



# ***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 banks<sup>1</sup> and community development loan funds (CDLFs) in order to encourage small business lending. The purpose of the SBLF is to encourage Main Street banks and small businesses to work together, help create jobs, and promote economic growth in communities across the nation.

This report provides information on changes in small business lending by SBLF participants as of September 30, 2012, relative to baseline levels.<sup>2</sup> As of September 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 \$7.4 billion over a \$36.5 billion baseline, and by \$740 million 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.**
- **Over three-quarters of SBLF participants (78 percent) have increased their small business lending by 10 percent or more.**

This report also provides information on changes in business lending and other lending by SBLF banks relative to (i) a representative peer group of 543 community banks that were selected to match the specific size, geography, and financial condition of SBLF banks and (ii) a broader comparison group of the 6,297 similarly-sized community banks that are headquartered in the same states as SBLF banks.

- **SBLF banks have increased business loans outstanding by a median of 32.2 percent over baseline levels, versus a 5.7 percent median increase for the representative peer group and a 2.1 percent median increase for the broader comparison group.**
- **SBLF banks have increased business lending by substantially greater amounts across median measures of size, geography, and loan type versus the peer and comparison groups.**
- **SBLF banks that refinanced CPP funding have increased business lending by a median of 27.2 percent since their initial receipt of CPP funding from Treasury versus a 14.0 percent increase for the peer group and a 6.6 percent increase for the comparison group over the same period.**

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

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

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

## BACKGROUND

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

Treasury invested over \$4.0 billion in 332 institutions through the SBLF program. These amounts include investments of \$3.9 billion in 281 community banks and \$104 million in 51 CDLFs. Collectively, these institutions operate in over 3,000 locations across 48 states. This report includes information on the 326 institutions that continued to participate in the program as of September 30, 2012, including 275 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.

As of September 30, 2012, six institutions with aggregate investments of \$37.0 million have fully redeemed their SBLF securities and exited the program, and four institutions have partially redeemed \$26.2 million (or 36 percent of their SBLF securities) though continue to participate in the program.

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

- For community banks, the SBLF is structured to encourage small business lending through a dividend or interest rate incentive structure. The initial rate payable on SBLF capital is, at most, 5 percent, and the rate falls to 1 percent if a bank's small business lending increases by 10 percent or more.<sup>3</sup> Banks that increase their lending by amounts less than 10 percent pay rates between 2 percent and 4 percent. If a bank's lending does not increase in the first two years, however, the rate increases to 7 percent. If a bank has not repaid the SBLF funding after four and a half years, the rate increases to 9 percent.
- For CDLFs, the SBLF 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.

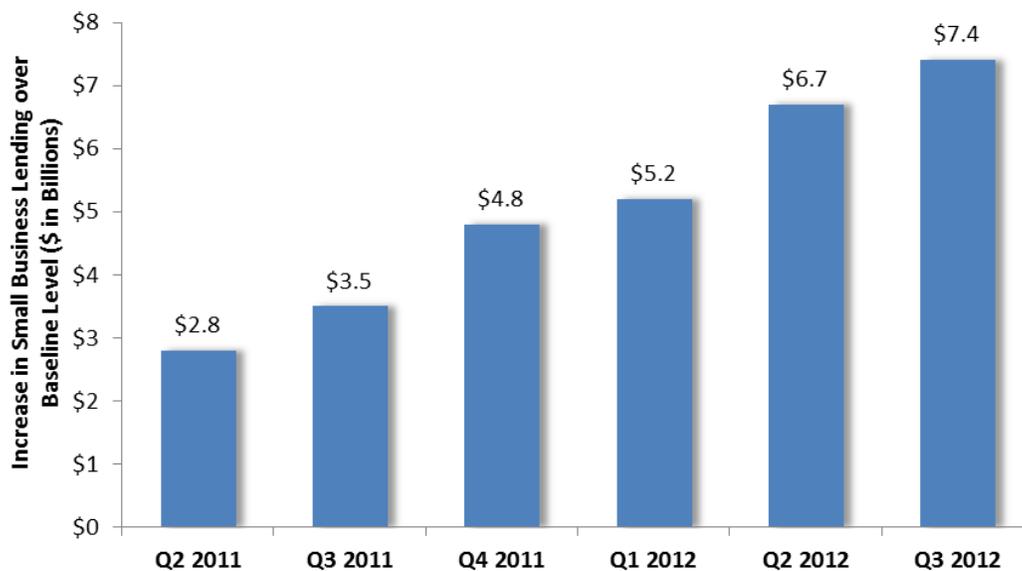
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<sup>3</sup>The initial interest rate paid by S corporations and mutual institutions is, at most, 7.7 percent. If these institutions increase their small business lending by 10 percent or more, then the rate falls to as low as 1.5 percent. These interest rates equate to after-tax effective rates (assuming a 35% tax rate) equivalent to the dividend rate paid by C corporation participants.

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

As of September 30, 2012, SBLF participants have increased their small business lending by \$7.4 billion over their aggregate baseline of \$36.5 billion. Bank participants have increased their small business lending by \$7.3 billion (or 20 percent) over a \$35.8 billion baseline, and CDLFs increased their small business lending by \$185.9 million (or 24 percent) over a \$787.3 million baseline. The following graph shows the aggregate increase in qualified small business lending reported by SBLF participants as of September 30, 2012.

***Increase in Small Business Lending over Baseline by SBLF Participants***  
**(Reported as of September 30, 2012)**

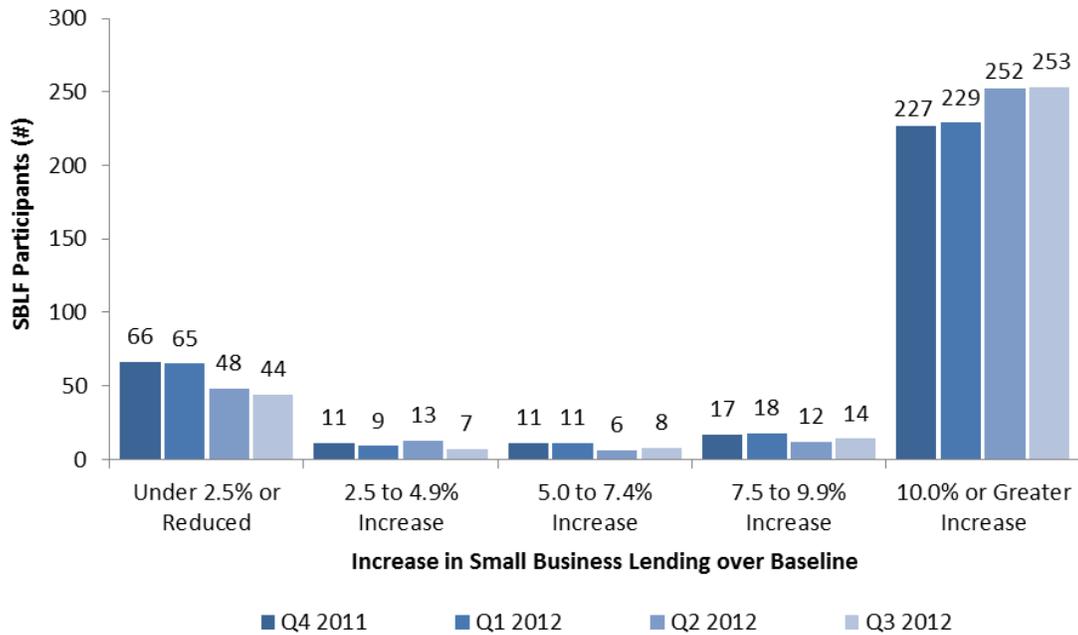


Increases in small business lending are widespread among SBLF participants. To date, 245 of the 275 participating community banks (or 89 percent) and 46 of the 51 CDLFs (or 90 percent) have increased their small business lending. In addition, 253 of the 326 SBLF participants (or 78 percent) have increased their small business lending by 10 percent or more.

The graph 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. Please see Appendix C for institution-specific reporting of small business lending by SBLF participants.



**SBLF Participants Reporting Increases in Small Business Lending over Baseline<sup>4</sup>**  
 (Reported as of September 30, 2012)



<sup>4</sup> As a result of redemptions, the total number of SBLF institutions was 326 as of Q3 2012, 328 as of Q2 2012, and 332 as of Q1 2012 and Q4 2011.



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

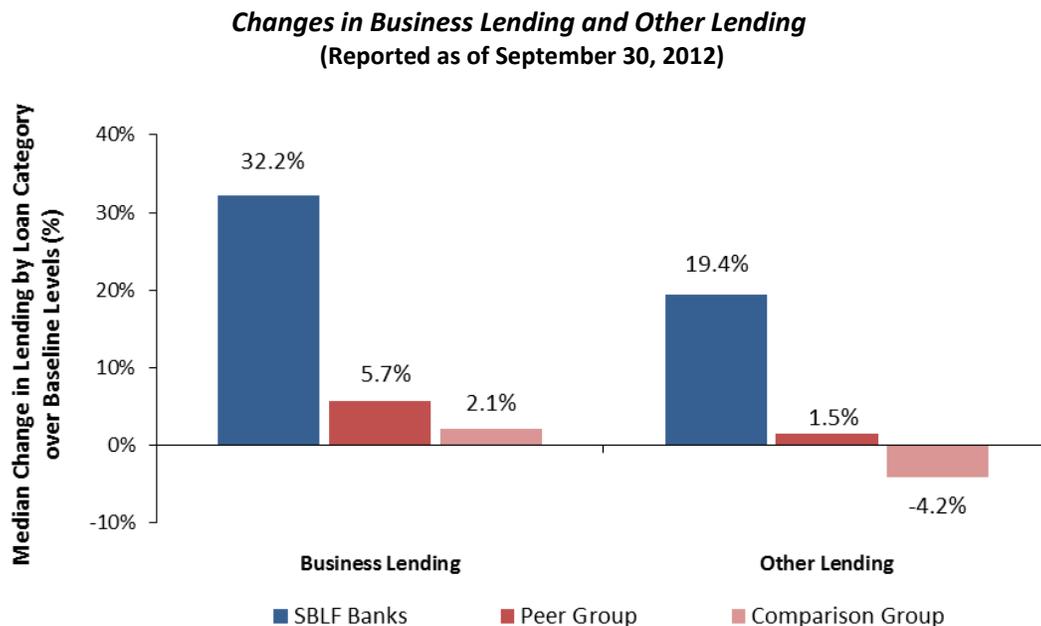
This section compares changes in business lending and other lending by SBLF banks relative to (i) a representative “peer group” of 543 community banks that were selected to match the specific size, geography, and financial condition of SBLF banks and (ii) a broader “comparison group” of all 6,297 similarly-sized community banks that are headquartered in the same states as SBLF banks. Please see Appendix A for additional information regarding the composition of the peer group and comparison group.

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

### Overall Changes in Business Lending and Other Lending

Comparing the level of loans outstanding as of September 30, 2012 to their baseline levels, SBLF banks increased business lending by a median of 32.2 percent, versus a 5.7 percent median increase for the peer group and a 2.1 percent median increase for the comparison group. In addition to increasing business lending, SBLF banks increased other types of lending by a median of 19.4 percent over baseline levels, versus a median increase of 1.5 percent among the peer group and 4.2 percent decrease among the comparison group.

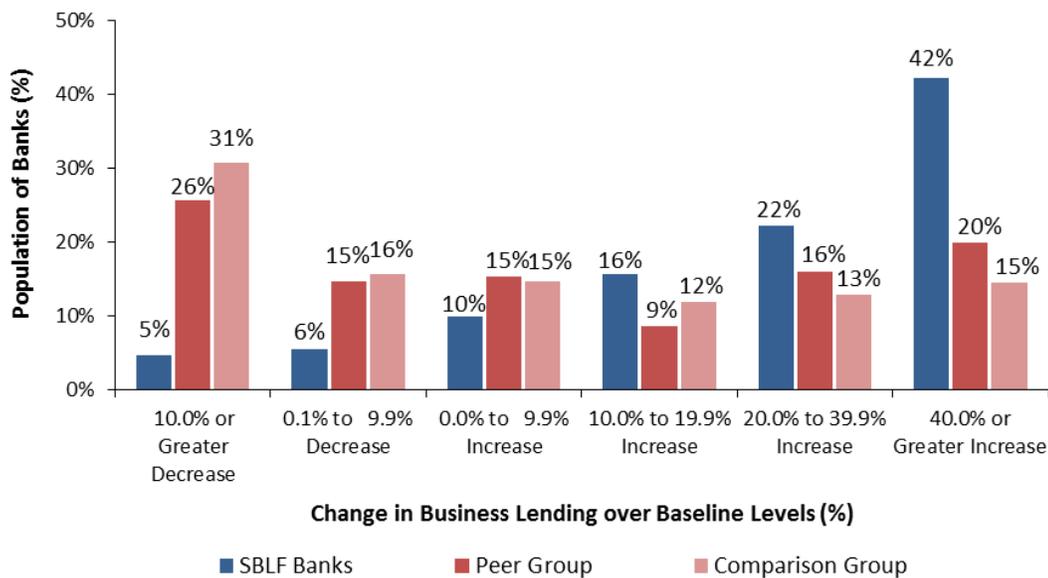
The following graph shows changes in business lending and other lending by SBLF banks, the peer group, and the comparison group.



**Distribution of Changes in Business Lending**

A substantially greater percentage of SBLF banks than banks in the peer and comparison groups report significant increases in business lending. In total, 80 percent of banks participating in SBLF have increased their business lending by 10 percent or more versus 44 percent for the peer group and 39 percent for the comparison group. Forty percent of the peer group and 46 percent of the comparison group have reduced business lending versus 10 percent of SBLF bank participants.

***Distribution of Changes in Business Lending***  
(Reported as of September 30, 2012)



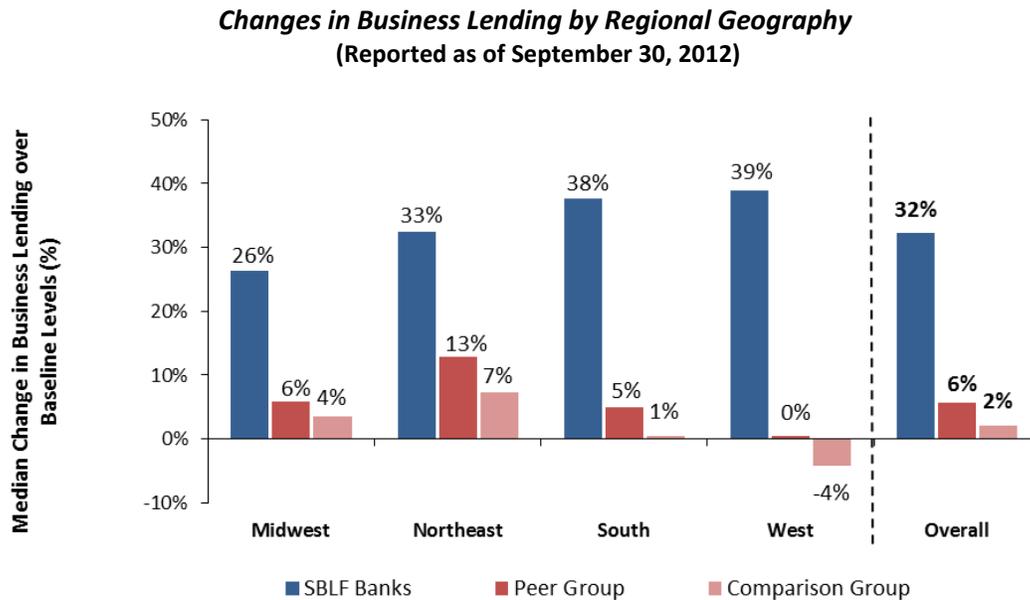
SBLF banks increased business lending to a greater extent than both the peer and comparison groups as measured by the proportion of institutions reporting increases, as well as the percentage increases reported. SBLF banks increased business lending by a mean of 50 percent with a standard deviation of 53.<sup>5</sup> The peer group of non-SBLF banks increased business lending by a mean of 19 percent with a standard deviation of 45 while the comparison group increased business lending by a mean of 8 percent with a standard deviation of 34.

<sup>5</sup> The calculations of mean and standard deviation for each group apply a 90 percent winsorization to limit the effect of extreme values in the sample (i.e., all data below the fifth percentile is set to the value of the fifth percentile and all the data above the 95th percentile is set to the value of the 95th percentile). Winsorization is a statistical transformation used to limit the effect of extreme values in a sample. The standard deviation is a measure of the variation of data points from their mean. In these results, the large standard deviations indicate that the percentage increases in business lending by SBLF banks and the peer and comparison groups are distributed over a large range of values and not concentrated around the mean.



