



Use of Funds Report

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



OVERVIEW

Small businesses are a vital part of the American economy and their success is a critical component of the economic recovery. Established by the Small Business Jobs Act of 2010 (the Act), the Small Business Lending Fund (SBLF) is a dedicated fund designed to provide capital to qualified community banks¹ and community development loan funds (CDLFs) in order to encourage small business lending. The purpose of the SBLF is to encourage Main Street banks and small businesses to work together, help create jobs, and promote economic growth in communities across the nation.

This report provides information on changes in small business lending by SBLF participants as of December 31, 2012, relative to baseline levels.² As of December 31, 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 \$8.9 billion over a \$36.9 billion baseline, and by \$1.5 billion over the prior quarter.**
- **Increases in small business lending are widespread across SBLF participants, with 90 percent of participants having increased their small business lending over baseline levels.**
- **Over three-quarters of SBLF participants (83 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 527 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 6,214 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 37.6 percent over baseline levels, versus a 8.0 percent median increase for the representative peer group and a 4.0 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 36.9 percent since their initial receipt of CPP funding from Treasury versus a 13.6 percent increase for the peer group and a 8.5 percent increase for the comparison group over the same period.**

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

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

² 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 320 institutions that continued to participate in the program as of February 28, 2013, including 270 community banks and 50 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 March 15, 2013, 12 institutions with aggregate investments of \$112.6 million have fully redeemed their SBLF securities and exited the program, and nine institutions have partially redeemed \$107.8 million (or 33 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.

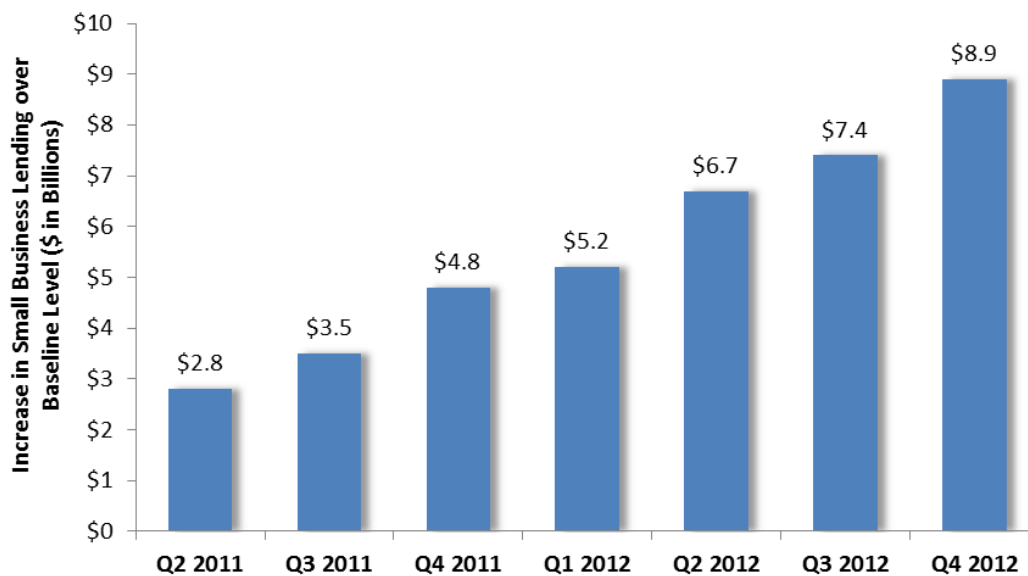
- For community banks, the SBLF is structured to encourage small business lending through a dividend or interest rate incentive structure. The initial rate payable on SBLF capital is, at most, 5 percent, and the rate falls to 1 percent if a bank's small business lending increases by 10 percent or more.³ Banks that increase their lending by amounts less than 10 percent pay rates between 2 percent and 4 percent. If a bank's lending does not increase in the first two years, however, the rate increases to 7 percent. If a bank has not repaid the SBLF funding after four and a half years, the rate increases to 9 percent.
- For CDLFs, the SBLF is structured to encourage small business lending through access to low-cost capital at a 2 percent interest rate. These non-profit loan funds play a critical role in distressed communities across the country that lack access to mainstream financial services. CDLFs engage in activities including offering microloans to entrepreneurs, providing mezzanine debt to growing small businesses, and financing community facilities like charter schools and health clinics.

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

INCREASES IN SMALL BUSINESS LENDING OVER BASELINE LEVELS

As of December 31, 2012, SBLF participants have increased their small business lending by \$8.9 billion over their aggregate baseline of \$36.9 billion. Bank participants have increased their small business lending by \$8.7 billion (or 24 percent) over a \$36.1 billion baseline, and CDLFs increased their small business lending by \$205.3 million (or 26 percent) over a \$780.6 million baseline. The following graph shows the aggregate increase in qualified small business lending reported by SBLF participants as of December 31, 2012.

Increase in Small Business Lending over Baseline by SBLF Participants
(Reported as of December 31, 2012)

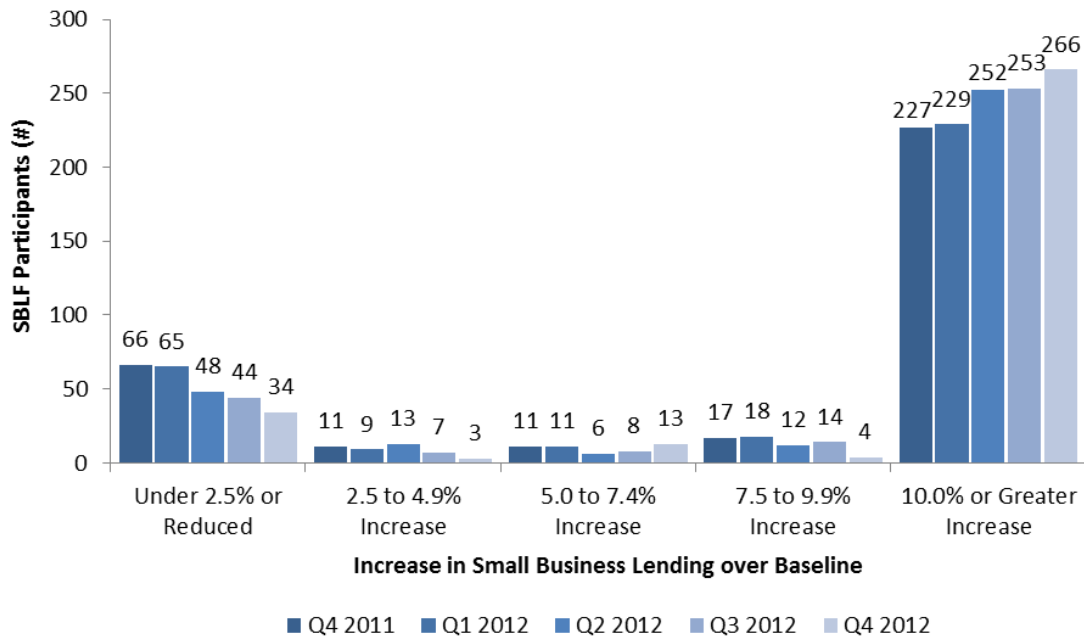


Increases in small business lending are widespread among SBLF participants. To date, 243 of the 270 participating community banks (or 90 percent) and 45 of the 50 CDLFs (or 90 percent) have increased their small business lending. In addition, 266 of the 320 SBLF participants (or 83 percent) have increased 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 B for institution-specific reporting of small business lending by SBLF participants.



SBLF Participants Reporting Increases in Small Business Lending over Baseline⁴
 (Reported as of December 31, 2012)



⁴ As a result of redemptions, the total number of SBLF institutions was 320 as of Q4 2012, 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

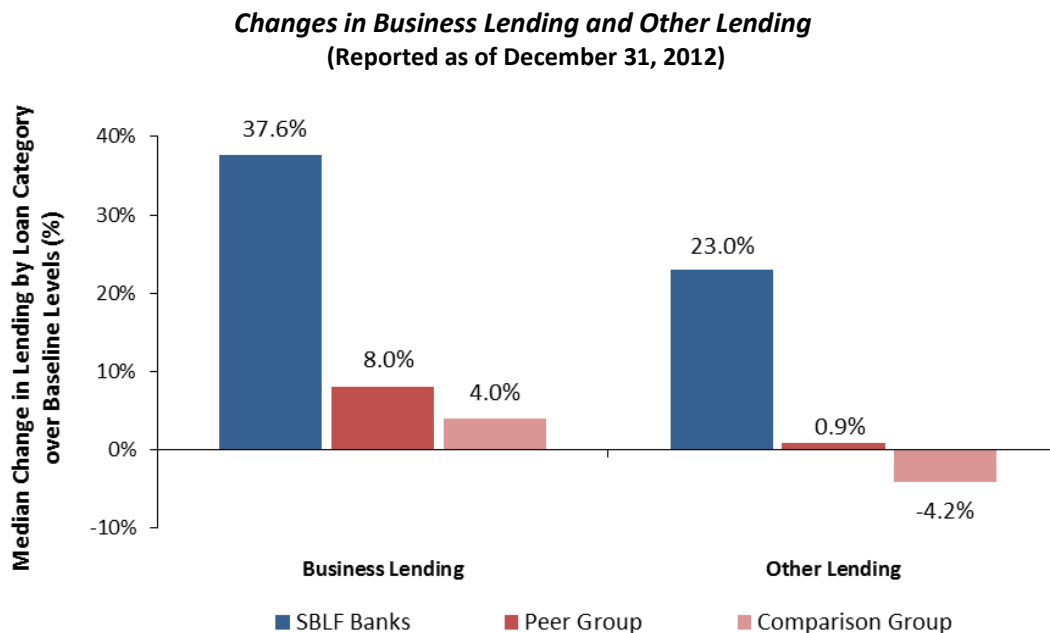
This section compares changes in business lending and other lending by SBLF banks relative to (i) a representative “peer group” of 527 community banks that were selected to match the specific size, geography, and financial condition of SBLF banks and (ii) a broader “comparison group” of all 6,214 similarly-sized 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 December 31, 2012 to their baseline levels, SBLF banks increased business lending by a median of 37.6 percent, versus a 8.0 percent median increase for the peer group and a 4.0 percent median increase for the comparison group. In addition to increasing business lending, SBLF banks increased other types of lending by a median of 23.0 percent over baseline levels, versus a median increase of 0.9 percent among the peer group and 4.2 percent decrease among the comparison group.

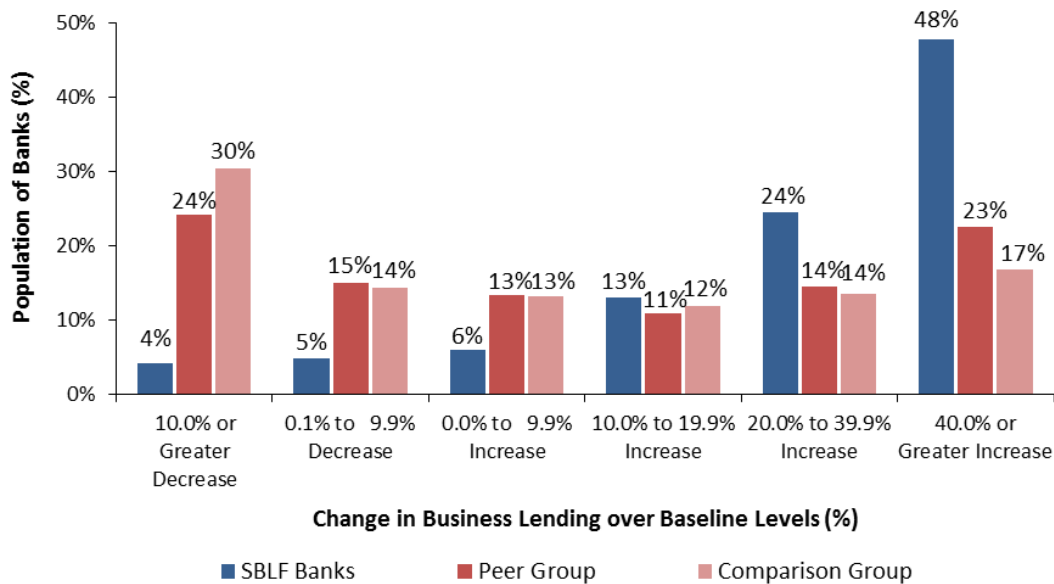
The following graph shows changes in business lending and other lending by SBLF banks, the peer group, and the comparison group.



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, 85 percent of banks participating in SBLF have increased their business lending by 10 percent or more versus 48 percent for the peer group and 42 percent for the comparison group. Thirty-nine percent of the peer group and 45 percent of the comparison group have reduced business lending versus 9 percent of SBLF bank participants.

Distribution of Changes in Business Lending
(Reported as of December 31, 2012)



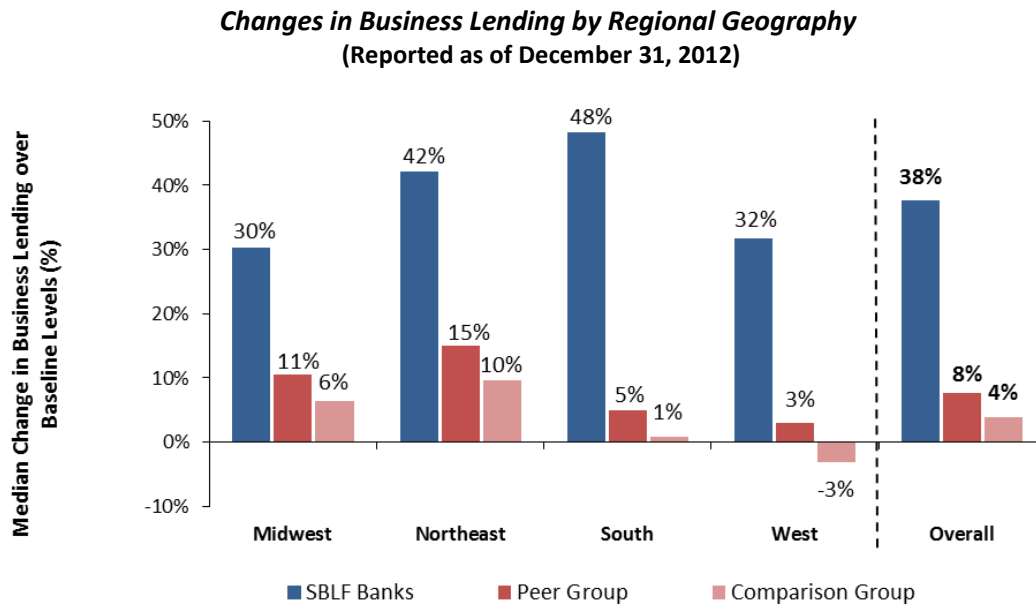
SBLF banks increased business lending to a greater extent than both the peer and comparison groups as measured by the proportion of institutions reporting increases, as well as the percentage increases reported. SBLF banks increased business lending by a mean of 61 percent with a standard deviation of 64 percentage points.⁵ The peer group of non-SBLF banks increased business lending by a mean of 22 percent with a standard deviation of 48 percentage points while the comparison group increased business lending by a mean of 11 percent with a standard deviation of 38 percentage points.

