



# ***Use of Funds Report***

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



## OVERVIEW

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

This report provides information on changes in small business lending by SBLF participants as of December 31, 2011, relative to baseline levels.<sup>2</sup> Additionally, this report provides information on changes in business lending and other lending by SBLF banks, including a comparison of increases in business lending by these banks, a group of non-SBLF banks, and the subset of SBLF banks that refinanced into the program from Treasury's Capital Purchase Program (CPP).

As of December 31, 2011, 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 \$4.8 billion over a \$36.0 billion baseline, and by \$1.3 billion over the prior quarter.**
- **Increases in small business lending are widespread across SBLF participants, with 84 percent of participants having increased their small business lending over baseline levels.**
- **A substantial majority of SBLF participants — more than 68 percent — have increased their small business lending by 10 percent or more.**

As of December 31, 2011, the 281 banks participating in SBLF have increased their business lending more than a comparison group of non-SBLF banks.

- **SBLF banks have increased business loans outstanding by a median of 21.5 percent over baseline levels, versus a 1.1 percent median increase for the group of non-SBLF banks.**
- **SBLF banks have increased business lending by substantially greater amounts than the comparison group of non-SBLF banks across median measures of size, geography, and loan type.**
- **SBLF banks that refinanced CPP funding have increased business lending by a median of 20.2 percent since their initial receipt of CPP funding from Treasury. Over that period, these participants have increased their business lending by \$5.8 billion.**

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

<sup>2</sup> In this report, the terms “small business lending” and “business lending” are defined in the “Background & Methodology” section of this report. As established in the Act, the baseline for measuring the change in small business lending is the average of the amounts that were reported for each of the four calendar quarters ended June 30, 2010. Participants report changes in small business lending by submitting quarterly supplemental reports to Treasury. The most recent supplemental reports include lending information as of December 31, 2011.

## BACKGROUND & METHODOLOGY

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

Treasury invested over \$4.0 billion in 332 institutions through the SBLF program. These amounts include investments of \$3.9 billion in 281 community banks and \$104 million in 51 CDLFs. Collectively, these institutions operate in over 3,000 locations across 48 states. The initial disbursement of SBLF funding to banks occurred on June 21, 2011, with subsequent transactions completed thereafter until the program's September 27, 2011 statutory funding deadline.

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

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

### Definition of Small Business Lending

The Act defines "small business lending" as business loans that are (a) \$10 million or less in amount to businesses with \$50 million or less in revenue and (b) included in one of the following categories: (i) commercial and industrial loans, (ii) owner-occupied nonfarm, nonresidential real estate loans, (iii) loans to finance agricultural production and other loans to farmers, and (iv) loans secured by farmland. The SBLF program terms provide for additional adjustments to the calculation of small business lending relating to net charge-offs and portions of loans guaranteed by the U.S. government or for which risk has been assumed by third parties, as well as mergers and acquisitions and purchases of loans.

### Changes in Small Business Lending

In this report, changes in small business lending are calculated as the difference between the level of loans outstanding as of December 31, 2011, and the baseline amount. Participants report changes in

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

small business lending by submitting quarterly supplemental reports to Treasury. The most recent supplemental report includes lending information as of December 31, 2011.

### **Definition of Business Lending**

In contrast to small business lending, “business lending” refers to the same four categories of loans referenced in the definition of small business lending without exclusions for loans to businesses over \$10 million and loans to businesses with \$50 million in revenue, and without the additional adjustments used in SBLF’s calculation of small business lending.

### **Changes in Business Lending**

This report describes changes in “business lending” by bank participants and by a comparison group of non-SBLF banks relative to baseline levels.<sup>4</sup> Except where noted, the baseline measurement for changes in business lending is calculated as the average of the amounts that were reported for each of the four calendar quarters ended June 30, 2010. Changes in business lending are calculated as the difference between the level of loans outstanding as of December 31, 2011, and the baseline amount.

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

### **Non-SBLF Bank Comparison Group**

In describing changes in business lending, this report compares the group of 281 banks that received SBLF funding to a comparison group across median measures of loan growth. The comparison group is comprised of the 6,522 non-SBLF insured depository institutions that were established prior to September 30, 2009, had total assets between \$7.0 million and \$6.4 billion (the range of total assets for SBLF banks) as of March 31, 2011 (which is the end of the first quarter prior to SBLF banks receiving funding), and are located in one of the jurisdictions (44 states and the District of Columbia) in which SBLF banks are headquartered.

While the comparison group includes banks that share the aforementioned characteristics with SBLF banks, the selection criteria for the group does not imply that it matches the size or geographic distribution of SBLF banks. The comparison group may have different financial and supervisory characteristics, among other factors.