**Changes in Business Lending by Regional Geography**

In each region of the country, SBLF banks reported median increases in business lending while both the peer group and the comparison group reported smaller median increases or median decreases in business lending. The following graph compares median changes in business lending by SBLF banks and the peer and comparison groups across four regions.<sup>6</sup>



**Changes in Business Lending by Institution Size**

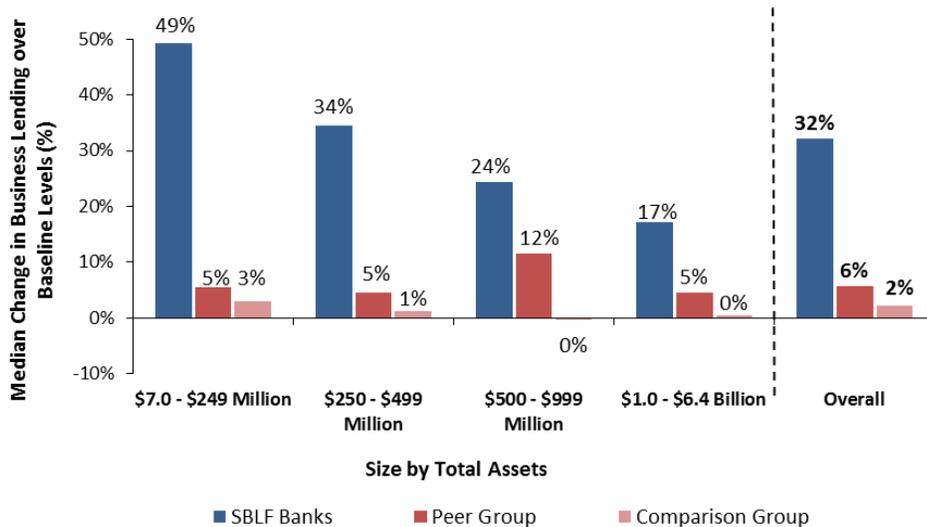
Across all ranges of institution size as defined by total assets, SBLF banks reported median increases in business lending while both the peer group and comparison group reported smaller median increases or median decreases.<sup>7</sup> The following graph compares median changes in business lending by SBLF banks and the peer and comparison groups across four categories of institution size.

<sup>6</sup> In this report, the Midwest region includes: IL, IN, IA, KS, MI, MN, MO, NE, ND, OH, SD, and WI. The Northeast region includes: CT, ME, MA, NH, NJ, NY, and PA. The South region includes: AL, AK, DE, DC, FL, GA, KY, LA, MD, MS, NC, OK, SC, TN, TX, VA, and WV. The West region includes: AZ, CA, CO, ID, MT, NV, UT, WA, and WY.

<sup>7</sup> In this report, institution size (including the size ranges in this graph and the segmentation of institutions) is based on the total assets reported by banks as of March 31, 2011, the quarter immediately prior to Treasury’s first SBLF investment.



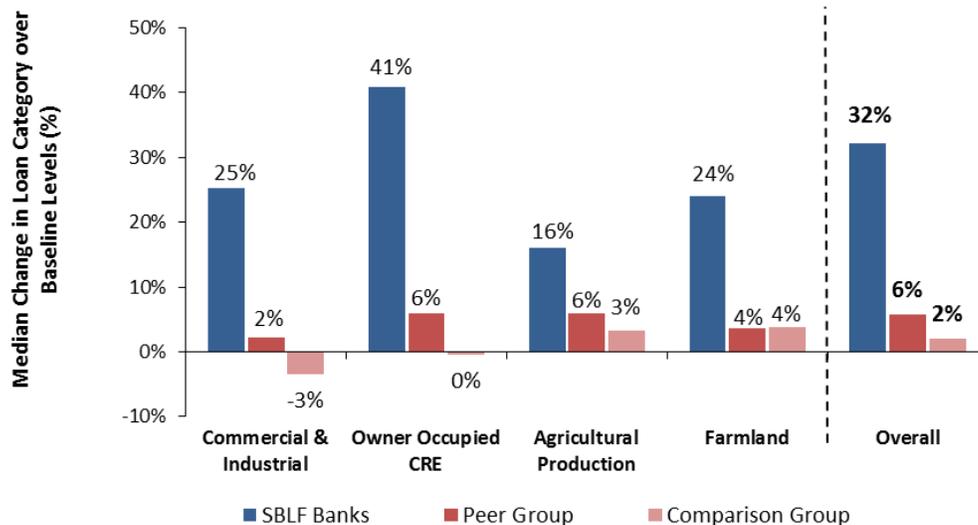
**Changes in Business Lending by Institution Size**  
(Reported as of September 30, 2012)



**Changes in Business Lending by Loan Category**

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

**Changes in Business Lending by Loan Category**  
(Reported as of September 30, 2012)



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

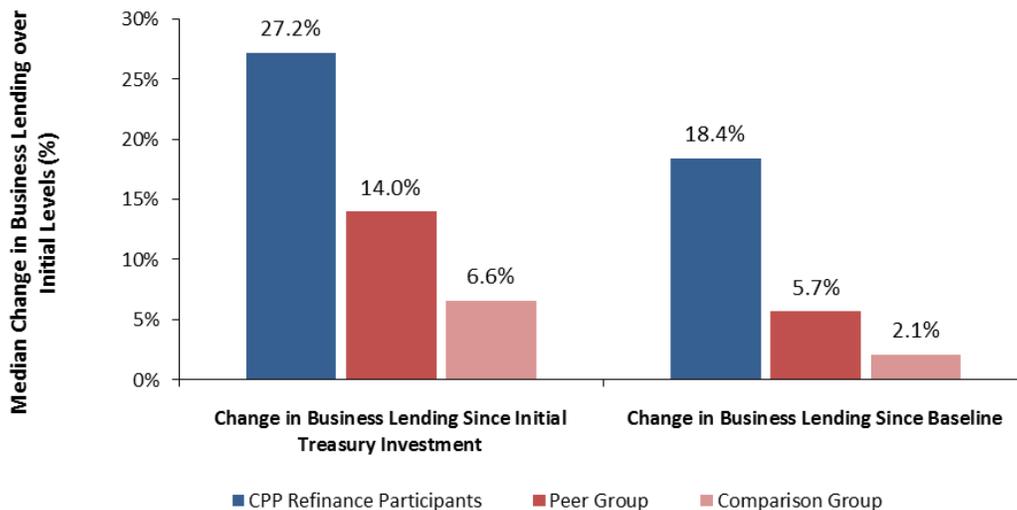
The Act authorized Treasury to allow CPP participants that met certain requirements to refinance CPP investments into SBLF. In total, 137 institutions repaid a CPP investment in connection with an SBLF closing. These banks received \$2.7 billion in SBLF funding and used \$2.2 billion of this capital to repay outstanding CPP balances. This section of the report includes information on the 131 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 27.2 percent since their initial receipt of CPP funding from Treasury. These participants also reported that their business lending has increased by a median of 18.4 percent since the baseline period. The peer group of non-SBLF banks reported a median increase in business lending of 14.0 percent since the reporting date following the CPP closings and the comparison group reported a median increase in business lending of 6.6 percent over the same period. Since the baseline period, the peer group has increased business lending by a median of 5.7 percent and the comparison group has increased business lending by 2.1 percent, as previously noted.

**Changes in Business Lending by Former CPP Participants<sup>8</sup>**  
(Reported as of September 30, 2012)



<sup>8</sup> For the 131 former CPP participants, the median increase in business lending reflected in the first column is measured from the first reporting date after each participant received its initial CPP capital to September 30, 2012. Because the median CPP refinance participant received this capital during the first quarter of 2009, the median increase in business lending for the peer and comparison groups is measured from March 31, 2009 to September 30, 2012 for this calculation. This calculation excludes one SBLF participant that was a former CPP participant but was subsequently acquired following the receipt of SBLF funding.



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

Institutions that refinance capital from CPP benefit from the dividend or interest rate incentive provided by SBLF only if they increase their small business lending over baseline levels. As of September 30, 2012, banks that refinanced CPP capital pay an average dividend or interest rate of 2.3 percent on SBLF funding, whereas other bank participants pay an average rate of 1.5 percent.<sup>9</sup>

**APPENDICES**

- A. Report Methodology
- B. Updated Prior Period Results
- C. Institution-Specific Reporting on Small Business Lending by SBLF Participants
- D. Institution-Specific Reporting on Business Lending by SBLF Banks

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<sup>9</sup> These figures are adjusted to account for differences in the rates paid by subchapter S corporations and mutual institutions.

## APPENDIX A: REPORT METHODOLOGY

This report provides information on changes in small business lending, business lending, and other (non-business related) lending by SBLF participants as of September 30, 2012, relative to baseline levels. For each institution analyzed for this report, changes in lending are measured as the dollar value or percentage change, as noted, in lending between September 30, 2012 and the baseline period, unless otherwise specified. The baseline is calculated as the average of the applicable loan amounts that the institution reported for each of the four calendar quarters ended June 30, 2010. This methodology updates the methodology and calculations employed in prior Use of Funds Reports, and results for prior periods are included in Appendix B.

### Measurement of Small Business Lending

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

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

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

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

Changes in small business lending are calculated as the difference between the level of loans outstanding as of September 30, 2012 and the baseline amount. Participants report their baseline and changes in small business lending by submitting quarterly supplemental reports to Treasury. The most recent supplemental report includes lending information as of September 30, 2012.

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

### Measurement of Business Lending and Other Lending

This report provides information on changes in “business lending” and “other lending” by SBLF bank participants relative to (i) a representative peer group of 543 community banks that were selected to match the specific size, geography, and financial condition of SBLF banks and (ii) a broader comparison group of all 6,297 similarly-sized community banks that are located in one of the 44 states in which SBLF banks are headquartered. The report also analyzes changes in business lending for the subset of SBLF banks that refinanced into the program from Treasury’s Capital Purchase Program (CPP).

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

In contrast to small business lending, “business lending” refers to the same four categories of loans referenced in the definition of small business lending without exclusions for loans to businesses over \$10 million and loans to businesses with more than \$50 million in revenue, and without the additional adjustments used in SBLF’s calculation of small business lending. Because the banks in the non-SBLF bank groups are not program participants and do not report small business lending as defined by the program terms, this analysis uses business lending as proxy for small business lending activities. Most business lending reported by SBLF banks qualifies as small business lending. For example, as of December 31, 2011, small business lending totaled 95.0 percent of business lending by dollar value for the median SBLF bank.

Changes in business and other lending are calculated as the difference between the level of loans outstanding as of September 30, 2012 and the baseline amount. The baseline is calculated as the average of the business loans outstanding that the institution reported for each of the four calendar quarters ended June 30, 2010. Changes in other lending are calculated based on the institution’s total loans and leases, including loans held for sale, less the amount of business loans outstanding.

For the CPP refinance participants, this report includes a calculation of the median increase in business lending since they received their initial CPP investment in the “Lending by Former Capital Purchase Program (CPP) Participants” section. For this section, bank-specific changes in lending for this calculation are measured from the first quarterly reporting date after the bank received its initial CPP investment to September 30, 2012. This section also includes a calculation of the median increase in business lending by the non-SBLF bank groups from March 31, 2009 (the first reporting date after the median CPP participant received its initial CPP investment) to September 30, 2012.

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

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

### **Calculation of Median Changes in Lending**

In comparing SBLF banks to the non-SBLF bank groups, this report generally focuses on the median percentage change in lending. The median measure is used for the comparisons because it more closely describes the lending activities of the typical institution in each group than would a calculation of the

arithmetic mean (which remains subject to skew by outlying measures) or the weighted average (which is subject to concentration effects, given the distribution of institution asset sizes within the SBLF portfolio). Institutions that report a baseline value of zero for the relevant measure are excluded from the median calculation.

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

In describing changes in business lending, this report compares the group of 275 banks that continue to participate in the SBLF program to a broad comparison group of non-SBLF banks and a representative peer group selected from the broader comparison group:

- **Comparison Group.** The comparison group is comprised of the 6,297 non-SBLF insured depository institutions that (i) were established prior to March 31, 2009, (ii) had total assets between \$7.0 million and \$6.4 billion (the range of total assets for SBLF banks) as of March 31, 2011, which is the end of the first quarter prior to SBLF banks receiving funding, (iii) are located in one of the 44 states in which SBLF banks are headquartered, and (iv) reported a positive amount of business lending in the baseline period. While the comparison group includes banks that share the aforementioned characteristics with SBLF banks, the selection criteria for the group does not imply that it has the same distribution with respect to size, geography, or financial condition as the portfolio of SBLF banks.
- **Peer Group.** The peer group is comprised of 543 non-SBLF insured depository institutions that share certain size, geographic, and financial characteristics with the group of SBLF bank participants.

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

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

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

Peer institutions were selected as of March 31, 2011. This analysis removes institutions from the peer group if (i) the corresponding SBLF bank fully redeems its SBLF securities and exits the program or (ii) in the case of the acquisition of the peer, its merger into another institution, or closure. As of September 30, 2012, a total of 12 institutions have been removed from the peer group as a result of SBLF participants exiting the program and seven have been removed as a result of mergers or acquisitions of the peer institutions.

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

<b>Summary of the Characteristics of SBLF Banks, the Peer Group, and the Comparison Group</b>			
	<b>SBLF Banks</b>	<b>Peer Group</b>	<b>Comparison Group</b>
<b>Number of institutions</b>	275	543	6297
<b>Increase in business lending (median)</b>	32.2%	5.7%	2.1%
<b>Increase in other lending (median)</b>	19.4%	1.5%	-4.2%
<b>Assets (\$000s)</b>			
Median	\$282,216	\$291,966	\$144,591
Mean	\$526,897	\$513,597	\$308,241
<b>Texas Ratio</b>			
Median	15.1%	15.7%	17.3%
Mean	17.8%	19.6%	30.8%
<b>Region (% of participants)</b>			
Midwest	28.0%	28.2%	45.1%
Northeast	18.5%	18.6%	9.4%
South	38.2%	37.8%	37.1%
West	15.3%	15.5%	8.4%



## APPENDIX B: UPDATED PRIOR PERIOD RESULTS

The tables on the following pages include updated results for previously published Use of Funds Reports transmitted to Congress, including new information on lending by the peer group of non-SBLF banks. The information reported herein is based on Call Report data from December 2012 and the methodology described in Appendix A.