⁵ The calculations of mean and standard deviation for each group apply a 90 percent winsorization (i.e., all data below the fifth percentile is set to the value of the fifth percentile and all 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.⁶



Changes in Business Lending by Institution Size

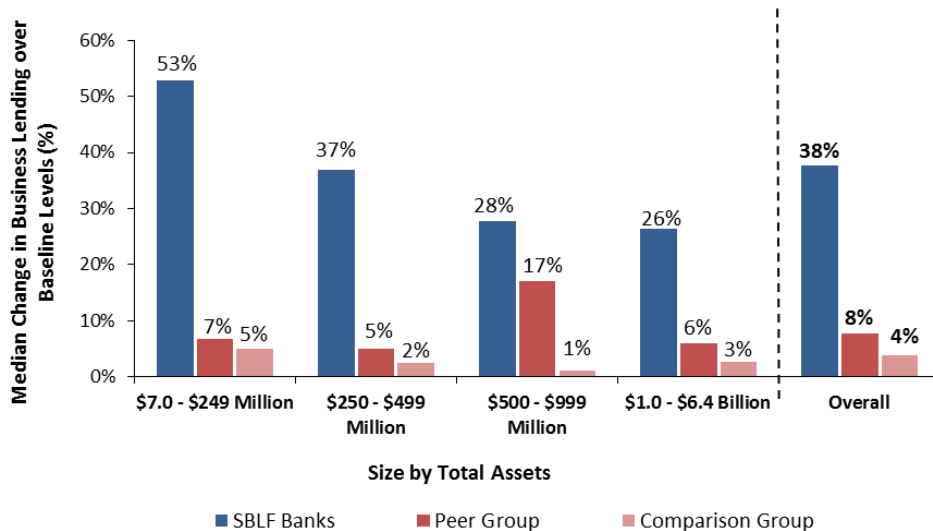
Across all ranges of institution size as defined by total assets, SBLF banks reported median increases in business lending while both the peer group and comparison group reported smaller median increases.⁷ The following graph compares median changes in business lending by SBLF banks and the peer and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

⁶ 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.

⁷ 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.



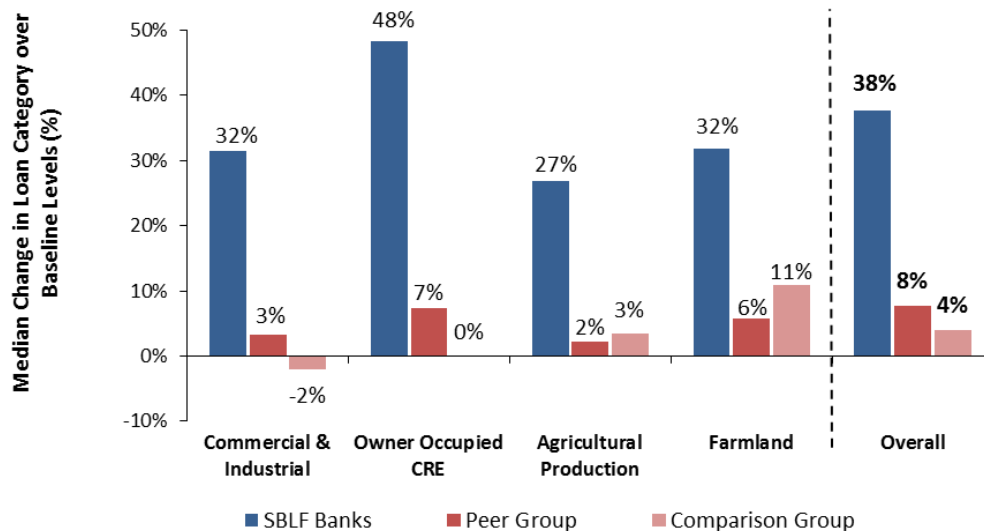
Changes in Business Lending by Institution Size
(Reported as of December 31, 2012)



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 December 31, 2012)



LENDING BY FORMER CAPITAL PURCHASE PROGRAM (CPP) PARTICIPANTS

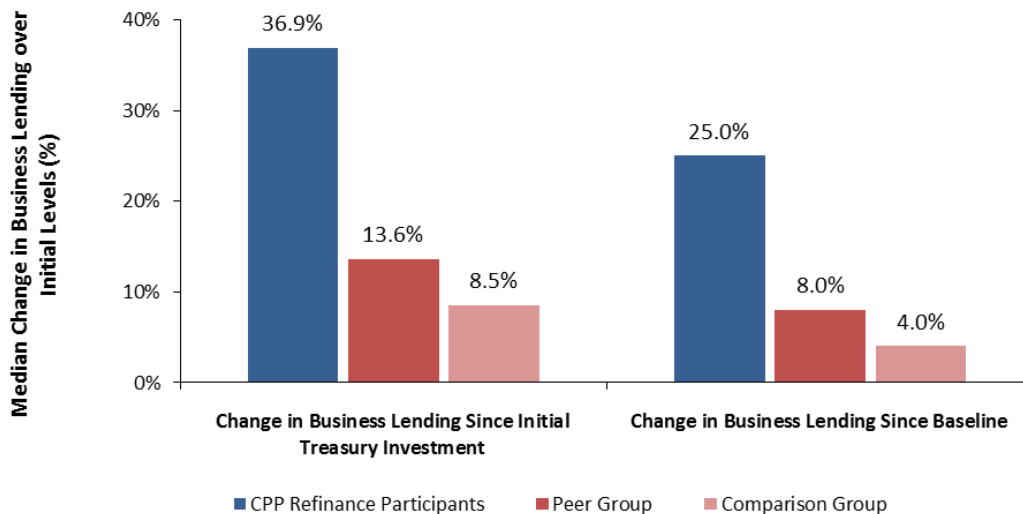
The Act authorized Treasury to allow CPP participants that met certain requirements to refinance CPP investments into SBLF. In total, 137 institutions repaid a CPP investment in connection with an SBLF closing. These banks received \$2.7 billion in SBLF funding and used \$2.2 billion of this capital to repay outstanding CPP balances. This section of the report includes information on the 128 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 36.9 percent since their initial receipt of CPP funding from Treasury. These participants also reported that their business lending has increased by a median of 25.0 percent since the baseline period. The peer group of non-SBLF banks reported a median increase in business lending of 13.6 percent since the reporting date following the CPP closings and the comparison group reported a median increase in business lending of 8.5 percent over the same period. Since the baseline period, the peer group has increased business lending by a median of 8.0 percent and the comparison group has increased business lending by 4.0 percent, as previously noted.

Changes in Business Lending by Former CPP Participants⁸
(Reported as of December 31, 2012)



⁸ For the 128 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 December 31, 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 December 31, 2012 for this calculation. This calculation excludes two SBLF participants that were former CPP participants but were 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 December 31, 2012, banks that refinanced CPP capital pay an average dividend or interest rate of 2.0 percent on SBLF funding, whereas other bank participants pay an average rate of 1.4 percent.⁹

APPENDICES

- A. Report Methodology
- B. Institution-Specific Reporting on Small Business Lending by SBLF Participants
- C. Institution-Specific Reporting on Business Lending by SBLF Banks

⁹ 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 December 31, 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 December 31, 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.

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 December 31, 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 December 31, 2012.

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

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 527 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 6,214 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 December 31, 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 December 31, 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 December 31, 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 owner-occupied nonfarm, nonresidential real estate as a percentage of total nonfarm, nonresidential real estate as of March 31, 2012 for each thrift institution. The resulting percentage is applied to nonfarm, nonresidential real estate loan balances from TFRs filed prior to March 31, 2012, including those used in the calculation of baseline values. 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 C.

Calculation of Median Changes in Lending

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

portfolio). Institutions that report a baseline value of zero for the relevant measure are excluded from the median calculation.

Selection of Non-SBLF Bank Comparison Group and Peer Group

In describing changes in business lending, this report compares the group of 270 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 6,214 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.

Institutions are removed from the comparison group if they are merged into another institution or closed. As of December 31, 2012, a total of 203 institutions have been removed from the initial 6,417 institution comparison group for these reasons. While the comparison group includes banks that share the aforementioned characteristics with SBLF banks, the selection criteria for the group does not imply that it has the same distribution with respect to size, geography, or financial condition as the portfolio of SBLF banks.

- **Peer Group.** The peer group is comprised of 527 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 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 December 31, 2012, a total of 19 institutions have been removed from the peer

group as a result of SBLF participants exiting the program and 16 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.

Summary of the Characteristics of SBLF Banks, the Peer Group, and the Comparison Group			
	SBLF Banks	Peer Group	Comparison Group
Number of institutions	270	527	6214
Increase in business lending (median)	37.6%	8.0%	4.0%
Increase in other lending (median)	23.0%	0.9%	-4.2%
Assets (\$000s)			
Median	\$307,107	\$282,363	\$143,619
Mean	\$568,750	\$502,435	\$306,437
Texas Ratio			
Median	15.1%	15.4%	17.1%
Mean	19.7%	19.2%	30.4%
Region (% of participants)			
Midwest	28.1%	28.3%	45.1%
Northeast	18.5%	18.8%	9.4%
South	38.1%	38.0%	37.0%
West	15.2%	15.0%	8.4%



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

Institutions Participating in SBLF

Report on Information from 12/31/2012 Quarterly Supplemental Reports transmitted with April 2013 Use of Funds Report

Institution			Bank or CDLF?	SBLF Funding Outstanding	Qualified Small Business Lending as of 12/31/2012				
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	275,191,000	33,401,000	13.8%	1.00%
First Partners Bank (SouthCity Bank)	Vestavia Hills	AL	Bank	5,200,000	39,071,000	46,104,000	7,033,000	18.0%	1.00%
ServisFirst Bancshares, Inc.	Birmingham	AL	Bank	40,000,000	654,406,000	1,249,901,000	595,495,000	91.0%	1.00%
Southern National Corporation	Andalusia	AL	Bank	6,000,000	155,408,000	186,878,000	31,470,000	20.2%	1.50%
Southern States Bancshares, Inc.	Anniston	AL	Bank	7,492,000	53,588,000	75,258,000	21,670,000	40.4%	1.00%
First Service Bancshares, Inc.	Greenbrier	AR	Bank	7,716,000	73,164,000	59,018,000	(14,146,000)	-19.3%	7.70%
Liberty Bancshares, Inc.	Jonesboro	AR	Bank	52,500,000	619,989,000	619,244,000	(745,000)	-0.1%	5.00%
Rock Bancshares, Inc.	Little Rock	AR	Bank	6,742,000	56,208,000	89,514,000	33,306,000	59.3%	1.50%
Western Alliance Bancorporation	Phoenix	AZ	Bank	141,000,000	1,556,140,000	1,812,599,000	256,459,000	16.5%	1.00%
1st Enterprise Bank	Los Angeles	CA	Bank	16,400,000	88,154,000	236,229,000	148,075,000	168.0%	1.00%
Bank of Commerce Holdings	Redding	CA	Bank	20,000,000	200,059,000	234,782,000	34,723,000	17.4%	1.00%
California Bank of Commerce	Lafayette	CA	Bank	11,000,000	73,565,000	160,349,000	86,784,000	118.0%	1.00%
Capital Bank	San Juan Capistrano	CA	Bank	3,132,000	16,458,000	47,492,000	31,034,000	188.6%	1.00%
Central Valley Community Bancorp	Fresno	CA	Bank	7,000,000	235,351,000	207,959,000	(27,392,000)	-11.6%	5.00%
Community Valley Bank	El Centro	CA	Bank	2,400,000	13,645,000	33,519,000	19,874,000	145.7%	1.00%
First California Financial Group, Inc.	Westlake Village	CA	Bank	25,000,000	313,952,000	332,760,000	18,808,000	6.0%	3.50%
First Northern Community Bancorp	Dixon	CA	Bank	22,847,000	225,762,000	210,410,000	(15,352,000)	-6.8%	5.00%
First PacTrust Bancorp, Inc.	Irvine	CA	Bank	32,000,000	19,469,000	32,437,000	12,968,000	66.6%	3.38%
FNB Bancorp	South San Francisco	CA	Bank	12,600,000	149,634,000	134,994,000	(14,640,000)	-9.8%	5.00%
Founders Bancorp	San Luis Obispo	CA	Bank	4,178,000	35,399,000	53,885,000	18,486,000	52.2%	1.00%
GBC Holdings, Inc.	Los Angeles	CA	Bank	5,000,000	81,993,000	111,437,000	29,444,000	35.9%	1.00%
Oak Valley Bancorp	Oakdale	CA	Bank	6,750,000	143,616,000	134,367,000	(9,249,000)	-6.4%	5.00%
Pacific Coast Bankers' Bancshares	San Francisco	CA	Bank	11,960,000	42,624,000	28,646,000	(13,978,000)	-32.8%	5.00%
Partners Bank of California	Mission Viejo	CA	Bank	2,463,000	54,729,000	65,413,000	10,684,000	19.5%	1.00%
ProAmérica Bank (Promérica Bank)	Los Angeles	CA	Bank	3,750,000	43,274,000	47,122,000	3,848,000	8.9%	2.00%
Redwood Capital Bancorp	Eureka	CA	Bank	7,310,000	46,088,000	54,226,000	8,138,000	17.7%	1.00%
Seacoast Commerce Bank	Chula Vista	CA	Bank	4,000,000	45,347,000	75,073,000	29,726,000	65.6%	1.00%
Security California Bancorp	Riverside	CA	Bank	7,200,000	164,981,000	205,657,000	40,676,000	24.7%	1.00%
Silvergate Capital Corporation	La Jolla	CA	Bank	12,427,000	9,115,000	12,630,000	3,515,000	38.6%	3.87%
Summit State Bank	Santa Rosa	CA	Bank	13,750,000	82,734,000	95,468,000	12,734,000	15.4%	1.30%
The Bank of Santa Barbara	Santa Barbara	CA	Bank	1,882,380	22,776,000	60,384,000	37,608,000	165.1%	1.00%
The Private Bank of California	Los Angeles	CA	Bank	10,000,000	69,125,000	148,549,000	79,424,000	114.9%	1.00%
CIC Bancshares, Inc.	Denver	CO	Bank	1,772,000	67,982,000	94,840,000	26,858,000	39.5%	1.00%
CoBiz Financial Inc.	Denver	CO	Bank	57,366,000	740,718,000	837,002,000	96,284,000	13.0%	1.00%
Columbine Capital Corp.	Buena Vista	CO	Bank	6,050,000	39,448,000	77,789,000	38,341,000	97.2%	1.00%
Morgan Capital Corporation	Fort Morgan	CO	Bank	3,250,000	27,381,000	31,241,000	3,860,000	14.1%	1.50%
Steele Street Bank Corporation	Denver	CO	Bank	11,350,000	65,842,000	97,526,000	31,684,000	48.1%	1.50%
Verus Acquisition Group, Inc.	Fort Collins	CO	Bank	9,740,000	66,000,000	81,830,000	15,830,000	24.0%	1.00%
BNC Financial Group, Inc.	New Canaan	CT	Bank	10,980,000	28,259,000	118,922,000	90,663,000	320.8%	1.00%
Salisbury Bancorp, Inc.	Lakeville	CT	Bank	16,000,000	77,732,000	105,184,000	27,452,000	35.3%	1.00%

