



Use of Funds Report

***Report to Congress submitted pursuant to Section 4106(3)
of the Small Business Jobs Act***



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 banks¹ 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 June 30, 2012, relative to baseline levels.² Additionally, this report provides information on changes in business lending and other lending by SBLF banks, including a comparison of increases in business lending by these banks, a group of non-SBLF banks, and the subset of SBLF banks that refinanced into the program from Treasury's Capital Purchase Program (CPP).

As of June 30, 2012, 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, SBLF participants have increased their small business lending by \$6.7 billion over a \$36.0 billion baseline, and by \$1.5 billion over the prior quarter.**
- **Increases in small business lending are widespread across SBLF participants, with 89 percent of participants having increased their small business lending over baseline levels.**
- **A substantial majority of SBLF participants — more than 76 percent— have increased their small business lending by 10 percent or more.**

As of June 30, 2012, the 277 banks participating in SBLF have increased their business lending more than a comparison group of non-SBLF banks.

- **SBLF banks have increased business loans outstanding by a median of 27.4 percent over baseline levels, versus a 0.4 percent median increase for the group of non-SBLF banks.**
- **SBLF banks have increased business lending by substantially greater amounts than the comparison group of non-SBLF banks across median measures of size, geography, and loan type.**
- **SBLF banks that refinanced CPP funding have increased business lending by a median of 23.6 percent since their initial receipt of CPP funding from Treasury. Over that period, these participants have increased their business lending by \$7.2 billion.**

¹ 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.

² In this report, the terms “small business lending” and “business lending” are defined in the “Background & Methodology” section of this report. 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. Participants report changes in small business lending by submitting quarterly supplemental reports to Treasury. The most recent supplemental reports include lending information as of June 30, 2012.

BACKGROUND & METHODOLOGY

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 48 states. This report includes information on the 328 institutions that continue to participate in the program, including 277 community banks and 51 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.

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 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.³ 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 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 ranging from offering microloans to entrepreneurs, providing mezzanine debt to growing small businesses, and financing community facilities like charter schools and health clinics.

Definition of Small Business Lending

The Act defines "small business lending" as business loans that are (a) \$10 million or less in amount to businesses with \$50 million or less in revenue and (b) included in one of the following categories: (i) commercial and industrial loans, (ii) owner-occupied nonfarm, nonresidential real estate loans, (iii) loans to finance agricultural production and other loans to farmers, and (iv) loans secured by 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

In this report, changes in small business lending are calculated as the difference between the level of loans outstanding as of June 30, 2012 and the baseline amount. Participants report changes in small

³The 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.

business lending by submitting quarterly supplemental reports to Treasury. The most recent supplemental report includes lending information as of June 30, 2012.

Definition of Business Lending

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 \$50 million in revenue, and without the additional adjustments used in SBLF’s calculation of small business lending.

Changes in Business Lending

This report describes changes in “business lending” by bank participants and by a comparison group of non-SBLF banks relative to baseline levels.⁴ Except where noted, the baseline measurement of business lending is calculated as the average of the amounts that were reported for each of the four calendar quarters ended June 30, 2010. Changes in business lending are calculated as the difference between the level of loans outstanding as of June 30, 2012 and the baseline amount.

Because non-SBLF participants do not report small business lending as defined by the Act, this report compares business lending as defined herein. Most “business lending” reported by SBLF bank participants qualifies as “small business lending.” For example, as of December 31, 2011, small business lending (as defined by the program terms) totaled 95.0 percent of business lending by dollar value for the median SBLF bank.

Non-SBLF Bank Comparison Group

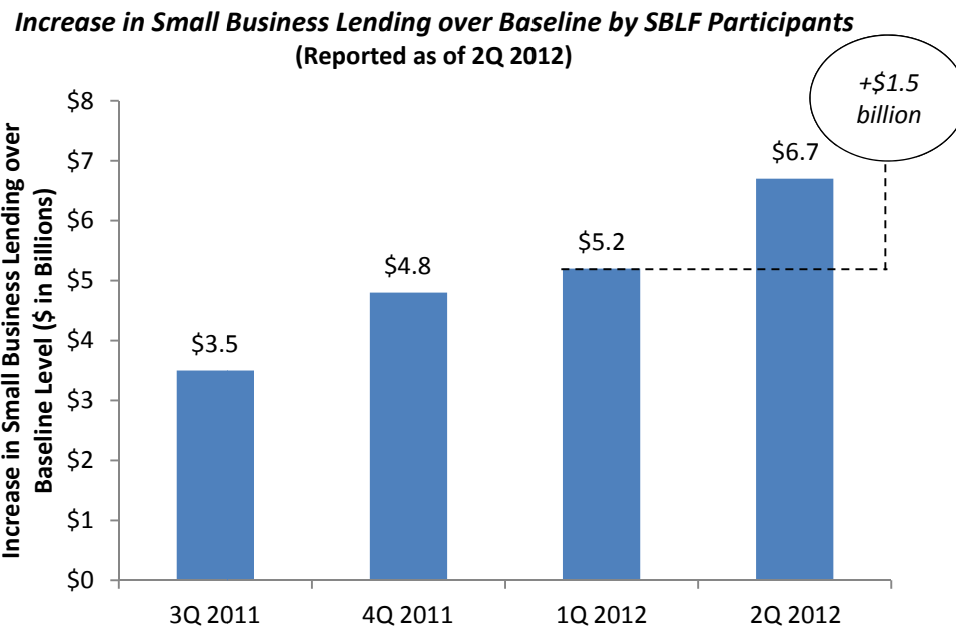
In describing changes in business lending, this report compares the group of 277 banks that continue to participate in the program to a comparison group across median measures of loan growth. The comparison group is comprised of the 6,463 non-SBLF insured depository institutions that were established prior to September 30, 2009, 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), and are located in one of the 44 states in which SBLF banks are headquartered or the District of Columbia.

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 matches the size or geographic distribution of SBLF banks. The comparison group may have different financial and supervisory characteristics, among other factors.

⁴ Insured depository institutions are required each quarter to file a Consolidated Report of Condition and Income or Thrift Financial Report (collectively, “call reports”), as applicable. Among other financial information, quarterly call reports include data on the lending of an insured depository institution. Information in this report regarding business lending was retrieved from call reports filed for the quarter ending June 30, 2012.

INCREASES IN SMALL BUSINESS LENDING OVER BASELINE LEVELS

As of June 30, 2012, SBLF participants have increased their small business lending by \$6.7 billion over their aggregate baseline. Bank participants have increased their small business lending by \$6.5 billion (or 18.5 percent) over a \$35.2 billion baseline, and CDLFs increased their small business lending by \$174.8 million (or 22.2 percent) over a \$786.7 million baseline. The following table shows the aggregate increase in qualified small business lending reported by SBLF participants as of June 30, 2012.

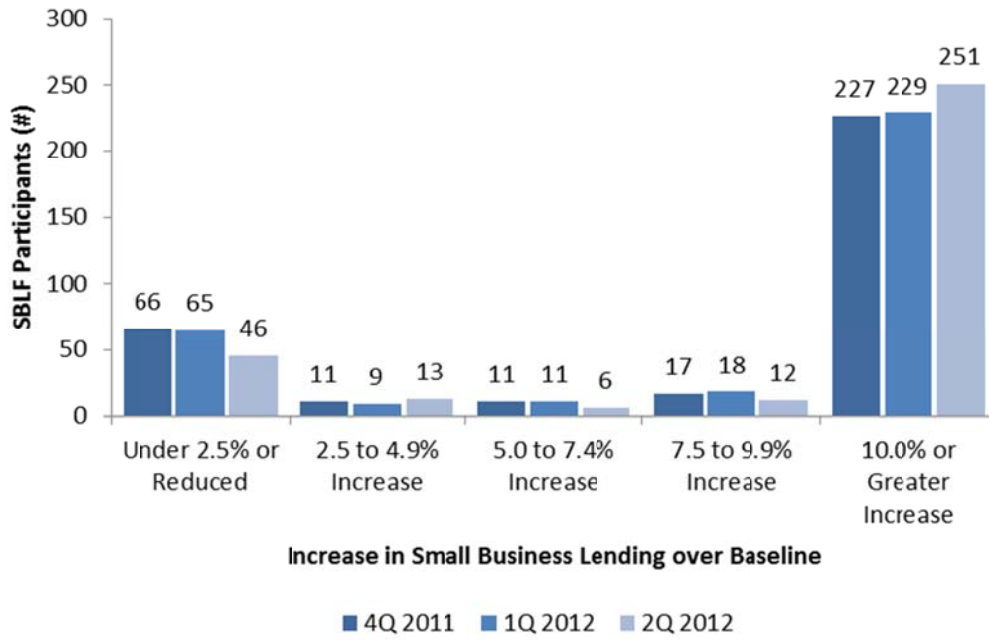


Increases in small business lending are widespread among SBLF participants. To date, 247 of the 277 participating community banks (or 89 percent) and 44 of the 51 CDLFs (or 86 percent) have increased their small business lending. In addition, a substantial majority of SBLF participants — more than 76 percent of participants — have now increased their small business lending by 10 percent or more.

The chart on the following page 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. Institution-specific reporting of small business lending by banks and CDLFs participating in SBLF is attached to this report.



**SBLF Participants Reporting Increases in Small Business Lending over Baseline
(Reported as of 2Q 2012)**



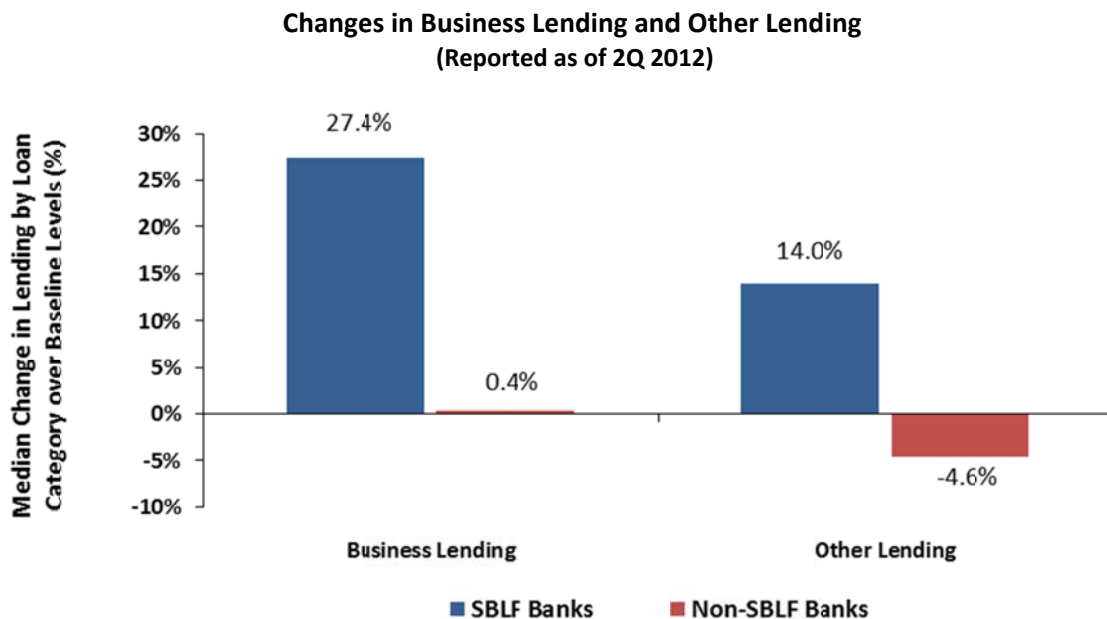
COMPARISON OF LENDING BY SBLF BANKS AND NON-SBLF BANKS⁵

SBLF banks have increased business lending by greater amounts than the comparison group of non-SBLF banks 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 the comparison group of non-SBLF banks shows a median decrease in such lending.

Overall Changes in Business Lending and Other Lending

Comparing the level of loans outstanding as of June 30, 2012 to their baseline levels, SBLF banks increased business lending by a median of 27.4 percent, versus a 0.4 percent median increase for the comparison group of non-SBLF banks. In addition to increasing business lending, SBLF banks increased other types of lending by a median of 14.0 percent over baseline levels, versus a median decrease of 4.6 percent among the group of non-SBLF banks.

The following graph shows changes in business lending and other lending by SBLF banks and the comparison group of non-SBLF banks.



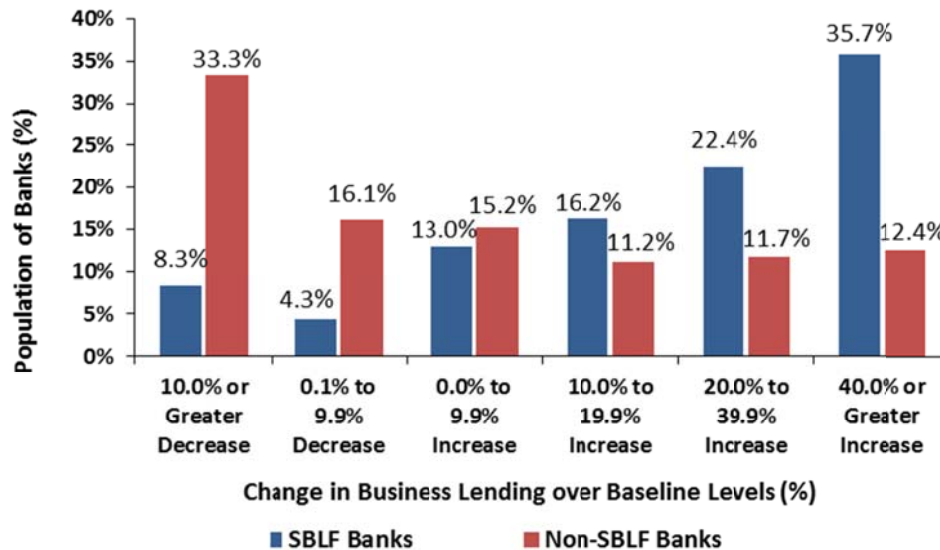
Distribution of Increases in Business Lending

A substantially greater percentage of SBLF banks than the comparison group of non-SBLF banks report significant increases in business lending. In total, 74.4 percent of banks participating in SBLF have increased their business lending by 10 percent or more versus 35.3 percent for the comparison group of non-SBLF banks. 49.4 percent of the non-SBLF banks have reduced business lending versus 12.6 percent of the SBLF banks.

⁵ This comparative information is provided in addition to the program’s statutorily required historical reporting on changes in participants’ small business lending and will be updated periodically.



Distribution of Changes in Business Lending
(Reported as of 2Q 2012)



SBLF banks increased business lending to a greater extent than non-SBLF banks, measured by the proportion of institutions reporting increases, as well as the percentage increases reported. SBLF banks increased business lending by a mean of 57.4 percent with a standard deviation of 201.3.⁶ The comparison group of non-SBLF banks increased business lending by a mean of 21.4 percent with a standard deviation of 660.9.

