriServ Financial, Inc.	Johnstown	PA	Mid-Atlantic		1,043,599	92,509	62,972	-	178	155,659	117,657	98,442	5,000	1,941	223,040	43%
CBT Financial Corp.	Clearfield	PA	Mid-Atlantic		436,130	34,922	32,578	1,037	6,580	75,117	47,280	29,642	4,949	27,167	109,038	45%
Centric Financial Corporation	Harrisburg	PA	Mid-Atlantic		316,699	16,476	31,487	193	1,397	49,553	32,741	57,616	433	2,051	92,841	87%
Codorus Valley Bancorp, Inc.	York	PA	Mid-Atlantic		1,200,407	46,618	104,503	1,653	24,703	177,476	105,308	142,893	3,250	41,919	293,370	65%
DNB Financial Corporation	Downingtown	PA	Mid-Atlantic		695,466	38,960	73,668	-	10,878	123,505	54,370	108,344	-	13,027	175,741	42%
Emclaire Financial Corp.	Emlenton	PA	Mid-Atlantic		592,215	33,244	25,924	-	-	59,168	42,527	26,563	36	153	69,279	17%
Enterprise Financial Services Group, Inc.	Allison Park	PA	Mid-Atlantic		268,006	37,394	75,423	-	424	113,241	38,343	93,573	-	98	132,014	17%
First Resource Bank	Exton	PA	Mid-Atlantic		171,187	11,395	19,652	-	1,119	32,165	12,626	37,421	-	1,047	51,094	59%
Jonestown Bank and Trust Company	Jonestown	PA	Mid-Atlantic		450,956	6,880	29,539	11	4,390	40,820	15,638	46,747	167	6,087	68,639	68%
MillStone Bank	Doylestown	PA	Mid-Atlantic		235,341	17,161	29,937	-	-	47,098	69,036	61,347	-	55	130,438	177%
Monument Bank	Doylestown	PA	Mid-Atlantic		258,456	1,478	17,409	-	828	19,715	1,737	44,787	-	743	47,267	140%
Penn Liberty Financial Corp.	Wayne	PA	Mid-Atlantic		597,883	58,496	84,723	-	-	143,218	88,435	112,239	-	-	200,674	40%
Phoenix Bancorp, Inc.	Minersville	PA	Mid-Atlantic		139,978	5,262	4,097	-	-	9,359	23,357	25,199	-	127	48,683	420%
The Victory Bancorp, Inc.	Limerick	PA	Mid-Atlantic		153,446	13,913	8,245	-	1,757	23,916	32,486	32,024	-	2,671	67,181	181%
York Traditions Bank	York	PA	Mid-Atlantic		302,182	48,533	27,986	-	2,156	78,674	59,928	49,627	-	1,999	111,554	42%
Carolina Alliance Bank	Spartanburg	SC	Southeast		416,381	29,943	34,965	-	830	65,737	45,258	88,306	-	629	134,193	104%
GrandSouth Bancorporation	Greenville	SC	Southeast		388,082	49,299	43,148	114	3,454	96,015	65,891	44,722	450	742	111,805	16%
TCB Corporation	Greenwood	SC	Southeast		333,363	16,375	40,863	-	1,056	58,294	17,279	52,485	-	884	70,648	21%
BHCB Holding Company	Rapid City	SD	Midwest		153,129	11,260	16,312	1,696	1,627	30,895	25,275	37,254	119	3,915	66,563	115%
Avenue Financial Holdings, Inc.	Nashville	TN	Southeast		973,371	92,450	29,501	-	-	121,950	181,688	71,626	-	-	253,314	108%
CapitalMark Bank & Trust	Chattanooga	TN	Southeast		910,526	88,680	45,869	-	-	134,549	178,750	167,563	-	574	346,887	158%
Carroll Financial Services, Inc.	Huntingdon	TN	Southeast		262,784	7,921	34,549	4,141	14,441	61,052	12,959	45,280	9,306	18,548	86,093	41%
Community First Bancshares, Inc.	Union City	TN	Southeast		1,929,020	102,278	165,597	16,329	35,772	319,976	132,227	179,886	20,565	39,857	372,535	16%
Evolve Bancorp, Inc.	Cordova	TN	Southeast		379,047	8,239	5,161	2,211	3,490	19,101	33,730	54,430	5,086	3,615	96,861	407%
Franklin Financial Network, Inc.	Franklin	TN	Southeast		1,238,253	10,261	9,123	823	149	20,356	70,045	76,262	3,034	1,684	151,025	642%
Independent Holdings, Inc.	Memphis	TN	Southeast		881,106	39,655	11,109	-	1,474	52,238	69,645	30,570	-	5,628	105,843	103%
InsCorp, Inc.	Nashville	TN	Southeast		254,473	11,667	8,603	-	765	21,034	36,329	24,326	-	674	61,329	192%