Institution			Bank or CDLF?	SBLF Funding Outstanding	Qualified Small Business Lending as of 12/31/2012				
Name	City	State			Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
SBT Bancorp, Inc.	Simsbury	CT	Bank	9,000,000	34,532,000	46,771,000	12,239,000	35.4%	1.00%
Community Bank Delaware	Lewes	DE	Bank	4,500,000	30,078,000	37,190,000	7,112,000	23.6%	1.00%
Bank of Central Florida	Lakeland	FL	Bank	7,000,000	65,574,000	101,483,000	35,909,000	54.8%	1.00%
Broward Financial Holdings, Inc.	Fort Lauderdale	FL	Bank	3,134,000	14,233,000	48,996,000	34,763,000	244.2%	1.00%
CBOS Bankshares, Inc.	Merritt Island	FL	Bank	3,893,000	46,283,000	35,728,000	(10,555,000)	-22.8%	5.00%
Community Southern Bank	Lakeland	FL	Bank	5,700,000	28,611,000	53,375,000	24,764,000	86.6%	1.00%
FineMark Holdings, Inc.	Fort Myers	FL	Bank	5,665,000	25,709,000	67,699,000	41,990,000	163.3%	1.00%
First Green Bancorp, Inc. (First Green Bank)	Eustis	FL	Bank	4,727,000	30,339,000	73,177,000	42,838,000	141.2%	1.00%
Florida Business BancGroup, Inc.	Tampa	FL	Bank	15,360,000	98,486,000	126,536,000	28,050,000	28.5%	1.00%
Florida Community Bankshares, Inc.	Ocala	FL	Bank	17,000,000	158,498,000	124,944,000	(33,554,000)	-21.2%	5.00%
Florida Shores Bancorp, Inc.	Pompano Beach	FL	Bank	12,750,000	88,898,000	130,734,000	41,836,000	47.1%	1.00%
Florida Traditions Bank	Dade City	FL	Bank	8,800,000	61,282,000	111,737,000	50,455,000	82.3%	1.00%
Gulfstream Bancshares, Inc.	Stuart	FL	Bank	7,500,000	283,018,000	244,346,000	(38,672,000)	-13.7%	5.00%
HomeBancorp, Inc.	Tampa	FL	Bank	7,398,000	12,298,000	13,569,000	1,271,000	10.3%	4.31%
Jefferson Bank of Florida	Oldsmar	FL	Bank	3,367,000	13,891,000	29,718,000	15,827,000	113.9%	1.00%
Marquis Bank	Coral Gables	FL	Bank	3,500,000	11,273,000	30,402,000	19,129,000	169.7%	1.00%
Ovation Holdings, Inc.	Naples	FL	Bank	5,000,000	22,467,000	44,439,000	21,972,000	97.8%	1.00%
Platinum Bank Holding Co. (Platinum Bank)	Brandon	FL	Bank	13,800,000	166,747,000	206,774,000	40,027,000	24.0%	1.50%
Lowndes Bancshares, Inc.	Valdosta	GA	Bank	6,000,000	41,214,000	51,749,000	10,535,000	25.6%	1.00%
Resurgens Bancorp	Atlanta	GA	Bank	2,967,000	17,669,000	29,495,000	11,826,000	66.9%	1.50%
The Peoples Bank of Talbotton	Talbotton	GA	Bank	890,000	5,943,000	9,198,000	3,255,000	54.8%	1.00%
Commercial Financial Corp	Storm Lake	IA	Bank	18,000,000	225,000,000	249,411,000	24,411,000	10.8%	1.00%
Heartland Financial USA, Inc.	Dubuque	IA	Bank	81,698,000	1,013,007,000	1,136,005,000	122,998,000	12.1%	1.00%
Liberty Financial Services, Inc.	Sioux City	IA	Bank	7,000,000	67,782,000	76,995,000	9,213,000	13.6%	1.00%
Two Rivers Financial Group, Inc.	Burlington	IA	Bank	17,430,000	154,246,000	172,172,000	17,926,000	11.6%	1.00%
D. L. Evans Bancorp	Burley	ID	Bank	22,391,000	350,577,000	335,343,000	(15,234,000)	-4.3%	5.00%
Bancorp Financial, Inc.	Oak Brook	IL	Bank	14,643,000	14,912,000	17,103,000	2,191,000	14.7%	4.40%
Community First Bancorp, Inc.	Fairview Heights	IL	Bank	7,000,000	52,030,000	76,569,000	24,539,000	47.2%	1.50%
Community Illinois Corporation	Rock Falls	IL	Bank	4,500,000	78,909,000	91,489,000	12,580,000	15.9%	1.00%
First Bankers Trustshares, Inc.	Quincy	IL	Bank	10,000,000	144,175,000	177,027,000	32,852,000	22.8%	1.00%
First Busey Corporation	Champaign	IL	Bank	72,664,000	555,684,000	501,520,000	(54,164,000)	-9.7%	5.00%
First Community Financial Corporation	Elgin	IL	Bank	6,100,000	32,801,000	37,334,000	4,533,000	13.8%	2.03%
First Eldorado Bancshares, Inc.	Eldorado	IL	Bank	3,000,000	41,312,000	56,304,000	14,992,000	36.3%	1.50%
First Robinson Financial Corporation	Robinson	IL	Bank	4,900,000	36,324,000	53,359,000	17,035,000	46.9%	1.00%
Fisher Bancorp, Inc.	Fisher	IL	Bank	750,000	15,062,000	18,229,000	3,167,000	21.0%	1.50%
Heartland Bancorp, Inc.	Bloomington	IL	Bank	25,000,000	579,507,000	616,597,000	37,090,000	6.4%	4.60%
Illinois State Bancorp, Inc.	Chicago	IL	Bank	13,368,000	60,188,000	83,566,000	23,378,000	38.8%	1.00%
Merchants and Manufacturers Bank Corporation	Joliet	IL	Bank	6,800,000	57,289,000	70,170,000	12,881,000	22.5%	1.00%
People First Bancshares, Inc.	Pana	IL	Bank	9,198,000	129,986,000	165,394,000	35,408,000	27.2%	1.50%
Prime Banc Corp.	Dieterich	IL	Bank	10,000,000	97,805,000	117,108,000	19,303,000	19.7%	1.00%
QCR Holdings, Inc.	Moline	IL	Bank	29,867,000	458,593,000	391,653,000	(66,940,000)	-14.6%	5.00%
Signature Bancorporation, Inc.	Chicago	IL	Bank	12,500,000	123,830,000	200,873,000	77,043,000	62.2%	1.00%
Southern Illinois Bancorp, Inc.	Carmi	IL	Bank	9,000,000	93,393,000	142,889,000	49,496,000	53.0%	1.00%
Town and Country Financial Corporation	Springfield	IL	Bank	5,000,000	91,149,000	117,339,000	26,190,000	28.7%	1.00%
Tri-County Financial Group, Inc.	Mendota	IL	Bank	20,000,000	145,934,000	198,676,000	52,742,000	36.1%	1.00%
United Community Bancorp, Inc.	Chatham	IL	Bank	22,262,000	260,066,000	276,963,000	16,897,000	6.5%	5.35%

Institution			Bank or CDLF?	SBLF Funding Outstanding	Qualified Small Business Lending as of 12/31/2012				
Name	City	State			Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
AMB Financial Corp.	Munster	IN	Bank	3,858,000	21,983,000	21,874,000	(109,000)	-0.5%	5.00%
Community Bank Shares of Indiana, Inc.	New Albany	IN	Bank	28,000,000	180,982,000	193,439,000	12,457,000	6.9%	4.11%
First Merchants Corporation	Muncie	IN	Bank	90,782,940	1,352,818,000	1,090,277,000	(262,541,000)	-19.4%	5.00%
First Savings Financial Group, Inc.	Clarksville	IN	Bank	17,120,000	59,182,000	87,819,000	28,637,000	48.4%	1.00%
Horizon Bancorp	Michigan City	IN	Bank	12,500,000	190,807,000	207,156,000	16,349,000	8.6%	2.00%
MutualFirst Financial, Inc.	Muncie	IN	Bank	28,923,000	182,945,000	167,971,000	(14,974,000)	-8.2%	5.00%
Bern Bancshares, Inc.	Bern	KS	Bank	1,500,000	23,043,000	26,167,000	3,124,000	13.6%	1.00%
Brotherhood Bancshares, Inc.	Kansas City	KS	Bank	16,000,000	55,235,000	31,343,000	(23,892,000)	-43.3%	5.00%
CB Bancshares Corp.	Weir	KS	Bank	190,000	1,222,000	1,659,000	437,000	35.8%	1.00%
Equity Bancshares, Inc.	Wichita	KS	Bank	16,372,000	282,886,000	311,612,000	28,726,000	10.2%	1.00%
Farmers State Bankshares, Inc.	Holton	KS	Bank	700,000	12,762,000	12,430,000	(332,000)	-2.6%	5.00%
Freedom Bancshares, Inc.	Overland Park	KS	Bank	4,000,000	31,191,000	40,492,000	9,301,000	29.8%	1.00%
Osborne Investments, Inc.	Osborne	KS	Bank	1,000,000	14,215,000	25,106,000	10,891,000	76.6%	1.50%
UBT Bancshares, Inc.	Marysville	KS	Bank	16,500,000	154,451,000	205,461,000	51,010,000	33.0%	1.00%
FCB Bancorp, Inc.	Louisville	KY	Bank	9,759,000	78,649,000	73,764,000	(4,885,000)	-6.2%	5.00%
Magnolia Bancshares Inc.	Hodgenville	KY	Bank	2,000,000	30,631,000	31,406,000	775,000	2.5%	7.12%
Community Trust Financial Corporation	Ruston	LA	Bank	48,260,000	359,389,000	474,115,000	114,726,000	31.9%	1.00%
First Guaranty Bancshares, Inc.	Hammond	LA	Bank	39,435,000	180,281,000	209,252,000	28,971,000	16.1%	2.06%
First NBC Bank Holding Company	New Orleans	LA	Bank	37,935,000	369,836,000	480,894,000	111,058,000	30.0%	1.00%
MidSouth Bancorp, Inc.	LaFayette	LA	Bank	32,000,000	398,246,000	419,941,000	21,695,000	5.4%	3.64%
Ouachita Bancshares Corp.	Monroe	LA	Bank	17,930,000	141,487,000	201,677,000	60,190,000	42.5%	1.50%
Progressive Bancorp, Inc.	Monroe	LA	Bank	12,000,000	104,482,000	131,717,000	27,235,000	26.1%	1.00%
Hyde Park Bancorp, Inc.	Hyde Park	MA	Bank	18,724,000	4,944,000	12,767,000	7,823,000	158.2%	3.33%
Island Bancorp, Inc.	Edgartown	MA	Bank	4,000,000	23,581,000	34,196,000	10,615,000	45.0%	1.00%
Leader Bancorp, Inc.	Arlington	MA	Bank	12,852,000	30,398,000	66,881,000	36,483,000	120.0%	1.00%
New England Bancorp, Inc.	Hyannis	MA	Bank	4,000,000	40,159,000	58,142,000	17,983,000	44.8%	1.00%
Provident Bancorp, Inc.	Amesbury	MA	Bank	17,145,000	84,302,000	117,956,000	33,654,000	39.9%	1.00%
Rockport National Bancorp, Inc.	Rockport	MA	Bank	3,000,000	37,136,000	44,425,000	7,289,000	19.6%	1.00%
StonehamBank, A Co-operative Bank	Stoneham	MA	Bank	13,813,000	46,880,000	94,861,000	47,981,000	102.3%	1.50%
Eagle Bancorp, Inc.	Bethesda	MD	Bank	56,600,000	413,330,000	629,849,000	216,519,000	52.4%	1.00%
Howard Bancorp, Inc.	Ellicott City	MD	Bank	12,562,000	120,455,000	137,214,000	16,759,000	13.9%	1.00%
Monument Bank	Bethesda	MD	Bank	11,355,000	34,983,000	51,285,000	16,302,000	46.6%	1.00%
Tri-County Financial Corporation	Waldorf	MD	Bank	20,000,000	244,812,000	278,158,000	33,346,000	13.6%	1.00%
Katahdin Bankshares Corp.	Houlton	ME	Bank	11,000,000	138,863,000	168,430,000	29,567,000	21.3%	1.00%
Birmingham Bloomfield Bancshares, Inc.	Birmingham	MI	Bank	4,621,000	33,793,000	54,129,000	20,336,000	60.2%	1.00%
Crestmark Bancorp, Inc.	Troy	MI	Bank	8,250,000	198,199,000	326,880,000	128,681,000	64.9%	1.00%
Huron Valley State Bank	Milford	MI	Bank	2,597,000	21,470,000	29,876,000	8,406,000	39.2%	1.00%
Level One Bancorp, Inc.	Farmington Hills	MI	Bank	11,301,000	94,054,000	145,444,000	51,390,000	54.6%	1.00%
Valley Financial Group, Ltd.	Saginaw	MI	Bank	2,000,000	73,968,000	86,071,000	12,103,000	16.4%	1.00%
Financial Services of Winger, Inc.	Fosston	MN	Bank	4,069,000	60,984,000	82,985,000	22,001,000	36.1%	1.50%
Heritage Bancshares Group, Inc.	Willmar	MN	Bank	11,000,000	149,302,000	171,741,000	22,439,000	15.0%	1.50%
Kerkhoven Bancshares, Inc	Kerkhoven	MN	Bank	1,500,000	22,526,000	29,847,000	7,321,000	32.5%	1.50%
McLeod Bancshares, Inc.	Shorewood	MN	Bank	6,000,000	50,935,000	38,169,000	(12,766,000)	-25.1%	5.00%
MidWest Bancorporation, Inc.	Eden Prairie	MN	Bank	5,115,000	72,206,000	88,326,000	16,120,000	22.3%	1.50%
Platinum Bancorp, Inc.	Oakdale	MN	Bank	4,453,000	45,123,000	51,116,000	5,993,000	13.3%	1.50%
Redwood Financial, Inc.	Redwood Falls	MN	Bank	6,425,000	53,010,000	71,887,000	18,877,000	35.6%	1.00%