Changes in Business Lending by Regional Geography

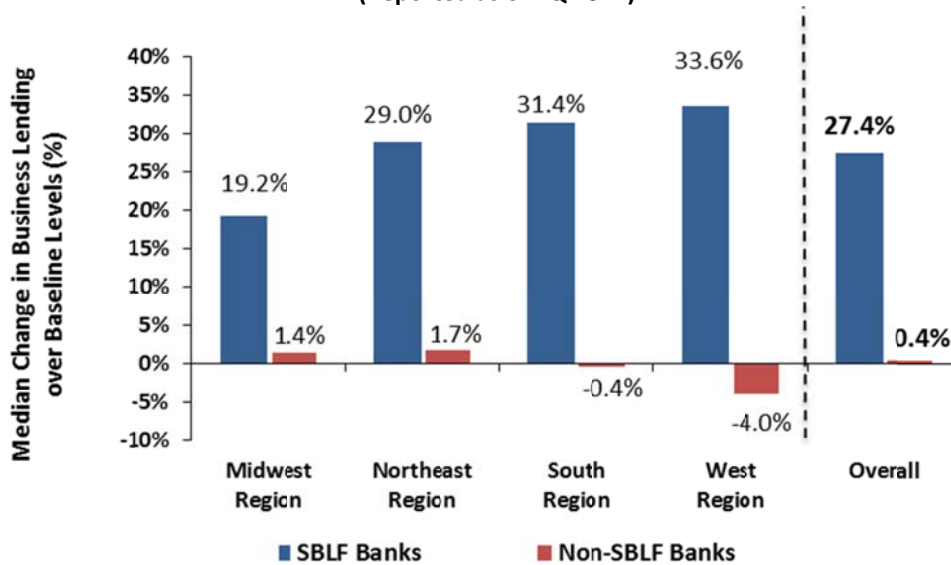
In each region⁷ of the country, SBLF banks reported median increases in business lending while the comparison group of non-SBLF banks reported median decreases or small median increases in business lending. The following graph compares median changes in business lending by SBLF banks with the comparison group of non-SBLF banks across four regions.

⁶ 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 comparison group of non-SBLF banks are distributed over a large range of values and not concentrated around the mean.

⁷ In this report, the Midwest Region includes: Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin. The Northeast Region includes: Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, and Pennsylvania. The South Region includes: Alabama, Arkansas, Delaware, District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, and West Virginia. The West Region includes: Arizona, California, Colorado, Idaho, Montana, Nevada, Utah, Washington, and Wyoming.



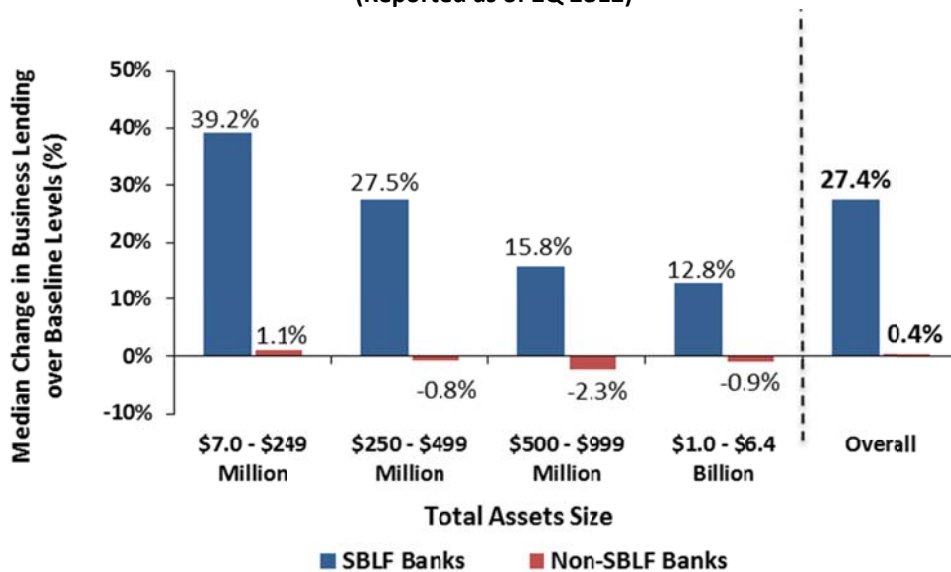
Changes in Business Lending by Regional Geography
(Reported as of 2Q 2012)



Changes in Business Lending by Institution Size

Across all ranges of institution size as defined by total assets, SBLF banks reported median increases in business lending while the comparison group of non-SBLF banks reported median decreases or minimal median increases. The following graph compares median changes in business lending by SBLF banks and the comparison group of non-SBLF banks across four categories of institution size.

Changes in Business Lending by Institution Size⁸
(Reported as of 2Q 2012)

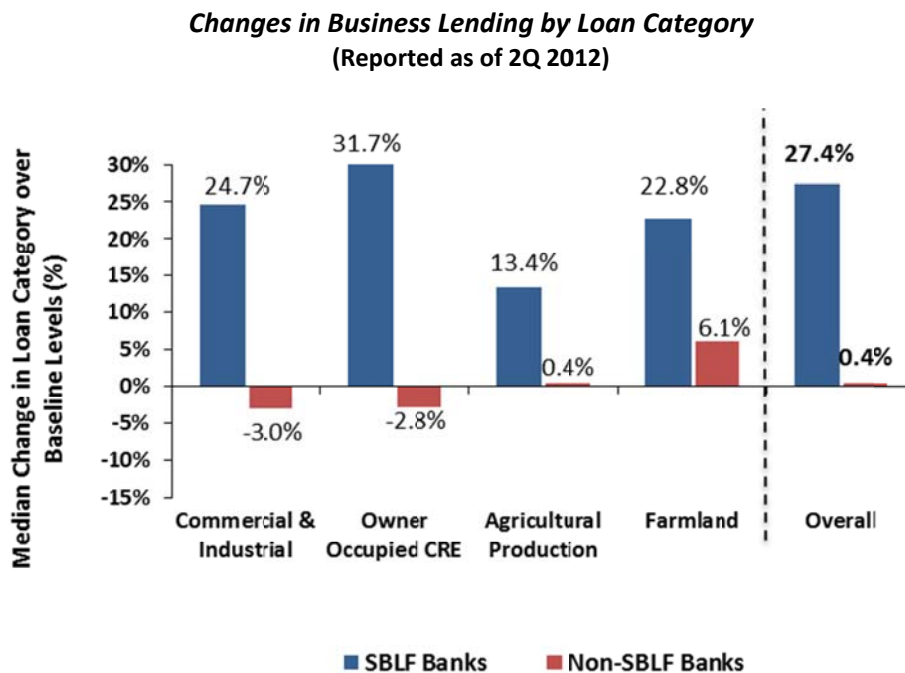


⁸ In this report, institution size (including the size ranges in this graph and segmentation of institutions) is based on the total assets reported by banks as of March 31, 2011, the quarter immediately prior to Treasury’s first SBLF investment.



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 the comparison group of non-SBLF banks reported median decreases or smaller median increases. The following graph compares median changes in business lending by SBLF banks and the comparison group of non-SBLF banks across the four categories of business loans.



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 134 institutions that repaid a CPP investment in connection with an SBLF closing and continue to participate in the program.

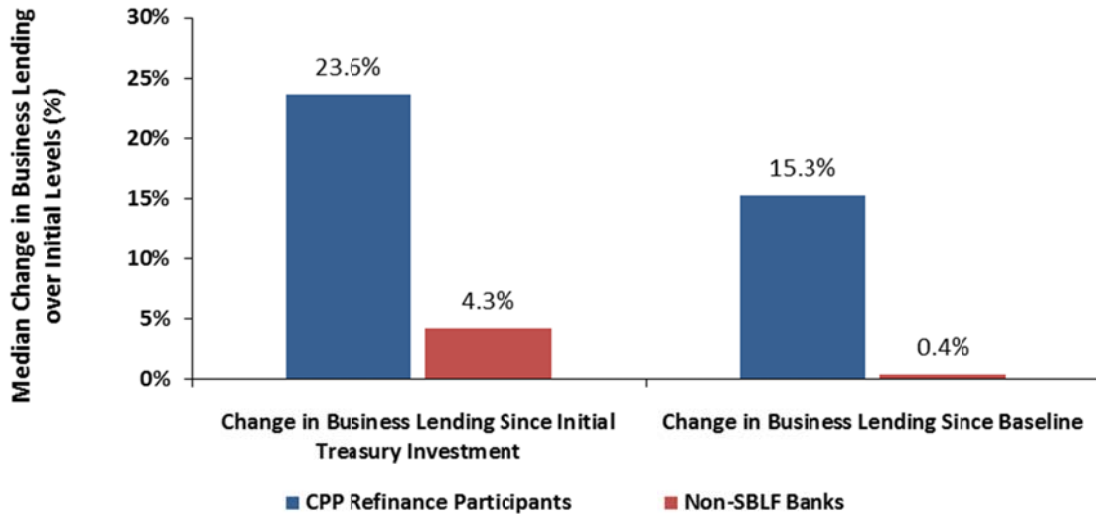
Lending Increases by Institutions that Refinanced CPP Investments

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 23.6 percent since their initial receipt of CPP funding from Treasury. These participants also reported that their business lending has increased by a median of 15.3 percent since the baseline period. The comparison group of non-SBLF banks reported a median increase in business lending of 4.3 percent since the reporting date following the CPP closings. Since the baseline period, the comparison group has increased business lending by a median of 0.4 percent, as previously noted.



Changes in Business Lending by Former CPP Participants⁹
(Reported as of 2Q 2012)



Dividend Rates Payable by Institutions that Refinanced CPP Investments

Institutions that refinance capital from CPP benefit from the dividend rate incentive provided in SBLF only if they increase their small business lending over baseline levels. As of June 30, 2012, banks that refinanced CPP capital pay an average dividend (or interest rate) of 2.4 percent on SBLF funding, whereas other bank participants pay an average rate of 1.5 percent.¹⁰

ATTACHMENTS

Institution-specific reporting for small business lending by SBLF participants and business lending by SBLF banks is attached.

⁹ For the 134 CPP refinance 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 June 30, 2012. Because the median CPP refinance participant received this capital during the first quarter of 2009, the median increase in business lending for the comparison group of 6,463 non-SBLF banks is measured from March 31, 2009 to June 30, 2012 for this calculation.

¹⁰ These figures are adjusted to account for differences in the rates paid by subchapter S corporations and mutual institutions.



Institutions Participating in SBLF

Report on Information from 6/30/2012 Quarterly Supplemental Reports transmitted with October 2012 Use of Funds Report

Bank or CDLF	Institution			SBLF Funding Outstanding	Qualified Small Business Lending as of 6/30/2012				
	Name	City	State		Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Bank	BancIndependent, Incorporated	Sheffield	AL	30,000,000	241,790,000	284,981,000	43,191,000	17.9%	1.00%
Bank	First Partners Bank (SouthCity Bank)	Vestavia Hills	AL	5,200,000	39,071,000	46,640,000	7,569,000	19.4%	1.00%
Bank	ServisFirst Bancshares, Inc.	Birmingham	AL	40,000,000	649,858,000	1,078,981,000	429,123,000	66.0%	1.00%
Bank	Southern National Corporation	Andalusia	AL	6,000,000	155,408,000	183,517,000	28,109,000	18.1%	1.50%
Bank	Southern States Bancshares, Inc.	Anniston	AL	7,492,000	53,588,000	72,633,000	19,045,000	35.5%	1.00%
Bank	First Service Bancshares, Inc.	Greenbrier	AR	7,716,000	73,164,000	58,186,000	(14,978,000)	-20.5%	7.70%
Bank	Liberty Bancshares, Inc.	Jonesboro	AR	52,500,000	619,989,000	644,426,000	24,437,000	3.9%	4.53%
Bank	Rock Bancshares, Inc.	Little Rock	AR	6,742,000	56,208,000	76,201,000	19,993,000	35.6%	1.50%
Bank	Western Alliance Bancorporation	Phoenix	AZ	141,000,000	1,516,808,000	1,706,813,000	190,005,000	12.5%	1.00%
Bank	1st Enterprise Bank	Los Angeles	CA	16,400,000	88,154,000	198,138,000	109,984,000	124.8%	1.00%
Bank	Bank of Commerce Holdings	Redding	CA	20,000,000	200,059,000	210,912,000	10,853,000	5.4%	3.91%
Bank	California Bank of Commerce	Lafayette	CA	11,000,000	73,565,000	149,157,000	75,592,000	102.8%	1.00%
Bank	Capital Bank	San Juan Capistrano	CA	3,132,000	16,458,000	39,354,000	22,896,000	139.1%	1.00%
Bank	Central Valley Community Bancorp	Fresno	CA	7,000,000	237,197,000	223,501,000	(13,696,000)	-5.8%	5.00%
Bank	Community Valley Bank	El Centro	CA	2,400,000	13,645,000	29,429,000	15,784,000	115.7%	1.00%
Bank	First California Financial Group, Inc.	Westlake Village	CA	25,000,000	313,952,000	295,360,000	(18,592,000)	-5.9%	5.00%
Bank	First Northern Community Bancorp	Dixon	CA	22,847,000	225,762,000	209,257,000	(16,505,000)	-7.3%	5.00%
Bank	First PacTrust Bancorp, Inc.	Chula Vista	CA	32,000,000	19,469,000	27,771,000	8,302,000	42.6%	3.96%
Bank	FNB Bancorp	South San Francisco	CA	12,600,000	139,556,000	119,478,000	(20,078,000)	-14.4%	5.00%
Bank	Founders Bancorp	San Luis Obispo	CA	4,178,000	35,399,000	49,782,000	14,383,000	40.6%	1.00%
Bank	GBC Holdings, Inc.	Los Angeles	CA	5,000,000	81,993,000	109,009,000	27,016,000	32.9%	1.00%
Bank	Oak Valley Bancorp	Oakdale	CA	6,750,000	143,616,000	132,672,000	(10,944,000)	-7.6%	5.00%
Bank	Pacific Coast Bankers' Bancshares	San Francisco	CA	11,960,000	42,624,000	26,634,000	(15,990,000)	-37.5%	5.00%
Bank	Partners Bank of California	Mission Viejo	CA	2,463,000	54,729,000	65,114,000	10,385,000	19.0%	1.00%
Bank	ProAmerica (Promerica Bank)	Los Angeles	CA	3,750,000	43,274,000	60,165,000	16,891,000	39.0%	1.00%
Bank	Redwood Capital Bancorp	Eureka	CA	7,310,000	46,088,000	49,625,000	3,537,000	7.7%	3.55%
Bank	Seacoast Commerce Bank	Chula Vista	CA	4,000,000	45,347,000	65,052,000	19,705,000	43.5%	1.00%
Bank	Security California Bancorp	Riverside	CA	7,200,000	164,981,000	206,829,000	41,848,000	25.4%	1.00%
Bank	Silvergate Capital Corporation	La Jolla	CA	12,427,000	9,115,000	9,313,000	198,000	2.2%	5.00%
Bank	Summit State Bank	Santa Rosa	CA	13,750,000	87,458,000	96,387,000	8,929,000	10.2%	2.40%
Bank	The Bank of Santa Barbara	Santa Barbara	CA	1,882,380	22,776,000	56,887,000	34,111,000	149.8%	1.00%
Bank	The Private Bank of California	Los Angeles	CA	10,000,000	69,125,000	115,315,000	46,190,000	66.8%	1.00%
Bank	CIC Bancshares, Inc.	Greenwood Village	CO	1,772,000	15,199,000	47,270,000	32,071,000	211.0%	1.00%
Bank	CoBiz Financial Inc.	Denver	CO	57,366,000	740,718,000	761,866,000	21,148,000	2.9%	4.63%
Bank	Columbine Capital Corp.	Buena Vista	CO	6,050,000	39,448,000	69,778,000	30,330,000	76.9%	1.00%
Bank	Morgan Capital Corporation	Fort Morgan	CO	3,250,000	27,381,000	34,416,000	7,035,000	25.7%	1.50%
Bank	Steele Street Bank Corporation	Denver	CO	11,350,000	65,842,000	97,221,000	31,379,000	47.7%	1.50%
Bank	Verus Acquisition Group, Inc.	Fort Collins	CO	9,740,000	66,000,000	98,212,000	32,212,000	48.8%	1.00%