<b>Update to October Use of Funds Report on Lending as of June 30, 2012</b>			
	<b>SBLF Banks</b>	<b>Peer Group</b>	<b>Comparison Group</b>
<b>Number of institutions</b>	277	554	6355
<b>Changes in Business and Other Lending</b>			
Increase in Business Lending (median)	29.6%	5.7%	1.7%
Increase in Other Lending (median)	13.8%	0.6%	-4.6%
Increase in Business Lending (mean)	43.8%	17.6%	7.1%
Increase in Business Lending (standard dev.)	45.9%	41.5%	31.5%
Increase in Business Lending by 10% or more	77.6%	44.4%	37.4%
Reduction in Business Lending	9.0%	40.4%	47.2%
<b>Distribution of Changes in Business Lending</b>			
10.0% or Greater Decrease	5.4%	24.4%	30.8%
0.1% to 9.9% Decrease	3.6%	16.1%	16.4%
0.0% to 9.9% Increase	13.4%	15.2%	15.5%
10.0% to 19.9% Increase	15.9%	11.6%	11.7%
20.0% to 39.9% Increase	24.9%	14.4%	12.4%
40.0% or Greater Increase	36.8%	18.4%	13.3%
<b>Changes in Business Lending by Regional Geography</b>			
Midwest	23.1%	5.4%	2.4%
Northeast	30.7%	12.6%	6.0%
South	33.6%	6.0%	0.5%
West	37.9%	2.4%	-3.8%
<b>Changes in Business Lending by Institution Size</b>			
\$7.0 to \$249 Million	39.4%	6.0%	2.3%
\$250 to \$499 Million	27.9%	5.1%	0.8%
\$500 to \$999 Million	20.4%	7.3%	-0.3%
\$1.0 to \$6.4 Billion	14.7%	5.2%	1.2%
<b>Changes in Business Lending by Loan Category</b>			
Commercial & Industrial	24.7%	2.4%	-3.2%
Owner-Occupied CRE	33.6%	5.3%	-0.5%
Agricultural Production	13.4%	1.2%	0.4%
Farmland	22.8%	4.9%	6.0%
<b>Changes in Business Lending by Former CPP Participants</b>			
Increase in Business Lending since Investment	25.0%	12.7%	5.8%
Increase in Business Lending since Baseline	17.0%	5.7%	1.7%

**Update to July Use of Funds Report on Lending as of March 31, 2012**

	<b>SBLF Banks</b>	<b>Peer Group</b>	<b>Comparison Group</b>
<b>Number of institutions</b>	281	562	6411
<b>Changes in Business and Other Lending</b>			
Increase in Business Lending (median)	23.6%	4.2%	-0.8%
Increase in Other Lending (median)	10.4%	0.1%	-4.8%
Increase in Business Lending (mean)	36.4%	14.9%	4.2%
Increase in Business Lending (standard dev.)	42.5%	38.2%	28.8%
Increase in Business Lending by 10% or more	71.5%	40.7%	32.2%
Reduction in Business Lending	13.9%	42.2%	51.5%
<b>Distribution of Changes in Business Lending</b>			
10.0% or Greater Decrease	6.0%	23.5%	32.4%
0.1% to 9.9% Decrease	7.8%	18.7%	19.1%
0.0% to 9.9% Increase	14.6%	17.1%	16.2%
10.0% to 19.9% Increase	16.0%	11.4%	10.7%
20.0% to 39.9% Increase	24.2%	12.6%	10.8%
40.0% or Greater Increase	31.3%	16.7%	10.8%
<b>Changes in Business Lending by Regional Geography</b>			
Midwest	17.5%	3.5%	-0.6%
Northeast	29.3%	10.1%	3.9%
South	27.7%	4.5%	-1.5%
West	28.6%	2.3%	-5.6%
<b>Changes in Business Lending by Institution Size</b>			
\$7.0 to \$249 Million	32.4%	4.2%	-0.6%
\$250 to \$499 Million	23.2%	2.7%	-0.2%
\$500 to \$999 Million	16.5%	7.4%	-2.7%
\$1.0 to \$6.4 Billion	9.4%	2.1%	-2.8%
<b>Changes in Business Lending by Loan Category</b>			
Commercial & Industrial	21.3%	0.8%	-4.7%
Owner-Occupied CRE	27.8%	4.9%	-1.0%
Agricultural Production	-2.4%	-8.5%	-9.0%
Farmland	20.6%	3.3%	4.0%
<b>Changes in Business Lending by Former CPP Participants</b>			
Increase in Business Lending since Investment	21.3%	10.5%	3.0%
Increase in Business Lending since Baseline	13.4%	4.2%	-0.8%



**Update to April Use of Funds Report on Lending as of December 31, 2011**

	<b>SBLF Banks</b>	<b>Peer Group</b>	<b>Comparison Group</b>
<b>Number of institutions</b>	281	562	6417
<b>Changes in Business and Other Lending</b>			
Increase in Business Lending (median)	22.3%	4.3%	1.1%
Increase in Other Lending (median)	9.8%	-0.4%	-3.9%
Increase in Business Lending (mean)	32.7%	12.8%	4.8%
Increase in Business Lending (standard dev.)	37.0%	30.7%	25.6%
Increase in Business Lending by 10% or more	70.8%	40.2%	33.4%
Reduction in Business Lending	15.3%	41.5%	47.8%
<b>Distribution of Changes in Business Lending</b>			
10.0% or Greater Decrease	6.4%	21.2%	28.7%
0.1% to 9.9% Decrease	8.9%	20.3%	19.2%
0.0% to 9.9% Increase	13.9%	18.3%	18.7%
10.0% to 19.9% Increase	18.9%	11.9%	12.4%
20.0% to 39.9% Increase	20.6%	11.9%	11.2%
40.0% or Greater Increase	31.3%	16.4%	9.8%
<b>Changes in Business Lending by Regional Geography</b>			
Midwest	16.4%	3.0%	2.3%
Northeast	24.8%	8.7%	4.4%
South	23.3%	4.4%	-0.5%
West	28.5%	3.2%	-4.0%
<b>Changes in Business Lending by Institution Size</b>			
\$7.0 to \$249 Million	30.1%	4.3%	1.2%
\$250 to \$499 Million	21.6%	3.9%	1.4%
\$500 to \$999 Million	13.3%	6.7%	-0.6%
\$1.0 to \$6.4 Billion	9.6%	2.6%	1.2%
<b>Changes in Business Lending by Loan Category</b>			
Commercial & Industrial	20.3%	0.8%	-3.7%
Owner-Occupied CRE	24.0%	4.5%	-0.6%
Agricultural Production	2.4%	-6.8%	-1.5%
Farmland	15.4%	1.3%	3.1%
<b>Changes in Business Lending by Former CPP Participants</b>			
Increase in Business Lending since Investment	20.8%	9.7%	5.1%
Increase in Business Lending since Baseline	12.9%	4.3%	1.1%

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



**Institutions Participating in SBLF**

Report on Information from 9/30/2012 Quarterly Supplemental Reports transmitted with January 2013 Use of Funds Report

Institution			Bank or CDFL?	SBLF Funding Outstanding	Qualified Small Business Lending as of 9/30/2012				
Name	City	State			Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
BancIndependent, Incorporated	Sheffield	AL	Bank	30,000,000	241,790,000	284,327,000	42,537,000	17.6%	1.00%
First Partners Bank (SouthCity Bank)	Vestavia Hills	AL	Bank	5,200,000	39,071,000	47,055,000	7,984,000	20.4%	1.00%
ServisFirst Bancshares, Inc.	Birmingham	AL	Bank	40,000,000	653,358,000	1,129,679,000	476,321,000	72.9%	1.00%
Southern National Corporation	Andalusia	AL	Bank	6,000,000	155,408,000	186,796,000	31,388,000	20.2%	1.50%
Southern States Bancshares, Inc.	Anniston	AL	Bank	7,492,000	69,266,000	77,045,000	7,779,000	11.2%	1.00%
First Service Bancshares, Inc.	Greenbrier	AR	Bank	7,716,000	73,164,000	57,891,000	(15,273,000)	-20.9%	7.70%
Liberty Bancshares, Inc.	Jonesboro	AR	Bank	52,500,000	619,989,000	626,930,000	6,941,000	1.1%	5.00%
Rock Bancshares, Inc.	Little Rock	AR	Bank	6,742,000	56,208,000	76,355,000	20,147,000	35.8%	1.50%
Western Alliance Bancorporation	Phoenix	AZ	Bank	141,000,000	1,516,808,000	1,732,246,000	215,438,000	14.2%	1.00%
1st Enterprise Bank	Los Angeles	CA	Bank	16,400,000	88,154,000	225,291,000	137,137,000	155.6%	1.00%
Bank of Commerce Holdings	Redding	CA	Bank	20,000,000	200,059,000	231,998,000	31,939,000	16.0%	1.00%
California Bank of Commerce	Lafayette	CA	Bank	11,000,000	73,565,000	155,630,000	82,065,000	111.6%	1.00%
Capital Bank	San Juan Capistrano	CA	Bank	3,132,000	16,458,000	41,527,000	25,069,000	152.3%	1.00%
Central Valley Community Bancorp	Fresno	CA	Bank	7,000,000	237,197,000	220,507,000	(16,690,000)	-7.0%	5.00%
Community Valley Bank	El Centro	CA	Bank	2,400,000	13,645,000	34,449,000	20,804,000	152.5%	1.00%
First California Financial Group, Inc.	Westlake Village	CA	Bank	25,000,000	313,952,000	319,103,000	5,151,000	1.6%	5.00%
First Northern Community Bancorp	Dixon	CA	Bank	22,847,000	225,762,000	214,039,000	(11,723,000)	-5.2%	5.00%
First PacTrust Bancorp, Inc.	Irvine	CA	Bank	32,000,000	19,469,000	30,671,000	11,202,000	57.5%	3.60%
FNB Bancorp	South San Francisco	CA	Bank	12,600,000	149,634,000	133,033,000	(16,601,000)	-11.1%	5.00%
Founders Bancorp	San Luis Obispo	CA	Bank	4,178,000	35,399,000	48,839,000	13,440,000	38.0%	1.00%
GBC Holdings, Inc.	Los Angeles	CA	Bank	5,000,000	81,993,000	106,285,000	24,292,000	29.6%	1.00%
Oak Valley Bancorp	Oakdale	CA	Bank	6,750,000	143,616,000	132,355,000	(11,261,000)	-7.8%	5.00%
Pacific Coast Bankers' Bancshares	San Francisco	CA	Bank	11,960,000	42,624,000	29,747,000	(12,877,000)	-30.2%	5.00%
Partners Bank of California	Mission Viejo	CA	Bank	2,463,000	54,729,000	60,581,000	5,852,000	10.7%	1.00%
ProAmerica (Promerica Bank)	Los Angeles	CA	Bank	3,750,000	43,274,000	59,399,000	16,125,000	37.3%	1.00%
Redwood Capital Bancorp	Eureka	CA	Bank	7,310,000	46,088,000	52,674,000	6,586,000	14.3%	1.40%
Seacoast Commerce Bank	Chula Vista	CA	Bank	4,000,000	45,347,000	65,691,000	20,344,000	44.9%	1.00%
Security California Bancorp	Riverside	CA	Bank	7,200,000	164,981,000	203,535,000	38,554,000	23.4%	1.00%
Silvergate Capital Corporation	La Jolla	CA	Bank	12,427,000	9,115,000	13,187,000	4,072,000	44.7%	3.69%
Summit State Bank	Santa Rosa	CA	Bank	13,750,000	87,458,000	98,569,000	11,111,000	12.7%	1.77%
The Bank of Santa Barbara	Santa Barbara	CA	Bank	1,882,380	22,776,000	59,263,000	36,487,000	160.2%	1.00%
The Private Bank of California	Los Angeles	CA	Bank	10,000,000	69,125,000	124,040,000	54,915,000	79.4%	1.00%
CIC Bancshares, Inc.	Denver	CO	Bank	1,772,000	67,982,000	102,618,000	34,636,000	50.9%	1.00%
CoBiz Financial Inc.	Denver	CO	Bank	57,366,000	740,718,000	781,356,000	40,638,000	5.5%	3.58%
Columbine Capital Corp.	Buena Vista	CO	Bank	6,050,000	39,448,000	74,142,000	34,694,000	87.9%	1.00%
Morgan Capital Corporation	Fort Morgan	CO	Bank	3,250,000	27,381,000	32,565,000	5,184,000	18.9%	1.50%
Steele Street Bank Corporation	Denver	CO	Bank	11,350,000	65,842,000	100,399,000	34,557,000	52.5%	1.50%
Verus Acquisition Group, Inc.	Fort Collins	CO	Bank	9,740,000	66,000,000	103,254,000	37,254,000	56.4%	1.00%
BNC Financial Group, Inc.	New Canaan	CT	Bank	10,980,000	28,259,000	111,663,000	83,404,000	295.1%	1.00%
Salisbury Bancorp, Inc.	Lakeville	CT	Bank	16,000,000	77,732,000	93,630,000	15,898,000	20.5%	1.03%
SBT Bancorp, Inc.	Simsbury	CT	Bank	9,000,000	34,532,000	43,572,000	9,040,000	26.2%	1.00%
Community Bank Delaware	Lewes	DE	Bank	4,500,000	30,078,000	36,819,000	6,741,000	22.4%	1.00%
Bank of Central Florida	Lakeland	FL	Bank	7,000,000	65,574,000	93,782,000	28,208,000	43.0%	1.00%
Broward Financial Holdings, Inc.	Fort Lauderdale	FL	Bank	3,134,000	14,233,000	46,091,000	31,858,000	223.8%	1.00%

Institution			Bank or CDLF?	SBLF Funding Outstanding	Qualified Small Business Lending as of 9/30/2012				
Name	City	State			Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
CBOS Bankshares, Inc.	Merritt Island	FL	Bank	3,893,000	46,283,000	34,605,000	(11,678,000)	-25.2%	5.00%
Community Southern Bank	Lakeland	FL	Bank	5,700,000	28,611,000	46,721,000	18,110,000	63.3%	1.00%
FineMark Holdings, Inc.	Fort Myers	FL	Bank	5,665,000	25,709,000	51,520,000	25,811,000	100.4%	1.00%
First Federal Bancorp, Inc.	Lake City	FL	Bank	20,000,000	65,513,000	152,704,000	87,191,000	133.1%	1.00%
First Green Bank	Eustis	FL	Bank	4,727,000	30,339,000	68,456,000	38,117,000	125.6%	1.00%
Florida Business BancGroup, Inc.	Tampa	FL	Bank	15,360,000	98,486,000	111,304,000	12,818,000	13.0%	1.66%
Florida Community Bankshares, Inc.	Ocala	FL	Bank	17,000,000	158,498,000	118,341,000	(40,157,000)	-25.3%	5.00%
Florida Shores Bancorp, Inc.	Pompano Beach	FL	Bank	12,750,000	88,898,000	130,465,000	41,567,000	46.8%	1.00%
Florida Traditions Bank	Dade City	FL	Bank	8,800,000	61,282,000	112,119,000	50,837,000	83.0%	1.00%
Gulfstream Bancshares, Inc.	Stuart	FL	Bank	7,500,000	283,018,000	246,394,000	(36,624,000)	-12.9%	5.00%
HomeBancorp, Inc.	Tampa	FL	Bank	7,398,000	12,298,000	12,770,000	472,000	3.8%	4.94%
Jefferson Bank of Florida	Oldsmar	FL	Bank	3,367,000	13,891,000	28,990,000	15,099,000	108.7%	1.00%
Marquis Bank	Coral Gables	FL	Bank	3,500,000	11,273,000	29,632,000	18,359,000	162.9%	1.00%
Ovation Holdings, Inc.	Naples	FL	Bank	5,000,000	22,467,000	31,590,000	9,123,000	40.6%	1.00%
Platinum Bank Holding Co. (Platinum Bank)	Brandon	FL	Bank	13,800,000	166,747,000	179,604,000	12,857,000	7.7%	3.41%
Lowndes Bancshares, Inc.	Valdosta	GA	Bank	6,000,000	47,099,000	57,540,000	10,441,000	22.2%	1.00%
Resurgens Bancorp	Atlanta	GA	Bank	2,967,000	16,036,000	23,508,000	7,472,000	46.6%	1.50%
The Peoples Bank of Talbotton	Talbotton	GA	Bank	890,000	5,943,000	9,239,000	3,296,000	55.5%	1.00%
Commercial Financial Corp	Storm Lake	IA	Bank	18,000,000	225,000,000	248,175,000	23,175,000	10.3%	1.00%
Heartland Financial USA, Inc.	Dubuque	IA	Bank	81,698,000	928,068,000	1,014,769,000	86,701,000	9.3%	2.00%
Liberty Financial Services, Inc.	Sioux City	IA	Bank	7,000,000	67,782,000	79,722,000	11,940,000	17.6%	1.00%
Two Rivers Financial Group, Inc.	Burlington	IA	Bank	23,240,000	154,246,000	170,890,000	16,644,000	10.8%	2.14%
D. L. Evans Bancorp	Burley	ID	Bank	29,891,000	350,577,000	329,286,000	(21,291,000)	-6.1%	5.00%
Bancorp Financial, Inc.	Oak Brook	IL	Bank	14,643,000	14,912,000	17,001,000	2,089,000	14.0%	4.43%
Community First Bancorp, Inc.	Fairview Heights	IL	Bank	7,000,000	51,317,000	76,902,000	25,585,000	49.9%	1.50%
Community Illinois Corporation	Rock Falls	IL	Bank	4,500,000	78,909,000	86,008,000	7,099,000	9.0%	2.00%
First Bankers Trustshares, Inc.	Quincy	IL	Bank	10,000,000	143,475,000	175,298,000	31,823,000	22.2%	1.00%
First Busey Corporation	Champaign	IL	Bank	72,664,000	555,684,000	463,097,000	(92,587,000)	-16.7%	5.00%
First Community Financial Corporation	Elgin	IL	Bank	6,100,000	32,801,000	37,798,000	4,997,000	15.2%	1.72%
First Eldorado Bancshares, Inc.	Eldorado	IL	Bank	3,000,000	41,312,000	52,930,000	11,618,000	28.1%	1.50%
First Robinson Financial Corporation	Robinson	IL	Bank	4,900,000	34,824,000	52,682,000	17,858,000	51.3%	1.00%
Fisher Bancorp, Inc.	Fisher	IL	Bank	750,000	15,062,000	18,162,000	3,100,000	20.6%	1.50%
Heartland Bancorp, Inc.	Bloomington	IL	Bank	25,000,000	427,076,000	444,809,000	17,733,000	4.2%	6.64%
Illinois State Bancorp, Inc.	Chicago	IL	Bank	13,368,000	60,188,000	84,488,000	24,300,000	40.4%	1.00%
Merchants and Manufacturers Bank Corporation	Joliet	IL	Bank	6,800,000	57,289,000	64,850,000	7,561,000	13.2%	1.00%
People First Bancshares, Inc.	Pana	IL	Bank	9,198,000	113,773,000	138,670,000	24,897,000	21.9%	1.50%
Prime Banc Corp.	Dieterich	IL	Bank	10,000,000	97,805,000	113,876,000	16,071,000	16.4%	1.00%
QCR Holdings, Inc.	Moline	IL	Bank	29,867,000	456,477,000	387,671,000	(68,806,000)	-15.1%	5.00%
Signature Bancorporation, Inc.	Chicago	IL	Bank	12,500,000	123,830,000	169,547,000	45,717,000	36.9%	1.00%
Southern Illinois Bancorp, Inc.	Carmi	IL	Bank	9,000,000	91,179,000	130,422,000	39,243,000	43.0%	1.00%
Town and Country Financial Corporation	Springfield	IL	Bank	5,000,000	91,149,000	115,032,000	23,883,000	26.2%	1.00%
Tri-County Financial Group, Inc.	Mendota	IL	Bank	20,000,000	145,754,000	185,602,000	39,848,000	27.3%	1.00%
United Community Bancorp, Inc.	Chatham	IL	Bank	22,262,000	260,010,000	270,582,000	10,572,000	4.1%	6.99%
AMB Financial Corp.	Munster	IN	Bank	3,858,000	21,484,000	21,139,000	(345,000)	-1.6%	5.00%
Community Bank Shares of Indiana, Inc.	New Albany	IN	Bank	28,000,000	180,982,000	198,152,000	17,170,000	9.5%	3.16%
First Merchants Corporation	Muncie	IN	Bank	90,782,940	1,352,818,000	1,082,302,000	(270,516,000)	-20.0%	5.00%
First Savings Financial Group, Inc.	Clarksville	IN	Bank	17,120,000	59,182,000	87,045,000	27,863,000	47.1%	1.00%
Horizon Bancorp	Michigan City	IN	Bank	12,500,000	196,652,000	202,923,000	6,271,000	3.2%	4.50%
MutualFirst Financial, Inc.	Muncie	IN	Bank	28,923,000	194,264,000	159,102,000	(35,162,000)	-18.1%	5.00%
Bern Bancshares, Inc.	Bern	KS	Bank	1,500,000	23,043,000	22,723,000	(320,000)	-1.4%	5.00%