Landmark Community Bank	Collierville	TN	Southeast		659,112	17,728	11,183	94	263	29,268	37,663	24,672	-	1,802	64,137	119%
Magna Bank	Memphis	TN	Southeast		563,306	24,492	17,032	-	-	41,524	73,746	24,336	393	6,799	105,274	154%
Merchants and Planters Bancshares, Inc.	Bolivar	TN	Southeast		84,090	5,479	10,527	361	2,730	19,097	3,215	9,315	386	3,781	16,697	-13%
Moneytree Corporation	Lenoir City	TN	Southeast		419,838	35,050	32,806	61	1,627	69,543	16,221	56,549	-	743	73,513	6%
Planters Financial Group, Inc.	Clarksville	TN	Southeast		835,637	59,970	67,388	12,733	34,238	174,327	62,044	88,368	21,779	45,548	217,739	25%
SmartFinancial, Inc.	Pigeon Forge	TN	Southeast		535,377	21,736	14,293	-	1,139	37,167	37,398	64,296	-	3,088	104,782	182%
Sumner Bank & Trust	Gallatin	TN	Southeast		159,499	12,075	15,701	43	694	28,512	14,326	14,163	31	888	29,408	3%
AIM Bancshares, Inc.	Levelland	TX	Southwest		520,321	39,299	14,585	13,262	6,874	74,020	141,390	69,959	37,146	26,614	275,109	272%
BMC Bancshares, Inc.	Dallas	TX	Southwest		78,679	765	2,514	825	223	4,326	947	13,054	13	-	14,014	224%
Independent Bank Group, Inc.	McKinney	TX	Southwest		3,742,191	82,574	177,239	13,025	12,039	284,877	557,179	656,173	11,963	31,612	1,256,927	341%
FB Bancorp	San Antonio	TX	Southwest		684,009	99,765	2,480	-	-	102,244	38,238	1,808	82,671	-	122,717	20%
First Texas BHC, Inc.	Fort Worth	TX	Southwest		1,492,783	85,806	71,371	110	2,229	159,515	263,280	137,342	682	18,696	420,000	163%
Frontier Bancshares, Inc.	Austin	TX	Southwest		511,447	25,056	29,742	851	6,814	62,462	100,100	121,387	158	9,980	231,625	271%
Happy Bancshares, Inc.	Amarillo	TX	Southwest		2,555,291	201,680	93,384	130,663	51,686	477,414	402,393	159,588	341,225	210,583	1,113,789	133%
Hilltop Holdings, Inc. (PlainsCapital Corporation)	Dallas	TX	Southwest		8,604,744	1,018,142	363,288	60,432	61,652	1,503,514	1,055,115	685,101	45,490	39,423	1,825,129	21%
Joaquin Bancshares Inc.	Huntington	TX	Southwest		121,197	14,762	13,696	1,602	13,014	43,074	27,687	12,750	2,395	9,425	52,257	21%
Liberty Capital Bancshares, Inc.	Addison	TX	Southwest		136,455	9,008	5,927	-	1,722	16,657	33,653	14,684	-	1,564	49,901	200%
McLaughlin Bancshares, Inc.	Ralls	TX	Southwest		299,867	18,912	4,166	29,426	3,706	56,210	42,853	13,739	40,171	7,093	103,856	85%
Pioneer Bank, SSB	Drippings Springs	TX	Southwest		364,307	7,439	8,987	-	1,142	17,568	35,484	40,686	2,731	12,771	91,672	422%
Southwestern Bancorp, Inc.	Boerne	TX	Southwest		123,044	5,487	12,617	2,545	1,837	22,486	12,172	18,870	2,837	2,003	35,882	60%
Sovereign Bancshares, Inc.	Dallas	TX	Southwest		1,045,858	196,282	22,060	-	918	219,260	304,376	95,557	-	6,325	406,258	85%
Steele Holdings, Inc.	Tyler	TX	Southwest		271,719	14,649	15,060	427	1,007	31,142	27,182	21,787	156	1,946	51,071	64%
The ANB Corporation	Terrell	TX	Southwest		2,547,662	142,877	265,405	6,732	22,473	437,487	149,505	441,664	6,847	12,611	610,627	40%
Third Coast Bancshares, Inc. (Third Coast Bank SSB)	Humble	TX	Southwest		322,753	33,954	30,443	-	-	64,397	89,639	77,234	420	1,968	169,261	163%
Veritex Holdings, Inc.	Dallas	TX	Southwest		744,220	24,303	14,187	-	1,151	39,641	195,073	80,521	-	11,643	287,237	625%
Cache Valley Banking Company	Logan	UT	Southwest		810,283	33,786	39,918	9,516	16,242	99,462	87,518	175,543	22,009	43,009	328,079	230%