Bank or CDLF	Institution			SBLF Funding Outstanding	Qualified Small Business Lending as of 6/30/2012				
	Name	City	State		Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Bank	BNC Financial Group, Inc.	New Canaan	CT	10,980,000	28,259,000	90,986,000	62,727,000	222.0%	1.00%
Bank	Salisbury Bancorp, Inc.	Lakeville	CT	16,000,000	77,732,000	93,937,000	16,205,000	20.8%	1.00%
Bank	SBT Bancorp, Inc.	Simsbury	CT	9,000,000	34,532,000	43,419,000	8,887,000	25.7%	1.05%
Bank	Community Bank Delaware	Lewes	DE	4,500,000	30,078,000	37,065,000	6,987,000	23.2%	1.00%
Bank	Bank of Central Florida	Lakeland	FL	7,000,000	65,574,000	96,028,000	30,454,000	46.4%	1.00%
Bank	Broward Financial Holdings, Inc.	Fort Lauderdale	FL	3,134,000	14,233,000	40,394,000	26,161,000	183.8%	1.00%
Bank	CBOS Bankshares, Inc.	Merritt Island	FL	3,893,000	46,283,000	34,304,000	(11,979,000)	-25.9%	5.00%
Bank	Community Southern Bank	Lakeland	FL	5,700,000	28,611,000	45,566,000	16,955,000	59.3%	1.00%
Bank	FineMark Holdings, Inc.	Fort Myers	FL	5,665,000	25,709,000	53,153,000	27,444,000	106.7%	1.00%
Bank	First Federal Bancorp, Inc.	Lake City	FL	20,000,000	65,513,000	131,773,000	66,260,000	101.1%	1.00%
Bank	First Green Bank	Eustis	FL	4,727,000	30,339,000	72,103,000	41,764,000	137.7%	1.00%
Bank	Florida Business BancGroup, Inc.	Tampa	FL	15,360,000	98,486,000	110,639,000	12,153,000	12.3%	1.84%
Bank	Florida Community Bankshares, Inc.	Ocala	FL	17,000,000	158,498,000	116,026,000	(42,472,000)	-26.8%	5.00%
Bank	Florida Shores Bancorp, Inc.	Pompano Beach	FL	12,750,000	88,898,000	120,719,000	31,821,000	35.8%	1.00%
Bank	Florida Traditions Bank	Dade City	FL	8,800,000	61,282,000	100,793,000	39,511,000	64.5%	1.00%
Bank	Gulfstream Bancshares, Inc.	Stuart	FL	7,500,000	283,018,000	250,606,000	(32,412,000)	-11.5%	5.00%
Bank	HomeBancorp, Inc.	Tampa	FL	7,398,000	12,298,000	12,107,000	(191,000)	-1.6%	5.00%
Bank	Jefferson Bank of Florida	Oldsmar	FL	3,367,000	13,891,000	24,104,000	10,213,000	73.5%	1.00%
Bank	Marquis Bank	Coral Gables	FL	3,500,000	11,273,000	26,663,000	15,390,000	136.5%	1.00%
Bank	Ovation Holdings, Inc.	Naples	FL	5,000,000	22,472,000	32,237,000	9,765,000	43.5%	1.00%
Bank	Platinum Bank	Brandon	FL	13,800,000	166,747,000	176,728,000	9,981,000	6.0%	5.46%
Bank	Lowndes Bancshares, Inc.	Valdosta	GA	6,000,000	47,099,000	63,525,000	16,426,000	34.9%	1.00%
Bank	Resurgens Bancorp	Atlanta	GA	2,967,000	15,336,000	24,593,000	9,257,000	60.4%	1.50%
Bank	The Peoples Bank of Talbotton	Talbotton	GA	890,000	5,943,000	8,945,000	3,002,000	50.5%	1.00%
Bank	Commercial Financial Corp	Storm Lake	IA	18,000,000	225,000,000	253,158,000	28,158,000	12.5%	1.00%
Bank	Heartland Financial USA, Inc.	Dubuque	IA	81,698,000	923,037,000	1,009,262,000	86,225,000	9.3%	2.00%
Bank	Liberty Financial Services, Inc.	Sioux City	IA	7,000,000	67,782,000	79,852,000	12,070,000	17.8%	1.00%
Bank	Two Rivers Financial Group, Inc.	Burlington	IA	23,240,000	154,246,000	167,402,000	13,156,000	8.5%	3.30%
Bank	D. L. Evans Bancorp	Burley	ID	29,891,000	350,577,000	331,738,000	(18,839,000)	-5.4%	5.00%
Bank	Bancorp Financial, Inc.	Oak Brook	IL	14,643,000	14,912,000	17,015,000	2,103,000	14.1%	4.43%
Bank	Community First Bancorp, Inc.	Fairview Heights	IL	7,000,000	51,317,000	69,024,000	17,707,000	34.5%	1.50%
Bank	Community Illinois Corporation	Rock Falls	IL	4,500,000	78,909,000	82,415,000	3,506,000	4.4%	4.22%
Bank	First Bankers Trustshares, Inc.	Quincy	IL	10,000,000	143,475,000	176,475,000	33,000,000	23.0%	1.00%
Bank	First Busey Corporation	Champaign	IL	72,664,000	555,684,000	460,927,000	(94,757,000)	-17.1%	5.00%
Bank	First Community Financial Corporation	Elgin	IL	6,100,000	32,801,000	37,383,000	4,582,000	14.0%	2.00%
Bank	First Eldorado Bancshares, Inc.	Eldorado	IL	3,000,000	41,312,000	53,823,000	12,511,000	30.3%	1.50%
Bank	First Robinson Financial Corporation	Robinson	IL	4,900,000	34,824,000	47,929,000	13,105,000	37.6%	1.00%
Bank	Fisher Bancorp, Inc.	Fisher	IL	1,000,000	15,062,000	17,506,000	2,444,000	16.2%	1.50%
Bank	Heartland Bancorp, Inc.	Bloomington	IL	25,000,000	422,484,000	438,145,000	15,661,000	3.7%	6.76%
Bank	Illinois State Bancorp, Inc.	Chicago	IL	13,368,000	60,188,000	85,615,000	25,427,000	42.2%	1.00%
Bank	Merchants and Manufacturers Bank Corporation	Joliet	IL	6,800,000	57,289,000	67,855,000	10,566,000	18.4%	1.00%
Bank	People First Bancshares, Inc.	Pana	IL	9,198,000	113,773,000	129,454,000	15,681,000	13.8%	1.50%
Bank	Prime Banc Corp.	Dieterich	IL	10,000,000	97,787,000	109,010,000	11,223,000	11.5%	1.00%
Bank	QCR Holdings, Inc.	Moline	IL	29,867,000	451,828,000	358,795,000	(93,033,000)	-20.6%	5.00%
Bank	Signature Bancorporation, Inc.	Chicago	IL	12,500,000	123,830,000	154,064,000	30,234,000	24.4%	1.00%

Bank or CDLF	Institution			SBLF Funding Outstanding	Qualified Small Business Lending as of 6/30/2012				
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Bank	Southern Illinois Bancorp, Inc.	Carmi	IL	9,000,000	91,179,000	125,419,000	34,240,000	37.6%	1.00%
Bank	Town and Country Financial Corporation	Springfield	IL	5,000,000	91,149,000	105,020,000	13,871,000	15.2%	1.00%
Bank	Tri-County Financial Group, Inc.	Mendota	IL	20,000,000	145,754,000	164,071,000	18,317,000	12.6%	1.34%
Bank	United Community Bancorp, Inc.	Chatham	IL	22,262,000	260,010,000	266,609,000	6,599,000	2.5%	7.26%
Bank	AMB Financial Corp.	Munster	IN	3,858,000	21,278,000	22,969,000	1,691,000	7.9%	3.69%
Bank	Community Bank Shares of Indiana, Inc.	New Albany	IN	28,000,000	180,982,000	202,911,000	21,929,000	12.1%	1.87%
Bank	First Merchants Corporation	Muncie	IN	90,782,940	1,341,374,000	1,076,832,000	(264,542,000)	-19.7%	5.00%
Bank	First Savings Financial Group, Inc.	Clarksville	IN	17,120,000	58,625,000	88,845,000	30,220,000	51.5%	1.00%
Bank	Horizon Bancorp	Michigan City	IN	12,500,000	153,661,000	157,672,000	4,011,000	2.6%	4.68%
Bank	MutualFirst Financial, Inc.	Muncie	IN	28,923,000	194,264,000	164,099,000	(30,165,000)	-15.5%	5.00%
Bank	Bern Bancshares, Inc.	Bern	KS	1,500,000	23,043,000	23,297,000	254,000	1.1%	5.00%
Bank	Brotherhood Bancshares, Inc.	Kansas City	KS	16,000,000	55,235,000	38,613,000	(16,622,000)	-30.1%	5.00%
Bank	CB Bancshares Corp.	Weir	KS	190,000	1,203,000	1,449,000	246,000	20.4%	1.00%
Bank	Equity Bancshares, Inc.	Wichita	KS	16,372,000	123,362,000	151,961,000	28,599,000	23.2%	1.00%
Bank	Farmers State Bankshares, Inc.	Holton	KS	700,000	12,762,000	13,131,000	369,000	2.9%	4.47%
Bank	Freedom Bancshares, Inc.	Overland Park	KS	4,000,000	30,300,000	37,229,000	6,929,000	22.9%	1.00%
Bank	Osborne Investments, Inc.	Osborne	KS	1,000,000	14,215,000	23,819,000	9,604,000	67.6%	1.50%
Bank	UBT Bancshares, Inc.	Marysville	KS	16,500,000	152,851,000	184,220,000	31,369,000	20.5%	1.00%
Bank	FCB Bancorp, Inc.	Louisville	KY	9,759,000	78,649,000	76,491,000	(2,158,000)	-2.7%	5.00%
Bank	Magnolia Bancshares Inc.	Hodgenville	KY	2,000,000	33,419,000	39,361,000	5,942,000	17.8%	1.50%
Bank	Community Trust Financial Corporation	Ruston	LA	48,260,000	349,389,000	517,027,000	167,638,000	48.0%	1.00%
Bank	First Guaranty Bancshares, Inc.	Hammond	LA	39,435,000	180,281,000	179,028,000	(1,253,000)	-0.7%	5.00%
Bank	First NBC Bank Holding Company	New Orleans	LA	37,935,000	369,836,000	452,180,000	82,344,000	22.3%	1.00%
Bank	MidSouth Bancorp, Inc.	Lafayette	LA	32,000,000	296,962,000	309,833,000	12,871,000	4.3%	4.60%
Bank	Ouachita Bancshares Corp.	Monroe	LA	17,930,000	140,765,000	177,719,000	36,954,000	26.3%	1.50%
Bank	Progressive Bancorp, Inc.	Monroe	LA	12,000,000	104,482,000	115,894,000	11,412,000	10.9%	1.20%
Bank	Central Bancorp, Inc.	Somerville	MA	10,000,000	41,313,000	28,493,000	(12,820,000)	-31.0%	5.00%
Bank	Hyde Park Bancorp, Inc.	Hyde Park	MA	18,724,000	1,684,000	2,223,000	539,000	32.0%	4.88%
Bank	Island Bancorp, Inc.	Edgartown	MA	4,000,000	23,581,000	34,671,000	11,090,000	47.0%	1.00%
Bank	Leader Bancorp, Inc.	Arlington	MA	12,852,000	30,398,000	60,209,000	29,811,000	98.1%	1.00%
Bank	New England Bancorp, Inc.	Hyannis	MA	4,000,000	35,177,000	51,359,000	16,182,000	46.0%	1.00%
Bank	Provident Bancorp, Inc.	Amesbury	MA	17,145,000	84,302,000	105,563,000	21,261,000	25.2%	1.00%
Bank	Rockport National Bancorp, Inc.	Rockport	MA	3,000,000	37,136,000	43,296,000	6,160,000	16.6%	1.00%
Bank	StonehamBank, A Co-operative Bank	Stoneham	MA	13,813,000	46,880,000	76,032,000	29,152,000	62.2%	1.50%
Bank	Eagle Bancorp, Inc.	Bethesda	MD	56,600,000	413,330,000	627,793,000	214,463,000	51.9%	1.00%
Bank	Howard Bancorp, Inc.	Ellicott City	MD	12,562,000	120,455,000	125,368,000	4,913,000	4.1%	4.61%
Bank	Monument Bank	Bethesda	MD	11,355,000	34,983,000	44,702,000	9,719,000	27.8%	1.58%
Bank	Tri-County Financial Corporation	Waldorf	MD	20,000,000	244,812,000	279,191,000	34,379,000	14.0%	1.00%
Bank	Katahdin Bankshares Corp.	Houlton	ME	11,000,000	138,863,000	166,695,000	27,832,000	20.0%	1.00%
Bank	Birmingham Bloomfield Bancshares, Inc.	Birmingham	MI	4,621,000	33,793,000	46,769,000	12,976,000	38.4%	1.00%
Bank	Crestmark Bancorp, Inc.	Troy	MI	8,250,000	198,199,000	336,896,000	138,697,000	70.0%	1.00%
Bank	Huron Valley State Bank	Milford	MI	2,597,000	21,470,000	29,210,000	7,740,000	36.1%	1.00%
Bank	Level One Bancorp, Inc.	Farmington Hills	MI	11,301,000	94,054,000	142,240,000	48,186,000	51.2%	1.00%
Bank	Valley Financial Group, Ltd.	Saginaw	MI	2,000,000	73,968,000	82,959,000	8,991,000	12.2%	1.00%
Bank	Financial Services of Winger, Inc.	Fosston	MN	4,069,000	60,984,000	80,774,000	19,790,000	32.5%	1.50%