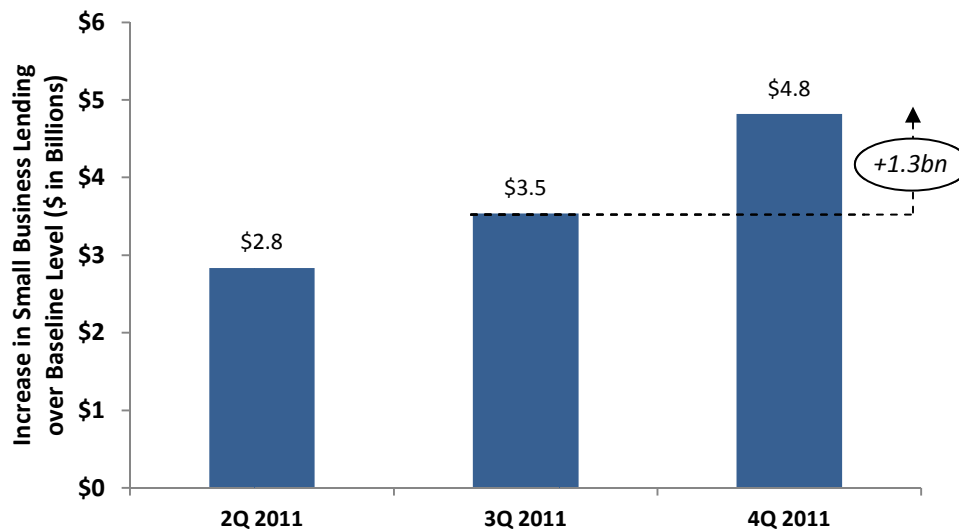
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<sup>4</sup> Insured depository institutions are required each quarter to file a Consolidated Report of Condition and Income or Thrift Financial Report (collectively, “call reports”), as applicable. Among other financial information, quarterly call reports include data on the lending of an insured depository institution. Information in this report regarding business lending was retrieved from call reports filed for the quarter ending December 31, 2011.

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

As of December 31, 2011, SBLF participants have increased their small business lending by \$4.8 billion over their aggregate baseline. Bank participants have increased their small business lending by \$4.7 billion (or 13.4 percent) over a \$35.2 billion baseline, and CDLFs increased their small business lending by \$95.4 million (or 12.1 percent) over a \$786.8 million baseline. The following table shows the aggregate increase in qualified small business lending reported by SBLF participants as of December 31, 2011.

***Increase in Small Business Lending over Baseline by SBLF Participants***  
**(Reported as of 4Q 2011)**

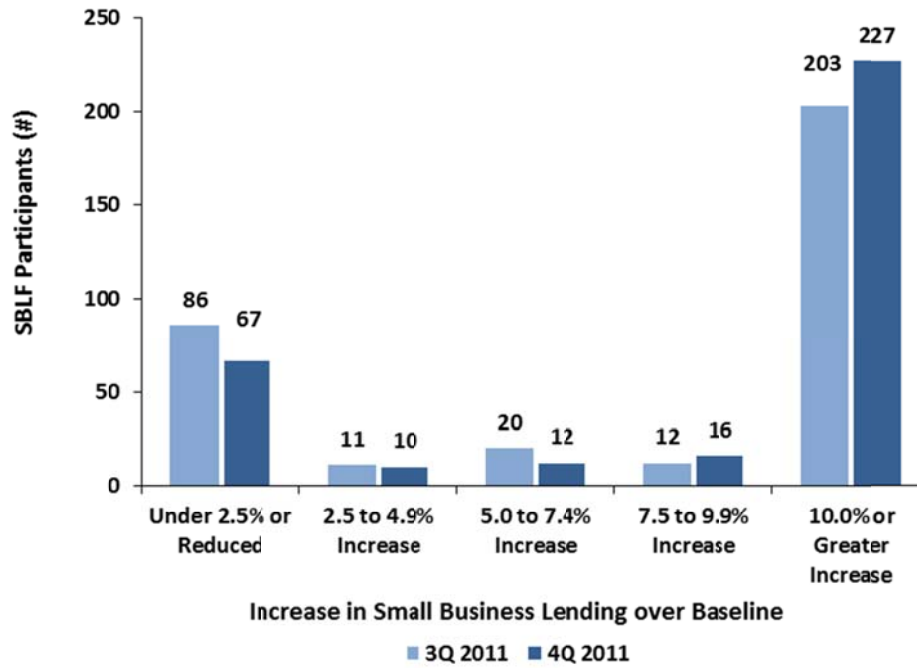


Increases in small business lending are widespread among SBLF participants. To date, 235 of the 281 participating community banks (or 84 percent) and 43 of the 51 CDLFs (or 84 percent) have increased their small business lending. In addition, a substantial majority of SBLF participants — more than 68 percent of participants — have now increased their small business lending by 10 percent or more. Twenty-four additional institutions have now increased lending by more than 10 percent in the fourth quarter of 2011.