Institution			Bank or CDLF?	SBLF Funding Outstanding	Qualified Small Business Lending as of 12/31/2012				
Name	City	State			Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Cardinal Bancorp II, Inc.	Washington	MO	Bank	6,251,000	62,590,000	73,990,000	11,400,000	18.2%	1.50%
Fortune Financial Corporation	Arnold	MO	Bank	3,255,000	46,918,000	42,344,000	(4,574,000)	-9.7%	5.00%
Great Southern Bancorp, Inc.	Springfield	MO	Bank	57,943,000	201,374,000	300,955,000	99,581,000	49.5%	1.00%
Liberty Bancorp, Inc.	Liberty	MO	Bank	16,169,000	81,757,000	99,727,000	17,970,000	22.0%	1.00%
Security State Bancshares, Inc.	Charleston	MO	Bank	22,000,000	177,012,000	205,583,000	28,571,000	16.1%	1.00%
Southern Missouri Bancorp, Inc.	Poplar Bluff	MO	Bank	20,000,000	188,556,000	215,618,000	27,062,000	14.4%	1.00%
The Landrum Company	Columbia	MO	Bank	20,000,000	434,964,000	447,912,000	12,948,000	3.0%	4.35%
Triad Bancorp, Inc.	Frontenac	MO	Bank	5,000,000	30,501,000	46,205,000	15,704,000	51.5%	1.00%
BankFirst Capital Corporation	Macon	MS	Bank	20,000,000	176,916,000	188,151,000	11,235,000	6.4%	3.88%
Cadence Financial Corporation (Encore Bancshares, Inc.)	Starkville	MS	Bank	32,914,000	633,113,000	861,422,000	228,309,000	36.1%	1.00%
Bancorp of Montana Holding Company	Missoula	MT	Bank	1,460,000	3,332,000	6,557,000	3,225,000	96.8%	1.50%
First Bancorp	Troy	NC	Bank	63,500,000	493,414,000	569,790,000	76,376,000	15.5%	1.00%
Live Oak Bancshares, Inc.	Wilmington	NC	Bank	6,800,000	53,679,000	181,926,000	128,247,000	238.9%	1.50%
Park Sterling Corporation (Citizens South Banking Corporation)	Charlotte	NC	Bank	20,500,000	350,951,000	389,879,000	38,928,000	11.1%	1.00%
Premara Financial, Inc.	Charlotte	NC	Bank	6,238,000	49,075,000	56,760,000	7,685,000	15.7%	1.00%
Providence Bank	Rocky Mount	NC	Bank	4,250,000	30,058,000	37,559,000	7,501,000	25.0%	1.00%
Select Bancorp, Inc.	Greenville	NC	Bank	7,645,000	30,424,000	51,029,000	20,605,000	67.7%	1.00%
Union Bank & Trust Company	Oxford	NC	Bank	6,200,000	38,662,000	49,057,000	10,395,000	26.9%	1.00%
Alerus Financial Corporation	Grand Forks	ND	Bank	20,000,000	280,617,000	398,136,000	117,519,000	41.9%	1.00%
Western State Agency, Inc.	Devils Lake	ND	Bank	12,000,000	147,079,000	219,810,000	72,731,000	49.5%	1.00%
Adbanc Inc.	Ogallala	NE	Bank	21,905,000	250,743,000	284,153,000	33,410,000	13.3%	1.00%
Banner County Ban Corporation	Harrisburg	NE	Bank	2,427,000	50,318,000	67,207,000	16,889,000	33.6%	1.50%
First State Holding Co. (Wilber Co.)	Lincoln	NE	Bank	12,000,000	135,828,000	172,804,000	36,976,000	27.2%	1.50%
The State Bank of Bartley	Bartley	NE	Bank	2,380,000	27,944,000	33,503,000	5,559,000	19.9%	1.50%
Centrix Bank & Trust	Bedford	NH	Bank	24,500,000	234,642,000	311,469,000	76,827,000	32.7%	1.00%
First Colebrook Bancorp, Inc.	Colebrook	NH	Bank	8,623,000	61,976,000	75,788,000	13,812,000	22.3%	1.00%
Guaranty Bancorp, Inc.	Woodsville	NH	Bank	7,000,000	75,321,000	88,479,000	13,158,000	17.5%	1.00%
New Hampshire Thrift Bancshares, Inc.	Newport	NH	Bank	23,000,000	145,102,000	187,616,000	42,514,000	29.3%	1.00%
Northway Financial, Inc.	Berlin	NH	Bank	23,593,000	109,533,000	131,261,000	21,728,000	19.8%	1.32%
Center Bancorp, Inc.	Union	NJ	Bank	11,250,000	230,584,000	259,910,000	29,326,000	12.7%	1.00%
Community Partners Bancorp	Middletown	NJ	Bank	12,000,000	175,160,000	191,384,000	16,224,000	9.3%	2.00%
Crest Savings Bancorp, Inc.	Wildwood	NJ	Bank	2,500,000	23,276,000	23,239,000	(37,000)	-0.2%	5.00%
Freedom Bank	Oradell	NJ	Bank	4,000,000	32,445,000	49,453,000	17,008,000	52.4%	1.00%
Harmony Bank	Jackson	NJ	Bank	3,500,000	10,984,000	41,885,000	30,901,000	281.3%	1.00%
Highlands Bancorp, Inc.	Vernon	NJ	Bank	6,853,000	33,899,000	66,028,000	32,129,000	94.8%	1.00%
Hopewell Valley Community Bank	Pennington	NJ	Bank	11,000,000	92,334,000	120,693,000	28,359,000	30.7%	1.00%
Regal Bank	Livingston	NJ	Bank	7,000,000	25,872,000	44,054,000	18,182,000	70.3%	1.00%
Stewardship Financial Corporation	Midland Park	NJ	Bank	15,000,000	207,925,000	220,076,000	12,151,000	5.8%	3.38%
Meadows Bank	Las Vegas	NV	Bank	8,500,000	47,672,000	116,850,000	69,178,000	145.1%	1.00%
Alma Bank	Astoria	NY	Bank	19,000,000	91,798,000	296,222,000	204,424,000	222.7%	1.00%
Catskill Hudson Bancorp, Inc.	Rock Hill	NY	Bank	9,681,000	106,206,000	138,208,000	32,002,000	30.1%	1.00%
Elmira Savings Bank (The Elmira Savings Bank, FSB)	Elmira	NY	Bank	14,063,000	94,555,000	93,474,000	(1,081,000)	-1.1%	5.00%
Greater Rochester Bancorp, Inc.	Rochester	NY	Bank	7,000,000	58,822,000	99,093,000	40,271,000	68.5%	1.00%
Kinderhook Bank Corp.	Kinderhook	NY	Bank	7,000,000	43,624,000	58,756,000	15,132,000	34.7%	1.00%
Pathfinder Bancorp, Inc.	Oswego	NY	Bank	13,000,000	71,056,000	88,029,000	16,973,000	23.9%	1.00%
Seneca-Cayuga Bancorp, Inc.	Seneca Falls	NY	Bank	5,000,000	19,513,000	35,464,000	15,951,000	81.7%	1.00%

Institution			Bank or CDLF?	SBLF Funding Outstanding	Qualified Small Business Lending as of 12/31/2012				
Name	City	State			Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Columbus First Bancorp, Inc	Worthington	OH	Bank	6,150,000	36,629,000	52,505,000	15,876,000	43.3%	1.00%
Community Independent Bancorp Inc.	West Salem	OH	Bank	2,250,000	12,020,000	18,539,000	6,519,000	54.2%	1.00%
Insight Bank	Columbus	OH	Bank	4,250,000	16,410,000	33,151,000	16,741,000	102.0%	1.00%
AmeriBank Holding Company	Collinsville	OK	Bank	5,347,000	33,172,000	41,169,000	7,997,000	24.1%	1.00%
Central Service Corporation	Enid	OK	Bank	7,000,000	148,102,000	189,882,000	41,780,000	28.2%	1.50%
F & M Bancorporation, Inc.	Tulsa	OK	Bank	38,222,000	290,250,000	623,020,000	332,770,000	114.6%	1.00%
Prime Bank Group	Edmond	OK	Bank	4,456,000	20,960,000	46,216,000	25,256,000	120.5%	1.50%
Regent Capital Corporation	Nowata	OK	Bank	3,350,000	50,745,000	69,743,000	18,998,000	37.4%	1.00%
AmeriServ Financial, Inc.	Johnstown	PA	Bank	21,000,000	116,684,000	148,722,000	32,038,000	27.5%	1.00%
CBT Financial Corp.	Clearfield	PA	Bank	10,000,000	64,719,000	97,057,000	32,338,000	50.0%	1.00%
Centric Financial Corporation	Harrisburg	PA	Bank	7,492,000	50,832,000	82,958,000	32,126,000	63.2%	1.00%
Codorus Valley Bancorp, Inc.	York	PA	Bank	25,000,000	168,440,000	204,194,000	35,754,000	21.2%	1.00%
DNB Financial Corporation	Downingtown	PA	Bank	13,000,000	118,771,000	135,538,000	16,767,000	14.1%	1.00%
Emclair Financial Corp.	Emlenton	PA	Bank	10,000,000	56,761,000	56,948,000	187,000	0.3%	5.00%
Enterprise Financial Services Group, Inc.	Allison Park	PA	Bank	5,000,000	87,306,000	92,054,000	4,748,000	5.4%	3.10%
First Resource Bank	Exton	PA	Bank	5,083,000	33,001,000	41,774,000	8,773,000	26.6%	1.00%
Franklin Security Bancorp, Inc.	Wilkes-Barre	PA	Bank	6,955,000	26,190,000	34,321,000	8,131,000	31.0%	1.00%
Jonestown Bank and Trust Company	Jonestown	PA	Bank	4,000,000	40,820,000	56,525,000	15,705,000	38.5%	1.00%
MileStone Bank	Doylestown	PA	Bank	5,100,000	46,778,000	89,066,000	42,288,000	90.4%	1.00%
Monument Bank	Doylestown	PA	Bank	2,970,000	19,715,000	48,917,000	29,202,000	148.1%	1.00%
Penn Liberty Financial Corp.	Wayne	PA	Bank	20,000,000	135,257,000	166,644,000	31,387,000	23.2%	1.00%
Phoenix Bancorp, Inc.	Minersville	PA	Bank	3,500,000	27,620,000	38,171,000	10,551,000	38.2%	1.00%
Team Capital Bank	Bethlehem	PA	Bank	22,412,000	123,354,000	172,088,000	48,734,000	39.5%	1.00%
The Victory Bancorp, Inc.	Limerick	PA	Bank	3,431,000	26,315,000	51,906,000	25,591,000	97.2%	1.00%
Valley Green Bank	Philadelphia	PA	Bank	5,000,000	25,368,000	69,319,000	43,951,000	173.3%	1.00%
York Traditions Bank	York	PA	Bank	5,115,000	78,487,000	91,707,000	13,220,000	16.8%	1.00%
Carolina Alliance Bank	Spartanburg	SC	Bank	5,000,000	65,737,000	93,412,000	27,675,000	42.1%	1.00%
GrandSouth Bancorporation	Greenville	SC	Bank	15,422,000	92,718,000	110,272,000	17,554,000	18.9%	1.00%
TCB Corporation	Greenwood	SC	Bank	8,640,000	56,579,000	72,079,000	15,500,000	27.4%	1.50%
BHCB Holding Company	Rapid City	SD	Bank	2,000,000	33,830,000	54,611,000	20,781,000	61.4%	1.50%
Avenue Financial Holdings, Inc.	Nashville	TN	Bank	18,950,000	74,788,000	129,489,000	54,701,000	73.1%	1.00%
CapitalMark Bank & Trust	Chattanooga	TN	Bank	18,212,000	134,549,000	236,079,000	101,530,000	75.5%	1.00%
Carroll Financial Services, Inc.	Huntingdon	TN	Bank	3,000,000	61,317,000	71,015,000	9,698,000	15.8%	1.00%
Community First Bancshares, Inc.	Union City	TN	Bank	30,852,000	302,286,000	275,313,000	(26,973,000)	-8.9%	5.00%
Evolve Bancorp, Inc.	Cordova	TN	Bank	4,699,000	19,101,000	46,614,000	27,513,000	144.0%	1.00%
Franklin Financial Network, Inc.	Franklin	TN	Bank	10,000,000	18,547,000	31,495,000	12,948,000	69.8%	1.00%
Independent Holdings, Inc.	Memphis	TN	Bank	34,900,000	44,702,000	73,443,000	28,741,000	64.3%	1.71%
InsCorp, Inc.	Nashville	TN	Bank	3,000,000	27,512,000	49,012,000	21,500,000	78.1%	1.00%
Landmark Community Bank	Collierville	TN	Bank	8,000,000	29,258,000	56,562,000	27,304,000	93.3%	1.00%
Magna Bank	Memphis	TN	Bank	18,350,000	51,687,000	74,248,000	22,561,000	43.6%	1.00%
Merchants and Planters Bancshares, Inc.	Bolivar	TN	Bank	2,000,000	19,097,000	24,547,000	5,450,000	28.5%	1.00%
Moneytree Corporation	Lenoir City	TN	Bank	9,992,000	69,543,000	75,942,000	6,399,000	9.2%	3.08%
Planters Financial Group, Inc.	Clarksville	TN	Bank	20,000,000	150,609,000	183,079,000	32,470,000	21.6%	1.50%
Sequatchie Valley Bancshares, Inc.	Dunlap	TN	Bank	5,000,000	43,802,000	22,977,000	(20,825,000)	-47.5%	7.70%
SmartFinancial, Inc.	Pigeon Forge	TN	Bank	12,000,000	37,009,000	67,601,000	30,592,000	82.7%	1.00%
Southern Heritage Bancshares, Inc.	Cleveland	TN	Bank	5,105,000	58,099,000	68,855,000	10,756,000	18.5%	1.00%