Institution			Bank or CDLF?	SBLF Funding Outstanding	Qualified Small Business Lending as of 9/30/2012				
Name	City	State			Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Brotherhood Bancshares, Inc.	Kansas City	KS	Bank	16,000,000	55,235,000	37,594,000	(17,641,000)	-31.9%	5.00%
CB Bancshares Corp.	Weir	KS	Bank	190,000	1,222,000	1,389,000	167,000	13.7%	1.48%
Equity Bancshares, Inc.	Wichita	KS	Bank	16,372,000	123,362,000	158,292,000	34,930,000	28.3%	1.00%
Farmers State Bankshares, Inc.	Holton	KS	Bank	700,000	12,762,000	11,726,000	(1,036,000)	-8.1%	5.00%
Freedom Bancshares, Inc.	Overland Park	KS	Bank	4,000,000	30,300,000	36,720,000	6,420,000	21.2%	1.00%
Osborne Investments, Inc.	Osborne	KS	Bank	1,000,000	14,215,000	25,655,000	11,440,000	80.5%	1.50%
UBT Bancshares, Inc.	Marysville	KS	Bank	16,500,000	152,851,000	193,705,000	40,854,000	26.7%	1.00%
FCB Bancorp, Inc.	Louisville	KY	Bank	9,759,000	78,649,000	75,208,000	(3,441,000)	-4.4%	5.00%
Magnolia Bancshares Inc.	Hodgenville	KY	Bank	2,000,000	30,631,000	30,125,000	(506,000)	-1.7%	7.70%
Community Trust Financial Corporation	Ruston	LA	Bank	48,260,000	359,389,000	485,231,000	125,842,000	35.0%	1.00%
First Guaranty Bancshares, Inc.	Hammond	LA	Bank	39,435,000	180,281,000	201,262,000	20,981,000	11.6%	2.87%
First NBC Bank Holding Company	New Orleans	LA	Bank	37,935,000	369,836,000	466,819,000	96,983,000	26.2%	1.00%
MidSouth Bancorp, Inc.	LaFayette	LA	Bank	32,000,000	296,962,000	324,700,000	27,738,000	9.3%	2.40%
Ouachita Bancshares Corp.	Monroe	LA	Bank	17,930,000	141,052,000	181,983,000	40,931,000	29.0%	1.50%
Progressive Bancorp, Inc.	Monroe	LA	Bank	12,000,000	104,482,000	116,435,000	11,953,000	11.4%	1.02%
Hyde Park Bancorp, Inc.	Hyde Park	MA	Bank	18,724,000	3,143,000	10,370,000	7,227,000	229.9%	3.46%
Island Bancorp, Inc.	Edgartown	MA	Bank	4,000,000	23,581,000	33,901,000	10,320,000	43.8%	1.00%
Leader Bancorp, Inc.	Arlington	MA	Bank	12,852,000	30,398,000	66,015,000	35,617,000	117.2%	1.00%
New England Bancorp, Inc.	Hyannis	MA	Bank	4,000,000	37,165,000	50,774,000	13,609,000	36.6%	1.00%
Provident Bancorp, Inc.	Amesbury	MA	Bank	17,145,000	84,302,000	110,688,000	26,386,000	31.3%	1.00%
Rockport National Bancorp, Inc.	Rockport	MA	Bank	3,000,000	37,136,000	44,857,000	7,721,000	20.8%	1.00%
StonehamBank, A Co-operative Bank	Stoneham	MA	Bank	13,813,000	46,880,000	81,963,000	35,083,000	74.8%	1.50%
Eagle Bancorp, Inc.	Bethesda	MD	Bank	56,600,000	413,330,000	611,170,000	197,840,000	47.9%	1.00%
Howard Bancorp, Inc.	Ellicott City	MD	Bank	12,562,000	120,455,000	132,137,000	11,682,000	9.7%	2.21%
Monument Bank	Bethesda	MD	Bank	11,355,000	34,983,000	47,551,000	12,568,000	35.9%	1.00%
Tri-County Financial Corporation	Waldorf	MD	Bank	20,000,000	244,812,000	277,784,000	32,972,000	13.5%	1.00%
Katahdin Bankshares Corp.	Houlton	ME	Bank	11,000,000	138,863,000	168,478,000	29,615,000	21.3%	1.00%
Birmingham Bloomfield Bancshares, Inc.	Birmingham	MI	Bank	4,621,000	33,793,000	48,225,000	14,432,000	42.7%	1.00%
Crestmark Bancorp, Inc.	Troy	MI	Bank	8,250,000	198,199,000	334,071,000	135,872,000	68.6%	1.00%
Huron Valley State Bank	Milford	MI	Bank	2,597,000	21,470,000	29,133,000	7,663,000	35.7%	1.00%
Level One Bancorp, Inc.	Farmington Hills	MI	Bank	11,301,000	94,054,000	139,280,000	45,226,000	48.1%	1.00%
Valley Financial Group, Ltd.	Saginaw	MI	Bank	2,000,000	73,968,000	87,988,000	14,020,000	19.0%	1.00%
Financial Services of Winger, Inc.	Fosston	MN	Bank	4,069,000	60,984,000	80,149,000	19,165,000	31.4%	1.50%
Heritage Bancshares Group, Inc.	Willmar	MN	Bank	11,000,000	149,302,000	155,560,000	6,258,000	4.2%	6.85%
Kerkhoven Bancshares, Inc.	Kerkhoven	MN	Bank	1,500,000	22,526,000	29,771,000	7,245,000	32.2%	1.50%
McLeod Bancshares, Inc.	Shorewood	MN	Bank	6,000,000	50,935,000	36,045,000	(14,890,000)	-29.2%	5.00%
MidWest Bancorporation, Inc.	Eden Prairie	MN	Bank	5,115,000	71,915,000	86,813,000	14,898,000	20.7%	1.50%
Platinum Bancorp, Inc.	Oakdale	MN	Bank	4,453,000	45,123,000	53,381,000	8,258,000	18.3%	1.50%
Redwood Financial, Inc.	Redwood Falls	MN	Bank	6,425,000	42,115,000	43,007,000	892,000	2.1%	5.00%
Cardinal Bancorp II, Inc.	Washington	MO	Bank	6,251,000	62,590,000	69,553,000	6,963,000	11.1%	1.50%
Fortune Financial Corporation	Arnold	MO	Bank	3,255,000	46,918,000	40,832,000	(6,086,000)	-13.0%	5.00%
Great Southern Bancorp, Inc.	Springfield	MO	Bank	57,943,000	201,374,000	284,272,000	82,898,000	41.2%	1.00%
Liberty Bancorp, Inc.	Liberty	MO	Bank	16,169,000	81,757,000	99,636,000	17,879,000	21.9%	1.00%
Liberty Bancshares, Inc.	Springfield	MO	Bank	22,995,000	305,465,000	245,017,000	(60,448,000)	-19.8%	5.00%
Security State Bancshares, Inc.	Charleston	MO	Bank	22,000,000	177,012,000	202,408,000	25,396,000	14.3%	1.00%
Southern Missouri Bancorp, Inc.	Poplar Bluff	MO	Bank	20,000,000	188,556,000	225,301,000	36,745,000	19.5%	1.00%
The Landrum Company	Columbia	MO	Bank	20,000,000	434,964,000	438,921,000	3,957,000	0.9%	5.00%
Triad Bancorp, Inc.	Frontenac	MO	Bank	5,000,000	30,501,000	45,079,000	14,578,000	47.8%	1.00%
BankFirst Capital Corporation	Macon	MS	Bank	20,000,000	172,824,000	172,516,000	(308,000)	-0.2%	5.00%
Cadence Financial Corporation (Encore Bancshares, Inc.)	Starkville	MS	Bank	32,914,000	633,113,000	734,815,000	101,702,000	16.1%	1.00%

Institution			Bank or CDLF?	SBLF Funding Outstanding	Qualified Small Business Lending as of 9/30/2012				
Name	City	State			Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Bancorp of Montana Holding Company	Missoula	MT	Bank	1,460,000	3,332,000	6,408,000	3,076,000	92.3%	1.50%
First Bancorp	Troy	NC	Bank	63,500,000	493,414,000	554,121,000	60,707,000	12.3%	1.18%
Live Oak Bancshares, Inc.	Wilmington	NC	Bank	6,800,000	53,679,000	122,779,000	69,100,000	128.7%	1.50%
Park Sterling Corporation (Citizens South Banking Corporation)	Charlotte	NC	Bank	20,500,000	118,154,000	163,092,000	44,938,000	38.0%	1.00%
Premara Financial, Inc.	Charlotte	NC	Bank	6,238,000	49,075,000	49,677,000	602,000	1.2%	5.00%
Providence Bank	Rocky Mount	NC	Bank	4,250,000	29,865,000	33,552,000	3,687,000	12.3%	1.53%
Select Bancorp, Inc.	Greenville	NC	Bank	7,645,000	30,424,000	48,812,000	18,388,000	60.4%	1.00%
Union Bank & Trust Company	Oxford	NC	Bank	6,200,000	38,662,000	45,892,000	7,230,000	18.7%	1.00%
Alerus Financial Corporation	Grand Forks	ND	Bank	20,000,000	280,617,000	383,299,000	102,682,000	36.6%	1.00%
Western State Agency, Inc.	Devils Lake	ND	Bank	12,000,000	147,079,000	197,358,000	50,279,000	34.2%	1.00%
Adbanc Inc.	Ogallala	NE	Bank	21,905,000	250,743,000	286,046,000	35,303,000	14.1%	1.00%
Banner County Ban Corporation	Harrisburg	NE	Bank	2,427,000	50,318,000	67,625,000	17,307,000	34.4%	1.50%
First State Holding Co. (Wilber Co.)	Lincoln	NE	Bank	12,000,000	135,053,000	156,640,000	21,587,000	16.0%	1.50%
The State Bank of Bartley	Bartley	NE	Bank	2,380,000	27,944,000	32,649,000	4,705,000	16.8%	1.50%
Centrix Bank & Trust	Bedford	NH	Bank	24,500,000	234,642,000	315,013,000	80,371,000	34.3%	1.00%
First Colebrook Bancorp, Inc.	Colebrook	NH	Bank	8,623,000	61,976,000	71,492,000	9,516,000	15.4%	1.00%
Guaranty Bancorp, Inc.	Woodsville	NH	Bank	7,000,000	75,321,000	88,394,000	13,073,000	17.4%	1.00%
New Hampshire Thrift Bancshares, Inc.	Newport	NH	Bank	20,000,000	113,698,000	154,112,000	40,414,000	35.5%	1.00%
Northway Financial, Inc.	Berlin	NH	Bank	23,593,000	106,533,000	128,856,000	22,323,000	21.0%	1.22%
The Nashua Bank	Nashua	NH	Bank	3,000,000	19,828,000	29,914,000	10,086,000	50.9%	1.00%
Center Bancorp, Inc.	Union	NJ	Bank	11,250,000	230,584,000	250,550,000	19,966,000	8.7%	2.00%
Community Partners Bancorp	Middletown	NJ	Bank	12,000,000	175,160,000	184,094,000	8,934,000	5.1%	3.51%
Crest Savings Bancorp, Inc.	Wildwood	NJ	Bank	2,500,000	23,276,000	23,335,000	59,000	0.3%	5.00%
Freedom Bank	Oradell	NJ	Bank	4,000,000	32,445,000	50,990,000	18,545,000	57.2%	1.00%
Harmony Bank	Jackson	NJ	Bank	3,500,000	10,984,000	41,021,000	30,037,000	273.5%	1.00%
Highlands Bancorp, Inc.	Vernon	NJ	Bank	6,853,000	33,899,000	58,875,000	24,976,000	73.7%	1.00%
Hopewell Valley Community Bank	Pennington	NJ	Bank	11,000,000	92,334,000	110,088,000	17,754,000	19.2%	1.00%
Regal Bank	Livingston	NJ	Bank	7,000,000	25,872,000	42,337,000	16,465,000	63.6%	1.00%
Stewardship Financial Corporation	Midland Park	NJ	Bank	15,000,000	207,925,000	216,373,000	8,448,000	4.1%	4.44%
Meadows Bank	Las Vegas	NV	Bank	8,500,000	47,672,000	110,358,000	62,686,000	131.5%	1.00%
Alma Bank	Astoria	NY	Bank	19,000,000	91,798,000	286,386,000	194,588,000	212.0%	1.00%
Catskill Hudson Bancorp, Inc.	Rock Hill	NY	Bank	9,681,000	105,032,000	126,394,000	21,362,000	20.3%	1.00%
Greater Rochester Bancorp, Inc.	Rochester	NY	Bank	7,000,000	58,822,000	99,323,000	40,501,000	68.9%	1.00%
Kinderhook Bank Corp.	Kinderhook	NY	Bank	7,000,000	43,624,000	55,740,000	12,116,000	27.8%	1.00%
Pathfinder Bancorp, Inc.	Oswego	NY	Bank	13,000,000	68,842,000	82,089,000	13,247,000	19.2%	1.00%
Seneca-Cayuga Bancorp, Inc.	Seneca Falls	NY	Bank	5,000,000	18,957,000	32,722,000	13,765,000	72.6%	1.00%
The Elmira Savings Bank, FSB	Elmira	NY	Bank	14,063,000	94,555,000	93,275,000	(1,280,000)	-1.4%	5.00%
Columbus First Bancorp, Inc.	Worthington	OH	Bank	6,150,000	36,629,000	53,937,000	17,308,000	47.3%	1.00%
Community Independent Bancorp Inc.	West Salem	OH	Bank	2,250,000	12,020,000	17,066,000	5,046,000	42.0%	1.00%
Insight Bank	Columbus	OH	Bank	4,250,000	16,410,000	31,743,000	15,333,000	93.4%	1.00%
AmeriBank Holding Company	Collinsville	OK	Bank	5,347,000	33,172,000	38,573,000	5,401,000	16.3%	1.00%
Central Service Corporation	Enid	OK	Bank	7,000,000	148,102,000	177,804,000	29,702,000	20.1%	1.50%
F & M Bancorporation, Inc.	Tulsa	OK	Bank	38,222,000	290,250,000	621,971,000	331,721,000	114.3%	1.00%
Prime Bank Group	Edmond	OK	Bank	4,456,000	20,960,000	39,781,000	18,821,000	89.8%	1.50%
Regent Capital Corporation	Nowata	OK	Bank	3,350,000	46,333,000	63,940,000	17,607,000	38.0%	1.00%
AmeriServ Financial, Inc.	Johnstown	PA	Bank	21,000,000	116,684,000	146,097,000	29,413,000	25.2%	1.00%
CBT Financial Corp.	Clearfield	PA	Bank	10,000,000	64,719,000	93,057,000	28,338,000	43.8%	1.00%
Centric Financial Corporation	Harrisburg	PA	Bank	7,492,000	50,832,000	80,585,000	29,753,000	58.5%	1.00%
Codorus Valley Bancorp, Inc.	York	PA	Bank	25,000,000	168,440,000	201,454,000	33,014,000	19.6%	1.00%
DNB Financial Corporation	Downingtown	PA	Bank	13,000,000	107,588,000	130,873,000	23,285,000	21.6%	1.00%