The chart on the following page shows quarter-over-quarter changes in the number of participants reporting lending in the five ranges of small business loan growth that correspond to various dividend or interest rates payable on SBLF securities. Institution-specific reporting of small business lending by banks and CDLFs participating in SBLF is attached to this report.



**SBLF Participants Reporting Increases in Small Business Lending over Baseline  
(Reported as of 3Q 2011 and 4Q 2011)**



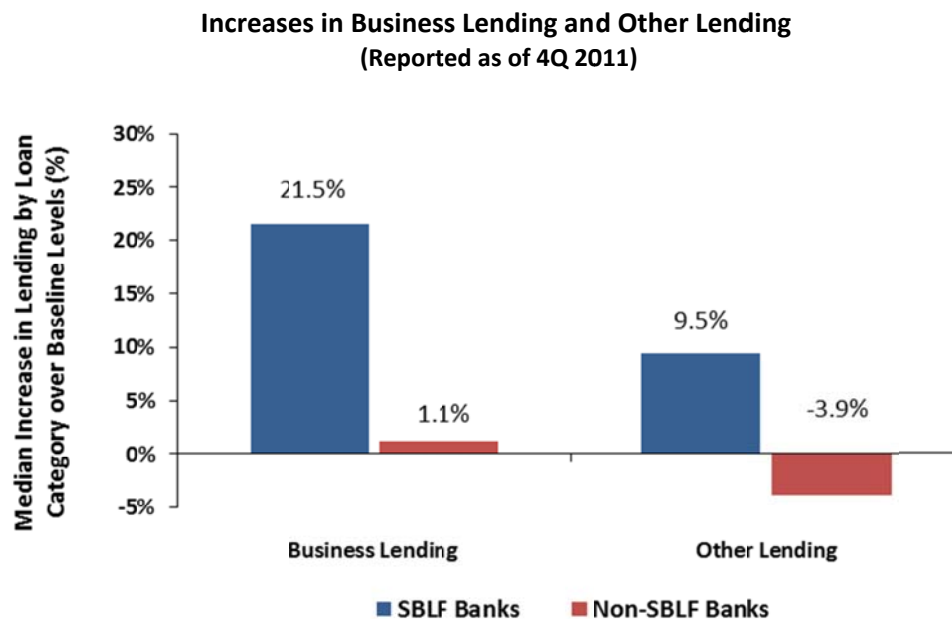
## COMPARISON OF LENDING BY SBLF BANKS AND NON-SBLF BANKS<sup>5</sup>

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

### Overall Increases in Business Lending and Other Lending

Comparing the level of loans outstanding as of December 31, 2011 to their baseline levels, SBLF banks increased business lending by a median of 21.5 percent, versus a 1.1 percent median increase for the comparison group of non-SBLF banks. In addition to increasing business lending, SBLF banks increased other types of lending by a median of 9.5 percent over baseline levels, versus a median decrease of 3.9 percent among the group of non-SBLF banks.

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



### Distribution of Increases in Business Lending

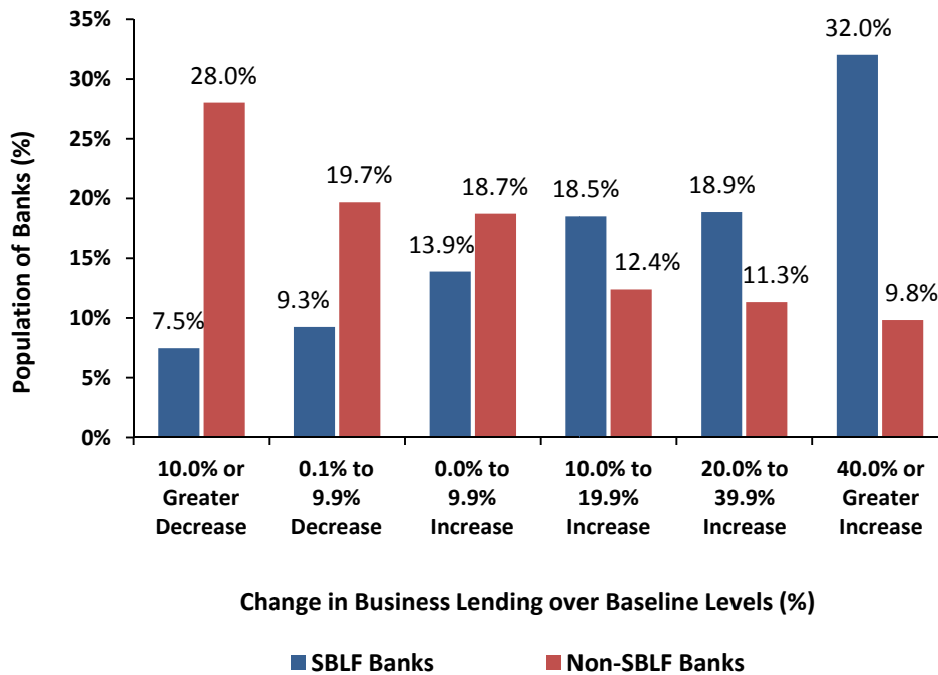
A substantially greater percentage of SBLF banks than the comparison group of non-SBLF banks report significant increases in business lending. In total, 69.4 percent of banks participating in SBLF have increased their business lending by 10 percent or more versus 33.5 percent for the comparison group of non-SBLF banks. 47.7 percent of the non-SBLF banks have reduced business lending versus 16.8 percent of the SBLF banks.