Institution			Bank or CDLF?	SBLF Funding Outstanding	Qualified Small Business Lending as of 12/31/2012				
Name	City	State			Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Sumner Bank & Trust	GALLATIN	TN	Bank	4,264,000	27,039,000	30,525,000	3,486,000	12.9%	1.73%
AIM Bancshares, Inc.	Levelland	TX	Bank	9,100,000	75,067,000	143,102,000	68,035,000	90.6%	1.50%
BMC Bancshares, Inc.	Dallas	TX	Bank	1,206,000	8,021,000	9,894,000	1,873,000	23.4%	1.50%
BOH Holdings, Inc.	Houston	TX	Bank	23,938,350	200,835,000	276,591,000	75,756,000	37.7%	1.00%
FB BanCorp	San Antonio	TX	Bank	12,000,000	39,335,000	83,109,000	43,774,000	111.3%	1.00%
First Texas BHC, Inc.	Fort Worth	TX	Bank	29,822,000	137,852,000	251,113,000	113,261,000	82.2%	1.00%
Frontier Bancshares, Inc.	Austin	TX	Bank	6,184,000	64,697,000	124,018,000	59,321,000	91.7%	1.50%
FVNB Corp.	Victoria	TX	Bank	18,000,000	668,934,000	767,996,000	99,062,000	14.8%	1.00%
Happy Bancshares, Inc.	Amarillo	TX	Bank	31,929,000	436,374,000	595,072,000	158,698,000	36.4%	1.00%
Hilltop Holdings, Inc. (PlainsCapital Corporation)	Dallas	TX	Bank	114,068,000	1,011,528,000	1,124,574,000	113,046,000	11.2%	1.04%
Joaquin Bankshares Inc.	Huntington	TX	Bank	3,908,000	40,722,000	49,563,000	8,841,000	21.7%	1.50%
Liberty Capital Bancshares, Inc.	Addison	TX	Bank	1,500,000	16,656,000	35,624,000	18,968,000	113.9%	1.50%
McLaughlin Bancshares, Inc.	Ralls	TX	Bank	6,600,000	47,152,000	66,411,000	19,259,000	40.8%	1.00%
Pioneer Bank, SSB	Drippings Springs	TX	Bank	3,004,000	26,496,000	51,384,000	24,888,000	93.9%	1.00%
Southwestern Bancorp, Inc.	Boerne	TX	Bank	1,500,000	22,454,000	24,086,000	1,632,000	7.3%	4.60%
Sovereign Bancshares, Inc.	Dallas	TX	Bank	24,500,000	183,263,000	187,121,000	3,858,000	2.1%	5.00%
Steele Holdings, Inc.	Tyler	TX	Bank	8,282,000	31,142,000	51,464,000	20,322,000	65.3%	1.50%
The ANB Corporation	Terrell	TX	Bank	37,000,000	402,694,000	472,388,000	69,694,000	17.3%	1.00%
Third Coast Bank SSB	Humble	TX	Bank	8,673,000	57,861,000	132,768,000	74,907,000	129.5%	1.00%
Veritex Holdings, Inc.	Dallas	TX	Bank	8,000,000	100,919,000	196,905,000	95,986,000	95.1%	1.00%
Cache Valley Banking Company	Logan	UT	Bank	11,670,000	151,344,000	185,487,000	34,143,000	22.6%	1.00%
Continental Bancorporation	Salt Lake City	UT	Bank	4,724,000	92,728,000	23,439,000	(69,289,000)	-74.7%	7.70%
LCA Bank Corporation	Park City	UT	Bank	2,727,000	14,000	1,884,000	1,870,000	13357.1%	2.26%
Medallion Bank	Salt Lake City	UT	Bank	26,303,000	229,336,000	391,042,000	161,706,000	70.5%	1.00%
Blue Ridge Bankshares, Inc.	Luray	VA	Bank	4,500,000	20,108,000	23,795,000	3,687,000	18.3%	1.72%
Citizens Community Bank	South Hill	VA	Bank	4,000,000	38,520,000	43,276,000	4,756,000	12.3%	1.00%
Heritage Bankshares, Inc.	Norfolk	VA	Bank	7,800,000	68,967,000	81,227,000	12,260,000	17.8%	1.00%
TowneBank	Portsmouth	VA	Bank	76,458,000	814,570,000	984,695,000	170,125,000	20.9%	1.00%
United Financial Banking Companies, Inc.	Vienna	VA	Bank	3,000,000	76,307,000	90,753,000	14,446,000	18.9%	1.00%
Virginia Heritage Bank	Fairfax	VA	Bank	15,300,000	85,644,000	141,121,000	55,477,000	64.8%	1.00%
WashingtonFirst Bankshares, Inc.	Reston	VA	Bank	17,796,000	199,484,000	271,519,000	72,035,000	36.1%	1.00%
Xenith Bankshares, Inc.	Richmond	VA	Bank	8,381,000	82,147,000	191,587,000	109,440,000	133.2%	1.00%
Puget Sound Bank	Bellevue	WA	Bank	9,886,000	84,245,000	118,280,000	34,035,000	40.4%	1.00%
U&I Financial Corp	Lynnwood	WA	Bank	5,500,000	39,884,000	53,111,000	13,227,000	33.2%	1.00%
W.T.B. Financial Corporation	Spokane	WA	Bank	89,142,000	878,103,000	910,885,000	32,782,000	3.7%	4.63%
County Bancorp, Inc.	Manitowoc	WI	Bank	15,000,000	379,555,000	457,220,000	77,665,000	20.5%	1.00%
Deerfield Financial Corporation	Deerfield	WI	Bank	3,650,000	20,670,000	24,933,000	4,263,000	20.6%	1.50%
First American Investment, Inc.	Hudson	WI	Bank	1,705,710	20,338,000	26,779,000	6,441,000	31.7%	1.50%
First Menasha Bancshares, Inc.	Neenah	WI	Bank	10,000,000	67,613,000	82,781,000	15,168,000	22.4%	1.00%
Nicolet Bankshares, Inc.	Green Bay	WI	Bank	24,400,000	240,359,000	237,444,000	(2,915,000)	-1.2%	5.00%
Northern Bankshares, Inc.	McFarland	WI	Bank	22,000,000	138,447,000	154,955,000	16,508,000	11.9%	3.05%
PFSB Bancorporation, Inc.	Pigeon Falls	WI	Bank	1,500,000	25,844,000	29,230,000	3,386,000	13.1%	1.00%
Sword Financial Corporation	Horicon	WI	Bank	17,000,000	192,968,000	220,152,000	27,184,000	14.1%	1.50%
First Bank of Charleston	Charleston	WV	Bank	3,345,000	24,923,000	31,265,000	6,342,000	25.4%	1.00%
MVB Financial Corp.	Fairmont	WV	Bank	8,500,000	53,681,000	87,880,000	34,199,000	63.7%	1.00%
Financial Security Corporation	Basin	WY	Bank	5,000,000	67,715,000	84,560,000	16,845,000	24.9%	1.00%

Institution			Bank or CDLF?	SBLF Funding Outstanding	Qualified Small Business Lending as of 12/31/2012				
Name	City	State			Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
California Coastal Rural Development Corporation	Salinas	CA	CDLF	870,000	9,545,000	10,679,000	1,134,000	11.9%	2.00%
Low Income Investment Fund	San Francisco	CA	CDLF	7,490,000	26,595,000	45,866,000	19,271,000	72.5%	2.00%
OBDC Small Business Finance	Oakland	CA	CDLF	219,000	2,473,000	4,211,000	1,738,000	70.3%	2.00%
Opportunity Fund Northern California	San Jose	CA	CDLF	2,236,000	5,935,000	11,522,000	5,587,000	94.1%	2.00%
Rural Community Assistance Corporation	West Sacramento	CA	CDLF	4,300,000	6,104,000	9,337,000	3,233,000	53.0%	2.00%
Valley Economic Development Center, Inc.	Van Nuys	CA	CDLF	661,000	9,581,000	24,679,000	15,098,000	157.6%	2.00%
Colorado Enterprise Fund, Inc.	Denver	CO	CDLF	463,000	5,721,000	7,753,000	2,032,000	35.5%	2.00%
Greater New Haven Community Loan Fund	New Haven	CT	CDLF	525,000	758,000	859,000	101,000	13.3%	2.00%
Building Hope... A Charter School Facilities Fund	Washington	DC	CDLF	2,091,000	23,190,000	32,708,000	9,518,000	41.0%	2.00%
Partners for the Common Good, Inc.	Washington	DC	CDLF	1,009,000	4,888,000	6,536,000	1,648,000	33.7%	2.00%
Access to Capital for Entrepreneurs, Inc. (Appalachian Community Enter	Cleveland	GA	CDLF	188,000	2,773,000	6,597,000	3,824,000	137.9%	2.00%
IFF	Chicago	IL	CDLF	8,294,000	108,261,000	130,668,000	22,407,000	20.7%	2.00%
Community Ventures Corporation	Lexington	KY	CDLF	1,045,000	3,451,000	5,438,000	1,987,000	57.6%	2.00%
Federation of Appalachian Housing Enterprises, Inc.	Berea	KY	CDLF	2,063,000	4,137,000	6,655,000	2,518,000	60.9%	2.00%
Boston Community Loan Fund, Inc.	Roxbury	MA	CDLF	4,410,000	11,378,000	11,164,000	(214,000)	-1.9%	2.00%
Capital Link, Inc.	Boston	MA	CDLF	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	CDLF	200,000	3,526,000	3,760,000	234,000	6.6%	2.00%
Enterprise Community Loan Fund, Inc.	Columbia	MD	CDLF	8,817,000	8,849,000	12,844,000	3,995,000	45.1%	2.00%
Coastal Enterprises, Inc.	Wiscasset	ME	CDLF	2,316,000	17,640,000	20,596,000	2,956,000	16.8%	2.00%
Community Reinvestment Fund, Inc.	Minneapolis	MN	CDLF	5,100,000	43,655,000	34,151,000	(9,504,000)	-21.8%	2.00%
Midwest Minnesota Community Development Corporation	Detroit Lakes	MN	CDLF	4,600,000	29,638,000	49,794,000	20,156,000	68.0%	2.00%
Nonprofits Assistance Fund	Minneapolis	MN	CDLF	686,000	6,979,000	8,040,000	1,061,000	15.2%	2.00%
Montana Community Development Corporation	Missoula	MT	CDLF	585,000	8,377,000	14,465,000	6,088,000	72.7%	2.00%
Mountain BizCapital, Inc.	Asheville	NC	CDLF	197,000	1,791,000	2,933,000	1,142,000	63.8%	2.00%
Nebraska Enterprise Fund	Oakland	NE	CDLF	197,000	1,454,000	3,697,000	2,243,000	154.3%	2.00%
La Fuerza Unida Community Development Corporation	East Norwich	NY	CDLF	42,000	86,000	466,000	380,000	441.9%	2.00%
Leviticus 25:23 Alternative Fund, Inc.	Elmsford	NY	CDLF	750,000	2,218,000	2,794,000	576,000	26.0%	2.00%
Primary Care Development Corporation	New York	NY	CDLF	4,000,000	33,280,000	26,139,000	(7,141,000)	-21.5%	2.00%
Seedco Financial Services, Inc.	New York	NY	CDLF	2,500,000	33,651,000	42,547,000	8,896,000	26.4%	2.00%
Economic and Community Development Institute, Inc.	Columbus	OH	CDLF	203,000	2,728,000	5,989,000	3,261,000	119.5%	2.00%
Citizen Potawatomi Community Development Corporation	Shawnee	OK	CDLF	490,000	6,505,000	10,573,000	4,068,000	62.5%	2.00%
Bridgeway Capital, Inc.	Pittsburgh	PA	CDLF	1,820,000	18,674,000	18,276,000	(398,000)	-2.1%	2.00%
Community First Fund	Lancaster	PA	CDLF	862,000	11,002,000	11,571,000	569,000	5.2%	2.00%
Northside Community Development Fund	Pittsburgh	PA	CDLF	250,000	2,190,000	3,316,000	1,126,000	51.4%	2.00%
The Progress Fund	Greensburg	PA	CDLF	1,052,000	12,882,000	19,651,000	6,769,000	52.5%	2.00%
The Reinvestment Fund, Inc.	Philadelphia	PA	CDLF	11,708,000	113,268,000	119,207,000	5,939,000	5.2%	2.00%
Charleston Citywide Local Development Corporation	Charleston	SC	CDLF	1,000,000	1,799,000	3,333,000	1,534,000	85.3%	2.00%
Lowcountry Housing Trust, Incorporated	North Charleston	SC	CDLF	392,000	96,000	581,000	485,000	505.2%	2.00%
Northeast South Dakota Economic Corporation	Sisseton	SD	CDLF	1,000,000	11,758,000	12,931,000	1,173,000	10.0%	2.00%
Rural Electric Economic Development, Inc.	Madison	SD	CDLF	1,230,000	11,116,000	11,709,000	593,000	5.3%	2.00%
South Eastern Development Foundation	Sioux Falls	SD	CDLF	240,000	2,486,000	4,712,000	2,226,000	89.5%	2.00%
CEN-TEX Certified Development Corporation	Austin	TX	CDLF	489,000	6,554,000	5,736,000	(818,000)	-12.5%	2.00%
PeopleFund	Austin	TX	CDLF	500,000	6,412,000	7,918,000	1,506,000	23.5%	2.00%
ECDC Enterprise Development Group	Arlington	VA	CDLF	320,000	1,402,000	2,324,000	922,000	65.8%	2.00%
NCB Capital Impact	Arlington	VA	CDLF	8,218,000	95,578,000	123,368,000	27,790,000	29.1%	2.00%
Vermont Community Loan Fund, Inc.	Montpelier	VT	CDLF	1,247,000	12,787,000	16,378,000	3,591,000	28.1%	2.00%

Institution			Bank or CDLF?	SBLF Funding Outstanding	Qualified Small Business Lending as of 12/31/2012				
Name	City	State			Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Craft3 (ShoreBank Enterprise Group, Pacific)	Ilwaco	WA	CDLF	1,867,000	24,108,000	39,828,000	15,720,000	65.2%	2.00%
Forward Community Investments, Inc.	Madison	WI	CDLF	470,000	3,964,000	4,945,000	981,000	24.7%	2.00%
Impact Seven, Incorporated	Almena	WI	CDLF	4,000,000	13,344,000	16,147,000	2,803,000	21.0%	2.00%
Wisconsin Women's Business Initiative Corporation	Milwaukee	WI	CDLF	391,000	4,562,000	7,472,000	2,910,000	63.8%	2.00%

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

Community Banks Participating in SBLF

Report on Information from 12/31/2012 Call Reports transmitted with April 2013 Use of Funds Report