Institution			Bank or CDLF?	SBLF Funding Outstanding	Qualified Small Business Lending as of 9/30/2012				
Name	City	State			Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Emclair Financial Corp.	Emlenton	PA	Bank	10,000,000	56,761,000	55,198,000	(1,563,000)	-2.8%	5.00%
Enterprise Financial Services Group, Inc.	Allison Park	PA	Bank	5,000,000	85,598,000	90,343,000	4,745,000	5.5%	3.10%
First Resource Bank	Exton	PA	Bank	5,083,000	33,001,000	40,384,000	7,383,000	22.4%	1.00%
Franklin Security Bancorp, Inc.	Wilkes-Barre	PA	Bank	6,955,000	26,435,000	34,762,000	8,327,000	31.5%	1.00%
Jonestown Bank and Trust Company	Jonestown	PA	Bank	4,000,000	40,820,000	58,998,000	18,178,000	44.5%	1.00%
MileStone Bank	Doylestown	PA	Bank	5,100,000	46,778,000	85,729,000	38,951,000	83.3%	1.00%
Monument Bank	Doylestown	PA	Bank	2,970,000	19,715,000	42,432,000	22,717,000	115.2%	1.00%
Penn Liberty Financial Corp.	Wayne	PA	Bank	20,000,000	132,528,000	160,356,000	27,828,000	21.0%	1.00%
Phoenix Bancorp, Inc.	Minersville	PA	Bank	3,500,000	26,347,000	37,032,000	10,685,000	40.6%	1.00%
Team Capital Bank	Bethlehem	PA	Bank	22,412,000	123,354,000	168,562,000	45,208,000	36.6%	1.00%
The Victory Bancorp, Inc.	Limerick	PA	Bank	3,431,000	26,315,000	49,249,000	22,934,000	87.2%	1.00%
Valley Green Bank	Philadelphia	PA	Bank	5,000,000	23,968,000	68,268,000	44,300,000	184.8%	1.00%
York Traditions Bank	York	PA	Bank	5,115,000	78,487,000	87,615,000	9,128,000	11.6%	1.00%
Carolina Alliance Bank	Spartanburg	SC	Bank	5,000,000	65,737,000	90,711,000	24,974,000	38.0%	1.00%
GrandSouth Bancorporation	Greenville	SC	Bank	15,422,000	92,718,000	111,630,000	18,912,000	20.4%	1.00%
TCB Corporation	Greenwood	SC	Bank	8,640,000	56,579,000	67,906,000	11,327,000	20.0%	1.50%
BHCB Holding Company	Rapid City	SD	Bank	2,000,000	33,830,000	51,201,000	17,371,000	51.3%	1.50%
Avenue Financial Holdings, Inc.	Nashville	TN	Bank	18,950,000	74,788,000	116,010,000	41,222,000	55.1%	1.00%
CapitalMark Bank & Trust	Chattanooga	TN	Bank	18,212,000	134,549,000	224,964,000	90,415,000	67.2%	1.00%
Carroll Financial Services, Inc.	Huntingdon	TN	Bank	3,000,000	61,317,000	73,192,000	11,875,000	19.4%	1.00%
Community First Bancshares, Inc.	Union City	TN	Bank	30,852,000	302,286,000	272,097,000	(30,189,000)	-10.0%	5.00%
Evolve Bancorp, Inc.	Cordova	TN	Bank	4,699,000	19,101,000	48,686,000	29,585,000	154.9%	1.00%
Franklin Financial Network, Inc.	Franklin	TN	Bank	10,000,000	18,547,000	29,199,000	10,652,000	57.4%	1.00%
Independent Holdings, Inc.	Memphis	TN	Bank	34,900,000	44,702,000	62,874,000	18,172,000	40.7%	2.92%
InsCorp, Inc.	Nashville	TN	Bank	3,000,000	27,512,000	39,126,000	11,614,000	42.2%	1.00%
Landmark Community Bank	Collierville	TN	Bank	8,000,000	29,258,000	55,863,000	26,605,000	90.9%	1.00%
Magna Bank	Memphis	TN	Bank	18,350,000	50,871,000	56,747,000	5,876,000	11.6%	3.72%
Merchants and Planters Bancshares, Inc.	Bolivar	TN	Bank	2,000,000	19,097,000	24,244,000	5,147,000	27.0%	1.00%
Moneytree Corporation	Lenoir City	TN	Bank	9,992,000	69,543,000	75,828,000	6,285,000	9.0%	3.11%
Planters Financial Group, Inc.	Clarksville	TN	Bank	20,000,000	150,609,000	164,583,000	13,974,000	9.3%	4.49%
Sequatchie Valley Bancshares, Inc.	Dunlap	TN	Bank	5,000,000	43,802,000	24,001,000	(19,801,000)	-45.2%	7.70%
SmartFinancial, Inc.	Pigeon Forge	TN	Bank	12,000,000	28,645,000	58,917,000	30,272,000	105.7%	1.00%
Southern Heritage Bancshares, Inc.	Cleveland	TN	Bank	5,105,000	58,099,000	64,545,000	6,446,000	11.1%	1.00%
Sumner Bank & Trust	Gallatin	TN	Bank	4,264,000	27,039,000	30,381,000	3,342,000	12.4%	1.86%
AIM Bancshares, Inc.	Levelland	TX	Bank	9,100,000	75,067,000	139,651,000	64,584,000	86.0%	1.50%
Algodon de Calidad Bancshares, Inc.	Abilene	TX	Bank	600,000	6,159,000	9,513,000	3,354,000	54.5%	1.50%
BMC Bancshares, Inc.	Dallas	TX	Bank	1,206,000	8,021,000	10,360,000	2,339,000	29.2%	1.50%
BOH Holdings, Inc.	Houston	TX	Bank	23,938,350	200,835,000	276,751,000	75,916,000	37.8%	1.00%
FB BanCorp	San Antonio	TX	Bank	12,000,000	39,335,000	77,117,000	37,782,000	96.1%	1.00%
First Texas BHC, Inc.	Fort Worth	TX	Bank	29,822,000	137,852,000	230,382,000	92,530,000	67.1%	1.00%
Frontier Bancshares, Inc.	Austin	TX	Bank	6,184,000	63,497,000	121,894,000	58,397,000	92.0%	1.50%
FVNB Corp.	Victoria	TX	Bank	18,000,000	588,173,000	693,111,000	104,938,000	17.8%	1.00%
Happy Bancshares, Inc.	Amarillo	TX	Bank	31,929,000	436,374,000	585,323,000	148,949,000	34.1%	1.00%
Hilltop Holdings, Inc. (PlainsCapital Corporation)	Dallas	TX	Bank	114,068,000	1,001,408,000	1,097,689,000	96,281,000	9.6%	2.47%
Joaquin Bankshares Inc.	Huntington	TX	Bank	3,908,000	40,722,000	50,481,000	9,759,000	24.0%	1.50%
Liberty Capital Bancshares, Inc.	Addison	TX	Bank	1,500,000	16,656,000	41,963,000	25,307,000	151.9%	1.50%
McLaughlin Bancshares, Inc.	Ralls	TX	Bank	6,600,000	47,152,000	75,910,000	28,758,000	61.0%	1.00%
Pioneer Bank, SSB	Drippings Springs	TX	Bank	3,004,000	26,496,000	47,385,000	20,889,000	78.8%	1.00%
Southwestern Bancorp, Inc.	Boerne	TX	Bank	1,500,000	22,454,000	25,078,000	2,624,000	11.7%	1.50%
Sovereign Bancshares, Inc.	Dallas	TX	Bank	24,500,000	183,263,000	173,231,000	(10,032,000)	-5.5%	5.00%

Institution			Bank or CDFL?	SBLF Funding Outstanding	Qualified Small Business Lending as of 9/30/2012				
Name	City	State			Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Steele Holdings, Inc.	Tyler	TX	Bank	8,282,000	31,142,000	50,705,000	19,563,000	62.8%	1.50%
The ANB Corporation	Terrell	TX	Bank	37,000,000	402,694,000	472,802,000	70,108,000	17.4%	1.00%
Third Coast Bank SSB	Humble	TX	Bank	8,673,000	57,861,000	127,513,000	69,652,000	120.4%	1.00%
Veritex Holdings, Inc.	Dallas	TX	Bank	8,000,000	100,919,000	173,372,000	72,453,000	71.8%	1.00%
Cache Valley Banking Company	Logan	UT	Bank	11,670,000	151,344,000	179,477,000	28,133,000	18.6%	1.00%
Continental Bancorporation	Salt Lake City	UT	Bank	4,724,000	91,104,000	32,302,000	(58,802,000)	-64.5%	7.70%
LCA Bank Corporation	Park City	UT	Bank	2,727,000	14,000	1,677,000	1,663,000	11878.6%	2.56%
Medallion Bank	Salt Lake City	UT	Bank	26,303,000	229,336,000	386,091,000	156,755,000	68.4%	1.00%
Blue Ridge Bankshares, Inc.	Luray	VA	Bank	4,500,000	20,108,000	22,633,000	2,525,000	12.6%	2.76%
Citizens Community Bank	South Hill	VA	Bank	4,000,000	38,520,000	42,979,000	4,459,000	11.6%	1.00%
Heritage Bankshares, Inc.	Norfolk	VA	Bank	7,800,000	68,967,000	75,822,000	6,855,000	9.9%	2.36%
TowneBank	Portsmouth	VA	Bank	76,458,000	814,570,000	941,810,000	127,240,000	15.6%	1.00%
United Financial Banking Companies, Inc.	Vienna	VA	Bank	3,000,000	76,307,000	81,338,000	5,031,000	6.6%	3.00%
Virginia Heritage Bank	Fairfax	VA	Bank	15,300,000	85,644,000	122,698,000	37,054,000	43.3%	1.00%
WashingtonFirst Bankshares, Inc.	Reston	VA	Bank	17,796,000	112,615,000	167,011,000	54,396,000	48.3%	1.00%
Xenith Bankshares, Inc.	Richmond	VA	Bank	8,381,000	82,147,000	160,399,000	78,252,000	95.3%	1.00%
Peoples Bancorp	Lynden	WA	Bank	9,000,000	282,334,000	287,725,000	5,391,000	1.9%	5.00%
Puget Sound Bank	Bellevue	WA	Bank	9,886,000	83,234,000	114,859,000	31,625,000	38.0%	1.00%
U&I Financial Corp	Lynnwood	WA	Bank	5,500,000	39,884,000	52,538,000	12,654,000	31.7%	1.00%
W.T.B. Financial Corporation	Spokane	WA	Bank	89,142,000	878,103,000	929,856,000	51,753,000	5.9%	3.84%
County Bancorp, Inc.	Manitowoc	WI	Bank	15,000,000	379,555,000	441,208,000	61,653,000	16.2%	1.00%
Deerfield Financial Corporation	Deerfield	WI	Bank	3,650,000	21,165,000	25,227,000	4,062,000	19.2%	1.50%
First American Investment, Inc.	Hudson	WI	Bank	1,705,710	20,351,000	23,919,000	3,568,000	17.5%	1.50%
First Menasha Bancshares, Inc.	Neenah	WI	Bank	10,000,000	67,613,000	75,409,000	7,796,000	11.5%	1.88%
Nicolet Bankshares, Inc.	Green Bay	WI	Bank	24,400,000	239,970,000	241,109,000	1,139,000	0.5%	5.00%
Northern Bankshares, Inc.	McFarland	WI	Bank	22,000,000	138,447,000	149,207,000	10,760,000	7.8%	5.45%
PFSB Bancorporation, Inc.	Pigeon Falls	WI	Bank	1,500,000	25,044,000	26,601,000	1,557,000	6.2%	3.00%
Sword Financial Corporation	Horicon	WI	Bank	17,000,000	192,167,000	215,535,000	23,368,000	12.2%	1.50%
First Bank of Charleston	Charleston	WV	Bank	3,345,000	24,923,000	29,574,000	4,651,000	18.7%	1.00%
MVB Financial Corp.	Fairmont	WV	Bank	8,500,000	53,681,000	89,350,000	35,669,000	66.4%	1.00%
Financial Security Corporation	Basin	WY	Bank	5,000,000	67,715,000	84,005,000	16,290,000	24.1%	1.00%
California Coastal Rural Development Corporation	Salinas	CA	CDFL	870,000	9,545,000	8,605,000	(940,000)	-9.8%	2.00%
Low Income Investment Fund	San Francisco	CA	CDFL	7,490,000	26,595,000	50,625,000	24,030,000	90.4%	2.00%
OBDC Small Business Finance	Oakland	CA	CDFL	219,000	2,473,000	4,305,000	1,832,000	74.1%	2.00%
Opportunity Fund Northern California	San Jose	CA	CDFL	2,236,000	5,935,000	9,463,000	3,528,000	59.4%	2.00%
Rural Community Assistance Corporation	West Sacramento	CA	CDFL	4,300,000	6,104,000	7,845,000	1,741,000	28.5%	2.00%
Valley Economic Development Center, Inc.	Van Nuys	CA	CDFL	661,000	9,581,000	24,371,000	14,790,000	154.4%	2.00%
Colorado Enterprise Fund, Inc.	Denver	CO	CDFL	463,000	5,721,000	7,525,000	1,804,000	31.5%	2.00%
Greater New Haven Community Loan Fund	New Haven	CT	CDFL	525,000	758,000	852,000	94,000	12.4%	2.00%
Building Hope... A Charter School Facilities Fund	Washington	DC	CDFL	2,091,000	23,190,000	32,740,000	9,550,000	41.2%	2.00%
Partners for the Common Good, Inc.	Washington	DC	CDFL	1,009,000	4,888,000	6,405,000	1,517,000	31.0%	2.00%
Access to Capital for Entrepreneurs, Inc. (Appalachian Community Enterprises, Inc.)	Cleveland	GA	CDFL	188,000	2,773,000	6,163,000	3,390,000	122.3%	2.00%
IFF	Chicago	IL	CDFL	8,294,000	108,261,000	125,718,000	17,457,000	16.1%	2.00%
Community Ventures Corporation	Lexington	KY	CDFL	1,045,000	3,451,000	5,863,000	2,412,000	69.9%	2.00%
Federation of Appalachian Housing Enterprises, Inc.	Berea	KY	CDFL	2,063,000	4,137,000	5,914,000	1,777,000	43.0%	2.00%
Boston Community Loan Fund, Inc.	Roxbury	MA	CDFL	4,410,000	11,378,000	20,244,000	8,866,000	77.9%	2.00%
Capital Link, Inc.	Boston	MA	CDFL	198,000	1,420,000	3,008,000	1,588,000	111.8%	2.00%
Common Capital, Inc. (The Western Massachusetts Enterprise Fund, Inc.)	Holyoke	MA	CDFL	200,000	3,526,000	3,614,000	88,000	2.5%	2.00%
Enterprise Community Loan Fund, Inc.	Columbia	MD	CDFL	8,817,000	8,849,000	14,281,000	5,432,000	61.4%	2.00%
Coastal Enterprises, Inc.	Wiscasset	ME	CDFL	2,316,000	17,640,000	18,794,000	1,154,000	6.5%	2.00%