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





**Distribution of Changes in Business Lending  
(Reported as of 4Q 2011)**



SBLF banks increased business lending to a greater extent than non-SBLF banks, measured by the proportion of institutions reporting increases, as well as the percentage increases reported. SBLF banks increased business lending by a mean of 41.7 percent with a standard deviation of 130.3.<sup>6</sup> The comparison group of non-SBLF banks increased business lending by a mean of 14.8 percent with a standard deviation of 195.7.

**Increases in Business Lending by Regional Geography**

In each region<sup>7</sup> of the country, SBLF banks reported greater median increases in business lending than the comparison group of non-SBLF banks. The following graph compares median increases in business lending by SBLF banks with the comparison group of non-SBLF banks across four regions.

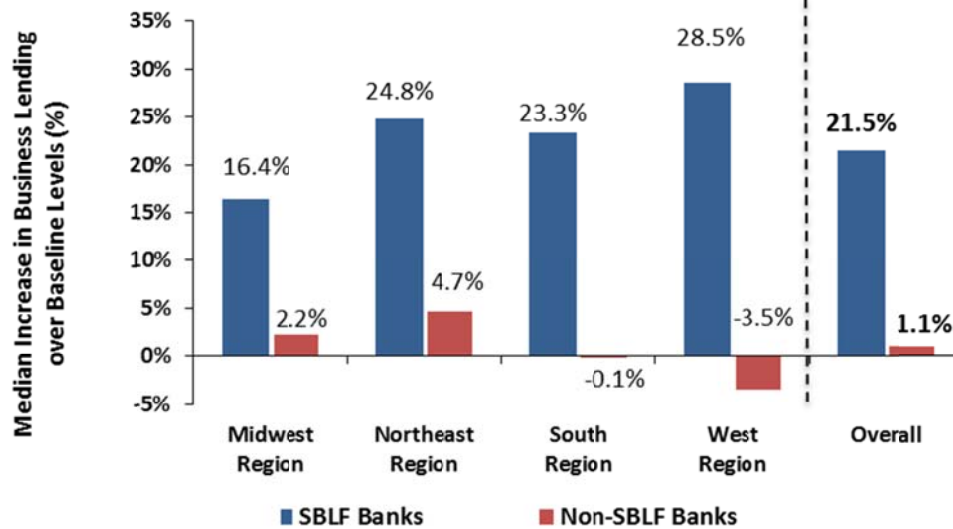
<sup>6</sup> The standard deviation is a measure of the variation of data points from their mean. In these results, the large standard deviations indicate that the percentage increases in business lending by SBLF banks and the comparison group of non-SBLF banks are distributed over a large range of values and not concentrated around the mean.

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





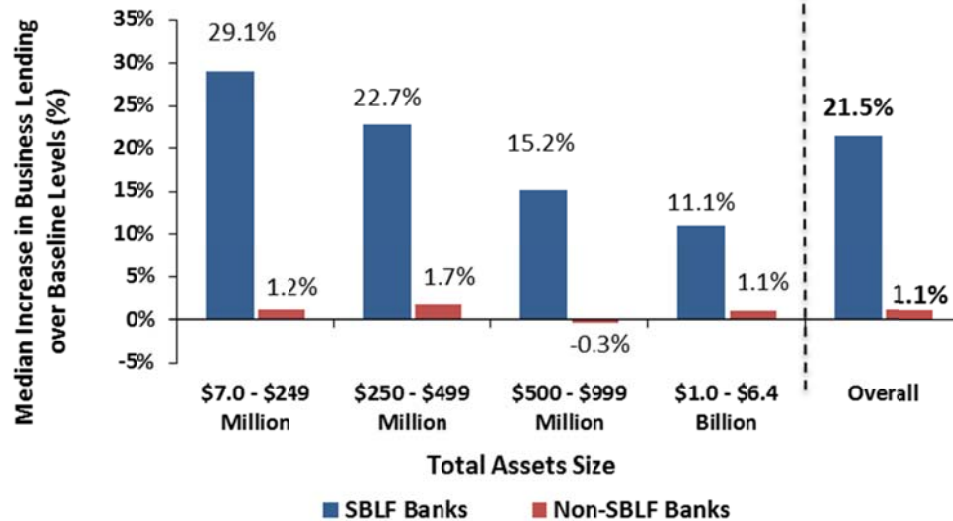
**Increase in Business Lending by Regional Geography**  
(Reported as of 4Q 2011)