Institution				Total Assets	Baseline Lending				Baseline Business Lending	Q4 2012				Q4 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	1,081,660	126,083	110,777	6,105	15,249	258,213	147,351	142,198	2,441	17,949	309,939	20%
First Partners Bank (SouthCity Bank)	Vestavia Hills	AL	South	162,310	34,442	6,394	-	-	40,837	37,943	8,421	-	-	46,364	14%
ServisFirst Bancshares, Inc.	Birmingham	AL	South	2,906,246	440,705	209,801	25,580	22,243	698,328	998,300	568,041	35,846	65,926	1,668,113	139%
Southern National Corporation	Andalusia	AL	South	407,189	42,858	46,952	5,776	59,822	155,408	40,264	48,727	12,211	80,668	181,870	17%
Southern States Bancshares, Inc.	Anniston	AL	South	286,647	18,236	18,732	-	943	37,910	38,809	44,788	582	1,843	86,022	127%
First Service Bancshares, Inc.	Greenbrier	AR	South	226,061	20,458	31,269	6,055	16,417	74,199	11,472	23,564	4,010	19,085	58,131	-22%
Liberty Bancshares, Inc.	Jonesboro	AR	South	2,825,501	258,145	402,154	36,465	59,998	756,761	245,007	457,438	26,887	41,527	770,859	2%
Rock Bancshares, Inc.	Little Rock	AR	South	194,988	49,812	7,116	-	1,804	58,732	88,995	3,795	-	1,371	94,161	60%
Western Alliance Bancorporation	Phoenix	AZ	West	7,614,039	550,987	1,063,943	186	4,343	1,619,459	1,042,555	1,394,230	1,558	4,889	2,443,232	51%
1st Enterprise Bank	Los Angeles	CA	West	706,138	52,170	35,416	-	-	87,586	149,873	98,556	-	-	248,429	184%
Bank of Commerce Holdings	Redding	CA	West	975,284	133,779	72,044	1,173	7,805	214,800	164,550	75,085	727	5,273	245,635	14%
California Bank of Commerce	Lafayette	CA	West	348,973	60,775	13,291	390	1,632	76,087	122,539	35,300	151	1,368	159,358	109%
Capital Bank	San Juan Capistrano	CA	West	142,203	13,838	11,346	98	295	25,575	9,123	36,627	-	1,523	47,273	85%
Central Valley Community Bancorp	Fresno	CA	West	889,497	82,216	110,907	18,420	41,356	252,898	72,657	114,444	26,599	28,400	242,100	-4%
Community Valley Bank	El Centro	CA	West	108,674	11,352	2,293	-	-	13,645	9,436	23,652	201	-	33,289	144%
First California Financial Group, Inc.	Westlake Village	CA	West	1,898,613	227,247	127,145	51	855	355,297	175,863	179,241	-	967	356,071	0%
First Northern Community Bancorp	Dixon	CA	West	831,483	88,431	116,575	30,680	22,480	258,166	77,052	93,090	30,071	22,676	222,889	-14%
First PacTrust Bancorp, Inc.	Irvine	CA	West	1,676,080	553	8,525	-	-	9,077	96,618	76,103	-	1,663	174,384	1821%
FNB Bancorp	South San Francisco	CA	West	872,077	67,974	69,468	0	5,118	142,560	55,293	74,637	-	4,453	134,383	-6%
Founders Bancorp	San Luis Obispo	CA	West	135,728	24,400	11,516	-	2,218	38,133	23,682	30,501	-	3,229	57,412	51%
GBC Holdings, Inc.	Los Angeles	CA	West	461,152	48,872	64,652	-	468	113,992	87,448	92,137	27	-	179,612	58%
Oak Valley Bancorp	Oakdale	CA	West	660,451	36,927	91,868	10,876	18,272	157,944	36,396	91,906	11,628	16,457	156,387	-1%
Pacific Coast Bankers' Bancshares	San Francisco	CA	West	641,088	10,701	35,168	-	-	45,869	20,457	22,347	-	-	42,804	-7%
Partners Bank of California	Mission Viejo	CA	West	127,860	40,849	13,880	-	-	54,729	45,313	18,552	-	-	63,865	17%
ProAmérica Bank (Promérica Bank)	Los Angeles	CA	West	154,095	18,665	28,650	-	-	47,315	10,032	43,172	-	-	53,204	12%
Redwood Capital Bancorp	Eureka	CA	West	241,538	16,119	28,172	120	2,899	47,311	11,202	42,476	-	2,842	56,520	19%
Seacoast Commerce Bank	Chula Vista	CA	West	200,702	12,916	42,691	-	456	56,063	3,250	145,051	-	304	148,605	165%
Security California Bancorp	Riverside	CA	West	479,263	112,334	67,475	-	-	179,809	110,538	98,169	-	525	209,232	16%
Silvergate Capital Corporation	La Jolla	CA	West	684,387	3,408	6,233	-	-	9,641	2,481	10,223	-	-	12,704	32%
Summit State Bank	Santa Rosa	CA	West	444,892	40,612	33,151	2,405	24,934	101,101	38,093	41,570	5,833	22,319	107,815	7%
The Bank of Santa Barbara	Santa Barbara	CA	West	131,261	11,319	9,943	-	1,514	22,776	42,253	21,452	-	-	63,705	180%
The Private Bank of California	Los Angeles	CA	West	712,410	70,098	16,855	-	-	86,953	136,337	43,327	-	-	179,664	107%
CIC Bancshares, Inc.	Denver	CO	West	410,292	1,433	21	-	-	1,454	50,474	55,974	-	799	107,247	7277%
CoBiz Financial Inc.	Denver	CO	West	2,612,223	464,781	390,528	5,703	2,295	863,306	535,161	436,323	123	384	971,991	13%
Columbine Capital Corp.	Buena Vista	CO	West	261,312	22,300	16,986	221	893	40,399	39,387	39,789	107	2,311	81,594	102%
Morgan Capital Corporation	Fort Morgan	CO	West	133,240	13,330	6,289	4,169	3,950	27,738	17,478	5,912	3,546	5,212	32,148	16%
Steele Street Bank Corporation	Denver	CO	West	477,759	34,832	32,612	-	-	67,443	43,100	56,518	-	-	99,618	48%
Verus Acquisition Group, Inc.	Fort Collins	CO	West	267,095	14,365	45,134	88	7,204	66,792	21,829	58,679	-	6,234	86,742	30%
BNC Financial Group, Inc.	New Canaan	CT	Northeast	610,260	3,378	24,882	-	-	28,259	51,505	67,417	-	-	118,922	321%
Salisbury Bancorp, Inc.	Lakeville	CT	Northeast	600,811	23,290	49,853	402	5,666	79,211	37,149	67,210	420	4,320	109,099	38%
SBT Bancorp, Inc.	Simsbury	CT	Northeast	375,024	14,128	21,168	-	-	35,295	13,991	33,617	-	-	47,608	35%
Community Bank Delaware	Lewes	DE	South	142,047	6,962	20,018	574	1,175	28,729	5,248	32,512	182	1,242	39,184	36%
Bank of Central Florida	Lakeland	FL	South	326,617	29,147	27,541	-	-	56,688	52,691	49,064	-	-	101,755	80%
Broward Financial Holdings, Inc.	Fort Lauderdale	FL	South	142,630	14,234	-	-	-	14,234	18,215	30,781	-	-	48,996	244%
CBOS Bankshares, Inc.	Merritt Island	FL	South	129,900	5,742	40,542	-	-	46,283	5,395	30,249	-	-	35,644	-23%
Community Southern Bank	Lakeland	FL	South	206,529	13,773	15,059	813	115	29,759	29,805	23,188	1,118	235	54,346	83%
FineMark Holdings, Inc.	Fort Myers	FL	South	525,002	12,141	15,375	112	-	27,628	35,043	31,939	-	-	66,982	142%
First Green Bancorp, Inc. (First Green Bank)	Eustis	FL	South	200,186	6,491	23,716	-	133	30,339	12,637	60,339	-	149	73,125	141%

Institution				Region	Total Assets	Baseline Lending				Baseline Business Lending	Q4 2012				Q4 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			
Florida Business BancGroup, Inc.	Tampa	FL	South	650,606	41,885	46,924	-	-	88,809	35,976	96,586	-	983	133,545	50%	
Florida Community Bankshares, Inc.	Ocala	FL	South	568,953	29,777	56,970	8,266	68,740	163,752	17,040	39,289	7,577	58,588	122,494	-25%	
Florida Shores Bancorp, Inc.	Pompano Beach	FL	South	544,188	35,523	38,461	-	-	73,983	38,755	93,272	-	485	132,512	79%	
Florida Traditions Bank	Dade City	FL	South	276,353	30,449	24,910	299	5,624	61,282	45,658	51,016	1,650	12,848	111,172	81%	
Gulfstream Bancshares, Inc.	Stuart	FL	South	549,596	123,553	159,465	-	-	283,018	100,897	138,801	-	-	239,698	-15%	
HomeBancorp, Inc.	Tampa	FL	South	542,890	3,043	10,343	-	-	13,385	2,245	13,276	-	-	15,521	16%	
Jefferson Bank of Florida	Oldsmar	FL	South	173,487	9,021	4,870	-	-	13,891	15,082	12,704	-	-	27,786	100%	
Marquis Bank	Coral Gables	FL	South	171,186	1,427	9,846	-	-	11,273	12,682	18,788	-	-	31,470	179%	
Ovation Holdings, Inc.	Naples	FL	South	353,690	1,684	8,013	-	-	9,698	5,973	38,192	-	1,160	45,325	367%	
Platinum Bank Holding Co. (Platinum Bank)	Brandon	FL	South	416,938	57,110	95,349	222	10,816	163,496	88,517	104,907	139	20,367	213,930	31%	
Lowndes Bancshares, Inc.	Valdosta	GA	South	213,221	10,135	38,874	-	-	49,009	13,357	36,053	1,400	1,070	51,880	6%	
Resurgens Bancorp	Atlanta	GA	South	87,030	8,251	4,870	-	1,965	15,086	16,471	11,203	-	1,865	29,539	96%	
The Peoples Bank of Talbotton	Talbotton	GA	South	38,123	647	3,191	-	2,106	5,943	1,092	3,492	-	4,625	9,209	55%	
Commercial Financial Corp	Storm Lake	IA	Midwest	489,735	128,275	39,538	38,076	22,656	228,545	117,811	50,115	59,501	47,356	274,783	20%	
Heartland Financial USA, Inc.	Dubuque	IA	Midwest	5,068,676	453,188	485,865	80,290	194,060	1,213,402	755,596	554,438	140,942	210,251	1,661,227	37%	
Liberty Financial Services, Inc.	Sioux City	IA	Midwest	275,893	36,186	17,912	4,466	5,574	64,138	36,915	23,470	4,937	15,069	80,391	25%	
Two Rivers Financial Group, Inc.	Burlington	IA	Midwest	659,544	114,756	65,269	13,984	20,410	214,418	111,074	56,462	12,771	24,133	204,440	-5%	
D. L. Evans Bancorp	Burley	ID	West	994,602	69,464	158,111	107,881	60,654	396,108	78,431	144,330	84,099	74,589	381,449	-4%	
Bancorp Financial, Inc.	Oak Brook	IL	Midwest	460,860	5,790	9,122	-	-	14,912	9,276	7,702	-	-	16,978	14%	
Community First Bancorp, Inc.	Fairview Heights	IL	Midwest	202,336	23,850	23,424	-	7,233	54,507	39,807	35,485	-	7,977	83,269	53%	
Community Illinois Corporation	Rock Falls	IL	Midwest	258,205	29,250	10,821	16,703	22,134	78,909	28,214	19,447	19,636	23,545	90,842	15%	
First Bankers Trustshares, Inc.	Quincy	IL	Midwest	796,436	34,554	53,147	20,504	20,851	129,056	51,528	85,589	22,676	24,770	184,563	43%	
First Busey Corporation	Champaign	IL	Midwest	3,581,292	313,814	356,714	38,356	57,626	766,509	304,397	293,780	32,977	50,760	681,914	-11%	
First Community Financial Corporation	Elgin	IL	Midwest	172,438	6,337	26,075	-	582	32,993	7,741	29,257	-	445	37,443	13%	
First Eldorado Bancshares, Inc.	Eldorado	IL	Midwest	253,900	7,789	-	7,887	25,857	41,533	18,570	2,311	10,586	33,296	64,763	56%	
First Robinson Financial Corporation	Robinson	IL	Midwest	232,649	14,280	7,658	3,957	8,804	34,699	13,878	24,314	3,432	11,352	52,976	53%	
Fisher Bancorp, Inc.	Fisher	IL	Midwest	93,077	4,244	6,329	2,457	2,741	15,770	3,356	6,784	4,787	3,743	18,670	18%	
Heartland Bancorp, Inc.	Bloomington	IL	Midwest	2,927,655	189,580	219,980	36,243	38,855	484,658	232,411	363,194	66,687	88,317	750,609	55%	
Illinois State Bancorp, Inc.	Chicago	IL	Midwest	388,174	21,057	38,971	-	160	60,188	19,100	57,049	-	4,356	80,505	34%	
Merchants and Manufacturers Bank Corporation	Joliet	IL	Midwest	167,585	35,038	20,722	-	-	55,760	52,104	21,193	-	-	73,297	31%	
People First Bancshares, Inc.	Pana	IL	Midwest	404,513	48,975	9,408	48,716	13,254	120,352	74,619	18,541	84,909	26,448	204,517	70%	
Prime Banc Corp.	Dieterich	IL	Midwest	519,822	21,310	6,268	9,480	22,344	59,401	28,218	54,093	10,598	25,753	118,662	100%	
QCR Holdings, Inc.	Moline	IL	Midwest	2,127,058	331,888	157,873	59	4,915	494,735	306,336	185,376	33	3,780	495,525	0%	
Signature Bancorporation, Inc.	Chicago	IL	Midwest	362,411	88,196	37,019	-	-	125,214	161,066	47,013	-	-	208,079	66%	
Southern Illinois Bancorp, Inc.	Carmi	IL	Midwest	380,560	37,465	17,420	18,888	21,392	95,164	56,210	40,484	27,029	24,559	148,282	56%	
Town and Country Financial Corporation	Springfield	IL	Midwest	462,869	34,830	59,359	6,536	5,550	106,274	37,262	83,244	7,202	4,732	132,440	25%	
Tri-County Financial Group, Inc.	Mendota	IL	Midwest	920,888	23,912	24,883	30,134	35,679	114,608	58,733	40,899	50,388	62,440	212,460	85%	
United Community Bancorp, Inc.	Chatham	IL	Midwest	1,279,813	98,783	95,660	47,661	74,408	316,511	125,929	92,984	65,310	89,747	373,970	18%	
AMB Financial Corp.	Munster	IN	Midwest	179,493	7,638	14,191	-	-	21,829	6,685	14,689	-	-	21,374	-2%	
Community Bank Shares of Indiana, Inc.	New Albany	IN	Midwest	819,312	87,840	88,791	690	4,709	182,030	91,879	92,448	1,744	4,661	190,732	5%	
First Merchants Corporation	Muncie	IN	Midwest	4,285,219	673,225	515,331	115,882	147,472	1,451,909	622,579	434,246	112,527	126,173	1,295,525	-11%	
First Savings Financial Group, Inc.	Clarksville	IN	Midwest	649,561	26,351	39,403	-	-	65,754	28,738	53,291	2,660	3,679	88,368	34%	
Horizon Bancorp	Michigan City	IN	Midwest	1,845,560	63,712	84,200	3,279	7,424	158,615	80,653	128,013	3,705	11,697	224,068	41%	
MutualFirst Financial, Inc.	Muncie	IN	Midwest	1,422,164	71,501	108,819	-	-	180,319	61,769	97,496	1,333	3,781	164,379	-9%	
Bern Bancshares, Inc.	Bern	KS	Midwest	80,410	4,671	46	14,941	3,145	22,803	2,885	751	18,243	4,572	26,451	16%	
Brotherhood Bancshares, Inc.	Kansas City	KS	Midwest	556,667	42,681	28,067	-	3,673	74,420	20,148	17,884	-	2,577	40,609	-45%	
CB Bancshares Corp.	Weir	KS	Midwest	12,994	819	-	263	299	1,382	342	-	47	320	709	-49%	
Equity Bancshares, Inc.	Wichita	KS	Midwest	1,189,785	72,242	44,546	7,028	5,075	128,891	128,146	144,058	18,144	29,804	320,152	148%	
Farmers State Bankshares, Inc.	Holton	KS	Midwest	57,695	4,518	20	3,835	4,697	13,070	1,936	1,851	2,577	6,127	12,491	-4%	
Freedom Bancshares, Inc.	Overland Park	KS	Midwest	151,796	17,081	18,667	-	-	35,748	28,230	21,110	-	-	49,340	38%	
Osborne Investments, Inc.	Osborne	KS	Midwest	57,708	1,549	451	9,025	4,697	15,722	3,262	1,266	12,824	10,597	27,949	78%	
UBT Bancshares, Inc.	Marysville	KS	Midwest	547,458	41,004	27,943	44,044	63,137	176,128	46,262	18,260	64,622	93,263	222,407	26%	
FCB Bancorp, Inc.	Louisville	KY	South	459,403	27,761	54,823	-	56	82,640	18,743	53,134	-	1,354	73,231	-11%	
Magnolia Bancshares Inc.	Hodgenville	KY	South	137,827	6,246	10,176	2,066	14,930	33,419	6,139	15,099	3,005	15,912	40,155	20%	
Community Trust Financial Corporation	Ruston	LA	South	3,076,739	294,044	150,315	1,480	24,990	470,828	902,528	255,370	172	20,778	1,178,848	150%	