Institution			Bank or CDFL?	SBLF Funding Outstanding	Qualified Small Business Lending as of 9/30/2012				
Name	City	State			Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Community Reinvestment Fund, Inc.	Minneapolis	MN	CDFL	5,100,000	43,655,000	33,743,000	(9,912,000)	-22.7%	2.00%
Midwest Minnesota Community Development Corporation	Detroit Lakes	MN	CDFL	4,600,000	29,638,000	46,066,000	16,428,000	55.4%	2.00%
Nonprofits Assistance Fund	Minneapolis	MN	CDFL	686,000	6,979,000	8,585,000	1,606,000	23.0%	2.00%
Montana Community Development Corporation	Missoula	MT	CDFL	585,000	8,377,000	13,678,000	5,301,000	63.3%	2.00%
Mountain BizCapital, Inc.	Asheville	NC	CDFL	197,000	1,791,000	2,459,000	668,000	37.3%	2.00%
Nebraska Enterprise Fund	Oakland	NE	CDFL	197,000	1,454,000	3,500,000	2,046,000	140.7%	2.00%
Community Loan Fund of the Capital Region, Inc.	Albany	NY	CDFL	478,000	6,760,000	8,627,000	1,867,000	27.6%	2.00%
La Fuerza Unida Community Development Corporation	East Norwich	NY	CDFL	42,000	86,000	474,000	388,000	451.2%	2.00%
Leviticus 25:23 Alternative Fund, Inc.	Elmsford	NY	CDFL	750,000	2,218,000	2,807,000	589,000	26.6%	2.00%
Primary Care Development Corporation	New York	NY	CDFL	4,000,000	33,280,000	26,810,000	(6,470,000)	-19.4%	2.00%
Seedco Financial Services, Inc.	New York	NY	CDFL	2,500,000	33,651,000	43,457,000	9,806,000	29.1%	2.00%
Economic and Community Development Institute, Inc.	Columbus	OH	CDFL	203,000	2,728,000	5,671,000	2,943,000	107.9%	2.00%
Citizen Potawatomi Community Development Corporation	Shawnee	OK	CDFL	490,000	6,505,000	10,800,000	4,295,000	66.0%	2.00%
Bridgeway Capital, Inc.	Pittsburgh	PA	CDFL	1,820,000	18,674,000	18,663,000	(11,000)	-0.1%	2.00%
Community First Fund	Lancaster	PA	CDFL	862,000	11,002,000	11,569,000	567,000	5.2%	2.00%
Northside Community Development Fund	Pittsburgh	PA	CDFL	250,000	2,190,000	3,022,000	832,000	38.0%	2.00%
The Progress Fund	Greensburg	PA	CDFL	1,052,000	12,882,000	18,913,000	6,031,000	46.8%	2.00%
The Reinvestment Fund, Inc.	Philadelphia	PA	CDFL	11,708,000	113,268,000	104,578,000	(8,690,000)	-7.7%	2.00%
Charleston Citywide Local Development Corporation	Charleston	SC	CDFL	1,000,000	1,799,000	3,491,000	1,692,000	94.1%	2.00%
Lowcountry Housing Trust, Incorporated	North Charleston	SC	CDFL	392,000	96,000	329,000	233,000	242.7%	2.00%
Northeast South Dakota Economic Corporation	Sisseton	SD	CDFL	1,000,000	11,758,000	12,760,000	1,002,000	8.5%	2.00%
Rural Electric Economic Development, Inc.	Madison	SD	CDFL	1,230,000	11,116,000	12,045,000	929,000	8.4%	2.00%
South Eastern Development Foundation	Sioux Falls	SD	CDFL	240,000	2,486,000	3,622,000	1,136,000	45.7%	2.00%
CEN-TEX Certified Development Corporation	Austin	TX	CDFL	489,000	6,554,000	6,678,000	124,000	1.9%	2.00%
PeopleFund	Austin	TX	CDFL	500,000	6,412,000	8,112,000	1,700,000	26.5%	2.00%
ECDC Enterprise Development Group	Arlington	VA	CDFL	320,000	1,402,000	2,244,000	842,000	60.1%	2.00%
NCB Capital Impact	Arlington	VA	CDFL	8,218,000	95,578,000	131,382,000	35,804,000	37.5%	2.00%
Vermont Community Loan Fund, Inc.	Montpelier	VT	CDFL	1,247,000	12,787,000	16,061,000	3,274,000	25.6%	2.00%
Craft3 (ShoreBank Enterprise Group, Pacific)	Ilwaco	WA	CDFL	1,867,000	24,108,000	29,554,000	5,446,000	22.6%	2.00%
Forward Community Investments, Inc.	Madison	WI	CDFL	470,000	3,964,000	5,111,000	1,147,000	28.9%	2.00%
Impact Seven, Incorporated	Almena	WI	CDFL	4,000,000	13,344,000	14,931,000	1,587,000	11.9%	2.00%
Wisconsin Women's Business Initiative Corporation	Milwaukee	WI	CDFL	391,000	4,562,000	7,105,000	2,543,000	55.7%	2.00%

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

**Community Banks Participating in SBLF**

Report on Information from 9/30/2012 Call Reports transmitted with January 2013 Use of Funds Report

Institution				Total Assets	Baseline Lending				Baseline Business Lending	Q3 2012				Q3 2012 Business Lending	% Change over Baseline
Name	City	State	Region		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	1,077,504	126,083	110,777	6,105	15,249	258,213	163,312	135,777	3,636	18,118	320,843	24%
First Partners Bank (SouthCity Bank)	Vestavia Hills	AL	South	166,641	34,442	6,394	-	-	40,837	39,221	9,101	-	-	48,322	18%
ServisFirst Bancshares, Inc.	Birmingham	AL	South	2,762,798	440,705	209,801	25,580	22,243	698,328	865,283	530,350	47,757	54,684	1,498,074	115%
Southern National Corporation	Andalusia	AL	South	421,047	42,858	46,952	5,776	59,822	155,408	39,588	51,828	13,263	77,730	182,409	17%
Southern States Bancshares, Inc.	Anniston	AL	South	266,135	18,236	18,732	-	943	37,910	38,111	44,302	690	2,291	85,394	125%
First Service Bancshares, Inc.	Greenbrier	AR	South	217,141	20,458	31,269	6,055	16,417	74,199	12,038	19,912	5,348	19,847	57,145	-23%
Liberty Bancshares, Inc.	Jonesboro	AR	South	2,797,002	258,145	402,154	36,465	59,998	756,761	247,083	450,587	51,609	42,363	791,642	5%
Rock Bancshares, Inc.	Little Rock	AR	South	184,602	49,812	7,116	-	1,804	58,732	75,812	3,925	-	1,397	81,134	38%
Western Alliance Bancorporation	Phoenix	AZ	West	7,236,418	550,987	1,063,943	186	4,343	1,619,459	931,965	1,331,332	1,608	4,939	2,269,844	40%
1st Enterprise Bank	Los Angeles	CA	West	661,829	52,170	35,416	-	-	87,586	130,241	99,834	-	-	230,075	163%
Bank of Commerce Holdings	Redding	CA	West	941,158	133,779	72,044	1,173	7,805	214,800	163,646	74,667	844	5,331	244,488	14%
California Bank of Commerce	Lafayette	CA	West	341,032	60,775	13,291	390	1,632	76,087	121,545	34,027	152	1,368	157,092	106%
Capital Bank	San Juan Capistrano	CA	West	130,800	13,838	11,346	98	295	25,575	8,648	32,552	-	1,533	42,733	67%
Central Valley Community Bancorp	Fresno	CA	West	886,891	82,216	110,907	18,420	41,356	252,898	65,799	109,231	41,638	29,408	246,076	-3%
Community Valley Bank	El Centro	CA	West	95,227	11,352	2,293	-	-	13,645	11,334	21,478	166	1,241	34,219	151%
First California Financial Group, Inc.	Westlake Village	CA	West	1,993,696	227,247	127,145	51	855	355,297	175,956	167,134	-	848	343,938	-3%
First Northern Community Bancorp	Dixon	CA	West	805,565	88,431	116,575	30,680	22,480	258,166	81,147	99,490	28,092	21,011	229,740	-11%
First PacTrust Bancorp, Inc.	Irvine	CA	West	1,351,383	553	8,525	-	-	9,077	19,079	182,143	-	-	201,222	2117%
FNB Bancorp	South San Francisco	CA	West	897,683	67,974	69,468	0	5,118	142,560	58,827	69,226	-	4,936	132,989	-7%
Founders Bancorp	San Luis Obispo	CA	West	128,361	24,400	11,516	-	2,218	38,133	22,058	27,182	-	3,252	52,492	38%
GBC Holdings, Inc.	Los Angeles	CA	West	452,675	48,872	64,652	-	468	113,992	85,489	93,724	44	-	179,257	57%
Oak Valley Bancorp	Oakdale	CA	West	627,765	36,927	91,868	10,876	18,272	157,944	35,397	97,014	9,843	16,724	158,978	1%
Pacific Coast Bankers' Bancshares	San Francisco	CA	West	665,765	10,701	35,168	-	-	45,869	19,176	23,645	-	-	42,821	-7%
Partners Bank of California	Mission Viejo	CA	West	122,941	40,849	13,880	-	-	54,729	45,283	14,497	-	-	59,780	9%
ProAmerica (Promerica Bank)	Los Angeles	CA	West	146,046	18,665	28,650	-	-	47,315	16,200	45,071	-	-	61,271	29%
Redwood Capital Bancorp	Eureka	CA	West	246,393	16,119	28,172	120	2,899	47,311	12,885	39,651	37	2,870	55,443	17%
Seacoast Commerce Bank	Chula Vista	CA	West	160,954	12,916	42,691	-	456	56,063	4,350	106,952	-	304	111,606	99%
Security California Bancorp	Riverside	CA	West	485,013	112,334	67,475	-	-	179,809	120,565	85,817	-	530	206,912	15%
Silergate Capital Corporation	La Jolla	CA	West	630,008	3,408	6,233	-	-	9,641	3,331	10,179	-	-	13,510	40%
Summit State Bank	Santa Rosa	CA	West	429,722	40,612	33,151	2,405	24,934	101,101	36,940	39,727	5,855	26,138	108,660	7%
The Bank of Santa Barbara	Santa Barbara	CA	West	118,999	11,319	9,943	-	1,514	22,776	37,846	21,189	-	-	59,035	159%
The Private Bank of California	Los Angeles	CA	West	685,073	70,098	16,855	-	-	86,953	118,302	36,961	-	-	155,263	79%
CIC Bancshares, Inc.	Denver	CO	West	403,856	1,433	21	-	-	1,454	47,579	54,240	-	679	102,498	6951%
CoBiz Financial Inc.	Denver	CO	West	2,522,453	464,781	390,528	5,703	2,295	863,306	503,193	418,756	125	408	922,482	7%
Columbine Capital Corp.	Buena Vista	CO	West	237,526	22,300	16,986	221	893	40,399	39,611	36,303	119	2,354	78,387	94%
Morgan Capital Corporation	Fort Morgan	CO	West	125,277	13,330	6,289	4,169	3,950	27,738	18,574	6,061	3,276	5,605	33,516	21%
Steele Street Bank Corporation	Denver	CO	West	430,875	34,832	32,612	-	-	67,443	42,230	60,288	-	-	102,518	52%
Verus Acquisition Group, Inc.	Fort Collins	CO	West	257,220	14,365	45,134	88	7,204	66,792	20,627	78,957	-	8,462	108,046	62%
BNC Financial Group, Inc.	New Canaan	CT	Northeast	579,902	3,378	24,882	-	-	28,259	36,605	75,058	-	-	111,663	295%
Salisbury Bancorp, Inc.	Lakeville	CT	Northeast	611,027	23,290	49,853	402	5,666	79,211	27,480	65,581	371	4,364	97,796	23%
SBT Bancorp, Inc.	Simsbury	CT	Northeast	368,709	14,128	21,168	-	-	35,295	12,767	31,730	-	-	44,497	26%
Community Bank Delaware	Lewes	DE	South	142,109	6,962	20,018	574	1,175	28,729	4,878	32,548	142	1,284	38,852	35%
Bank of Central Florida	Lakeland	FL	South	292,569	29,147	27,541	-	-	56,688	45,106	49,000	-	-	94,106	66%
Broward Financial Holdings, Inc.	Fort Lauderdale	FL	South	129,023	14,234	-	-	-	14,234	17,830	28,261	-	-	46,091	224%
CBOS Bankshares, Inc.	Merritt Island	FL	South	132,883	5,742	40,542	-	-	46,283	5,163	29,361	-	-	34,524	-25%
Community Southern Bank	Lakeland	FL	South	205,219	13,773	15,059	813	115	29,759	24,078	23,306	75	238	47,697	60%
FineMark Holdings, Inc.	Fort Myers	FL	South	502,490	12,141	15,375	112	-	27,628	25,444	29,259	-	-	54,703	98%
First Federal Bancorp, Inc.	Lake City	FL	South	1,042,405	27,255	53,717	-	-	80,972	98,241	47,135	9,492	14,950	169,818	110%

Institution			Region	Total Assets	Baseline Lending				Baseline Business Lending	Q3 2012				Q3 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		
First Green Bank	Eustis	FL	South	196,275	6,491	23,716	-	133	30,339	10,867	57,279	-	150	68,296	125%
Florida Business BancGroup, Inc.	Tampa	FL	South	606,604	41,885	46,924	-	-	88,809	29,629	89,466	-	993	120,088	35%
Florida Community Bankshares, Inc.	Ocala	FL	South	550,840	29,777	56,970	8,266	68,740	163,752	17,586	41,234	4,159	52,969	115,948	-29%
Florida Shores Bancorp, Inc.	Pompano Beach	FL	South	526,284	35,523	38,461	-	-	73,983	41,853	87,462	-	490	129,805	75%
Florida Traditions Bank	Dade City	FL	South	257,276	30,449	24,910	299	5,624	61,282	43,792	53,350	1,681	12,731	111,554	82%
Gulfstream Bancshares, Inc.	Stuart	FL	South	533,180	123,553	159,465	-	-	283,018	103,759	138,110	-	-	241,869	-15%
HomeBancorp, Inc.	Tampa	FL	South	520,677	3,043	10,343	-	-	13,385	1,763	12,824	-	-	14,587	9%
Jefferson Bank of Florida	Oldsmar	FL	South	161,483	9,021	4,870	-	-	13,891	15,879	11,184	-	-	27,063	95%
Marquis Bank	Coral Gables	FL	South	158,222	1,427	9,846	-	-	11,273	12,031	18,681	-	-	30,712	172%
Ovation Holdings, Inc.	Naples	FL	South	242,010	1,684	8,013	-	-	9,698	2,987	28,665	-	-	31,652	226%
Platinum Bank Holding Co. (Platinum Bank)	Brandon	FL	South	390,502	57,110	95,349	222	10,816	163,496	67,519	94,486	127	15,293	177,425	9%
Lowndes Bancshares, Inc.	Valdosta	GA	South	210,854	10,135	38,874	-	-	49,009	15,011	39,374	-	2,734	57,119	17%
Resurgens Bancorp	Atlanta	GA	South	86,512	8,251	4,870	-	1,965	15,086	11,883	9,753	-	1,872	23,508	56%
The Peoples Bank of Talbotton	Talbotton	GA	South	33,293	647	3,191	-	2,106	5,943	1,314	3,698	71	4,182	9,265	56%
Commercial Financial Corp	Storm Lake	IA	Midwest	458,653	128,275	39,538	38,076	22,656	228,545	123,313	46,724	63,401	35,896	269,334	18%
Heartland Financial USA, Inc.	Dubuque	IA	Midwest	4,606,955	453,188	485,865	80,290	194,060	1,213,402	716,739	510,854	115,390	189,946	1,532,929	26%
Liberty Financial Services, Inc.	Sioux City	IA	Midwest	254,280	36,186	17,912	4,466	5,574	64,138	38,112	25,942	5,972	13,039	83,065	30%
Two Rivers Financial Group, Inc.	Burlington	IA	Midwest	668,472	114,756	65,269	13,984	20,410	214,418	107,360	60,960	11,796	24,800	204,916	-4%
D. L. Evans Bancorp	Burley	ID	West	958,085	69,464	158,111	107,881	60,654	396,108	73,181	144,300	88,722	74,480	380,683	-4%
Bancorp Financial, Inc.	Oak Brook	IL	Midwest	440,432	5,790	9,122	-	-	14,912	8,979	7,897	-	-	16,876	13%
Community First Bancorp, Inc.	Fairview Heights	IL	Midwest	201,920	23,850	23,424	-	7,233	54,507	40,046	35,492	-	8,164	83,702	54%
Community Illinois Corporation	Rock Falls	IL	Midwest	249,149	29,250	10,821	16,703	22,134	78,909	26,446	19,273	16,957	22,698	85,374	8%
First Bankers Trustshares, Inc.	Quincy	IL	Midwest	819,688	34,554	53,147	20,504	20,851	129,056	45,731	83,855	21,250	29,363	180,199	40%
First Busey Corporation	Champaign	IL	Midwest	3,481,570	313,814	356,714	38,356	57,626	766,509	298,174	292,176	27,188	43,723	661,261	-14%
First Community Financial Corporation	Elgin	IL	Midwest	168,939	6,337	26,075	-	582	32,993	8,096	29,381	-	445	37,922	15%
First Eldorado Bancshares, Inc.	Eldorado	IL	Midwest	248,199	7,789	-	7,887	25,857	41,533	18,358	2,393	8,895	31,700	61,346	48%
First Robinson Financial Corporation	Robinson	IL	Midwest	217,070	14,280	7,658	3,957	8,804	34,699	14,386	24,163	2,810	10,940	52,299	51%
Fisher Bancorp, Inc.	Fisher	IL	Midwest	88,828	4,244	6,329	2,457	2,741	15,770	3,354	6,741	4,522	3,993	18,610	18%
Heartland Bancorp, Inc.	Bloomington	IL	Midwest	2,053,544	189,580	219,980	36,243	38,855	484,658	184,603	270,024	34,227	41,934	530,788	10%
Illinois State Bancorp, Inc.	Chicago	IL	Midwest	355,921	21,057	38,971	-	160	60,188	22,001	55,132	-	4,361	81,494	35%
Merchants and Manufacturers Bank Corporation	Joliet	IL	Midwest	162,843	35,038	20,722	-	-	55,760	46,987	20,852	-	296	68,135	22%
People First Bancshares, Inc.	Pana	IL	Midwest	295,332	48,975	9,408	48,716	13,254	120,352	63,127	15,091	70,528	13,008	161,754	34%
Prime Banc Corp.	Dieterich	IL	Midwest	507,492	21,310	6,268	9,480	22,344	59,401	28,297	51,788	10,705	24,678	115,468	94%
QCR Holdings, Inc.	Moline	IL	Midwest	2,031,806	331,888	157,873	59	4,915	494,735	286,164	185,106	593	3,382	475,245	-4%
Signature Bancorporation, Inc.	Chicago	IL	Midwest	340,480	88,196	37,019	-	-	125,214	140,264	36,523	-	-	176,787	41%
Southern Illinois Bancorp, Inc.	Carmi	IL	Midwest	371,790	37,465	17,420	18,888	21,392	95,164	49,667	39,758	23,845	23,310	136,580	44%
Town and Country Financial Corporation	Springfield	IL	Midwest	461,107	34,830	59,359	6,536	5,550	106,274	40,488	81,061	6,959	3,678	132,186	24%
Tri-County Financial Group, Inc.	Mendota	IL	Midwest	943,757	23,912	24,883	30,134	35,679	114,608	47,694	42,448	39,634	58,077	187,853	64%
United Community Bancorp, Inc.	Chatham	IL	Midwest	1,289,987	98,783	95,660	47,661	74,408	316,511	111,429	93,818	52,843	89,620	347,710	10%
AMB Financial Corp.	Munster	IN	Midwest	178,050	7,638	14,191	-	-	21,829	5,772	15,000	-	-	20,772	-5%
Community Bank Shares of Indiana, Inc.	New Albany	IN	Midwest	803,412	87,840	88,791	690	4,709	182,030	94,987	94,184	1,624	4,698	195,493	7%
First Merchants Corporation	Muncie	IN	Midwest	4,230,249	673,225	515,331	115,882	147,472	1,451,909	592,517	431,654	107,166	127,356	1,258,693	-13%
First Savings Financial Group, Inc.	Clarksville	IN	Midwest	636,939	26,351	39,403	-	-	65,754	28,264	54,302	1,436	3,749	87,751	33%
Horizon Bancorp	Michigan City	IN	Midwest	1,844,517	63,712	84,200	3,279	7,424	158,615	77,129	126,906	3,432	12,191	219,658	38%
MutualFirst Financial, Inc.	Muncie	IN	Midwest	1,472,010	71,501	108,819	-	-	180,319	53,069	97,444	1,254	3,821	155,588	-14%
Bern Bancshares, Inc.	Bern	KS	Midwest	80,696	4,671	46	14,941	3,145	22,803	2,710	512	15,353	4,367	22,942	1%
Brotherhood Bancshares, Inc.	Kansas City	KS	Midwest	568,453	42,681	28,067	-	3,673	74,420	16,168	21,629	-	3,230	41,027	-45%
CB Bancshares Corp.	Weir	KS	Midwest	12,083	819	-	263	299	1,382	351	-	61	333	745	-46%
Equity Bancshares, Inc.	Wichita	KS	Midwest	699,800	72,242	44,546	7,028	5,075	128,891	97,812	61,794	8,965	6,212	174,783	36%
Farmers State Bankshares, Inc.	Holton	KS	Midwest	56,748	4,518	20	3,835	4,697	13,070	1,557	1,775	2,036	6,449	11,817	-10%
Freedom Bancshares, Inc.	Overland Park	KS	Midwest	133,998	17,081	18,667	-	-	35,748	25,509	20,127	-	-	45,636	28%
Osborne Investments, Inc.	Osborne	KS	Midwest	59,473	1,549	451	9,025	4,697	15,722	4,339	1,232	12,582	10,322	28,475	81%
UBT Bancshares, Inc.	Marysville	KS	Midwest	526,312	41,004	27,943	44,044	63,137	176,128	46,766	18,322	57,251	89,430	211,769	20%
FCB Bancorp, Inc.	Louisville	KY	South	478,934	27,761	54,823	-	56	82,640	21,039	54,000	-	-	75,039	-9%
Magnolia Bancshares Inc.	Hodgenville	KY	South	136,561	6,246	10,176	2,066	14,930	33,419	6,393	15,070	2,629	14,866	38,958	17%