LCA Bank Corporation	Park City	UT	Southwest		101,396	136	-	-	-	136	2,380	-	-	-	2,380	1656%
Medallion Bank	Salt Lake City	UT	Southwest		957,517	234,859	-	-	-	234,859	426,734	-	-	-	426,734	82%
Blue Ridge Bancshares, Inc.	Luray	VA	Southeast		228,251	4,225	15,593	159	2,442	22,419	14,764	17,618	51	6,720	39,153	75%
Citizens Community Bank	South Hill	VA	Southeast		166,325	18,419	16,605	251	3,246	38,520	12,241	26,854	1,281	4,398	44,774	16%
Heritage Bancshares, Inc.	Norfolk	VA	Southeast		337,746	29,431	36,330	-	-	65,761	30,029	51,885	-	-	81,914	25%
TowneBank	Suffolk	VA	Southeast		4,972,449	302,054	531,494	675	6,389	840,612	454,904	749,985	200	6,623	1,211,712	44%
Virginia Heritage Bank	Fairfax	VA	Southeast		951,668	39,167	50,228	-	-	89,395	65,487	121,201	-	72	186,760	109%
WashingtonFirst Bancshares, Inc.	Reston	VA	Southeast		1,334,436	60,171	13,644	117	3,240	77,172	124,272	199,521	-	600	324,393	320%
Xenith Bancshares, Inc.	Richmond	VA	Southeast		906,271	14,641	19,095	-	593	34,328	201,554	70,959	219	1,386	274,118	699%
Puget Sound Bank	Bellevue	WA	West		382,056	49,945	28,866	-	-	78,810	120,207	64,265	-	2,003	186,475	137%

**Community Banks Participating in SBLF**

Report on Information from 09/30/2014 Call Reports transmitted with January 2015 Report

Institution				Region	Total Assets	Baseline Lending				Baseline Business Lending	Q3 2014				Q3 2014 Business Lending	% Change over Baseline
Name	City	State	Commercial & Industrial			Owner-Occupied Commercial Real Estate	Agricultural Production	Secured by Farmland	Commercial & Industrial		Owner-Occupied Commercial Real Estate	Agricultural Production	Secured by Farmland			
U&I Financial Corp	Lynnwood	WA	West	228,770	8,950	34,994	-	-	43,943	12,216	47,529	-	-	59,745	36%	
W.T.B. Financial Corporation	Spokane	WA	West	4,711,762	726,366	358,143	80,131	37,049	1,201,688	864,287	480,093	218,934	48,149	1,611,463	34%	
County Bancorp, Inc.	Manitowoc	WI	Midwest	742,289	44,238	63,411	118,072	171,649	397,369	50,766	73,285	159,858	201,899	485,808	22%	
Deerfield Financial Corporation	Deerfield	WI	Midwest	119,021	15,306	116	4,065	1,820	21,306	7,855	8,701	3,839	5,715	26,110	23%	
First American Investment, Inc.	Hudson	WI	Midwest	174,989	4,014	15,043	163	-	19,220	15,393	31,887	97	2,536	49,913	160%	
First Menasha Bancshares, Inc.	Neenah	WI	Midwest	369,254	51,762	29,044	6	519	81,331	70,439	62,123	-	1,222	133,784	64%	
Nicolet Bankshares, Inc.	Green Bay	WI	Midwest	1,155,689	129,397	137,477	41	2,935	269,850	255,248	179,167	14,632	42,195	491,742	82%	
Northern Bankshares, Inc.	McFarland	WI	Midwest	426,409	26,290	62,897	1,313	15,949	106,449	35,613	119,301	18	5,437	160,369	51%	
PFSB Bancorporation, Inc.	Pigeon Falls	WI	Midwest	75,494	3,710	8,995	6,075	11,414	30,194	2,495	6,465	13,157	19,742	41,859	39%	
Sword Financial Corporation	Horicon	WI	Midwest	585,473	63,172	127,299	10,132	21,004	221,607	74,665	124,806	26,855	69,330	295,656	33%	
First Bank of Charleston Inc.	Charleston	WV	Southeast	210,936	23,426	1,497	-	-	24,923	26,888	2,532	-	-	29,420	18%	
MVB Financial Corp.	Fairmont	WV	Southeast	1,084,997	15,650	38,312	-	-	53,962	94,349	119,036	-	-	213,385	295%	
Financial Security Corporation	Basin	WY	West	326,777	26,934	10,943	18,648	17,218	73,742	31,930	26,537	22,815	21,997	103,279	40%	