**Increases in Business Lending by Institution Size**

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

**Increase in Business Lending by Institution Size<sup>8</sup>**  
(Reported as of 4Q 2011)

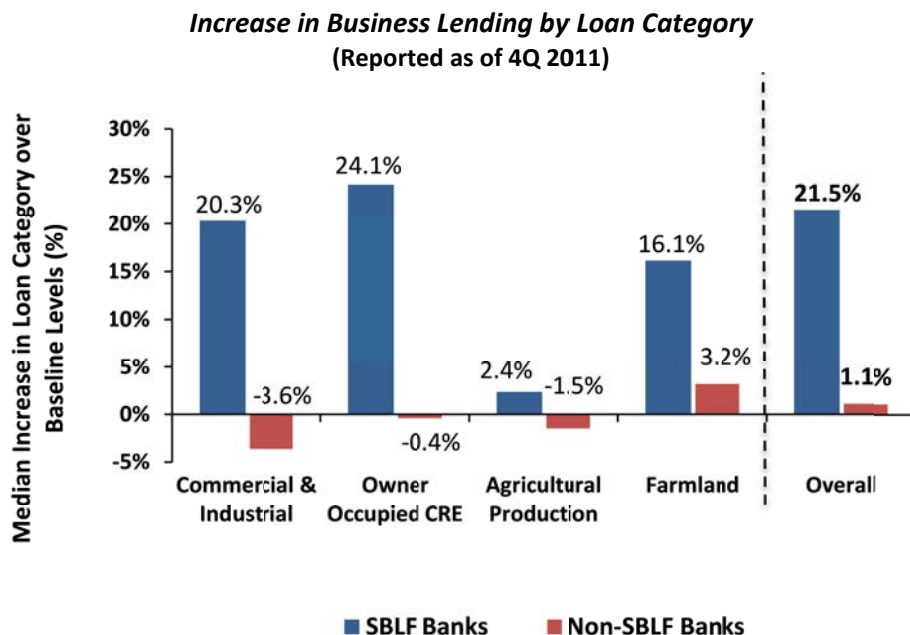


<sup>8</sup> In this report, institution size (including the size ranges in this graph) are based on the total assets reported by banks as of March 31, 2011, the quarter immediately prior to Treasury's first SBLF investment.



**Increases in Business Lending by Loan Category**

Across each of the four loan categories that comprise business lending, SBLF banks reported greater median increases in business lending than the comparison group of non-SBLF banks. The following graph compares median increases in business lending by SBLF banks and the comparison group of non-SBLF banks across the four categories of business loans.



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

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

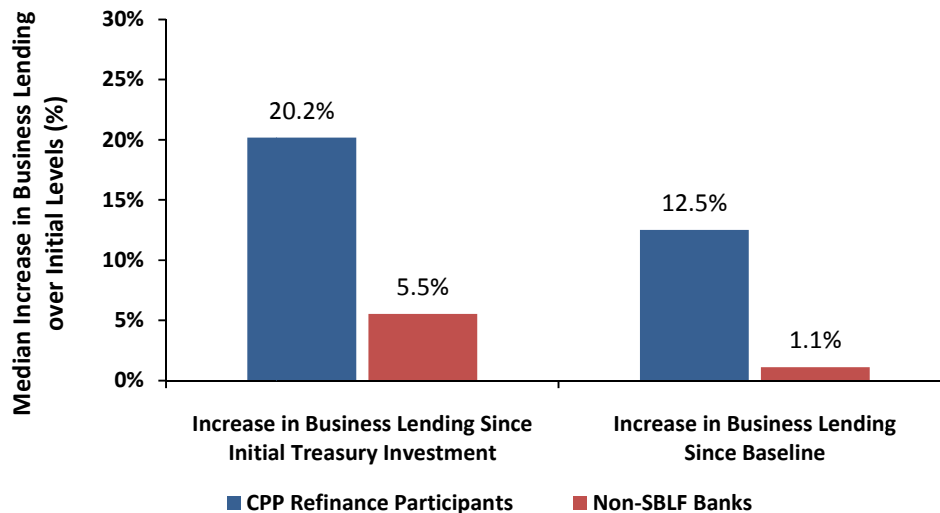
**Lending Increases by Institutions that Refinanced CPP Investments**

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 20.2 percent since their initial receipt of CPP funding from Treasury. These participants also reported that their business lending has increased by a median of 12.5 percent since the baseline period. The comparison group of non-SBLF banks reported a median increase in business lending of 5.5 percent since the reporting date following the CPP closings. Since the baseline period, the comparison group has increased business lending by a median of 1.1 percent, as previously noted.



