

Small Business Lending Plan Guide

The U.S. Department of the Treasury intends that funding provided through the Small Business Lending Fund be used to support small business lending in a manner consistent with safe and sound operations. Each institution applying to participate in the Fund must submit a small business lending plan to its appropriate federal banking agency, and, if state chartered, its appropriate state banking regulator.

Your institution should send its lending plan to its appropriate regulator(s) using the directions listed on the attached contact information page. Your institution should submit its lending plan to its regulator(s) at the same time it submits its Small Business Lending Fund application to Treasury. The lending plan should not be sent to Treasury.

Lending plans will be deemed confidential supervisory information (per P.L. 111-247, section 4103(d)(1)(E)). Individual bank lending plans will not be disclosed. Information contained in the lending plan will be used only in the context of the Small Business Lending Fund. The lending plan will not substitute for any other supervisory request for information or required filing.

An institution's performance will be measured through the dividend or interest rate it pays for funding from the Small Business Lending Fund. Dividend or interest rate adjustments will be determined by each bank's percentage increase in qualified small business lending over its "baseline" level rather than on information provided in the lending plan.

For general questions, please call the Small Business Lending Fund information line at 888-832-1147 (Monday-Friday, 9:00 AM-7:00 PM ET). For communications pertaining to a specific institution, please email SBLFinstitutions@do.treas.gov, a confidential email address.

How to Complete a Small Business Lending Plan

The lending plan should:

1. Address the Needs of Small Businesses

The lending plan should describe how your institution intends to use funding from the Small Business Lending Fund to address the needs of small businesses in the communities it serves. Your institution should provide a description of the basis for its lending goals and how it intends to achieve these goals.

The lending plan should explain why the projected increase in small business lending is reasonable in the context of the size of your institution and the market it serves. To the extent practicable, please include a description of the types of loans anticipated and customers served.

2. Specify the Projected Increase in Small Business Lending

The lending plan should include the increase in qualified small business lending (as defined in the Fund's summary of terms) that your institution expects to achieve two years after the investment. It is acceptable to provide a projected range.

While this projection should be based upon your institution's estimate of qualified small business lending, your institution does not need to formally calculate such lending at the time of application. Each bank will be required to calculate such lending only as part of the closing process, after receiving preliminary approval for participation in the Fund. Prior to closing, your institution will be asked to revalidate the projection provided in this lending plan on the basis of its formal calculation of qualified small business lending.

The lending plan is not intended to be an official business plan in the sense of those submitted to your institution's primary federal regulator. As a result, Treasury does not require the submission of a pro forma income statement or balance sheet.

3. Provide for Community Outreach

The Small Business Jobs Act of 2010 requires banks participating in the Small Business Lending Fund to provide outreach and advertising describing the availability and application process for receiving small business loans.

Small Business Lending Plan Form

Name of Institution: _____

If the institution is a subsidiary of a bank holding company or of a savings and loan holding company, the holding company must apply.

FDIC Certificate Number, OTS Docket Number, or Federal Reserve RSSD Number: _____

Address: _____

City: _____ State: _____ Zipcode: _____

Primary Contact Name: _____

Primary Contact Telephone: _____ Primary Contact Email: _____

Primary Federal Regulator of Insured Depository: FDIC OCC OTS Federal Reserve

If there are multiple insured depository institutions, please note all of the applicable primary federal and state regulators.

Is the Applicant a Holding Company? Yes No

If yes, specify holding company regulator: Federal Reserve OTS

Signature of Authorized Official: _____

Name of Authorized Official: _____

Title of Authorized Official: _____

Date: _____

1. Address the Needs of Small Businesses

Please describe how participation in the Small Business Lending Fund will enable your institution to better address the needs of small businesses in the market it serves. (You may attach additional pages, if necessary.)

2. Specify the Projected Increase in Small Business Lending

Please estimate the dollar amount of the increase in qualified small business lending, as defined for purposes of the Small Business Lending Fund, that your institution projects achieving two years following Treasury's investment (projected ranges are acceptable). \$_____ increase

3. Provide for Community Outreach

Please describe your bank's approach to community outreach for small business lending. (You may attach additional pages, if necessary.)