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Bank	Heritage Bancshares Group, Inc.	Willmar	MN	11,000,000	149,302,000	147,304,000	(1,998,000)	-1.3%	7.70%
Bank	Kerkhoven Bancshares, Inc	Kerkhoven	MN	1,500,000	22,526,000	25,831,000	3,305,000	14.7%	1.50%
Bank	McLeod Bancshares, Inc.	Shorewood	MN	6,000,000	50,935,000	36,546,000	(14,389,000)	-28.2%	5.00%
Bank	MidWest Bancorporation, Inc.	Eden Prairie	MN	5,115,000	61,382,000	72,954,000	11,572,000	18.9%	1.50%
Bank	Platinum Bancorp, Inc.	Oakdale	MN	4,453,000	45,123,000	52,287,000	7,164,000	15.9%	1.50%
Bank	Redwood Financial, Inc.	Redwood Falls	MN	6,425,000	42,115,000	46,854,000	4,739,000	11.3%	2.05%
Bank	Cardinal Bancorp II, Inc.	Washington	MO	6,251,000	62,590,000	75,665,000	13,075,000	20.9%	1.50%
Bank	Fortune Financial Corporation	Arnold	MO	3,255,000	46,918,000	44,561,000	(2,357,000)	-5.0%	5.00%
Bank	Great Southern Bancorp, Inc.	Springfield	MO	57,943,000	201,374,000	256,983,000	55,609,000	27.6%	1.16%
Bank	Liberty Bancorp, Inc.	Liberty	MO	16,169,000	81,757,000	93,504,000	11,747,000	14.4%	2.09%
Bank	Liberty Bancshares, Inc.	Springfield	MO	22,995,000	305,465,000	247,625,000	(57,840,000)	-18.9%	5.00%
Bank	Security State Bancshares, Inc.	Charleston	MO	22,000,000	177,012,000	197,576,000	20,564,000	11.6%	1.26%
Bank	Southern Missouri Bancorp, Inc.	Poplar Bluff	MO	20,000,000	188,556,000	223,518,000	34,962,000	18.5%	1.00%
Bank	The Landrum Company	Columbia	MO	20,000,000	434,964,000	439,086,000	4,122,000	0.9%	5.00%
Bank	Triad Bancorp, Inc.	Frontenac	MO	5,000,000	30,501,000	42,574,000	12,073,000	39.6%	1.00%
Bank	BankFirst Capital Corporation	Macon	MS	20,000,000	172,824,000	172,608,000	(216,000)	-0.1%	5.00%
Bank	Bancorp of Montana Holding Company	Missoula	MT	1,460,000	3,332,000	8,742,000	5,410,000	162.4%	1.50%
Bank	Citizens South Banking Corporation	Gastonia	NC	20,500,000	118,154,000	158,221,000	40,067,000	33.9%	1.00%
Bank	First Bancorp	Troy	NC	63,500,000	493,414,000	536,097,000	42,683,000	8.7%	2.98%
Bank	Live Oak Bancshares, Inc.	Wilmington	NC	6,800,000	53,679,000	124,030,000	70,351,000	131.1%	1.50%
Bank	Premara Financial, Inc.	Charlotte	NC	6,238,000	45,125,000	47,726,000	2,601,000	5.8%	4.17%
Bank	Providence Bank	Rocky Mount	NC	4,250,000	29,730,000	35,522,000	5,792,000	19.5%	1.00%
Bank	Select Bancorp, Inc.	Greenville	NC	7,645,000	30,424,000	46,018,000	15,594,000	51.3%	1.00%
Bank	Union Bank & Trust Company	Oxford	NC	6,200,000	38,662,000	47,658,000	8,996,000	23.3%	1.00%
Bank	Alerus Financial Corporation	Grand Forks	ND	20,000,000	280,617,000	382,100,000	101,483,000	36.2%	1.00%
Bank	Western State Agency, Inc.	Devils Lake	ND	12,000,000	147,079,000	198,364,000	51,285,000	34.9%	1.00%
Bank	Adbanc Inc.	Ogallala	NE	21,905,000	250,743,000	276,180,000	25,437,000	10.1%	1.00%
Bank	Banner County Ban Corporation	Harrisburg	NE	2,427,000	50,318,000	68,519,000	18,201,000	36.2%	1.00%
Bank	First State Holding Co. (Wilber Co.)	Lincoln	NE	12,000,000	134,953,000	154,111,000	19,158,000	14.2%	1.50%
Bank	The State Bank of Bartley	Bartley	NE	2,380,000	27,944,000	34,233,000	6,289,000	22.5%	1.50%
Bank	Centrix Bank & Trust	Bedford	NH	24,500,000	234,642,000	298,148,000	63,506,000	27.1%	1.00%
Bank	First Colebrook Bancorp, Inc.	Colebrook	NH	8,623,000	61,376,000	72,776,000	11,400,000	18.6%	1.00%
Bank	Guaranty Bancorp, Inc.	Woodsville	NH	7,000,000	75,321,000	82,040,000	6,719,000	8.9%	2.12%
Bank	New Hampshire Thrift Bancshares, Inc.	NEWPORT	NH	20,000,000	113,698,000	149,587,000	35,889,000	31.6%	1.00%
Bank	Northway Financial, Inc.	Berlin	NH	23,593,000	106,433,000	122,672,000	16,239,000	15.3%	2.25%
Bank	The Nashua Bank	Nashua	NH	3,000,000	19,828,000	29,867,000	10,039,000	50.6%	1.00%
Bank	Center Bancorp, Inc.	Union	NJ	11,250,000	221,031,000	245,261,000	24,230,000	11.0%	1.00%
Bank	Community Partners Bancorp	Middletown	NJ	12,000,000	175,160,000	183,285,000	8,125,000	4.6%	4.32%
Bank	Crest Savings Bancorp, Inc.	Wildwood	NJ	2,500,000	23,276,000	25,744,000	2,468,000	10.6%	1.05%
Bank	Freedom Bank	Oradell	NJ	4,000,000	32,445,000	52,634,000	20,189,000	62.2%	1.00%
Bank	Harmony Bank	Jackson Township	NJ	3,500,000	10,984,000	36,472,000	25,488,000	232.0%	1.00%
Bank	Highlands Bancorp, Inc.	Vernon	NJ	6,853,000	33,899,000	57,056,000	23,157,000	68.3%	1.00%
Bank	Hopewell Valley Community Bank	Pennington	NJ	11,000,000	92,334,000	107,590,000	15,256,000	16.5%	1.00%
Bank	Regal Bank	Livingston	NJ	7,000,000	25,872,000	40,677,000	14,805,000	57.2%	1.00%
Bank	Stewardship Financial Corporation	Midland Park	NJ	15,000,000	206,620,000	218,723,000	12,103,000	5.9%	3.39%

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Bank	Meadows Bank	Las Vegas	NV	8,500,000	47,672,000	107,046,000	59,374,000	124.5%	1.00%
Bank	Alma Bank	Astoria	NY	19,000,000	91,798,000	267,799,000	176,001,000	191.7%	1.00%
Bank	Catskill Hudson Bancorp, Inc.	Rock Hill	NY	9,681,000	102,664,000	126,551,000	23,887,000	23.3%	1.00%
Bank	Greater Rochester Bancorp, Inc.	Rochester	NY	7,000,000	57,322,000	93,359,000	36,037,000	62.9%	1.00%
Bank	Kinderhook Bank Corp.	Kinderhook	NY	7,000,000	42,295,000	53,321,000	11,026,000	26.1%	1.00%
Bank	Pathfinder Bancorp, Inc.	Oswego	NY	13,000,000	68,842,000	76,787,000	7,945,000	11.5%	2.56%
Bank	Seneca-Cayuga Bancorp, Inc.	Seneca Falls	NY	5,000,000	18,957,000	31,929,000	12,972,000	68.4%	1.00%
Bank	The Elmira Savings Bank, FSB	Elmira	NY	14,063,000	94,555,000	93,586,000	(969,000)	-1.0%	5.00%
Bank	Columbus First Bancorp, Inc	Worthington	OH	6,150,000	36,629,000	52,579,000	15,950,000	43.5%	1.00%
Bank	Community Independent Bancorp Inc.	West Salem	OH	2,250,000	12,020,000	16,410,000	4,390,000	36.5%	1.00%
Bank	Insight Bank	Columbus	OH	4,250,000	16,410,000	29,990,000	13,580,000	82.8%	1.00%
Bank	AmeriBank Holding Company	Collinsville	OK	5,347,000	33,172,000	34,651,000	1,479,000	4.5%	4.72%
Bank	Central Service Corporation	Enid	OK	7,000,000	148,102,000	178,774,000	30,672,000	20.7%	1.50%
Bank	F & M Bancorporation, Inc.	Tulsa	OK	38,222,000	290,250,000	604,356,000	314,106,000	108.2%	1.00%
Bank	Grand Capital Corporation	Tulsa	OK	5,200,000	82,639,000	84,271,000	1,632,000	2.0%	5.00%
Bank	Prime Bank Group	Edmond	OK	4,456,000	17,960,000	36,739,000	18,779,000	104.6%	1.50%
Bank	Regent Capital Corporation	Nowata	OK	3,350,000	46,333,000	57,000,000	10,667,000	23.0%	1.00%
Bank	AmeriServ Financial, Inc.	Johnstown	PA	21,000,000	116,684,000	144,188,000	27,504,000	23.6%	1.00%
Bank	CBT Financial Corp.	Clearfield	PA	10,000,000	64,719,000	88,876,000	24,157,000	37.3%	1.00%
Bank	Centric Financial Corporation	Harrisburg	PA	7,492,000	50,832,000	81,383,000	30,551,000	60.1%	1.00%
Bank	Codorus Valley Bancorp, Inc.	York	PA	25,000,000	168,440,000	194,979,000	26,539,000	15.8%	1.00%
Bank	DNB Financial Corporation	Downingtown	PA	13,000,000	107,588,000	134,551,000	26,963,000	25.1%	1.00%
Bank	Emclair Financial Corp.	Emlenton	PA	10,000,000	56,761,000	57,189,000	428,000	0.8%	5.00%
Bank	Enterprise Financial Services Group, Inc.	Allison Park	PA	5,000,000	85,598,000	83,908,000	(1,690,000)	-2.0%	5.00%
Bank	First Resource Bank	Exton	PA	5,083,000	33,001,000	38,075,000	5,074,000	15.4%	1.01%
Bank	Franklin Security Bancorp, Inc.	Plains	PA	6,955,000	26,435,000	34,534,000	8,099,000	30.6%	1.00%
Bank	Jonestown Bank and Trust Company	Jonestown	PA	4,000,000	40,820,000	57,006,000	16,186,000	39.7%	1.00%
Bank	MileStone Bank	Doylestown	PA	5,100,000	46,778,000	81,658,000	34,880,000	74.6%	1.00%
Bank	Monument Bank	Doylestown	PA	2,970,000	19,715,000	40,606,000	20,891,000	106.0%	1.00%
Bank	Penn Liberty Financial Corp.	Wayne	PA	20,000,000	132,528,000	159,257,000	26,729,000	20.2%	1.00%
Bank	Phoenix Bancorp, Inc.	Minersville	PA	3,500,000	23,742,000	33,766,000	10,024,000	42.2%	1.00%
Bank	Team Capital Bank	Bethlehem	PA	22,412,000	123,116,000	172,062,000	48,946,000	39.8%	1.00%
Bank	The Victory Bancorp, Inc.	Limerick	PA	3,431,000	24,103,000	44,502,000	20,399,000	84.6%	1.00%
Bank	Valley Green Bank	Philadelphia	PA	5,000,000	23,968,000	60,969,000	37,001,000	154.4%	1.00%
Bank	York Traditions Bank	York	PA	5,115,000	78,487,000	92,169,000	13,682,000	17.4%	1.00%
Bank	Carolina Alliance Bank	Spartanburg	SC	5,000,000	65,737,000	89,176,000	23,439,000	35.7%	1.00%
Bank	GrandSouth Bancorporation	Greenville	SC	15,422,000	92,718,000	112,373,000	19,655,000	21.2%	1.00%
Bank	TCB Corporation	Greenwood	SC	8,640,000	56,579,000	67,498,000	10,919,000	19.3%	1.50%
Bank	BHCB Holding Company	Rapid City	SD	2,000,000	33,830,000	52,451,000	18,621,000	55.0%	1.50%
Bank	Avenue Financial Holdings, Inc.	Nashville	TN	18,950,000	74,788,000	116,396,000	41,608,000	55.6%	1.00%
Bank	CapitalMark Bank & Trust	Chattanooga	TN	18,212,000	134,549,000	209,102,000	74,553,000	55.4%	1.00%
Bank	Carroll Financial Services, Inc.	Huntingdon	TN	3,000,000	61,317,000	74,861,000	13,544,000	22.1%	1.00%
Bank	Community First Bancshares, Inc.	Union City	TN	30,852,000	302,286,000	273,924,000	(28,362,000)	-9.4%	5.00%
Bank	Evolve Bancorp, Inc.	Cordova	TN	4,699,000	19,101,000	68,232,000	49,131,000	257.2%	1.00%
Bank	Franklin Financial Network, Inc.	Franklin	TN	10,000,000	18,547,000	23,594,000	5,047,000	27.2%	2.98%