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Community Trust Financial Corporation	Ruston	LA	South	2,857,726	294,044	150,315	1,480	24,990	470,828	858,358	254,283	332	22,672	1,135,645	141%
First Guaranty Bancshares, Inc.	Hammond	LA	South	1,360,559	85,481	82,769	17,727	12,111	198,087	87,390	123,687	26,281	10,643	248,001	25%
First NBC Bank Holding Company	New Orleans	LA	South	2,511,298	288,580	212,783	-	261	501,625	582,802	341,347	-	1,857	926,006	85%
MidSouth Bancorp, Inc.	LaFayette	LA	South	1,428,255	185,803	126,929	6,367	3,019	322,119	258,339	168,980	7,904	8,020	443,243	38%
Ouachita Bancshares Corp.	Monroe	LA	South	622,018	47,682	73,761	14,288	9,163	144,892	59,362	95,432	13,368	23,341	191,503	32%
Progressive Bancorp, Inc.	Monroe	LA	South	450,584	54,604	42,050	1,671	7,976	106,300	47,467	44,253	2,196	22,779	116,695	10%
Hyde Park Bancorp, Inc.	Hyde Park	MA	Northeast	1,162,671	1,142	542	-	-	1,684	23,023	7,475	-	-	30,498	1712%
Island Bancorp, Inc.	Edgartown	MA	Northeast	145,960	2,672	20,909	-	-	23,581	4,098	29,827	-	-	33,925	44%
Leader Bancorp, Inc.	Arlington	MA	Northeast	589,833	7,075	24,647	-	-	31,722	22,728	54,702	-	-	77,430	144%
New England Bancorp, Inc.	Hyannis	MA	Northeast	181,327	9,707	19,019	-	-	28,726	24,964	30,588	-	-	55,552	93%
Provident Bancorp, Inc.	Amesbury	MA	Northeast	567,388	17,487	70,118	-	93	87,697	51,655	75,094	-	31	126,780	45%
Rockport National Bancorp, Inc.	Rockport	MA	Northeast	188,259	9,222	29,422	-	-	38,643	9,461	36,787	-	-	46,248	20%
StonehamBank, A Co-operative Bank	Stoneham	MA	Northeast	447,231	22,466	24,415	-	-	46,880	34,069	47,894	-	-	81,963	75%
Eagle Bancorp, Inc.	Bethesda	MD	South	2,965,334	325,046	122,093	-	-	447,140	588,456	235,407	-	1,322	825,185	85%
Howard Bancorp, Inc.	Ellicott City	MD	South	367,824	91,705	41,681	-	794	134,180	84,732	55,373	-	2,905	143,010	7%
Monument Bank	Bethesda	MD	South	389,488	20,990	12,522	-	576	34,088	24,396	24,390	-	653	49,439	45%
Tri-County Financial Corporation	Waldorf	MD	South	978,393	121,233	137,607	-	-	258,840	103,304	187,473	-	-	290,777	12%
Katahdin Bankshares Corp.	Houlton	ME	Northeast	576,521	95,319	50,102	3,312	2,706	151,438	115,451	59,523	5,436	5,908	186,318	23%
Birmingham Bloomfield Bancshares, Inc.	Birmingham	MI	Midwest	147,933	15,987	17,807	-	-	33,793	23,176	25,070	-	-	48,246	43%
Crestmark Bancorp, Inc.	Troy	MI	Midwest	407,097	153,006	1,470	-	-	154,475	344,177	3,172	-	-	347,349	125%
Huron Valley State Bank	Milford	MI	Midwest	74,394	5,648	16,506	-	191	22,345	8,091	22,119	-	173	30,383	36%
Level One Bancorp, Inc.	Farmington Hills	MI	Midwest	506,319	39,110	24,606	-	-	63,716	110,957	54,986	-	-	165,943	160%
Valley Financial Group, Ltd.	Saginaw	MI	Midwest	178,765	38,248	36,190	-	90	74,528	49,300	39,968	-	822	90,990	21%
Financial Services of Winger, Inc.	Fosston	MN	Midwest	132,279	19,628	7,190	25,894	21,040	73,751	22,030	12,479	34,005	32,036	100,550	36%
Heritage Bancshares Group, Inc.	Willmar	MN	Midwest	430,030	59,801	32,540	48,486	28,555	169,382	60,574	21,076	52,482	46,013	180,145	6%
Kerkhoven Bancshares, Inc.	Kerkhoven	MN	Midwest	54,045	4,668	9,381	3,475	7,114	24,637	8,364	15,477	3,400	6,408	33,649	37%
McLeod Bancshares, Inc.	Shorewood	MN	Midwest	392,243	23,330	3,763	5,618	2,780	35,490	11,924	16,135	4,739	2,350	35,148	-1%
MidWest Bancorporation, Inc.	Eden Prairie	MN	Midwest	210,493	35,697	18,909	-	-	54,606	17,937	11,793	28,601	30,987	89,318	64%
Platinum Bancorp, Inc.	Oakdale	MN	Midwest	153,390	19,145	27,015	-	573	46,733	31,166	26,598	-	2,789	60,553	30%
Redwood Financial, Inc.	Redwood Falls	MN	Midwest	198,648	24,855	31,378	-	-	56,233	14,965	20,059	17,956	13,028	66,008	17%
Cardinal Bancorp II, Inc.	Washington	MO	Midwest	283,444	34,752	29,431	190	5,482	69,855	41,267	31,376	390	9,654	82,687	18%
Fortune Financial Corporation	Arnold	MO	Midwest	145,279	24,461	23,534	-	370	48,366	18,834	24,109	-	-	42,943	-11%
Great Southern Bancorp, Inc.	Springfield	MO	Midwest	4,059,140	138,613	136,926	4,079	21,896	301,514	210,815	100,970	2,851	37,335	351,971	17%
Liberty Bancorp, Inc.	Liberty	MO	Midwest	414,581	23,445	53,499	-	-	76,944	43,205	60,101	-	124	103,430	34%
Liberty Bancshares, Inc.	Springfield	MO	Midwest	1,030,090	115,140	161,708	5,205	63,339	345,391	105,702	181,271	4,121	68,171	359,265	4%
Security State Bancshares, Inc.	Charleston	MO	Midwest	647,246	56,094	57,781	30,314	49,925	194,113	55,087	60,458	41,931	74,347	231,823	19%
Southern Missouri Bancorp, Inc.	Poplar Bluff	MO	Midwest	736,413	52,833	42,934	28,817	26,753	151,336	71,557	78,211	56,034	51,083	256,885	70%
The Landrum Company	Columbia	MO	Midwest	1,719,785	134,266	183,524	27,453	93,726	438,969	126,049	205,971	27,271	116,182	475,473	8%
Triad Bancorp, Inc.	Frontenac	MO	Midwest	204,427	15,530	16,895	-	820	33,245	23,037	30,625	-	2,768	56,430	70%
BankFirst Capital Corporation	Macon	MS	South	742,814	58,754	75,633	9,765	42,941	187,093	70,197	79,030	9,596	41,378	200,201	7%
Cadence Financial Corporation (Encore Bancshares, Inc.)	Starkville	MS	South	5,417,693	390,730	469,509	9,668	19,435	889,341	1,266,958	289,445	2,296	28,530	1,587,229	78%
Bancorp of Montana Holding Company	Missoula	MT	West	41,927	1,208	1,994	-	444	3,646	6,068	4,337	-	720	11,125	205%
First Bancorp	Troy	NC	South	3,321,908	140,198	279,520	7,734	36,485	463,938	138,540	359,915	8,155	43,235	549,845	19%
Live Oak Bancshares, Inc.	Wilmington	NC	South	320,748	27,794	73,668	-	-	101,462	79,441	109,071	-	-	188,512	86%
Park Sterling Corporation (Citizens South Banking Corporation)	Charlotte	NC	South	938,239	44,956	101,614	-	-	146,570	45,399	130,872	103	6,727	183,101	25%
Premara Financial, Inc.	Charlotte	NC	South	240,147	15,263	23,523	-	-	38,786	17,203	39,989	-	715	57,907	49%
Providence Bank	Rocky Mount	NC	South	190,268	14,547	12,644	780	826	28,797	15,590	14,530	1,230	2,201	33,551	17%
Select Bancorp, Inc.	Greenville	NC	South	249,912	18,588	9,146	-	1,726	29,459	20,370	20,171	-	8,845	49,386	68%
Union Bank & Trust Company	Oxford	NC	South	205,179	19,991	15,549	10	3,112	38,662	14,381	22,971	2,389	5,713	45,454	18%
Alerus Financial Corporation	Grand Forks	ND	Midwest	1,212,062	180,756	65,037	33,489	10,852	290,134	244,399	126,480	34,136	11,900	416,915	44%
Western State Agency, Inc.	Devils Lake	ND	Midwest	543,949	97,220	32,153	14,569	6,955	150,896	151,853	19,054	15,349	10,919	197,175	31%
Adbanc Inc.	Ogallala	NE	Midwest	532,048	69,479	59,439	77,060	51,676	257,654	77,330	62,642	97,002	64,613	301,587	17%
Banner County Ban Corporation	Harrisburg	NE	Midwest	105,305	8,633	2,981	30,815	15,368	57,797	8,609	6,124	35,560	22,767	73,060	26%
First State Holding Co. (Wilber Co.)	Lincoln	NE	Midwest	380,353	40,835	24,786	25,570	36,985	128,176	48,283	29,828	38,196	60,029	176,336	38%
The State Bank of Bartley	Bartley	NE	Midwest	81,179	13,050	4,465	8,672	2,035	28,221	14,174	5,865	10,993	5,411	36,443	29%