Institution				Total Assets	Baseline Lending					Baseline Business Lending	Q4 2012				Q4 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			
First Guaranty Bancshares, Inc.	Hammond	LA	South	1,406,749	85,481	82,769	17,727	12,111	198,087	117,425	128,438	18,476	11,182	275,521	39%	
First NBC Bank Holding Company	New Orleans	LA	South	2,663,640	288,580	212,783	-	261	501,625	654,004	360,389	-	1,163	1,015,556	102%	
MidSouth Bancorp, Inc.	Lafayette	LA	South	1,849,274	185,803	126,929	6,367	3,019	322,119	296,872	205,102	18,938	28,464	549,376	71%	
Ouachita Bancshares Corp.	Monroe	LA	South	622,232	47,682	73,761	14,288	9,163	144,892	66,799	96,978	13,956	32,226	209,959	45%	
Progressive Bancorp, Inc.	Monroe	LA	South	474,380	54,604	42,050	1,671	7,976	106,300	50,736	46,942	2,678	32,068	132,424	25%	
Hyde Park Bancorp, Inc.	Hyde Park	MA	Northeast	1,185,463	1,142	542	-	-	1,684	33,762	7,966	-	-	41,728	2379%	
Island Bancorp, Inc.	Edgartown	MA	Northeast	149,169	2,672	20,909	-	-	23,581	4,136	30,082	-	-	34,218	45%	
Leader Bancorp, Inc.	Arlington	MA	Northeast	587,570	7,075	24,647	-	-	31,722	22,248	50,781	-	-	73,029	130%	
New England Bancorp, Inc.	Hyannis	MA	Northeast	195,843	9,707	19,019	-	-	28,726	27,479	33,982	-	-	61,461	114%	
Provident Bancorp, Inc.	Amesbury	MA	Northeast	576,672	17,487	70,118	-	93	87,697	60,259	75,920	-	24	136,203	55%	
Rockport National Bancorp, Inc.	Rockport	MA	Northeast	186,075	9,222	29,422	-	-	38,643	9,099	36,546	-	-	45,645	18%	
StonehamBank, A Co-operative Bank	Stoneham	MA	Northeast	454,062	22,466	24,415	-	-	46,880	35,498	59,363	-	-	94,861	102%	
Eagle Bancorp, Inc.	Bethesda	MD	South	3,399,252	325,046	122,093	-	-	447,140	600,710	239,766	-	1,315	841,791	88%	
Howard Bancorp, Inc.	Ellicott City	MD	South	401,366	91,705	41,681	-	794	134,180	87,379	57,754	-	3,115	148,248	10%	
Monument Bank	Bethesda	MD	South	401,208	20,990	12,522	-	576	34,088	23,875	28,583	-	651	53,109	56%	
Tri-County Financial Corporation	Waldorf	MD	South	978,404	121,233	137,607	-	-	258,840	104,407	189,487	-	-	293,894	14%	
Katahdin Bancshares Corp.	Houlton	ME	Northeast	575,678	95,319	50,102	3,312	2,706	151,438	114,934	61,377	4,675	5,718	186,704	23%	
Birmingham Bloomfield Bancshares, Inc.	Birmingham	MI	Midwest	152,198	15,987	17,807	-	-	33,793	25,121	29,029	-	-	54,150	60%	
Crestmark Bancorp, Inc.	Troy	MI	Midwest	407,284	153,006	1,470	-	-	154,475	326,502	2,715	-	-	329,217	113%	
Huron Valley State Bank	Milford	MI	Midwest	79,277	5,648	16,506	-	191	22,345	8,455	22,445	-	172	31,072	39%	
Level One Bancorp, Inc.	Farmington Hills	MI	Midwest	495,355	39,110	24,606	-	-	63,716	115,826	59,064	-	-	174,890	174%	
Valley Financial Group, Ltd.	Saginaw	MI	Midwest	180,163	38,248	36,190	-	90	74,528	45,798	42,052	-	772	88,622	19%	
Financial Services of Winger, Inc.	Fosston	MN	Midwest	136,605	19,628	7,190	25,894	21,040	73,751	21,563	12,893	36,554	35,358	106,368	44%	
Heritage Bancshares Group, Inc.	Willmar	MN	Midwest	447,183	59,801	32,540	48,486	28,555	169,382	57,985	21,406	65,001	50,182	194,574	15%	
Kerkhoven Bancshares, Inc	Kerkhoven	MN	Midwest	55,195	4,668	9,381	3,475	7,114	24,637	7,556	15,506	3,882	6,554	33,498	36%	
McLeod Bancshares, Inc.	Shorewood	MN	Midwest	398,820	23,330	3,763	5,618	2,780	35,490	12,389	16,696	5,857	2,281	37,223	5%	
MidWest Bancorporation, Inc.	Eden Prairie	MN	Midwest	220,797	35,697	18,909	-	-	54,606	18,277	11,234	28,795	32,581	90,887	66%	
Platinum Bancorp, Inc.	Oakdale	MN	Midwest	155,722	19,145	27,015	-	573	46,733	28,344	27,376	-	2,838	58,558	25%	
Redwood Financial, Inc.	Redwood Falls	MN	Midwest	205,184	24,855	31,378	-	-	56,233	16,434	20,931	20,885	14,379	72,629	29%	
Cardinal Bancorp II, Inc.	Washington	MO	Midwest	280,263	34,752	29,431	190	5,482	69,855	45,266	34,256	387	9,500	89,409	28%	
Fortune Financial Corporation	Arnold	MO	Midwest	145,649	24,461	23,534	-	370	48,366	22,204	21,447	-	-	43,651	-10%	
Great Southern Bancorp, Inc.	Springfield	MO	Midwest	3,953,615	138,613	136,926	4,079	21,896	301,514	203,113	132,314	2,571	33,312	371,310	23%	
Liberty Bancorp, Inc.	Liberty	MO	Midwest	410,661	23,445	53,499	-	-	76,944	42,251	58,683	-	711	101,645	32%	
Security State Bancshares, Inc.	Charleston	MO	Midwest	658,492	56,094	57,781	30,314	49,925	194,113	55,281	68,064	38,407	81,673	243,425	25%	
Southern Missouri Bancorp, Inc.	Poplar Bluff	MO	Midwest	763,553	52,833	42,934	28,817	26,753	151,336	71,305	75,232	39,961	53,376	239,874	59%	
The Landrum Company	Columbia	MO	Midwest	1,751,541	134,266	183,524	27,453	93,726	438,969	134,928	204,326	27,996	116,628	483,878	10%	
Triad Bancorp, Inc.	Frontenac	MO	Midwest	221,511	15,530	16,895	-	820	33,245	22,954	32,028	-	2,809	57,791	74%	
BankFirst Capital Corporation	Macon	MS	South	747,529	58,754	75,633	9,765	42,941	187,093	73,021	83,291	9,107	45,005	210,424	12%	
Cadence Financial Corporation (Encore Bancshares, Inc.)	Starkville	MS	South	5,707,563	390,730	469,509	9,668	19,435	889,341	1,794,168	268,467	2,053	26,590	2,091,278	135%	
Bancorp of Montana Holding Company	Missoula	MT	West	42,610	1,208	1,994	-	444	3,646	5,060	3,980	-	621	9,661	165%	
First Bancorp	Troy	NC	South	3,244,951	140,198	279,520	7,734	36,485	463,938	139,490	363,009	7,473	42,773	552,745	19%	
Live Oak Bancshares, Inc.	Wilmington	NC	South	337,509	27,794	73,668	-	-	101,462	88,751	94,981	-	-	183,732	81%	
Park Sterling Corporation (Citizens South Banking Corporation)	Charlotte	NC	South	2,010,261	42,334	51,218	-	122	93,673	111,173	285,813	114	10,323	407,423	335%	
Premara Financial, Inc.	Charlotte	NC	South	266,142	15,263	23,523	-	-	38,786	21,004	43,141	-	700	64,845	67%	
Providence Bank	Rocky Mount	NC	South	192,687	14,547	12,644	780	826	28,797	16,914	19,255	1,627	2,561	40,357	40%	
Select Bancorp, Inc.	Greenville	NC	South	257,860	18,588	9,146	-	1,726	29,459	19,020	23,268	-	9,321	51,609	75%	
Union Bank & Trust Company	Oxford	NC	South	203,296	19,991	15,549	10	3,112	38,662	19,462	22,244	1,703	5,514	48,923	27%	
Alerus Financial Corporation	Grand Forks	ND	Midwest	1,315,127	180,756	65,037	33,489	10,852	290,134	254,351	128,571	34,225	12,445	429,592	48%	
Western State Agency, Inc.	Devils Lake	ND	Midwest	576,362	97,220	32,153	14,569	6,955	150,896	167,247	20,078	18,980	12,323	218,628	45%	
Adbanc Inc.	Ogallala	NE	Midwest	565,727	69,479	59,439	77,060	51,676	257,654	74,560	62,909	86,824	74,366	298,659	16%	
Banner County Ban Corporation	Harrisburg	NE	Midwest	103,460	8,633	2,981	30,815	15,368	57,797	10,141	6,962	31,634	23,304	72,041	25%	
First State Holding Co. (Wilber Co.)	Lincoln	NE	Midwest	400,605	40,835	24,786	25,570	36,985	128,176	48,471	32,128	40,599	71,814	193,012	51%	
The State Bank of Bartley	Bartley	NE	Midwest	83,664	13,050	4,465	8,672	2,035	28,221	13,628	5,647	11,787	6,160	37,222	32%	
Centrix Bank & Trust	Bedford	NH	Northeast	823,398	105,188	145,314	-	-	250,502	145,953	193,527	-	-	339,480	36%	
First Colebrook Bancorp, Inc.	Colebrook	NH	Northeast	250,600	25,654	42,281	569	82	68,585	34,104	47,766	569	708	83,147	21%	