As described in the Small Business Jobs Act of 2010, such outreach activities include the use of print, radio, television, or electronic media outlets that target organizations, trade associations, and individuals that represent, work with, or are women, minorities, or veterans. Please describe plans to provide linguistically and culturally appropriate outreach.

Federal Regulator Contact Information

Your institution should submit its lending plan to the appropriate federal regulator(s) using the following directions:

- FDIC** State nonmember institutions should submit lending plans to their appropriate regional office or electronically through FDICconnect.
- Federal Reserve** Applicants should provide their lending plans to the appropriate regional Federal Reserve Bank using existing procedures for filing applications-related documentation. Contacts for each of the Federal Reserve Banks who can provide additional information on the process for filing the lending plans are listed on the web at http://www.federalreserve.gov/generalinfo/applications/afi/res_contacts.htm.
- OCC** National banks should submit their small business lending plans electronically via OCC secure mail using the instructions contained in the OCC Bulletin on the Small Business Lending Fund Program and Underwriting Standards. The OCC Bulletin will be posted at <http://www.occ.treas.gov/news-issuances/bulletins/2010/index-2010-bulletins.html>.
- OTS** Once you have submitted your application to Treasury, please contact your OTS Regional Office for instructions on how to securely submit the required lending plan.

State/Territory Regulator Contact Information

State-chartered banks in the following states or territories should submit their small business lending plan by email to the address listed:

Alabama	plans.sblf@banking.alabama.gov	Missouri	debra.hardman@dof.mo.gov
Alaska	katrina.mitchell@alaska.gov	Nebraska	ray.pont@nebraska.gov
Arizona	sblprogram@azdfi.gov	Nevada	sblp@fid.state.nv.us
Arkansas	asbd@banking.state.ar.us	New Hampshire	twells@banking.state.nh.us
California	scameron@dfi.ca.gov	New Jersey	smallbuslp1@dobi.state.nj.us
Colorado	banking.treasuryapps@dora.state.co.us	New York	yolanda.ford@banking.state.ny.us
Connecticut	ctdob.treasury@ct.gov	North Carolina	jfye@nccob.gov
District of Columbia	christopher.weaver@dc.gov	North Dakota	dfi@nd.gov
Florida	florida.sblp@flofr.com	Ohio	kevin.allard@dfi.com.state.oh.us
Georgia	dbfcorp@dbf.state.ga.us	Oregon	ustreasury.sblpapps@state.or.us
Hawaii	dfi@dcca.hawaii.gov	Pennsylvania	ra-ustreasuryprog@state.pa.us
Idaho	mary.hughes@finance.idaho.gov	Rhode Island	sblf@dbf.ri.gov
Illinois	idfpr.banksandtrustapps@illinois.gov	South Carolina	renee.dzek@banking.sc.gov
Indiana	jcooper@dfi.in.gov	Tennessee	tdfi.smallbiz@tn.gov
Iowa	smallbusiness@idob.state.ia.us	Texas	dennis.lebo@dob.texas.gov
Kansas	smallbusinesslendingapplication@osbckansas.org	Utah	dfi@utah.gov
Kentucky	kathy.stewart@ky.gov	Vermont	tom.candon@state.vt.us
Louisiana	laofisblp@ofi.la.gov	Virginia	business.plan@scc.virginia.gov
Maine	robert.b.studley@maine.gov	Washington	banks@dfi.wa.gov
Massachusetts	alexis.leahy@massmail.state.ma.us	West Virginia	smbuslendpro@wvdo.org
Michigan	deleg-bizfundappsmi@michigan.gov	Wisconsin	dfidob-sblp@wisconsin.gov
Mississippi	inbox@dbcf.ms.gov	Wyoming	lendingapps@wyaudit.state.wy.us

State-chartered banks in the following states or territories should contact their appropriate state regulator directly for submission instructions: Delaware, Maryland, Minnesota, Montana, New Mexico, Oklahoma, South Dakota, Guam, Puerto Rico, and Virgin Islands.