Bank or CDLF	Institution			SBLF Funding Outstanding	Qualified Small Business Lending as of 6/30/2012				
	Name	City	State		Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Bank	Independent Holdings, Inc.	Memphis	TN	34,900,000	44,702,000	58,315,000	13,613,000	30.5%	3.44%
Bank	InsCorp, Inc.	Nashville	TN	3,000,000	27,512,000	37,338,000	9,826,000	35.7%	1.00%
Bank	Landmark Community Bank	Collierville	TN	8,000,000	29,258,000	55,692,000	26,434,000	90.3%	1.00%
Bank	Magna Bank	Memphis	TN	18,350,000	50,612,000	65,835,000	15,223,000	30.1%	1.68%
Bank	Merchants and Planters Bancshares, Inc.	Bolivar	TN	2,000,000	19,097,000	25,929,000	6,832,000	35.8%	1.00%
Bank	Moneytree Corporation	Lenoir City	TN	9,992,000	69,543,000	76,241,000	6,698,000	9.6%	2.99%
Bank	Planters Financial Group, Inc.	Clarksville	TN	20,000,000	150,609,000	172,181,000	21,572,000	14.3%	1.50%
Bank	Sequatchie Valley Bancshares, Inc.	Dunlap	TN	5,000,000	43,802,000	24,694,000	(19,108,000)	-43.6%	7.70%
Bank	SmartFinancial, Inc.	Pigeon Forge	TN	12,000,000	28,645,000	56,510,000	27,865,000	97.3%	1.00%
Bank	Southern Heritage Bancshares, Inc.	Cleveland	TN	5,105,000	58,099,000	64,585,000	6,486,000	11.2%	1.00%
Bank	Sumner Bank & Trust	Gallatin	TN	4,264,000	27,039,000	31,215,000	4,176,000	15.4%	1.08%
Bank	AIM Bancshares, Inc.	Lvelland	TX	9,100,000	75,067,000	138,536,000	63,469,000	84.5%	1.50%
Bank	Algodon de Calidad Bancshares, Inc.	Abilene	TX	600,000	6,159,000	8,029,000	1,870,000	30.4%	1.50%
Bank	BMC Bancshares, Inc.	Dallas	TX	1,206,000	8,021,000	10,278,000	2,257,000	28.1%	1.50%
Bank	BOH Holdings, Inc.	Houston	TX	23,938,350	199,766,000	292,938,000	93,172,000	46.6%	1.00%
Bank	Encore Bancshares, Inc.	Houston	TX	32,914,000	186,974,000	252,139,000	65,165,000	34.9%	1.00%
Bank	FB BanCorp	San Antonio	TX	12,000,000	39,335,000	68,337,000	29,002,000	73.7%	1.00%
Bank	First Texas BHC, Inc.	Fort Worth	TX	29,822,000	137,852,000	215,984,000	78,132,000	56.7%	1.00%
Bank	Frontier Bancshares, Inc.	Austin	TX	6,184,000	62,651,000	113,565,000	50,914,000	81.3%	1.50%
Bank	FVNB Corp.	Victoria	TX	18,000,000	588,173,000	685,587,000	97,414,000	16.6%	1.00%
Bank	Happy Bancshares, Inc.	Amarillo	TX	31,929,000	436,374,000	538,815,000	102,441,000	23.5%	1.00%
Bank	Joaquin Bankshares Inc.	Huntington	TX	3,908,000	40,722,000	46,055,000	5,333,000	13.1%	1.50%
Bank	Liberty Capital Bancshares, Inc.	Addison	TX	1,500,000	16,656,000	41,299,000	24,643,000	148.0%	1.50%
Bank	McLaughlin Bancshares, Inc.	Ralls	TX	6,600,000	47,152,000	63,549,000	16,397,000	34.8%	1.00%
Bank	Pioneer Bank, SSB	Drippings Springs	TX	3,004,000	17,568,000	32,191,000	14,623,000	83.2%	1.00%
Bank	PlainsCapital Corporation	Dallas	TX	114,068,000	997,172,000	1,083,477,000	86,305,000	8.7%	2.73%
Bank	Southwestern Bancorp, Inc.	Boerne	TX	1,500,000	22,454,000	23,898,000	1,444,000	6.4%	4.72%
Bank	Sovereign Bancshares, Inc.	Dallas	TX	24,500,000	183,263,000	183,767,000	504,000	0.3%	5.00%
Bank	Steele Holdings, Inc.	Tyler	TX	8,282,000	31,142,000	47,633,000	16,491,000	53.0%	1.50%
Bank	The ANB Corporation	Terrell	TX	37,000,000	402,694,000	447,630,000	44,936,000	11.2%	1.00%
Bank	Third Coast Bank SSB	Humble	TX	8,673,000	57,861,000	126,302,000	68,441,000	118.3%	1.00%
Bank	Veritex Holdings, Inc.	Dallas	TX	8,000,000	100,919,000	169,345,000	68,426,000	67.8%	1.00%
Bank	Cache Valley Banking Company	Logan	UT	11,670,000	151,344,000	181,128,000	29,784,000	19.7%	1.00%
Bank	Continental Bancorporation	Salt Lake City	UT	4,724,000	89,880,000	33,344,000	(56,536,000)	-62.9%	7.70%
Bank	LCA Bank Corporation	Park City	UT	2,727,000	14,000	827,000	813,000	5807.1%	3.81%
Bank	Medallion Bank	Salt Lake City	UT	26,303,000	229,336,000	372,426,000	143,090,000	62.4%	1.00%
Bank	Blue Ridge Bankshares, Inc.	Luray	VA	4,500,000	20,108,000	22,866,000	2,758,000	13.7%	2.55%
Bank	Citizens Community Bank	South Hill	VA	4,000,000	38,520,000	43,199,000	4,679,000	12.1%	1.00%
Bank	Heritage Bankshares, Inc.	Norfolk	VA	7,800,000	68,967,000	75,220,000	6,253,000	9.1%	2.60%
Bank	TowneBank	Suffolk	VA	76,458,000	814,570,000	952,130,000	137,560,000	16.9%	1.00%
Bank	United Financial Banking Companies, Inc.	Vienna	VA	3,000,000	75,699,000	85,549,000	9,850,000	13.0%	1.00%
Bank	Virginia Heritage Bank	Fairfax	VA	15,300,000	87,143,000	115,304,000	28,161,000	32.3%	1.00%
Bank	WashingtonFirst Bankshares, Inc.	Reston	VA	17,796,000	112,615,000	167,253,000	54,638,000	48.5%	1.00%
Bank	Xenith Bankshares, Inc.	Richmond	VA	8,381,000	82,147,000	167,261,000	85,114,000	103.6%	1.00%
Bank	Peoples Bancorp	Lynden / Bellingham	WA	18,000,000	279,067,000	281,963,000	2,896,000	1.0%	5.00%

Bank or CDLF	Institution			SBLF Funding Outstanding	Qualified Small Business Lending as of 6/30/2012				
	Name	City	State		Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Bank	Puget Sound Bank	Bellevue	WA	9,886,000	80,816,000	108,376,000	27,560,000	34.1%	1.00%
Bank	U&I Financial Corp	Lynnwood	WA	5,500,000	39,884,000	56,280,000	16,396,000	41.1%	1.00%
Bank	W.T.B. Financial Corporation	Spokane	WA	89,142,000	878,103,000	926,626,000	48,523,000	5.5%	3.91%
Bank	County Bancorp, Inc.	Manitowoc	WI	15,000,000	379,555,000	421,969,000	42,414,000	11.2%	1.00%
Bank	Deerfield Financial Corporation	Deerfield	WI	3,650,000	15,146,000	19,084,000	3,938,000	26.0%	1.50%
Bank	First American Investment, Inc.	Hudson	WI	1,705,710	20,101,000	23,944,000	3,843,000	19.1%	1.50%
Bank	First Menasha Bancshares, Inc.	Neenah	WI	10,000,000	67,613,000	77,912,000	10,299,000	15.2%	1.00%
Bank	Nicolet Bankshares, Inc.	Green Bay	WI	24,400,000	239,970,000	244,731,000	4,761,000	2.0%	5.00%
Bank	Northern Bankshares, Inc.	McFarland	WI	22,000,000	138,447,000	149,310,000	10,863,000	7.8%	5.43%
Bank	PFSB Bancorporation, Inc.	Pigeon Falls	WI	1,500,000	25,044,000	27,611,000	2,567,000	10.2%	1.00%
Bank	Sword Financial Corporation	Horicon	WI	17,000,000	192,167,000	214,332,000	22,165,000	11.5%	1.50%
Bank	First Bank of Charleston	Charleston	WV	3,345,000	24,923,000	29,114,000	4,191,000	16.8%	1.00%
Bank	MVB Financial Corp.	Fairmont	WV	8,500,000	53,681,000	75,232,000	21,551,000	40.1%	1.00%
Bank	Financial Security Corporation	Basin	WY	5,000,000	67,715,000	85,795,000	18,080,000	26.7%	1.00%
CDLF	California Coastal Rural Development Corporation	Salinas	CA	870,000	9,545,000	9,837,000	292,000	3.1%	2.00%
CDLF	Low Income Investment Fund	San Francisco	CA	7,490,000	26,595,000	46,967,000	20,372,000	76.6%	2.00%
CDLF	OBDC Small Business Finance	Oakland	CA	219,000	2,473,000	4,236,000	1,763,000	71.3%	2.00%
CDLF	Opportunity Fund Northern California	San Jose	CA	2,236,000	5,935,000	8,751,000	2,816,000	47.4%	2.00%
CDLF	Rural Community Assistance Corporation	West Sacramento	CA	4,300,000	6,104,000	7,405,000	1,301,000	21.3%	2.00%
CDLF	Valley Economic Development Center, Inc.	Van Nuys	CA	661,000	9,581,000	23,128,000	13,547,000	141.4%	2.00%
CDLF	Colorado Enterprise Fund, Inc.	Denver	CO	463,000	5,721,000	7,639,000	1,918,000	33.5%	2.00%
CDLF	Greater New Haven Community Loan Fund	New Haven	CT	525,000	758,000	828,000	70,000	9.2%	2.00%
CDLF	Building Hope... A Charter School Facilities Fund	Washington	DC	2,091,000	23,190,000	28,942,000	5,752,000	24.8%	2.00%
CDLF	Partners for the Common Good, Inc.	Washington	DC	1,009,000	4,888,000	6,140,000	1,252,000	25.6%	2.00%
CDLF	Appalachian Community Enterprises, Inc.	Cleveland	GA	188,000	2,179,000	4,756,000	2,577,000	118.3%	2.00%
CDLF	IFF	Chicago	IL	8,294,000	108,261,000	117,475,000	9,214,000	8.5%	2.00%
CDLF	Community Ventures Corporation	Lexington	KY	1,045,000	3,451,000	5,455,000	2,004,000	58.1%	2.00%
CDLF	Federation of Appalachian Housing Enterprises, Inc.	Berea	KY	2,063,000	4,137,000	6,938,000	2,801,000	67.7%	2.00%
CDLF	Boston Community Loan Fund, Inc.	Roxbury	MA	4,410,000	11,378,000	20,467,000	9,089,000	79.9%	2.00%
CDLF	Capital Link, Inc.	Boston	MA	198,000	1,420,000	3,018,000	1,598,000	112.5%	2.00%
CDLF	Common Capital, Inc. (The Western Massachusetts Enterprise Fund, Inc)	Holyoke	MA	200,000	3,526,000	3,452,000	(74,000)	-2.1%	2.00%
CDLF	Enterprise Community Loan Fund, Inc.	Columbia	MD	8,817,000	8,849,000	11,341,000	2,492,000	28.2%	2.00%
CDLF	Coastal Enterprises, Inc.	Wiscasset	ME	2,316,000	17,640,000	18,492,000	852,000	4.8%	2.00%
CDLF	Community Reinvestment Fund, Inc.	Minneapolis	MN	5,100,000	43,655,000	33,865,000	(9,790,000)	-22.4%	2.00%
CDLF	Midwest Minnesota Community Development Corporation	Detroit Lakes	MN	4,600,000	29,638,000	47,309,000	17,671,000	59.6%	2.00%
CDLF	Nonprofits Assistance Fund	Minneapolis	MN	686,000	6,979,000	14,785,000	7,806,000	111.8%	2.00%
CDLF	Montana Community Development Corporation	Missoula	MT	585,000	8,377,000	13,801,000	5,424,000	64.7%	2.00%
CDLF	Mountain BizCapital, Inc.	Asheville	NC	197,000	1,791,000	2,331,000	540,000	30.2%	2.00%
CDLF	Nebraska Enterprise Fund	Oakland	NE	197,000	1,454,000	3,441,000	1,987,000	136.7%	2.00%
CDLF	Community Loan Fund of the Capital Region, Inc.	Albany	NY	478,000	6,760,000	8,267,000	1,507,000	22.3%	2.00%
CDLF	La Fuerza Unida Community Development Corporation	East Norwich	NY	42,000	86,000	418,000	332,000	386.0%	2.00%
CDLF	Leviticus 25:23 Alternative Fund, Inc.	Elmsford	NY	750,000	2,218,000	2,942,000	724,000	32.6%	2.00%
CDLF	Primary Care Development Corporation	New York	NY	4,000,000	33,280,000	28,109,000	(5,171,000)	-15.5%	2.00%
CDLF	Seedco Financial Services, Inc.	New York	NY	2,500,000	33,651,000	44,916,000	11,265,000	33.5%	2.00%
CDLF	Economic and Community Development Institute, Inc.	Columbus	OH	203,000	2,728,000	5,195,000	2,467,000	90.4%	2.00%

Bank or CDLF	Institution			SBLF Funding Outstanding	Qualified Small Business Lending as of 6/30/2012				
	Name	City	State		Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
CDLF	Citizen Potawatomi Community Development Corporation	Shawnee	OK	490,000	6,505,000	9,110,000	2,605,000	40.0%	2.00%
CDLF	Bridgeway Capital, Inc.	Pittsburgh	PA	1,820,000	18,674,000	17,202,000	(1,472,000)	-7.9%	2.00%
CDLF	Community First Fund	Lancaster	PA	862,000	11,002,000	10,917,000	(85,000)	-0.8%	2.00%
CDLF	Northside Community Development Fund	Pittsburgh	PA	250,000	2,190,000	3,117,000	927,000	42.3%	2.00%
CDLF	The Progress Fund	Greensburg	PA	1,052,000	12,882,000	17,486,000	4,604,000	35.7%	2.00%
CDLF	The Reinvestment Fund, Inc.	Philadelphia	PA	11,708,000	113,268,000	112,003,000	(1,265,000)	-1.1%	2.00%
CDLF	Charleston Citywide Local Development Corporation	Charleston	SC	1,000,000	1,799,000	3,530,000	1,731,000	96.2%	2.00%
CDLF	Lowcountry Housing Trust, Incorporated	North Charleston	SC	392,000	96,000	353,000	257,000	267.7%	2.00%
CDLF	Northeast South Dakota Economic Corporation	Sisseton	SD	1,000,000	11,758,000	13,018,000	1,260,000	10.7%	2.00%
CDLF	Rural Electric Economic Development, Inc.	Madison	SD	1,230,000	11,116,000	11,352,000	236,000	2.1%	2.00%
CDLF	South Eastern Development Foundation	Sioux Falls	SD	240,000	2,486,000	3,634,000	1,148,000	46.2%	2.00%
CDLF	CEN-TEX Certified Development Corporation	Austin	TX	489,000	6,554,000	5,853,000	(701,000)	-10.7%	2.00%
CDLF	PeopleFund	Austin	TX	500,000	6,412,000	7,930,000	1,518,000	23.7%	2.00%
CDLF	ECDC Enterprise Development Group	Arlington	VA	320,000	1,402,000	2,037,000	635,000	45.3%	2.00%
CDLF	NCB Capital Impact	Arlington	VA	8,218,000	95,578,000	126,976,000	31,398,000	32.9%	2.00%
CDLF	Vermont Community Loan Fund, Inc.	Montpelier	VT	1,247,000	12,787,000	16,277,000	3,490,000	27.3%	2.00%
CDLF	ShoreBank Enterprise Group, Pacific	Ilwaco	WA	1,867,000	24,108,000	29,898,000	5,790,000	24.0%	2.00%
CDLF	Forward Community Investments, Inc.	Madison	WI	470,000	3,964,000	6,123,000	2,159,000	54.5%	2.00%
CDLF	Impact Seven, Incorporated	Almena	WI	4,000,000	13,344,000	16,776,000	3,432,000	25.7%	2.00%
CDLF	Wisconsin Women's Business Initiative Corporation	Milwaukee	WI	391,000	4,562,000	7,287,000	2,725,000	59.7%	2.00%

Community Banks Participating in SBLF

Report on Information from 6/30/2012 Call Reports transmitted with October 2012 Use of Funds Report