**Increase in Business Lending Following Initial Treasury Investment<sup>9</sup>**  
(Reported as of 4Q 2011)



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

Institutions that refinance capital from CPP benefit from the dividend rate incentive provided in SBLF only if they increase their small business lending over baseline levels. As of December 31, 2011, banks that refinanced CPP capital pay an average dividend (or interest rate) of 2.9 percent on SBLF funding, whereas other bank participants pay an average rate of 2.0 percent.<sup>10</sup>

**ATTACHMENTS**

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

<sup>9</sup> For the 137 CPP refinance participants, the median increase in business lending reflected in the first column is measured from the first reporting date after each participant received its initial CPP capital to December 31, 2011. Because the median CPP refinance participant received this capital during the first quarter of 2009, the median increase in business lending for the comparison group of 6,522 non-SBLF banks is measured from March 31, 2009 to December 31, 2011 for this calculation.

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





**Community Banks Participating in SBLF**

Report on Information from 12/31/2011 Quarterly Supplemental Reports transmitted with April 2012 Use of Funds Report

Institution			SBLF Funding Outstanding	Qualified Small Business Lending as of 12/31/2011				
Name	City	State		Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Insight Bank	Columbus	OH	4,250,000	16,410,000	29,579,000	13,169,000	80.2%	1.00%
ServisFirst Bancshares, Inc.	Birmingham	AL	40,000,000	649,858,000	957,370,000	307,512,000	47.3%	1.00%
Cache Valley Banking Company	Logan	UT	11,670,000	147,674,000	200,359,000	52,685,000	35.7%	1.00%
GrandSouth Bancorporation	Greenville	SC	15,422,000	92,718,000	110,417,000	17,699,000	19.1%	1.00%
BMC Bancshares, Inc.	Dallas	TX	1,206,000	8,021,000	10,957,000	2,936,000	36.6%	1.50%
Heritage Bankshares, Inc.	Norfolk	VA	7,800,000	69,854,000	78,180,000	8,326,000	11.9%	1.00%
California Bank of Commerce	Lafayette	CA	11,000,000	73,565,000	123,013,000	49,448,000	67.2%	1.00%
Broward Financial Holdings, Inc.	Fort Lauderdale	FL	3,134,000	14,233,000	31,491,000	17,258,000	121.3%	1.00%
UBT Bancshares, Inc.	Marysville	KS	16,500,000	150,701,000	189,802,000	39,101,000	25.9%	1.00%
Virginia Heritage Bank	Fairfax	VA	15,300,000	87,210,000	103,703,000	16,493,000	18.9%	1.00%
Security Business Bancorp	San Diego	CA	8,944,500	57,964,000	81,108,000	23,144,000	39.9%	1.00%
Catskill Hudson Bancorp, Inc.	Rock Hill	NY	9,681,000	98,522,000	122,103,000	23,581,000	23.9%	1.00%
Financial Security Corporation	Basin	WY	5,000,000	67,715,000	83,278,000	15,563,000	23.0%	1.00%
U&I Financial Corp	Lynnwood	WA	5,500,000	39,884,000	54,930,000	15,046,000	37.7%	1.00%
BOH Holdings, Inc.	Houston	TX	23,938,350	191,161,000	269,357,000	78,196,000	40.9%	1.00%
Tri-County Financial Corporation	Waldorf	MD	20,000,000	244,812,000	287,275,000	42,463,000	17.3%	1.00%
Sovereign Bancshares, Inc.	Dallas	TX	24,500,000	177,827,000	185,126,000	7,299,000	4.1%	4.70%
Greater Rochester Bancorp, Inc.	Rochester	NY	7,000,000	57,322,000	85,146,000	27,824,000	48.5%	1.00%
Medallion Bank	Salt Lake City	UT	26,303,000	229,336,000	351,877,000	122,541,000	53.4%	1.00%
Evolve Bancorp, Inc.	Cordova	TN	4,699,000	19,101,000	41,417,000	22,316,000	116.8%	1.00%
First Menasha Bancshares, Inc.	Neenah	WI	10,000,000	67,578,000	75,367,000	7,789,000	11.5%	1.88%
Western Alliance Bancorporation	Phoenix	AZ	141,000,000	1,514,272,000	1,602,916,000	88,644,000	5.9%	3.74%
The Private Bank of California	Los Angeles	CA	10,000,000	69,125,000	121,522,000	52,397,000	75.8%	1.00%
BNC Financial Group, Inc.	New Canaan	CT	10,980,000	28,259,000	89,413,000	61,154,000	216.4%	1.00%
Veritex Holdings, Inc.	Dallas	TX	8,000,000	100,525,000	134,380,000	33,855,000	33.7%	1.00%
Crestmark Bancorp, Inc.	Troy	MI	8,250,000	160,895,000	289,536,000	128,641,000	80.0%	1.00%
The Bank of Santa Barbara	Santa Barbara	CA	1,882,380	22,776,000	44,265,000	21,489,000	94.3%	1.00%
Magna Bank	Memphis	TN	18,350,000	48,619,000	66,724,000	18,105,000	37.2%	1.05%
Avenue Financial Holdings, Inc.	Nashville	TN	18,950,000	74,788,000	110,131,000	35,343,000	47.3%	1.00%
FCB Bancorp, Inc.	Louisville	KY	9,759,000	78,649,000	82,162,000	3,513,000	4.5%	4.64%
Florida Traditions Bank	Dade City	FL	8,800,000	61,282,000	104,990,000	43,708,000	71.3%	1.00%
Bank of Commerce Holdings	Redding	CA	20,000,000	200,059,000	206,914,000	6,855,000	3.4%	4.66%
Redwood Financial, Inc.	Redwood Falls	MN	6,425,000	42,281,000	46,675,000	4,394,000	10.4%	2.26%
Columbine Capital Corp.	Buena Vista	CO	6,050,000	39,448,000	67,269,000	27,821,000	70.5%	1.00%
Peoples Bancorp	Lynden / Bellingham	WA	18,000,000	279,067,000	295,777,000	16,710,000	6.0%	3.14%
The Victory Bancorp, Inc.	Limerick	PA	3,431,000	24,103,000	42,368,000	18,265,000	75.8%	1.00%