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Centrix Bank & Trust	Bedford	NH	Northeast	820,071	105,188	145,314	-	-	250,502	142,994	188,572	-	-	331,566	32%
First Colebrook Bancorp, Inc.	Colebrook	NH	Northeast	245,086	25,654	42,281	569	82	68,585	32,134	45,212	662	714	78,722	15%
Guaranty Bancorp, Inc.	Woodsville	NH	Northeast	375,754	37,136	48,710	454	1,988	88,288	36,729	56,534	422	3,303	96,988	10%
New Hampshire Thrift Bancshares, Inc.	Newport	NH	Northeast	1,114,742	57,064	80,606	-	-	137,670	42,275	115,631	40	107	158,053	15%
Northway Financial, Inc.	Berlin	NH	Northeast	859,328	44,870	67,422	-	-	112,292	82,206	58,859	-	-	141,065	26%
The Nashua Bank	Nashua	NH	Northeast	121,272	6,602	13,756	-	-	20,358	11,125	21,493	-	-	32,618	60%
Center Bancorp, Inc.	Union	NJ	Northeast	1,611,230	106,353	113,588	-	-	219,941	158,460	99,002	-	-	257,462	17%
Community Partners Bancorp	Middletown	NJ	Northeast	705,079	48,487	135,572	-	204	184,262	46,621	144,556	-	153	191,330	4%
Crest Savings Bancorp, Inc.	Wildwood	NJ	Northeast	400,935	3,201	17,693	-	-	20,894	3,672	19,663	-	-	23,335	12%
Freedom Bank	Oradell	NJ	Northeast	167,483	14,905	17,540	-	-	32,445	9,520	40,109	-	-	49,629	53%
Harmony Bank	Jackson	NJ	Northeast	143,105	929	9,059	-	1,000	10,988	3,899	35,720	-	2,571	42,190	284%
Highlands Bancorp, Inc.	Vernon	NJ	Northeast	187,362	16,612	17,780	-	777	35,168	21,434	37,113	-	960	59,507	69%
Hopewell Valley Community Bank	Pennington	NJ	Northeast	441,764	9,885	76,725	-	876	87,485	12,277	99,734	-	844	112,855	29%
Regal Bank	Livingston	NJ	Northeast	253,548	1,682	24,190	-	-	25,872	5,049	37,288	-	-	42,337	64%
Stewardship Financial Corporation	Midland Park	NJ	Northeast	682,261	48,805	156,337	-	1,053	206,195	32,846	168,637	-	2,630	204,113	-1%
Meadows Bank	Las Vegas	NV	West	303,513	29,330	21,164	-	-	50,495	79,655	42,779	-	-	122,434	142%
Alma Bank	Astoria	NY	Northeast	863,704	66,760	25,038	-	-	91,798	181,313	134,709	-	-	316,022	244%
Catskill Hudson Bancorp, Inc.	Rock Hill	NY	Northeast	393,087	42,715	54,456	277	1,075	98,522	47,560	78,398	500	1,214	127,672	30%
Greater Rochester Bancorp, Inc.	Rochester	NY	Northeast	334,818	43,466	17,134	-	1,736	62,336	75,173	36,193	-	1,170	112,536	81%
Kinderhook Bank Corp.	Kinderhook	NY	Northeast	316,479	18,911	19,028	58	2,330	40,328	28,531	30,852	123	326	59,832	48%
Pathfinder Bancorp, Inc.	Oswego	NY	Northeast	533,372	25,983	48,698	-	786	75,467	34,393	56,090	-	1,160	91,643	21%
Seneca-Cayuga Bancorp, Inc.	Seneca Falls	NY	Northeast	262,728	6,963	9,127	-	-	16,090	14,206	13,887	2,942	4,278	35,313	119%
The Elmira Savings Bank, FSB	Elmira	NY	Northeast	534,256	36,668	58,685	-	-	95,353	28,488	65,617	-	-	94,105	-1%
Columbus First Bancorp, Inc.	Worthington	OH	Midwest	231,100	19,279	15,132	-	-	34,411	25,385	28,563	-	246	54,194	57%
Community Independent Bancorp Inc.	West Salem	OH	Midwest	88,241	2,587	5,795	133	3,505	12,020	2,806	9,496	782	3,944	17,028	42%
Insight Bank	Columbus	OH	Midwest	180,090	3,205	10,876	-	-	14,080	10,617	21,126	-	-	31,743	125%
AmeriBank Holding Company	Collinsville	OK	South	141,407	19,843	9,416	1,590	2,324	33,172	24,112	6,743	5,971	1,578	38,404	16%
Central Service Corporation	Enid	OK	South	590,957	43,994	23,240	43,232	38,675	149,140	68,380	27,149	46,049	45,440	187,018	25%
F & M Bancorporation, Inc.	Tulsa	OK	South	2,211,024	382,607	142,344	17	955	525,922	943,984	224,445	18	2,947	1,171,394	123%
Prime Bank Group	Edmond	OK	South	161,337	7,722	10,116	53	1,742	19,632	24,295	23,294	98	252	47,939	144%
Regent Capital Corporation	Nowata	OK	South	175,310	24,582	17,779	3,616	9,416	55,394	38,944	23,028	3,667	6,265	71,904	30%
AmeriServ Financial, Inc.	Johnstown	PA	Northeast	973,313	92,509	62,972	-	178	155,659	107,956	85,519	-	283	193,758	24%
CBT Financial Corp.	Clearfield	PA	Northeast	411,628	34,922	32,578	1,037	6,580	75,117	46,235	29,829	3,673	19,822	99,559	33%
Centric Financial Corporation	Harrisburg	PA	Northeast	289,741	16,476	31,487	193	1,397	49,553	31,141	47,869	842	1,207	81,059	64%
Codorus Valley Bancorp, Inc.	York	PA	Northeast	1,061,462	46,618	104,503	1,653	24,703	177,476	76,070	119,418	3,248	27,618	226,354	28%
DNB Financial Corporation	Downingtown	PA	Northeast	627,533	38,960	73,668	-	10,878	123,505	57,112	89,624	-	12,745	159,481	29%
Emclair Financial Corp.	Emlenton	PA	Northeast	529,072	33,244	25,924	-	-	59,168	32,236	25,196	8	196	57,636	-3%
Enterprise Financial Services Group, Inc.	Allison Park	PA	Northeast	257,872	37,394	75,423	-	424	113,241	42,762	89,472	-	95	132,329	17%
First Resource Bank	Exton	PA	Northeast	146,764	11,395	19,652	-	1,119	32,165	12,158	26,882	-	1,185	40,225	25%
Franklin Security Bancorp, Inc.	Wilkes-Barre	PA	Northeast	225,125	18,122	7,022	-	-	25,143	25,220	17,758	-	-	42,978	71%
Jonestown Bank and Trust Company	Jonestown	PA	Northeast	395,641	6,880	29,539	11	4,390	40,820	11,604	40,446	13	5,993	58,056	42%
MileStone Bank	Doylestown	PA	Northeast	183,937	17,161	29,937	-	-	47,098	46,864	46,275	-	-	93,139	98%
Monument Bank	Doylestown	PA	Northeast	203,805	1,478	17,409	-	828	19,715	966	40,683	-	783	42,432	115%
Penn Liberty Financial Corp.	Wayne	PA	Northeast	541,547	58,496	84,723	-	-	143,218	69,818	108,421	-	-	178,239	24%
Phoenix Bancorp, Inc.	Minersville	PA	Northeast	135,358	5,262	4,097	-	-	9,359	11,480	25,159	-	196	36,835	294%
Team Capital Bank	Bethlehem	PA	Northeast	912,417	58,221	58,748	-	-	116,969	67,571	101,720	-	190	169,481	45%
The Victory Bancorp, Inc.	Limerick	PA	Northeast	121,864	13,913	8,245	-	1,757	23,916	31,324	17,980	-	2,126	51,430	115%
Valley Green Bank	Philadelphia	PA	Northeast	279,742	10,485	12,990	-	-	23,475	33,165	34,752	-	-	67,917	189%
York Traditions Bank	York	PA	Northeast	274,440	48,533	27,986	-	2,156	78,674	48,617	43,897	-	2,278	94,792	20%
Carolina Alliance Bank	Spartanburg	SC	South	246,561	29,943	34,965	-	830	65,737	37,285	52,175	-	685	90,145	37%
GrandSouth Bancorporation	Greenville	SC	South	381,463	49,299	43,148	114	3,454	96,015	54,423	47,740	449	2,039	104,651	9%
TCB Corporation	Greenwood	SC	South	317,067	16,375	40,863	-	1,056	58,294	18,084	46,235	-	2,238	66,557	14%
BHCB Holding Company	Rapid City	SD	Midwest	117,000	11,260	16,312	1,696	1,627	30,895	14,312	34,832	179	3,257	52,580	70%
Avenue Financial Holdings, Inc.	Nashville	TN	South	686,737	92,450	29,501	-	-	121,950	127,668	40,792	-	-	168,460	38%
CapitalMark Bank & Trust	Chattanooga	TN	South	760,683	88,680	45,869	-	-	134,549	141,329	82,525	-	545	224,399	67%

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Carroll Financial Services, Inc.	Huntingdon	TN	South	260,717	7,921	34,549	4,141	14,441	61,052	11,487	40,019	6,732	17,277	75,515	24%
Community First Bancshares, Inc.	Union City	TN	South	1,725,257	102,278	165,597	16,329	35,772	319,976	113,148	150,300	15,097	29,490	308,035	-4%
Evolve Bancorp, Inc.	Cordova	TN	South	261,670	8,239	5,161	2,211	3,490	19,101	15,997	22,498	10,557	7,466	56,518	196%
Franklin Financial Network, Inc.	Franklin	TN	South	516,077	10,261	9,123	823	149	20,356	20,824	8,603	843	936	31,206	53%
Independent Holdings, Inc.	Memphis	TN	South	799,651	39,655	11,109	-	1,474	52,238	50,513	16,694	-	7,782	74,989	44%
InsCorp, Inc.	Nashville	TN	South	171,731	11,667	8,603	-	765	21,034	20,489	20,930	-	867	42,286	101%
Landmark Community Bank	Collierville	TN	South	405,715	17,728	11,183	94	263	29,268	38,286	17,031	-	-	55,317	89%
Magna Bank	Memphis	TN	South	488,255	24,492	17,032	-	-	41,524	55,429	17,423	435	-	73,287	76%
Merchants and Planters Bancshares, Inc.	Bolivar	TN	South	93,139	5,479	10,527	361	2,730	19,097	5,556	15,732	363	2,707	24,358	28%
Moneytree Corporation	Lenoir City	TN	South	391,997	35,050	32,806	61	1,627	69,543	22,642	50,515	-	1,325	74,482	7%
Planters Financial Group, Inc.	Clarksville	TN	South	691,304	59,970	67,388	12,733	34,238	174,327	72,994	90,054	15,543	44,594	223,185	28%
Sequatchie Valley Bancshares, Inc.	Dunlap	TN	South	582,332	2,685	34,739	770	6,525	44,719	1,619	13,024	163	8,907	23,713	-47%
SmartFinancial, Inc.	Pigeon Forge	TN	South	338,769	21,736	14,293	-	1,139	37,167	32,056	31,132	-	2,043	65,231	76%
Southern Heritage Bancshares, Inc.	Cleveland	TN	South	233,611	26,826	30,355	33	1,077	58,290	21,093	42,294	3	-	63,390	9%
Sumner Bank & Trust	Gallatin	TN	South	168,964	12,075	15,701	43	694	28,512	11,393	19,646	12	448	31,499	10%
AIM Bancshares, Inc.	Levelland	TX	South	346,287	39,299	14,585	13,262	6,874	74,020	82,311	34,189	22,617	15,761	154,878	109%
Algodon de Calidad Bancshares, Inc.	Abilene	TX	South	27,840	825	-	3,741	1,747	6,313	1,691	-	6,684	1,138	9,513	51%
BMC Bancshares, Inc.	Dallas	TX	South	55,281	765	2,514	825	223	4,326	1,132	9,367	32	-	10,531	143%
BOH Holdings, Inc.	Houston	TX	South	834,651	127,907	69,441	-	-	197,348	192,754	131,959	-	140	324,853	65%
FB Bancorp	San Antonio	TX	South	590,605	99,765	2,480	-	-	102,244	76,884	2,602	39,443	-	118,929	16%
First Texas BHC, Inc.	Fort Worth	TX	South	1,043,630	85,806	71,371	110	2,229	159,515	174,638	101,895	406	8,509	285,448	79%
Frontier Bancshares, Inc.	Austin	TX	South	342,448	25,056	29,742	851	6,814	62,462	49,400	72,753	326	9,470	131,949	111%
FVNB Corp.	Victoria	TX	South	2,056,935	256,962	185,801	102,406	86,398	631,567	293,363	238,619	97,899	97,633	727,514	15%
Happy Bancshares, Inc.	Amarillo	TX	South	1,962,934	201,680	93,384	130,663	51,686	477,414	267,807	125,966	280,245	103,128	777,146	63%
Hilltop Holdings, Inc. (PlainsCapital Corporation)	Dallas	TX	South	6,332,774	1,018,142	363,288	60,432	61,652	1,503,514	1,199,602	456,849	36,668	40,182	1,733,301	15%
Joaquin Bankshares Inc.	Huntington	TX	South	120,741	14,762	13,696	1,602	13,014	43,074	31,164	11,577	2,062	8,872	53,675	25%
Liberty Capital Bancshares, Inc.	Addison	TX	South	106,004	9,008	5,927	-	1,722	16,657	31,076	10,887	-	-	41,963	152%
McLaughlin Bancshares, Inc.	Ralls	TX	South	215,503	18,912	4,166	29,426	3,706	56,210	29,733	10,858	46,077	4,179	90,847	62%
Pioneer Bank, SSB	Drippings Springs	TX	South	185,363	7,439	8,987	-	1,142	17,568	22,404	24,632	465	5,693	53,194	203%
Southwestern Bancorp, Inc.	Boerne	TX	South	104,107	5,487	12,617	2,545	1,837	22,486	7,589	14,309	2,132	1,957	25,987	16%
Sovereign Bancshares, Inc.	Dallas	TX	South	941,495	196,282	22,060	-	918	219,260	246,805	34,829	-	376	282,010	29%
Steele Holdings, Inc.	Tyler	TX	South	241,418	14,649	15,060	427	1,007	31,142	24,464	28,965	337	653	54,419	75%
The ANB Corporation	Terrell	TX	South	2,277,163	142,877	265,405	6,732	22,473	437,487	115,484	380,889	4,664	16,005	517,042	18%
Third Coast Bank SSB	Humble	TX	South	236,143	33,954	30,443	-	-	64,397	79,282	44,023	-	4,421	127,726	98%
Veritex Holdings, Inc.	Dallas	TX	South	504,195	24,303	14,187	-	1,151	39,641	105,213	61,781	-	6,308	173,302	337%
Cache Valley Banking Company	Logan	UT	West	521,372	33,786	39,918	9,516	16,242	99,462	53,636	91,709	14,018	19,946	179,309	80%
Continental Bancorporation	Salt Lake City	UT	West	106,887	44,446	12,863	-	-	57,309	28,922	9,710	215	805	39,652	-31%
LCA Bank Corporation	Park City	UT	West	72,404	136	-	-	-	136	2,262	-	-	-	2,262	1569%
Medallion Bank	Salt Lake City	UT	West	700,856	234,859	-	-	-	234,859	391,591	-	-	-	391,591	67%
Blue Ridge Bankshares, Inc.	Luray	VA	South	210,822	4,225	15,593	159	2,442	22,419	7,570	13,442	135	5,231	26,378	18%
Citizens Community Bank	South Hill	VA	South	163,799	18,419	16,605	251	3,246	38,520	12,661	25,976	275	3,939	42,851	11%
Heritage Bankshares, Inc.	Norfolk	VA	South	310,747	29,431	36,330	-	-	65,761	23,306	52,616	-	-	75,922	15%
TowneBank	Portsmouth	VA	South	4,318,310	302,054	531,494	675	6,389	840,612	343,746	680,640	797	6,831	1,032,014	23%
United Financial Banking Companies, Inc.	Vienna	VA	South	339,924	17,679	59,243	-	-	76,922	18,687	64,101	-	-	82,788	8%
Virginia Heritage Bank	Fairfax	VA	South	731,455	39,167	50,228	-	-	89,395	29,981	107,200	-	94	137,275	54%
WashingtonFirst Bankshares, Inc.	Reston	VA	South	595,600	60,171	13,644	117	3,240	77,172	89,675	77,575	-	112	167,362	117%
Xenith Bankshares, Inc.	Richmond	VA	South	557,215	14,641	19,095	-	593	34,328	109,364	52,433	86	6,815	168,698	391%
Peoples Bancorp	Lynden	WA	West	1,235,586	74,665	143,418	30,294	58,705	307,082	79,214	161,925	31,614	66,991	339,744	11%
Puget Sound Bank	Bellevue	WA	West	264,665	49,945	28,866	-	-	78,810	79,839	40,625	-	626	121,090	54%
U&I Financial Corp	Lynnwood	WA	West	173,349	8,950	34,994	-	-	43,943	10,438	43,165	-	-	53,603	22%
W.T.B. Financial Corporation	Spokane	WA	West	4,283,611	726,366	358,143	80,131	37,049	1,201,688	691,332	389,447	189,841	46,433	1,317,053	10%
County Bancorp, Inc.	Manitowoc	WI	Midwest	728,180	44,238	63,411	118,072	171,649	397,369	48,165	54,608	150,357	212,877	466,007	17%
Deerfield Financial Corporation	Deerfield	WI	Midwest	105,318	15,306	116	4,065	1,820	21,306	10,826	7,884	2,553	4,108	25,371	19%
First American Investment, Inc.	Hudson	WI	Midwest	92,025	4,014	15,043	163	-	19,220	5,046	21,305	329	1,019	27,699	44%
First Menasha Bancshares, Inc.	Neenah	WI	Midwest	326,931	51,762	29,044	6	519	81,331	55,531	39,009	74	1,003	95,617	18%

Institution			Region	Total Assets	Baseline Lending				Baseline Business Lending	Q3 2012				Q3 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		
Nicolet Bankshares, Inc.	Green Bay	WI	Midwest	666,226	129,397	137,477	41	2,935	269,850	179,117	105,585	315	1,201	286,218	6%
Northern Bankshares, Inc.	McFarland	WI	Midwest	440,776	26,290	62,897	1,313	15,949	106,449	27,497	111,645	-	3,332	142,474	34%
PFSB Bancorporation, Inc.	Pigeon Falls	WI	Midwest	66,271	3,710	8,995	6,075	11,414	30,194	3,777	6,291	9,380	15,382	34,830	15%
Sword Financial Corporation	Horicon	WI	Midwest	515,457	63,172	127,299	10,132	21,004	221,607	63,018	127,596	16,275	28,637	235,526	6%
First Bank of Charleston	Charleston	WV	South	199,842	23,426	1,497	-	-	24,923	26,308	2,768	-	-	29,076	17%
MVB Financial Corp.	Fairmont	WV	South	613,295	15,650	38,312	-	-	53,962	28,602	63,997	-	-	92,599	72%
Financial Security Corporation	Basin	WY	West	304,340	26,934	10,943	18,648	17,218	73,742	33,057	17,287	20,863	23,539	94,746	28%