Institution			Region	Total Assets	Baseline Lending				Baseline Business Lending	Q2 2012				Q1 2012 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		
BancIndependent, Incorporated	Sheffield	AL	South	1,054,432	126,083	110,777	6,105	15,249	258,213	166,235	122,501	3,955	16,131	308,822	19.6%
First Partners Bank (SouthCity Bank)	Vestavia Hills	AL	South	170,644	34,442	6,394	-	-	40,837	39,002	8,206	-	-	47,208	15.6%
ServisFirst Bancshares, Inc.	Birmingham	AL	South	2,530,898	440,705	209,801	25,580	22,243	698,328	814,149	490,204	44,903	50,950	1,400,206	100.5%
Southern National Corporation	Andalusia	AL	South	395,922	42,858	46,952	5,776	59,822	155,408	41,743	49,108	10,808	77,487	179,146	15.3%
Southern States Bancshares, Inc.	Anniston	AL	South	216,065	18,236	18,732	-	943	37,910	33,874	42,233	1,710	1,409	79,226	109.0%
First Service Bancshares, Inc.	Greenbrier	AR	South	226,956	20,458	31,269	6,055	16,417	74,199	12,174	19,312	5,448	20,592	57,526	-22.5%
Liberty Bancshares, Inc.	Jonesboro	AR	South	2,789,866	258,145	402,154	36,465	59,998	756,761	263,235	457,352	46,863	43,226	810,676	7.1%
Rock Bancshares, Inc.	Little Rock	AR	South	185,788	49,812	7,116	-	1,804	58,732	78,676	8,676	-	1,403	88,755	51.1%
Western Alliance Bancorporation	Phoenix	AZ	West	6,947,059	550,987	1,063,943	186	4,343	1,619,459	892,829	1,310,340	1,711	10,187	2,215,067	36.8%
1st Enterprise Bank	Los Angeles	CA	West	578,961	52,170	35,416	-	-	87,586	123,380	79,513	-	-	202,893	131.7%
Bank of Commerce Holdings	Redding	CA	West	920,791	133,779	72,044	1,173	7,805	214,800	148,712	69,024	798	5,783	224,317	4.4%
California Bank of Commerce	Lafayette	CA	West	308,486	60,775	13,291	390	1,632	76,087	118,663	29,932	153	1,518	150,266	97.5%
Capital Bank	San Juan Capistrano	CA	West	118,278	13,838	11,346	98	295	25,575	8,393	30,473	377	1,539	40,782	59.5%
Central Valley Community Bancorp	Fresno	CA	West	833,935	82,216	110,907	18,420	41,356	252,898	69,871	109,336	43,643	38,160	261,010	3.2%
Community Valley Bank	El Centro	CA	West	89,380	11,352	2,293	-	-	13,645	10,761	18,104	265	69	29,199	114.0%
First California Financial Group, Inc.	Westlake Village	CA	West	1,878,474	227,247	127,145	51	855	355,297	171,128	150,819	-	855	322,802	-9.1%
First Northern Community Bancorp	Dixon	CA	West	793,513	88,431	116,575	30,680	22,480	258,166	81,523	97,551	23,464	22,167	224,705	-13.0%
First PacTrust Bancorp, Inc.	Chula Vista	CA	West	1,068,237	553	39,920	-	-	40,473	8,915	21,281	-	-	30,196	-25.4%
FNB Bancorp	South San Francisco	CA	West	746,630	67,974	69,468	0	5,118	142,560	53,450	61,207	-	4,950	119,607	-16.1%
Founders Bancorp	San Luis Obispo	CA	West	120,696	24,400	11,516	-	2,218	38,133	22,576	27,336	-	3,267	53,179	39.5%
GBC Holdings, Inc.	Los Angeles	CA	West	435,078	48,872	64,652	-	468	113,992	97,348	89,166	269	-	186,783	63.9%
Oak Valley Bancorp	Oakdale	CA	West	593,399	36,927	91,868	10,876	18,272	157,944	32,606	99,751	8,770	17,030	158,157	0.1%
Pacific Coast Bankers' Bancshares	San Francisco	CA	West	658,183	10,701	35,168	-	-	45,869	16,235	21,617	-	-	37,852	-17.5%
Partners Bank of California	Mission Viejo	CA	West	107,139	40,849	13,880	-	-	54,729	45,914	18,392	-	-	64,306	17.5%
ProAmerica (Promerica Bank)	Los Angeles	CA	West	128,204	18,665	28,650	-	-	47,315	16,033	45,662	-	-	61,695	30.4%
Redwood Capital Bancorp	Eureka	CA	West	236,668	16,119	28,172	120	2,899	47,311	11,462	38,041	37	2,875	52,415	10.8%
Seacoast Commerce Bank	Chula Vista	CA	West	146,631	12,916	42,691	-	456	56,063	4,943	88,982	-	304	94,229	68.1%
Security California Bancorp	Riverside	CA	West	446,677	112,334	67,475	-	-	179,809	128,553	81,653	-	534	210,740	17.2%
Silvertate Capital Corporation	La Jolla	CA	West	535,008	3,408	6,233	-	-	9,641	3,817	5,818	-	-	9,635	-0.1%
Summit State Bank	Santa Rosa	CA	West	406,829	40,612	33,151	2,405	24,934	101,101	37,625	38,120	5,856	26,689	108,290	7.1%
The Bank of Santa Barbara	Santa Barbara	CA	West	106,198	11,319	9,943	-	1,514	22,776	36,908	19,751	-	-	56,659	148.8%
The Private Bank of California	Los Angeles	CA	West	640,924	70,098	16,855	-	-	86,953	116,257	34,667	-	-	150,924	73.6%
CIC Bancshares, Inc.	Greenwood Village	CO	West	139,494	1,433	21	-	-	1,454	22,257	24,151	-	736	47,144	3142.9%
CoBiz Financial Inc.	Denver	CO	West	2,415,969	464,781	390,528	5,703	2,295	863,306	495,226	423,029	126	412	918,793	6.4%
Columbine Capital Corp.	Buena Vista	CO	West	215,593	22,300	16,986	221	893	40,399	39,907	32,296	359	2,584	75,146	86.0%
Morgan Capital Corporation	Fort Morgan	CO	West	113,270	13,330	6,289	4,169	3,950	27,738	20,666	6,064	3,091	5,607	35,428	27.7%
Steele Street Bank Corporation	Denver	CO	West	391,442	34,832	32,612	-	-	67,443	42,928	56,438	-	-	99,366	47.3%
Verus Acquisition Group, Inc.	Fort Collins	CO	West	248,768	14,365	45,134	88	7,204	66,792	21,070	73,243	-	8,575	102,888	54.0%
BNC Financial Group, Inc.	New Canaan	CT	Northeast	503,756	3,378	24,882	-	-	28,259	31,856	59,130	-	-	90,986	222.0%
Salisbury Bancorp, Inc.	Lakeville	CT	Northeast	598,920	23,290	49,853	402	5,666	79,211	28,780	65,251	345	3,818	98,194	24.0%
SBT Bancorp, Inc.	Simsbury	CT	Northeast	361,663	14,128	21,168	-	-	35,295	15,124	29,832	-	-	44,956	27.4%
Community Bank Delaware	Lewes	DE	South	131,989	6,962	20,018	574	1,175	28,729	4,124	32,747	487	1,314	38,672	34.6%
Bank of Central Florida	Lakeland	FL	South	267,642	29,147	27,541	-	-	56,688	45,892	50,493	-	-	96,385	70.0%
Broward Financial Holdings, Inc.	Fort Lauderdale	FL	South	125,664	14,234	-	-	-	14,234	18,073	22,321	-	-	40,394	183.8%
CBOS Bankshares, Inc.	Merritt Island	FL	South	129,827	5,742	40,542	-	-	46,283	4,902	29,321	-	-	34,223	-26.1%
Community Southern Bank	Lakeland	FL	South	206,149	13,773	15,059	813	115	29,759	23,577	22,673	28	241	46,519	56.3%

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FineMark Holdings, Inc.	Fort Myers	FL	South	460,540	12,141	15,375	112	-	27,628	24,017	28,419	-	-	52,436	89.8%
First Federal Bancorp, Inc.	Lake City	FL	South	993,138	27,255	139,046	-	-	166,301	76,645	48,695	9,348	15,338	150,026	-9.8%
First Green Bank	Eustis	FL	South	176,261	6,491	23,716	-	133	30,339	10,467	61,446	-	151	72,064	137.5%
Florida Business BancGroup, Inc.	Tampa	FL	South	626,891	41,885	46,924	-	-	88,809	31,215	86,531	-	-	117,746	32.6%
Florida Community Bankshares, Inc.	Ocala	FL	South	547,975	29,777	56,970	8,266	68,740	163,752	15,487	42,806	5,116	50,357	113,766	-30.5%
Florida Shores Bancorp, Inc.	Pompano Beach	FL	South	530,751	35,523	38,461	-	-	73,983	35,469	89,754	-	493	125,716	69.9%
Florida Traditions Bank	Dade City	FL	South	261,440	30,449	24,910	299	5,624	61,282	43,206	48,358	1,682	7,024	100,270	63.6%
Gulfstream Bancshares, Inc.	Stuart	FL	South	542,499	123,553	159,465	-	-	283,018	112,570	134,994	-	-	247,564	-12.5%
HomeBancorp, Inc.	Tampa	FL	South	478,118	3,043	10,343	-	-	13,385	3,139	10,305	-	-	13,444	0.4%
Jefferson Bank of Florida	Oldsmar	FL	South	156,332	9,021	4,870	-	-	13,891	12,799	9,240	-	-	22,039	58.7%
Marquis Bank	Coral Gables	FL	South	183,873	1,427	9,846	-	-	11,273	12,680	15,074	-	-	27,754	146.2%
Ovation Holdings, Inc.	Naples	FL	South	257,691	1,684	8,013	-	-	9,698	3,629	29,011	-	-	32,640	236.6%
Platinum Bank	Brandon	FL	South	393,966	57,110	95,349	222	10,816	163,496	60,246	97,582	136	16,586	174,550	6.8%
Lowndes Bancshares, Inc.	Valdosta	GA	South	211,421	10,135	40,668	-	-	50,803	18,124	41,703	-	3,333	63,160	24.3%
Resurgens Bancorp	Atlanta	GA	South	87,104	8,251	4,870	-	1,965	15,086	13,303	9,409	-	1,881	24,593	63.0%
The Peoples Bank of Talbotton	Talbotton	GA	South	33,645	647	3,191	-	2,106	5,943	1,231	2,636	-	5,102	8,969	50.9%
Commercial Financial Corp	Storm Lake	IA	Midwest	458,376	128,275	39,538	38,076	22,656	228,545	131,698	49,482	61,676	32,599	275,455	20.5%
Heartland Financial USA, Inc.	Dubuque	IA	Midwest	4,328,692	453,188	485,865	80,290	194,060	1,213,402	714,105	519,966	113,296	187,685	1,535,052	26.5%
Liberty Financial Services, Inc.	Sioux City	IA	Midwest	270,479	36,186	17,912	4,466	5,574	64,138	38,511	26,591	5,218	13,312	83,632	30.4%
Two Rivers Financial Group, Inc.	Burlington	IA	Midwest	684,099	114,756	65,269	13,984	20,410	214,418	106,475	61,693	12,891	20,844	201,903	-5.8%
D. L. Evans Bancorp	Burley	ID	West	952,404	69,464	158,111	107,881	60,654	396,108	76,751	145,625	89,741	71,569	383,686	-3.1%
Bancorp Financial, Inc.	Oak Brook	IL	Midwest	404,375	5,790	9,122	-	-	14,912	8,912	7,978	-	-	16,890	13.3%
Community First Bancorp, Inc.	Fairview Heights	IL	Midwest	202,656	23,850	23,424	-	7,233	54,507	34,205	33,356	-	8,096	75,657	38.8%
Community Illinois Corporation	Rock Falls	IL	Midwest	251,609	29,250	10,821	16,703	22,134	78,909	25,757	19,114	15,529	21,418	81,818	3.7%
First Bankers Trustshares, Inc.	Quincy	IL	Midwest	731,429	34,554	53,147	20,504	20,851	129,056	49,723	81,325	22,725	32,067	185,840	44.0%
First Busey Corporation	Champaign	IL	Midwest	3,482,675	313,814	356,714	38,356	57,626	766,509	292,878	292,431	27,170	41,155	653,634	-14.7%
First Community Financial Corporation	Elgin	IL	Midwest	169,481	6,337	26,075	-	582	32,993	8,010	29,058	-	495	37,563	13.9%
First Eldorado Bancshares, Inc.	Eldorado	IL	Midwest	242,820	7,789	-	7,887	25,857	41,533	19,078	2,476	8,336	33,766	63,656	53.3%
First Robinson Financial Corporation	Robinson	IL	Midwest	215,392	14,280	7,658	3,957	8,804	34,699	14,981	18,920	2,406	11,239	47,546	37.0%
Fisher Bancorp, Inc.	Fisher	IL	Midwest	84,303	4,244	6,329	2,457	2,741	15,770	3,248	6,324	4,398	3,991	17,961	13.9%
Heartland Bancorp, Inc.	Bloomington	IL	Midwest	1,976,697	189,580	219,980	36,243	38,855	484,658	177,574	279,520	28,642	41,380	527,116	8.8%
Illinois State Bancorp, Inc.	Chicago	IL	Midwest	358,371	21,057	38,971	-	160	60,188	20,652	57,604	-	4,365	82,621	37.3%
Merchants and Manufacturers Bank Corporation	Joliet	IL	Midwest	163,664	35,038	20,722	-	-	55,760	51,611	19,049	-	296	70,956	27.3%
People First Bancshares, Inc.	Pana	IL	Midwest	280,136	48,975	9,408	48,716	13,254	120,352	63,747	11,613	70,911	11,451	157,722	31.1%
Prime Banc Corp.	Dieterich	IL	Midwest	493,487	21,310	6,268	9,480	22,344	59,401	29,456	45,535	10,881	24,719	110,591	86.2%
QCR Holdings, Inc.	Moline	IL	Midwest	2,002,600	331,888	157,873	59	4,915	494,735	279,742	172,899	100	2,731	455,472	-7.9%
Signature Bancorporation, Inc.	Chicago	IL	Midwest	316,565	88,196	37,019	-	-	125,214	124,972	35,839	-	-	160,811	28.4%
Southern Illinois Bancorp, Inc.	Carmi	IL	Midwest	385,804	37,465	17,420	18,888	21,392	95,164	47,113	36,220	23,032	22,344	128,709	35.3%
Town and Country Financial Corporation	Springfield	IL	Midwest	393,043	34,830	59,359	6,536	5,550	106,274	32,434	79,304	5,978	3,719	121,435	14.3%
Tri-County Financial Group, Inc.	Mendota	IL	Midwest	733,461	23,912	24,883	30,134	35,679	114,608	43,056	40,797	29,478	52,465	165,796	44.7%
United Community Bancorp, Inc.	Chatham	IL	Midwest	1,282,344	98,783	95,660	47,661	74,408	316,511	112,071	96,609	47,827	85,782	342,289	8.1%
AMB Financial Corp.	Munster	IN	Midwest	181,221	7,638	19,595	-	-	27,233	7,869	14,738	-	-	22,607	-17.0%
Community Bank Shares of Indiana, Inc.	New Albany	IN	Midwest	792,481	87,840	88,791	690	4,709	182,030	95,480	97,993	1,575	5,703	200,751	10.3%
First Merchants Corporation	Muncie	IN	Midwest	4,222,251	673,225	515,331	115,882	147,472	1,451,909	552,353	453,131	106,135	126,813	1,238,432	-14.7%
First Savings Financial Group, Inc.	Clarksville	IN	Midwest	543,157	26,351	56,489	-	-	82,839	30,281	53,254	1,493	4,591	89,619	8.2%
Horizon Bancorp	Michigan City	IN	Midwest	1,548,182	63,712	84,200	3,279	7,424	158,615	55,428	108,440	1,634	7,731	173,233	9.2%
MutualFirst Financial, Inc.	Muncie	IN	Midwest	1,438,182	72,053	164,080	-	-	236,133	56,020	100,838	1,076	3,083	161,017	-31.8%
Bern Bancshares, Inc.	Bern	KS	Midwest	77,504	4,671	46	14,941	3,145	22,803	4,090	438	14,231	4,757	23,516	3.1%
Brotherhood Bancshares, Inc.	Kansas City	KS	Midwest	531,182	42,681	28,067	-	3,673	74,420	15,374	23,688	-	3,240	42,302	-43.2%
CB Bancshares Corp.	Weir	KS	Midwest	9,888	819	-	263	299	1,382	362	-	78	366	806	-41.7%
Equity Bancshares, Inc.	Wichita	KS	Midwest	600,157	72,242	44,546	7,028	5,075	128,891	96,189	58,923	9,188	5,086	169,386	31.4%
Farmers State Bankshares, Inc.	Holton	KS	Midwest	57,247	4,518	20	3,835	4,697	13,070	2,686	1,461	2,849	6,233	13,229	1.2%
Freedom Bancshares, Inc.	Overland Park	KS	Midwest	125,345	17,081	18,667	-	-	35,748	26,016	20,828	-	-	46,844	31.0%