Institution			SBLF Funding Outstanding	Qualified Small Business Lending as of 12/31/2011				
Name	City	State		Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Encore Bancshares, Inc.	Houston	TX	32,914,000	186,480,000	243,779,000	57,299,000	30.7%	1.00%
Florida Business BancGroup, Inc.	Tampa	FL	15,360,000	98,486,000	118,257,000	19,771,000	20.1%	1.00%
Leader Bancorp, Inc.	Arlington	MA	12,852,000	30,398,000	53,383,000	22,985,000	75.6%	1.00%
Howard Bancorp, Inc.	Ellicott City	MD	12,562,000	120,456,000	113,950,000	(6,506,000)	-5.4%	5.00%
Horizon Bancorp	Michigan City	IN	12,500,000	153,661,000	166,675,000	13,014,000	8.5%	2.00%
Franklin Security Bancorp, Inc.	Plains	PA	6,955,000	24,504,000	27,910,000	3,406,000	13.9%	3.04%
Birmingham Bloomfield Bancshares, Inc.	Birmingham	MI	4,621,000	33,793,000	39,794,000	6,001,000	17.8%	1.00%
Team Capital Bank	Bethlehem	PA	22,412,000	122,089,000	154,524,000	32,435,000	26.6%	1.00%
LCA Bank Corporation	Park City	UT	2,727,000	14,000	214,000	200,000	1428.6%	4.71%
Katahdin Bankshares Corp.	Houlton	ME	11,000,000	135,619,000	150,613,000	14,994,000	11.1%	1.00%
TowneBank	Suffolk	VA	76,458,000	814,570,000	883,803,000	69,233,000	8.5%	2.28%
Premara Financial, Inc.	Charlotte	NC	6,238,000	51,102,000	51,000,000	(102,000)	-0.2%	5.00%
Centric Financial Corporation	Harrisburg	PA	7,492,000	50,832,000	58,883,000	8,051,000	15.8%	1.00%
Community Valley Bank	El Centro	CA	2,400,000	13,645,000	24,663,000	11,018,000	80.7%	1.00%
FNB Bancorp	South San Francisco	CA	12,600,000	139,556,000	112,888,000	(26,668,000)	-19.1%	5.00%
Eagle Bancorp, Inc.	Bethesda	MD	56,600,000	413,505,000	597,308,000	183,803,000	44.5%	1.00%
Meadows Bank	Las Vegas	NV	8,500,000	47,672,000	93,577,000	45,905,000	96.3%	1.00%
Community Trust Financial Corporation	Ruston	LA	48,260,000	349,389,000	581,435,000	232,046,000	66.4%	1.00%
Community Bank Shares of Indiana, Inc.	New Albany	IN	28,000,000	184,263,000	198,520,000	14,257,000	7.7%	3.47%
Jefferson Bank of Florida	Oldsmar	FL	3,367,000	13,891,000	22,336,000	8,445,000	60.8%	1.00%
York Traditions Bank	York	PA	5,115,000	77,320,000	76,689,000	(631,000)	-0.8%	5.00%
MileStone Bank	Doylestown	PA	5,100,000	46,778,000	69,119,000	22,341,000	47.8%	1.00%
Community Illinois Corporation	Rock Falls	IL	4,500,000	78,909,000	83,514,000	4,605,000	5.8%	3.00%
Partners Bank of California	Mission Viejo	CA	2,463,000	54,729,000	65,831,000	11,102,000	20.3%	1.00%
First Bankers Trustshares, Inc.	Quincy	IL	10,000,000	141,640,000	175,710,000	34,070,000	24.1%	1.00%
Tri-County Financial Group, Inc.	Mendota	IL	20,000,000	140,369,000	166,255,000	25,886,000	18.4%	1.00%
Redwood Capital Bancorp	Eureka	CA	7,310,000	46,088,000	50,853,000	4,765,000	10.3%	2.39%
Centrix Bank & Trust	Bedford	NH	24,500,000	234,642,000	294,265,000	59,623,000	25.4%	1.00%
Liberty Financial Services, Inc.	Sioux City	IA	7,000,000	63,107,000	74,058,000	10,951,000	17.4%	1.00%
First Resource Bank	Exton	PA	5,083,000	33,001,000	35,264,000	2,263,000	6.9%	4.11%
Penn Liberty Financial Corp.	Wayne	PA	20,000,000	131,843,000	149,325,000	17,482,000	13.3%	1.50%
Liberty Bancorp, Inc.	Liberty	MO	16,169,000	81,757,000	91,969,000	10,212,000	12.5%	2.47%
Highlands Bancorp, Inc.	Vernon	NJ	6,853,000	33,999,000	53,161,000	19,162,000	56.4%	1.00%
Community First Bancshares, Inc.	Union City	TN	30,852,000	298,741,000	258,248,000	(40,493,000)	-13.6%	5.00%
1st Enterprise Bank	Los Angeles	CA	16,400,000	88,154,000	173,173,000	85,019,000	96.4%	1.00%
FineMark Holdings, Inc.	Fort Myers	FL	5,665,000	25,709,000	52,764,000	27,055,000	105.2%	1.00%
Mercantile Capital Corporation	Boston	MA	7,000,000	97,614,000	124,106,000	26,492,000	27.1%	1.00%
WashingtonFirst Bankshares, Inc.	Reston	VA	17,796,000	112,615,000	161,759,000	49,144,000	43.6%	1.00%
Puget Sound Bank	Bellevue	WA	9,886,000	80,816,000	108,740,000	27,924,000	34.6%	1.00%
Regent Capital Corporation	Nowata	OK	3,350,000	46,333,000	55,326,000	8,993,000	19.4%	1.00%
Providence Bank	Rocky Mount	NC	4,250,000	28,879,000	33,977,000	5,098,000	17.7%	1.00%
Hopewell Valley Community Bank	Pennington	NJ	11,000,000	92,334,000	104,641,000	12,307,000	13.3%	1.00%