Institution				Total Assets	Baseline Lending					Baseline Business Lending	Q4 2012				Q4 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			
Guaranty Bancorp, Inc.	Woodsville	NH	Northeast	394,562	37,136	48,710	454	1,988	88,288	35,699	57,450	419	3,209	96,777	10%	
New Hampshire Thrift Bancshares, Inc.	Newport	NH	Northeast	1,268,609	57,064	80,606	-	-	137,670	51,232	146,575	37	104	197,948	44%	
Northway Financial, Inc.	Berlin	NH	Northeast	869,816	44,870	67,422	-	-	112,292	82,306	60,598	-	-	142,904	27%	
Center Bancorp, Inc.	Union	NJ	Northeast	1,628,980	106,353	113,588	-	-	219,941	168,518	98,304	-	-	266,822	21%	
Community Partners Bancorp	Middletown	NJ	Northeast	733,870	48,487	135,572	-	204	184,262	48,635	149,646	-	153	198,434	8%	
Crest Savings Bancorp, Inc.	Wildwood	NJ	Northeast	381,963	3,201	17,693	-	-	20,894	3,620	19,545	-	-	23,165	11%	
Freedom Bank	Oradell	NJ	Northeast	163,629	14,905	17,540	-	-	32,445	9,907	38,185	-	-	48,092	48%	
Harmony Bank	Jackson	NJ	Northeast	147,187	929	9,059	-	1,000	10,988	4,219	35,695	-	2,559	42,473	287%	
Highlands Bancorp, Inc.	Vernon	NJ	Northeast	193,109	16,612	17,780	-	777	35,168	25,895	39,438	-	802	66,135	88%	
Hopewell Valley Community Bank	Pennington	NJ	Northeast	452,849	9,885	76,725	-	876	87,485	16,183	108,899	-	835	125,917	44%	
Regal Bank	Livingston	NJ	Northeast	261,378	1,682	24,190	-	-	25,872	4,422	39,632	-	-	44,054	70%	
Stewardship Financial Corporation	Midland Park	NJ	Northeast	687,277	48,805	156,337	-	1,053	206,195	31,254	169,656	-	2,613	203,523	-1%	
Meadows Bank	Las Vegas	NV	West	293,119	29,330	21,164	-	-	50,495	81,228	44,774	-	-	126,002	150%	
Alma Bank	Astoria	NY	Northeast	880,773	66,760	25,038	-	-	91,798	193,424	142,406	-	-	335,830	266%	
Catskill Hudson Bancorp, Inc.	Rock Hill	NY	Northeast	382,561	42,715	54,456	277	1,075	98,522	47,382	89,177	599	1,202	138,360	40%	
Elmira Savings Bank (The Elmira Savings Bank, FSB)	Elmira	NY	Northeast	537,004	36,668	58,685	-	-	95,353	29,114	65,165	-	-	94,279	-1%	
Greater Rochester Bancorp, Inc.	Rochester	NY	Northeast	334,781	43,466	17,134	-	1,736	62,336	75,386	36,028	-	1,152	112,566	81%	
Kinderhook Bank Corp.	Kinderhook	NY	Northeast	313,330	18,911	19,028	58	2,330	40,328	27,268	35,401	119	387	63,175	57%	
Pathfinder Bancorp, Inc.	Oswego	NY	Northeast	530,291	25,983	48,698	-	786	75,467	32,787	58,311	-	1,183	92,281	22%	
Seneca-Cayuga Bancorp, Inc.	Seneca Falls	NY	Northeast	265,187	6,963	9,127	-	-	16,090	16,900	13,696	3,213	4,236	38,045	136%	
Columbus First Bancorp, Inc.	Worthington	OH	Midwest	237,042	19,279	15,132	-	-	34,411	24,983	28,314	-	235	53,532	56%	
Community Independent Bancorp Inc.	West Salem	OH	Midwest	94,730	2,587	5,795	133	3,505	12,020	3,039	9,487	2,880	3,096	18,502	54%	
Insight Bank	Columbus	OH	Midwest	185,982	3,205	10,876	-	-	14,080	12,011	21,140	-	-	33,151	135%	
AmeriBank Holding Company	Collinsville	OK	South	152,444	19,843	9,416	1,590	2,324	33,172	28,480	6,489	5,610	370	40,949	23%	
Central Service Corporation	Enid	OK	South	594,993	43,994	23,240	43,232	38,675	149,140	71,632	26,533	55,733	43,216	197,114	32%	
F & M Bancorporation, Inc.	Tulsa	OK	South	2,308,442	382,607	142,344	17	955	525,922	1,079,817	186,635	17	3,175	1,269,644	141%	
Prime Bank Group	Edmond	OK	South	167,647	7,722	10,116	53	1,742	19,632	24,771	26,308	99	861	52,039	165%	
Regent Capital Corporation	Nowata	OK	South	188,771	24,582	17,779	3,616	9,416	55,394	39,254	24,996	3,620	8,397	76,267	38%	
AmeriServ Financial, Inc.	Johnstown	PA	Northeast	975,223	92,509	62,972	-	178	155,659	102,745	94,339	-	532	197,616	27%	
CBT Financial Corp.	Clearfield	PA	Northeast	417,568	34,922	32,578	1,037	6,580	75,117	45,224	31,312	3,690	22,714	102,940	37%	
Centric Financial Corporation	Harrisburg	PA	Northeast	301,574	16,476	31,487	193	1,397	49,553	32,745	48,640	821	1,362	83,568	69%	
Codorus Valley Bancorp, Inc.	York	PA	Northeast	1,056,678	46,618	104,503	1,653	24,703	177,476	77,431	118,282	4,333	27,715	227,761	28%	
DNB Financial Corporation	Downingtown	PA	Northeast	639,527	38,960	73,668	-	10,878	123,505	58,442	86,798	-	14,045	159,285	29%	
Emclair Financial Corp.	Emlenton	PA	Northeast	507,595	33,244	25,924	-	-	59,168	33,482	25,810	7	190	59,489	1%	
Enterprise Financial Services Group, Inc.	Allison Park	PA	Northeast	259,939	37,394	75,423	-	424	113,241	42,658	91,739	-	94	134,491	19%	
First Resource Bank	Exton	PA	Northeast	151,051	11,395	19,652	-	1,119	32,165	13,200	27,232	-	1,185	41,617	29%	
Franklin Security Bancorp, Inc.	Wilkes-Barre	PA	Northeast	226,429	18,122	7,022	-	-	25,143	24,724	17,352	-	-	42,076	67%	
Jonestown Bank and Trust Company	Jonestown	PA	Northeast	397,492	6,880	29,539	11	4,390	40,820	12,256	39,030	18	4,271	55,575	36%	
MileStone Bank	Doylestown	PA	Northeast	193,876	17,161	29,937	-	-	47,098	48,401	49,349	-	-	97,750	108%	
Monument Bank	Doylestown	PA	Northeast	213,192	1,478	17,409	-	828	19,715	1,382	46,757	-	778	48,917	148%	
Penn Liberty Financial Corp.	Wayne	PA	Northeast	565,636	58,496	84,723	-	-	143,218	76,535	107,588	-	-	184,123	29%	
Phoenix Bancorp, Inc.	Minersville	PA	Northeast	131,913	5,262	4,097	-	-	9,359	12,057	25,723	-	194	37,974	306%	
Team Capital Bank	Bethlehem	PA	Northeast	920,500	58,221	58,748	-	-	116,969	73,935	101,030	-	513	175,478	50%	
The Victory Bancorp, Inc.	Limerick	PA	Northeast	126,755	13,913	8,245	-	1,757	23,916	31,313	20,108	-	2,089	53,510	124%	
Valley Green Bank	Philadelphia	PA	Northeast	295,812	10,485	12,990	-	-	23,475	31,954	38,483	-	-	70,437	200%	
York Traditions Bank	York	PA	Northeast	282,341	48,533	27,986	-	2,156	78,674	52,881	46,161	-	2,252	101,294	29%	
Carolina Alliance Bank	Spartanburg	SC	South	249,116	29,943	34,965	-	830	65,737	36,827	54,793	-	501	92,121	40%	
GrandSouth Bancorporation	Greenville	SC	South	378,673	49,299	43,148	114	3,454	96,015	55,002	46,531	374	690	102,597	7%	
TCB Corporation	Greenwood	SC	South	315,687	16,375	40,863	-	1,056	58,294	20,473	48,374	-	1,876	70,723	21%	
BHCB Holding Company	Rapid City	SD	Midwest	123,655	11,260	16,312	1,696	1,627	30,895	16,412	35,939	221	3,375	55,947	81%	
Avenue Financial Holdings, Inc.	Nashville	TN	South	722,714	92,450	29,501	-	-	121,950	130,264	50,508	-	-	180,772	48%	
CapitalMark Bank & Trust	Chattanooga	TN	South	780,973	88,680	45,869	-	-	134,549	143,512	91,264	-	533	235,309	75%	
Carroll Financial Services, Inc.	Huntingdon	TN	South	270,602	7,921	34,549	4,141	14,441	61,052	11,463	41,416	4,175	16,013	73,067	20%	
Community First Bancshares, Inc.	Union City	TN	South	1,739,370	102,278	165,597	16,329	35,772	319,976	125,117	158,534	13,792	29,454	326,897	2%	
Evolve Bancorp, Inc.	Cordova	TN	South	274,539	8,239	5,161	2,211	3,490	19,101	13,001	26,816	6,134	7,980	53,931	182%	

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Name	City	State	Commercial & Industrial			Owner-Occupied Commercial Real Estate	Agricultural Production	Secured by Farmland	Commercial & Industrial		Owner-Occupied Commercial Real Estate	Agricultural Production	Secured by Farmland			
Franklin Financial Network, Inc.	Franklin	TN	South	577,479	10,261	9,123	823	149	20,356	20,324	9,588	2,217	926	33,055	62%	
Independent Holdings, Inc.	Memphis	TN	South	804,574	39,655	11,109	-	1,474	52,238	62,088	16,589	-	7,699	86,376	65%	
InsCorp, Inc.	Nashville	TN	South	204,232	11,667	8,603	-	765	21,034	22,409	25,736	-	867	49,012	133%	
Landmark Community Bank	Collierville	TN	South	415,184	17,728	11,183	94	263	29,268	37,687	18,307	-	-	55,994	91%	
Magna Bank	Memphis	TN	South	493,648	24,492	17,032	-	-	41,524	69,264	21,830	415	-	91,509	120%	
Merchants and Planters Bancshares, Inc.	Bolivar	TN	South	90,704	5,479	10,527	361	2,730	19,097	6,342	15,209	59	3,059	24,669	29%	
Moneytree Corporation	Lenoir City	TN	South	387,820	35,050	32,806	61	1,627	69,543	20,313	52,821	-	1,341	74,475	7%	
Planters Financial Group, Inc.	Clarksville	TN	South	730,009	59,970	67,388	12,733	34,238	174,327	70,717	99,455	17,465	52,040	239,677	37%	
Sequatchie Valley Bancshares, Inc.	Dunlap	TN	South	592,674	2,685	34,739	770	6,525	44,719	1,793	11,542	102	9,235	22,672	-49%	
SmartFinancial, Inc.	Pigeon Forge	TN	South	464,012	21,736	14,293	-	1,139	37,167	32,316	37,468	-	4,533	74,317	100%	
Southern Heritage Bancshares, Inc.	Cleveland	TN	South	242,650	26,826	30,355	33	1,077	58,290	25,550	42,090	7	-	67,647	16%	
Sumner Bank & Trust	Gallatin	TN	South	183,960	12,075	15,701	43	694	28,512	11,734	19,539	11	327	31,611	11%	
AIM Bancshares, Inc.	Levelland	TX	South	407,288	39,299	14,585	13,262	6,874	74,020	92,531	29,875	16,829	16,094	155,329	110%	
BMC Bancshares, Inc.	Dallas	TX	South	59,878	765	2,514	825	223	4,326	1,868	11,417	30	-	13,315	208%	
BOH Holdings, Inc.	Houston	TX	South	896,736	127,907	69,441	-	-	197,348	191,131	136,621	-	138	327,890	66%	
FB Bancorp	San Antonio	TX	South	605,942	99,765	2,480	-	-	102,244	76,842	2,446	46,443	-	125,731	23%	
First Texas BHC, Inc.	Fort Worth	TX	South	1,137,323	85,806	71,371	110	2,229	159,515	197,566	113,310	371	12,388	323,635	103%	
Frontier Bancshares, Inc.	Austin	TX	South	343,045	25,056	29,742	851	6,814	62,462	51,872	74,781	304	8,763	135,720	117%	
FVNB Corp.	Victoria	TX	South	2,388,870	256,962	185,801	102,406	86,398	631,567	314,724	281,972	121,533	101,195	819,424	30%	
Happy Bancshares, Inc.	Amarillo	TX	South	2,123,441	201,680	93,384	130,663	51,686	477,414	294,297	131,969	269,933	120,636	816,835	71%	
Hilltop Holdings, Inc. (PlainsCapital Corporation)	Dallas	TX	South	6,502,231	1,018,142	363,288	60,432	61,652	1,503,514	1,126,451	475,086	41,686	44,016	1,687,239	12%	
Joaquin Bancshares Inc.	Huntington	TX	South	124,226	14,762	13,696	1,602	13,014	43,074	29,684	11,517	2,325	9,188	52,714	22%	
Liberty Capital Bancshares, Inc.	Addison	TX	South	118,394	9,008	5,927	-	1,722	16,657	26,385	9,239	-	-	35,624	114%	
McLaughlin Bancshares, Inc.	Ralls	TX	South	239,797	18,912	4,166	29,426	3,706	56,210	30,832	14,551	25,873	4,526	75,782	35%	
Pioneer Bank, SSB	Drippings Springs	TX	South	214,558	7,439	8,987	-	1,142	17,568	24,493	25,218	444	5,108	55,263	215%	
Southwestern Bancorp, Inc.	Boerne	TX	South	104,862	5,487	12,617	2,545	1,837	22,486	7,100	14,004	1,961	1,924	24,989	11%	
Sovereign Bancshares, Inc.	Dallas	TX	South	1,062,584	196,282	22,060	-	918	219,260	246,942	43,666	-	1,762	292,370	33%	
Steele Holdings, Inc.	Tyler	TX	South	235,265	14,649	15,060	427	1,007	31,142	18,085	32,108	341	643	51,177	64%	
The ANB Corporation	Terrell	TX	South	2,294,268	142,877	265,405	6,732	22,473	437,487	115,708	388,837	5,573	14,880	524,998	20%	
Third Coast Bank SSB	Humble	TX	South	257,376	33,954	30,443	-	-	64,397	81,617	49,777	-	4,853	136,247	112%	
Veritex Holdings, Inc.	Dallas	TX	South	523,401	24,303	14,187	-	1,151	39,641	123,779	66,782	-	6,281	196,842	397%	
Cache Valley Banking Company	Logan	UT	West	523,874	33,786	39,918	9,516	16,242	99,462	51,977	100,896	14,575	17,833	185,281	86%	
Continental Bancorporation	Salt Lake City	UT	West	127,977	44,446	12,863	-	-	57,309	34,409	19,504	200	655	54,768	-4%	
LCA Bank Corporation	Park City	UT	West	74,584	136	-	-	-	136	1,884	-	-	-	1,884	1290%	
Medallion Bank	Salt Lake City	UT	West	723,806	234,859	-	-	-	234,859	396,542	-	-	-	396,542	69%	
Blue Ridge Bankshares, Inc.	Luray	VA	South	207,214	4,225	15,593	159	2,442	22,419	7,490	15,255	220	4,500	27,465	23%	
Citizens Community Bank	South Hill	VA	South	162,546	18,419	16,605	251	3,246	38,520	12,317	26,264	63	4,154	42,798	11%	
Heritage Bankshares, Inc.	Norfolk	VA	South	334,633	29,431	36,330	-	-	65,761	26,283	55,028	-	-	81,311	24%	
TowneBank	Portsmouth	VA	South	4,405,926	302,054	531,494	675	6,389	840,612	398,085	695,747	495	6,917	1,101,244	31%	
United Financial Banking Companies, Inc.	Vienna	VA	South	328,027	17,679	59,243	-	-	76,922	26,254	65,114	-	-	91,368	19%	
Virginia Heritage Bank	Fairfax	VA	South	781,573	39,167	50,228	-	-	89,395	38,856	113,276	-	94	152,226	70%	
WashingtonFirst Bankshares, Inc.	Reston	VA	South	1,146,527	60,171	13,644	117	3,240	77,172	126,331	145,568	-	111	272,010	252%	
Xenith Bankshares, Inc.	Richmond	VA	South	562,467	14,641	19,095	-	593	34,328	140,532	57,686	66	5,607	203,891	494%	
Puget Sound Bank	Bellevue	WA	West	268,389	49,945	28,866	-	-	78,810	91,868	39,929	-	620	132,417	68%	
U&I Financial Corp	Lynnwood	WA	West	187,896	8,950	34,994	-	-	43,943	10,451	45,249	-	-	55,700	27%	
W.T.B. Financial Corporation	Spokane	WA	West	4,464,717	726,366	358,143	80,131	37,049	1,201,688	669,302	415,711	136,375	45,022	1,266,410	5%	
County Bancorp, Inc.	Manitowoc	WI	Midwest	754,613	44,238	63,411	118,072	171,649	397,369	60,357	52,626	156,388	228,830	498,201	25%	
Deerfield Financial Corporation	Deerfield	WI	Midwest	109,851	15,306	116	4,065	1,820	21,306	9,571	7,792	2,686	4,961	25,010	17%	
First American Investment, Inc.	Hudson	WI	Midwest	95,412	4,014	15,043	163	-	19,220	6,050	22,784	276	1,356	30,466	59%	
First Menasha Bancshares, Inc.	Neeah	WI	Midwest	337,030	51,762	29,044	6	519	81,331	62,176	39,629	23	804	102,632	26%	
Nicolet Bankshares, Inc.	Green Bay	WI	Midwest	728,459	129,397	137,477	41	2,935	269,850	176,077	106,888	215	11,354	294,534	9%	
Northern Bankshares, Inc.	McFarland	WI	Midwest	437,298	26,290	62,897	1,313	15,949	106,449	33,443	111,263	-	3,282	147,988	39%	
PFSB Bancorporation, Inc.	Pigeon Falls	WI	Midwest	71,720	3,710	8,995	6,075	11,414	30,194	3,573	7,377	9,922	17,177	38,049	26%	
Sword Financial Corporation	Horicon	WI	Midwest	541,965	63,172	127,299	10,132	21,004	221,607	65,370	128,820	15,555	32,930	242,675	10%	
First Bank of Charleston	Charleston	WV	South	205,480	23,426	1,497	-	-	24,923	28,021	2,746	-	-	30,767	23%	

Institution			Region	Total Assets	Baseline Lending				Baseline Business Lending	Q4 2012				Q4 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		
MVB Financial Corp.	Fairmont	WV	South	726,507	15,650	38,312	-	-	53,962	24,355	66,812	-	-	91,167	69%
Financial Security Corporation	Basin	WY	West	318,948	26,934	10,943	18,648	17,218	73,742	34,092	18,297	19,560	21,959	93,908	27%