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Osborne Investments, Inc.	Osborne	KS	Midwest	57,922	1,549	451	9,025	4,697	15,722	3,010	1,859	12,058	10,127	27,054	72.1%
UBT Bancshares, Inc.	Marysville	KS	Midwest	529,293	41,004	27,943	44,044	63,137	176,128	47,387	16,721	52,099	86,600	202,807	15.1%
FCB Bancorp, Inc.	Louisville	KY	South	465,554	27,761	54,823	-	56	82,640	23,080	53,251	-	-	76,331	-7.6%
Magnolia Bancshares Inc.	Hodgenville	KY	South	128,615	6,246	10,176	2,066	14,930	33,419	6,686	14,994	2,604	14,996	39,280	17.5%
Community Trust Financial Corporation	Ruston	LA	South	2,579,656	294,044	150,315	1,480	24,990	470,828	782,458	268,210	603	26,111	1,077,382	128.8%
First Guaranty Bancshares, Inc.	Hammond	LA	South	1,359,290	85,481	82,769	17,727	12,111	198,087	80,571	106,939	25,372	10,594	223,476	12.8%
First NBC Bank Holding Company	New Orleans	LA	South	2,321,445	288,580	212,783	-	261	501,625	565,115	339,488	-	2,979	907,582	80.9%
MidSouth Bancorp, Inc.	Lafayette	LA	South	1,412,989	185,803	126,929	6,367	3,019	322,119	226,993	160,211	6,770	7,780	401,754	24.7%
Ouachita Bancshares Corp.	Monroe	LA	South	598,773	47,682	73,761	14,288	9,163	144,892	63,818	86,393	16,501	24,469	191,181	31.9%
Progressive Bancorp, Inc.	Monroe	LA	South	424,812	54,604	42,050	1,671	7,976	106,300	46,759	45,900	5,018	20,084	117,761	10.8%
Central Bancorp, Inc.	Somerville	MA	Northeast	522,919	3,979	37,334	-	-	41,313	780	27,097	-	-	27,877	-32.5%
Hyde Park Bancorp, Inc.	Hyde Park	MA	Northeast	978,512	1,142	542	-	-	1,684	13,148	985	-	-	14,133	739.5%
Island Bancorp, Inc.	Edgartown	MA	Northeast	133,748	2,672	20,909	-	-	23,581	5,534	29,165	-	-	34,699	47.1%
Leader Bancorp, Inc.	Arlington	MA	Northeast	529,437	7,075	24,647	-	-	31,722	20,920	50,385	-	-	71,305	124.8%
New England Bancorp, Inc.	Hyannis	MA	Northeast	159,101	9,707	19,019	-	-	28,726	26,765	29,219	-	-	55,984	94.9%
Provident Bancorp, Inc.	Amesbury	MA	Northeast	539,969	17,487	70,118	-	93	87,697	44,323	72,579	-	37	116,939	33.3%
Rockport National Bancorp, Inc.	Rockport	MA	Northeast	185,992	9,222	29,422	-	-	38,643	10,051	34,684	-	-	44,735	15.8%
StonehamBank, A Co-operative Bank	Stoneham	MA	Northeast	435,427	22,466	24,415	-	-	46,880	32,206	43,826	-	-	76,032	62.2%
Eagle Bancorp, Inc.	Bethesda	MD	South	2,802,234	325,046	122,093	-	-	447,140	551,272	237,652	-	2,022	790,946	76.9%
Howard Bancorp, Inc.	Ellicott City	MD	South	347,770	91,705	41,681	-	794	134,180	80,846	55,228	-	830	136,904	2.0%
Monument Bank	Bethesda	MD	South	384,433	20,990	12,522	-	576	34,088	26,174	19,051	-	655	45,880	34.6%
Tri-County Financial Corporation	Waldorf	MD	South	965,172	121,233	137,607	-	-	258,840	110,239	185,159	-	-	295,398	14.1%
Katahdin Bankshares Corp.	Houlton	ME	Northeast	549,420	95,319	50,102	3,312	2,706	151,438	122,010	55,036	4,392	6,022	187,460	23.8%
Birmingham Bloomfield Bancshares, Inc.	Birmingham	MI	Midwest	128,130	15,987	17,807	-	-	33,793	24,576	23,170	-	-	47,746	41.3%
Crestmark Bancorp, Inc.	Troy	MI	Midwest	375,882	153,006	1,470	-	-	154,475	355,741	-	-	-	355,741	130.3%
Huron Valley State Bank	Milford	MI	Midwest	72,870	5,648	16,506	-	191	22,345	8,830	21,607	-	175	30,612	37.0%
Level One Bancorp, Inc.	Farmington Hills	MI	Midwest	447,343	39,110	24,606	-	-	63,716	103,240	54,369	-	-	157,609	147.4%
Valley Financial Group, Ltd.	Saginaw	MI	Midwest	176,914	38,248	36,190	-	90	74,528	46,671	37,435	-	783	84,889	13.9%
Financial Services of Winger, Inc.	Fosston	MN	Midwest	129,056	19,628	7,190	25,894	21,040	73,751	21,358	12,175	35,044	31,234	99,811	35.3%
Heritage Bancshares Group, Inc.	Willmar	MN	Midwest	448,019	59,801	32,540	48,486	28,555	169,382	51,094	24,925	49,649	44,877	170,545	0.7%
Kerkhoven Bancshares, Inc.	Kerkhoven	MN	Midwest	50,050	4,668	9,381	3,475	7,114	24,637	7,824	11,878	3,285	6,392	29,379	19.2%
McLeod Bancshares, Inc.	Shorewood	MN	Midwest	385,720	23,330	3,763	5,618	2,780	35,490	11,622	16,465	5,127	2,354	35,568	0.2%
MidWest Bancorporation, Inc.	Eden Prairie	MN	Midwest	148,823	36,857	29,128	-	-	65,984	16,543	6,720	26,559	26,257	76,079	15.3%
Platinum Bancorp, Inc.	Oakdale	MN	Midwest	140,198	19,145	27,015	-	573	46,733	28,515	26,464	-	2,799	57,778	23.6%
Redwood Financial, Inc.	Redwood Falls	MN	Midwest	199,369	24,855	48,160	-	-	73,015	16,737	20,828	18,289	13,342	69,196	-5.2%
Cardinal Bancorp II, Inc.	Washington	MO	Midwest	287,316	34,752	29,431	190	5,482	69,855	40,053	35,251	383	9,697	85,384	22.2%
Fortune Financial Corporation	Arnold	MO	Midwest	150,170	24,461	23,534	-	370	48,366	20,023	26,243	-	-	46,266	-4.3%
Great Southern Bancorp, Inc.	Springfield	MO	Midwest	3,855,718	138,613	136,926	4,079	21,896	301,514	200,959	111,003	2,940	31,680	346,582	14.9%
Liberty Bancorp, Inc.	Liberty	MO	Midwest	427,438	23,445	124,005	-	-	147,449	44,181	53,650	-	126	97,957	-33.6%
Liberty Bancshares, Inc.	Springfield	MO	Midwest	1,084,506	115,140	161,708	5,205	63,339	345,391	111,171	180,405	3,880	69,182	364,638	5.6%
Security State Bancshares, Inc.	Charleston	MO	Midwest	660,201	56,094	57,781	30,314	49,925	194,113	56,844	52,171	43,966	74,890	227,871	17.4%
Southern Missouri Bancorp, Inc.	Poplar Bluff	MO	Midwest	745,717	52,833	42,934	28,817	26,753	151,336	72,642	72,174	50,657	48,566	244,039	61.3%
The Landrum Company	Columbia	MO	Midwest	1,711,763	134,266	183,524	27,453	93,726	438,969	133,717	212,470	26,419	109,574	482,180	9.8%
Triad Bancorp, Inc.	Frontenac	MO	Midwest	197,712	15,530	16,895	-	820	33,245	20,321	30,131	-	2,765	53,217	60.1%
BankFirst Capital Corporation	Macon	MS	South	732,159	58,754	75,633	9,765	42,941	187,093	68,086	79,995	9,489	40,105	197,675	5.7%
Bancorp of Montana Holding Company	Missoula	MT	West	34,537	1,208	1,994	-	444	3,646	4,759	4,823	-	729	10,311	182.8%
Citizens South Banking Corporation	Gastonia	NC	South	1,071,534	44,956	219,477	-	-	264,433	45,772	127,502	96	6,972	180,342	-31.8%
First Bancorp	Troy	NC	South	3,335,440	140,198	279,520	7,734	36,485	463,938	136,971	347,397	8,275	40,484	533,127	14.9%
Live Oak Bancshares, Inc.	Wilmington	NC	South	284,632	27,794	73,668	-	-	101,462	74,484	113,643	-	-	188,127	85.4%
Premara Financial, Inc.	Charlotte	NC	South	197,757	15,263	23,523	-	-	38,786	18,126	37,953	-	-	56,079	44.6%
Providence Bank	Rocky Mount	NC	South	197,262	14,547	12,644	780	826	28,797	15,886	15,123	2,022	2,491	35,522	23.4%
Select Bancorp, Inc.	Greenville	NC	South	239,524	18,588	9,146	-	1,726	29,459	18,153	19,136	-	9,059	46,348	57.3%
Union Bank & Trust Company	Oxford	NC	South	194,388	19,991	15,549	10	3,112	38,662	16,678	22,873	2,188	5,778	47,517	22.9%

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Alerus Financial Corporation	Grand Forks	ND	Midwest	1,205,313	180,756	65,037	33,489	10,852	290,134	247,166	124,713	32,276	12,432	416,587	43.6%
Western State Agency, Inc.	Devils Lake	ND	Midwest	511,863	97,220	32,153	14,569	6,955	150,896	152,318	22,370	13,695	10,104	198,487	31.5%
Adbanc Inc.	Ogallala	NE	Midwest	545,422	69,479	59,439	77,060	51,676	257,654	74,790	61,681	86,031	67,717	290,219	12.6%
Banner County Ban Corporation	Harrisburg	NE	Midwest	116,770	8,633	2,981	30,815	15,368	57,797	8,486	5,752	34,934	24,128	73,300	26.8%
First State Holding Co. (Wilber Co.)	Lincoln	NE	Midwest	375,179	40,835	24,786	25,570	36,985	128,176	49,833	31,375	34,361	59,752	175,321	36.8%
The State Bank of Bartley	Bartley	NE	Midwest	74,020	13,050	4,465	8,672	2,035	28,221	13,241	4,987	14,434	5,424	38,086	35.0%
Centrix Bank & Trust	Bedford	NH	Northeast	775,872	105,188	145,314	-	-	250,502	137,505	178,408	-	-	315,913	26.1%
First Colebrook Bancorp, Inc.	Colebrook	NH	Northeast	238,954	25,654	42,281	569	82	68,585	33,242	45,669	731	720	80,362	17.2%
Guaranty Bancorp, Inc.	Woodsville	NH	Northeast	380,175	37,136	48,710	454	1,988	88,288	35,039	56,066	426	3,339	94,870	7.5%
New Hampshire Thrift Bancshares, Inc.	NEWPORT	NH	Northeast	1,095,746	58,234	128,402	-	-	186,635	39,271	113,671	26	112	153,080	-18.0%
Northway Financial, Inc.	Berlin	NH	Northeast	814,803	44,870	67,422	-	-	112,292	79,180	56,938	-	-	136,118	21.2%
The Nashua Bank	Nashua	NH	Northeast	117,229	6,602	13,756	-	-	20,358	11,753	21,046	-	-	32,799	61.1%
Center Bancorp, Inc.	Union	NJ	Northeast	1,475,904	106,353	113,588	-	-	219,941	156,310	97,713	-	-	254,023	15.5%
Community Partners Bancorp	Middletown	NJ	Northeast	684,857	48,487	135,572	-	-	184,059	44,341	146,293	-	155	190,789	3.7%
Crest Savings Bancorp, Inc.	Wildwood	NJ	Northeast	386,611	3,201	63,016	-	-	66,217	4,691	21,053	-	-	25,744	-61.1%
Freedom Bank	Oradell	NJ	Northeast	160,658	14,905	17,540	-	-	32,445	15,640	35,633	-	-	51,273	58.0%
Harmony Bank	Jackson Township	NJ	Northeast	134,376	929	9,059	-	1,000	10,988	2,573	31,755	-	2,583	36,911	235.9%
Highlands Bancorp, Inc.	Vernon	NJ	Northeast	181,263	16,612	17,780	-	777	35,168	21,651	35,377	-	1,336	58,364	66.0%
Hopewell Valley Community Bank	Pennington	NJ	Northeast	415,900	9,885	76,725	-	876	87,485	11,815	99,454	-	849	112,118	28.2%
Regal Bank	Livingston	NJ	Northeast	234,626	1,682	24,190	-	-	25,872	4,513	36,164	-	-	40,677	57.2%
Stewardship Financial Corporation	Midland Park	NJ	Northeast	710,054	48,805	156,337	-	1,053	206,195	35,464	169,894	-	1,656	207,014	0.4%
Meadows Bank	Las Vegas	NV	West	240,959	29,330	21,164	-	-	50,495	80,320	44,581	-	-	124,901	147.4%
Alma Bank	Astoria	NY	Northeast	752,367	66,760	25,038	-	-	91,798	165,433	131,747	-	-	297,180	223.7%
Catskill Hudson Bancorp, Inc.	Rock Hill	NY	Northeast	359,449	42,715	54,456	277	1,075	98,522	45,995	80,201	501	1,226	127,923	29.8%
Greater Rochester Bancorp, Inc.	Rochester	NY	Northeast	298,021	43,466	17,134	-	1,736	62,336	73,793	31,952	-	1,154	106,899	71.5%
Kinderhook Bank Corp.	Kinderhook	NY	Northeast	294,306	18,911	19,028	58	2,330	40,328	27,102	30,544	173	517	58,336	44.7%
Pathfinder Bancorp, Inc.	Oswego	NY	Northeast	536,949	25,983	48,698	-	786	75,467	31,187	53,433	-	912	85,532	13.3%
Seneca-Cayuga Bancorp, Inc.	Seneca Falls	NY	Northeast	255,369	6,963	14,567	-	-	21,530	14,153	13,205	2,860	4,310	34,528	60.4%
The Elmira Savings Bank, FSB	Elmira	NY	Northeast	519,692	36,668	58,685	-	-	95,353	31,500	62,929	-	-	94,429	-1.0%
Columbus First Bancorp, Inc	Worthington	OH	Midwest	216,880	19,279	15,132	-	-	34,411	24,479	28,311	-	-	52,790	53.4%
Community Independent Bancorp Inc.	West Salem	OH	Midwest	91,997	2,587	5,795	133	3,505	12,020	3,026	8,506	721	4,115	16,368	36.2%
Insight Bank	Columbus	OH	Midwest	157,566	3,205	10,876	-	-	14,080	10,138	19,852	-	-	29,990	113.0%
AmeriBank Holding Company	Collinsville	OK	South	136,291	19,843	9,416	1,590	2,324	33,172	23,113	7,064	2,559	1,703	34,439	3.8%
Central Service Corporation	Enid	OK	South	554,976	43,994	23,240	43,232	38,675	149,140	62,219	28,910	47,024	47,503	185,656	24.5%
F & M Bancorporation, Inc.	Tulsa	OK	South	2,139,214	382,607	142,344	17	955	525,922	921,996	202,125	19	2,960	1,127,100	114.3%
Grand Capital Corporation	Tulsa	OK	South	197,491	36,537	34,183	144	8,923	79,787	42,585	35,136	41	7,464	85,226	6.8%
Prime Bank Group	Edmond	OK	South	154,004	7,722	10,116	53	1,742	19,632	22,586	22,131	98	253	45,068	129.6%
Regent Capital Corporation	Nowata	OK	South	172,181	24,582	17,779	3,616	9,416	55,394	34,036	22,311	3,928	6,108	66,383	19.8%
AmeriServ Financial, Inc.	Johnstown	PA	Northeast	939,292	92,509	62,972	-	178	155,659	95,561	87,302	-	287	183,150	17.7%
CBT Financial Corp.	Clearfield	PA	Northeast	404,839	34,922	32,578	1,037	6,580	75,117	44,228	29,124	3,309	19,015	95,676	27.4%
Centric Financial Corporation	Harrisburg	PA	Northeast	265,100	16,476	31,487	193	1,397	49,553	28,801	51,001	870	1,214	81,886	65.3%
Codorus Valley Bancorp, Inc.	York	PA	Northeast	1,027,286	46,618	104,503	1,653	24,703	177,476	65,179	112,771	3,259	27,540	208,749	17.6%
DNB Financial Corporation	Downingtown	PA	Northeast	625,905	38,960	73,668	-	10,878	123,505	53,049	90,587	-	13,012	156,648	26.8%
Emclaire Financial Corp.	Emlenton	PA	Northeast	511,312	33,244	25,924	-	-	59,168	31,546	27,801	9	202	59,558	0.7%
Enterprise Financial Services Group, Inc.	Allison Park	PA	Northeast	244,848	37,394	75,423	-	424	113,241	41,380	82,254	-	96	123,730	9.3%
First Resource Bank	Exton	PA	Northeast	143,165	11,395	19,652	-	1,119	32,165	11,583	25,148	-	1,185	37,916	17.9%
Franklin Security Bancorp, Inc.	Plains	PA	Northeast	217,831	18,122	9,158	-	-	27,280	21,388	18,207	-	-	39,595	45.1%
Jonestown Bank and Trust Company	Jonestown	PA	Northeast	395,564	6,880	29,539	11	4,390	40,820	11,491	38,582	14	5,977	56,064	37.3%
MillStone Bank	Doylestown	PA	Northeast	168,208	17,161	29,937	-	-	47,098	45,545	40,480	-	-	86,025	82.7%
Monument Bank	Doylestown	PA	Northeast	185,098	1,478	17,409	-	828	19,715	1,723	38,096	-	787	40,606	106.0%
Penn Liberty Financial Corp.	Wayne	PA	Northeast	537,611	58,496	84,723	-	-	143,218	71,997	105,828	-	-	177,825	24.2%
Phoenix Bancorp, Inc.	Minersville	PA	Northeast	132,165	5,262	4,097	-	-	9,359	10,207	23,165	-	197	33,569	258.7%
Team Capital Bank	Bethlehem	PA	Northeast	834,586	58,221	137,758	-	-	195,979	70,566	100,768	-	192	171,526	-12.5%

Institution			Region	Total Assets	Baseline Lending				Baseline Business Lending	Q2 2012				Q1 2012 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		
The Victory Bancorp, Inc.	Limerick	PA	Northeast	110,927	13,913	8,245	-	1,757	23,916	28,053	15,734	-	2,102	45,889	91.9%
Valley Green Bank	Philadelphia	PA	Northeast	241,003	10,485	12,990	-	-	23,475	30,003	31,104	-	-	61,107	160.3%
York Traditions Bank	York	PA	Northeast	257,933	48,533	27,986	-	2,156	78,674	53,367	47,562	-	2,580	103,509	31.6%
Carolina Alliance Bank	Spartanburg	SC	South	245,543	29,943	34,965	-	830	65,737	36,180	51,691	-	746	88,617	34.8%
GrandSouth Bancorporation	Greenville	SC	South	376,020	49,299	43,148	114	3,454	96,015	56,353	48,508	737	1,814	107,412	11.9%
TCB Corporation	Greenwood	SC	South	320,197	16,375	40,863	-	1,056	58,294	16,835	45,151	-	4,184	66,170	13.5%
BHCB Holding Company	Rapid City	SD	Midwest	111,973	11,260	16,312	1,696	1,627	30,895	16,308	33,863	382	3,120	53,673	73.7%
Avenue Financial Holdings, Inc.	Nashville	TN	South	661,291	92,450	29,501	-	-	121,950	124,696	46,126	-	-	170,822	40.1%
CapitalMark Bank & Trust	Chattanooga	TN	South	709,945	88,680	45,869	-	-	134,549	133,478	74,499	-	555	208,532	55.0%
Carroll Financial Services, Inc.	Huntingdon	TN	South	271,723	7,921	34,549	4,141	14,441	61,052	12,319	40,113	7,504	17,558	77,494	26.9%
Community First Bancshares, Inc.	Union City	TN	South	1,682,974	102,278	165,597	16,329	35,772	319,976	113,265	154,209	19,057	30,932	317,463	-0.8%
Evolve Bancorp, Inc.	Cordova	TN	South	219,289	8,239	5,161	2,211	3,490	19,101	11,125	38,732	9,679	8,696	68,232	257.2%
Franklin Financial Network, Inc.	Franklin	TN	South	508,681	10,261	9,123	823	149	20,356	14,994	8,190	842	945	24,971	22.7%
Independent Holdings, Inc.	Memphis	TN	South	808,413	39,655	11,109	-	1,474	52,238	50,545	15,962	-	7,782	74,289	42.2%
InsCorp, Inc.	Nashville	TN	South	168,275	11,667	8,603	-	765	21,034	18,753	17,621	-	964	37,338	77.5%
Landmark Community Bank	Collierville	TN	South	331,607	17,728	11,183	94	263	29,268	39,351	15,866	-	-	55,217	88.7%
Magna Bank	Memphis	TN	South	440,628	24,492	83,564	-	-	108,056	63,414	19,399	435	-	83,248	-23.0%
Merchants and Planters Bancshares, Inc.	Bolivar	TN	South	96,483	5,479	10,527	361	2,730	19,097	6,777	15,949	278	2,978	25,982	36.1%
Moneytree Corporation	Lenoir City	TN	South	408,149	35,050	32,806	61	1,627	69,543	23,670	49,932	-	1,336	74,938	7.8%
Planters Financial Group, Inc.	Clarksville	TN	South	668,162	59,970	67,388	12,733	34,238	174,327	88,307	94,112	13,328	30,172	225,919	29.6%
Sequatchie Valley Bancshares, Inc.	Dunlap	TN	South	594,834	2,685	34,739	770	6,525	44,719	2,022	13,662	286	8,460	24,430	-45.4%
SmartFinancial, Inc.	Pigeon Forge	TN	South	316,140	21,736	14,293	-	1,139	37,167	32,085	29,721	-	1,488	63,294	70.3%
Southern Heritage Bancshares, Inc.	Cleveland	TN	South	226,935	26,826	30,355	33	1,077	58,290	19,746	43,734	5	-	63,485	8.9%
Sumner Bank & Trust	Gallatin	TN	South	156,536	12,075	15,701	43	694	28,512	12,561	19,250	7	525	32,343	13.4%
AIM Bancshares, Inc.	Levelland	TX	South	328,924	39,299	14,585	13,262	6,874	74,020	86,806	33,672	18,324	14,583	153,385	107.2%
Algodon de Calidad Bancshares, Inc.	Abilene	TX	South	29,113	825	-	3,741	1,747	6,313	1,315	-	5,738	1,059	8,112	28.5%
BMC Bancshares, Inc.	Dallas	TX	South	58,928	765	2,514	825	223	4,326	1,178	9,313	33	-	10,524	143.3%
BOH Holdings, Inc.	Houston	TX	South	804,019	127,907	69,441	-	-	197,348	188,337	150,107	-	142	338,586	71.6%
Encore Bancshares, Inc.	Houston	TX	South	1,581,307	118,114	65,827	-	2,286	186,226	239,190	72,420	-	1,214	312,824	68.0%
FB Bancorp	San Antonio	TX	South	568,047	99,765	2,480	-	-	102,244	75,857	3,266	29,862	-	108,985	6.6%
First Texas BHC, Inc.	Fort Worth	TX	South	984,993	85,806	71,371	110	2,229	159,515	129,464	97,109	341	8,499	235,413	47.6%
Frontier Bancshares, Inc.	Austin	TX	South	307,749	25,056	29,742	851	6,814	62,462	47,846	66,847	494	10,705	125,892	101.5%
FVNB Corp.	Victoria	TX	South	1,914,369	256,962	185,801	102,406	86,398	631,567	289,497	230,376	107,145	97,375	724,393	14.7%
Happy Bancshares, Inc.	Amarillo	TX	South	1,871,261	196,083	83,097	130,663	49,806	459,650	218,783	106,742	230,276	87,744	643,545	40.0%
Joaquin Bankshares Inc.	Huntington	TX	South	117,410	14,762	13,696	1,602	13,014	43,074	24,939	11,422	1,853	8,811	47,025	9.2%
Liberty Capital Bancshares, Inc.	Addison	TX	South	108,859	9,008	5,927	-	1,722	16,657	30,270	11,029	-	-	41,299	147.9%
McLaughlin Bancshares, Inc.	Ralls	TX	South	227,632	18,912	4,166	29,426	3,706	56,210	28,174	9,867	33,372	4,510	75,923	35.1%
Pioneer Bank, SSB	Drippings Springs	TX	South	145,700	7,439	8,987	-	1,142	17,568	9,734	20,819	-	3,720	34,273	95.1%
PlainsCapital Corporation	Dallas	TX	South	5,766,904	1,018,142	363,288	60,432	61,652	1,503,514	1,176,293	483,481	54,114	38,028	1,751,916	16.5%
Southwestern Bancorp, Inc.	Boerne	TX	South	101,757	5,487	12,617	2,545	1,837	22,486	6,815	13,880	2,073	1,987	24,755	10.1%
Sovereign Bancshares, Inc.	Dallas	TX	South	885,891	196,282	22,060	-	918	219,260	252,286	34,314	-	377	286,977	30.9%
Steele Holdings, Inc.	Tyler	TX	South	209,101	14,649	15,060	427	1,007	31,142	21,494	28,762	397	664	51,317	64.8%
The ANB Corporation	Terrell	TX	South	2,142,833	142,877	265,405	6,732	22,473	437,487	125,166	345,174	6,498	16,200	493,038	12.7%
Third Coast Bank SSB	Humble	TX	South	223,792	33,954	30,443	-	-	64,397	81,020	40,780	-	4,919	126,719	96.8%
Veritex Holdings, Inc.	Dallas	TX	South	442,735	24,303	14,187	-	1,151	39,641	99,840	63,585	-	5,856	169,281	327.0%
Cache Valley Banking Company	Logan	UT	West	481,569	33,786	39,918	9,516	16,242	99,462	51,323	96,484	13,528	19,662	180,997	82.0%
Continental Bancorporation	Salt Lake City	UT	West	108,985	44,446	12,863	-	-	57,309	30,067	10,730	219	884	41,900	-26.9%
LCA Bank Corporation	Park City	UT	West	69,447	136	-	-	-	136	827	-	-	-	827	510.3%
Medallion Bank	Salt Lake City	UT	West	628,598	234,859	-	-	-	234,859	376,797	-	-	-	376,797	60.4%
Blue Ridge Bancshares, Inc.	Luray	VA	South	208,955	4,225	15,593	159	2,442	22,419	7,638	13,799	150	4,454	26,041	16.2%
Citizens Community Bank	South Hill	VA	South	158,301	18,419	16,605	251	3,246	38,520	17,789	23,041	76	2,163	43,069	11.8%
Heritage Bankshares, Inc.	Norfolk	VA	South	304,227	29,431	36,330	-	-	65,761	25,714	49,620	-	-	75,334	14.6%
TowneBank	Suffolk	VA	South	4,144,219	302,054	531,494	675	6,389	840,612	348,937	664,602	899	11,950	1,026,388	22.1%

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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		
United Financial Banking Companies, Inc.	Vienna	VA	South	321,780	17,679	59,243	-	-	76,922	23,584	64,698	-	-	88,282	14.8%
Virginia Heritage Bank	Fairfax	VA	South	618,491	39,167	50,228	-	-	89,395	29,580	92,875	-	94	122,549	37.1%
WashingtonFirst Bankshares, Inc.	Reston	VA	South	607,871	60,171	13,644	117	3,240	77,172	89,947	77,405	-	112	167,464	117.0%
Xenith Bankshares, Inc.	Richmond	VA	South	494,123	14,641	19,095	-	593	34,328	113,431	51,962	89	7,019	172,501	402.5%
Peoples Bancorp	Lynden / Bellingham	WA	West	1,238,924	74,665	143,418	30,294	58,705	307,082	75,810	161,671	27,821	65,554	330,856	7.7%
Puget Sound Bank	Bellevue	WA	West	236,061	49,945	28,866	-	-	78,810	73,411	38,898	-	630	112,939	43.3%
U&I Financial Corp	Lynnwood	WA	West	165,342	8,950	34,994	-	-	43,943	12,353	48,741	-	-	61,094	39.0%
W.T.B. Financial Corporation	Spokane	WA	West	4,201,563	726,366	358,143	80,131	37,049	1,201,688	716,159	381,678	160,348	50,319	1,308,504	8.9%
County Bancorp, Inc.	Manitowoc	WI	Midwest	688,995	44,238	63,411	118,072	171,649	397,369	53,305	56,578	133,632	204,907	448,422	12.8%
Deerfield Financial Corporation	Deerfield	WI	Midwest	96,484	15,306	116	4,065	1,820	21,306	13,466	197	2,573	3,020	19,256	-9.6%
First American Investment, Inc.	Hudson	WI	Midwest	80,110	4,014	15,043	163	-	19,220	6,020	18,505	108	598	25,231	31.3%
First Menasha Bancshares, Inc.	Neenah	WI	Midwest	308,959	51,762	29,044	6	519	81,331	56,977	39,369	74	977	97,397	19.8%
Nicolet Bankshares, Inc.	Green Bay	WI	Midwest	625,165	129,397	137,477	41	2,935	269,850	176,043	115,170	183	1,281	292,677	8.5%
Northern Bankshares, Inc.	McFarland	WI	Midwest	456,630	26,290	62,897	1,313	15,949	106,449	28,910	110,659	-	3,203	142,772	34.1%
PFSB Bancorporation, Inc.	Pigeon Falls	WI	Midwest	65,810	3,710	8,995	6,075	11,414	30,194	3,107	7,107	9,138	15,906	35,258	16.8%
Sword Financial Corporation	Horicon	WI	Midwest	513,301	63,172	127,299	10,132	21,004	221,607	65,023	129,413	14,825	27,750	237,011	7.0%
First Bank of Charleston	Charleston	WV	South	185,118	23,426	1,497	-	-	24,923	25,264	6,097	-	-	31,361	25.8%
MVB Financial Corp.	Fairmont	WV	South	574,338	15,650	38,312	-	-	53,962	27,188	51,344	-	-	78,532	45.5%
Financial Security Corporation	Basin	WY	West	303,211	26,934	10,943	18,648	17,218	73,742	32,400	18,318	20,358	22,983	94,059	27.6%