Institution			SBLF Funding Outstanding	Qualified Small Business Lending as of 12/31/2011				
Name	City	State		Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
The ANB Corporation	Terrell	TX	37,000,000	402,694,000	396,270,000	(6,424,000)	-1.6%	5.00%
BancIndependent, Incorporated	Sheffield	AL	30,000,000	241,790,000	263,743,000	21,953,000	9.1%	2.80%
Freedom Bancshares, Inc.	Overland Park	KS	4,000,000	29,355,000	35,239,000	5,884,000	20.0%	1.00%
Citizens South Banking Corporation	Gastonia	NC	20,500,000	118,154,000	137,004,000	18,850,000	16.0%	1.32%
Phoenix Bancorp, Inc.	Minersville	PA	3,500,000	23,742,000	29,539,000	5,797,000	24.4%	1.00%
QCR Holdings, Inc.	Moline	IL	40,090,000	435,912,000	368,326,000	(67,586,000)	-15.5%	5.00%
Heartland Financial USA, Inc.	Dubuque	IA	81,698,000	923,037,000	940,315,000	17,278,000	1.9%	5.00%
Farmers State Bankshares, Inc.	Holton	KS	700,000	12,762,000	13,437,000	675,000	5.3%	3.07%
Merchants & Planters Bancshares, Inc.	Bolivar	TN	2,000,000	16,411,000	26,456,000	10,045,000	61.2%	1.00%
Nicolet Bankshares, Inc.	Green Bay	WI	24,400,000	239,080,000	206,496,000	(32,584,000)	-13.6%	5.00%
D. L. Evans Bancorp	Burley	ID	29,891,000	350,577,000	324,527,000	(26,050,000)	-7.4%	5.00%
Security State Bancshares, Inc.	Charleston	MO	22,000,000	175,784,000	190,821,000	15,037,000	8.6%	2.95%
First California Financial Group, Inc.	Westlake Village	CA	25,000,000	313,952,000	271,214,000	(42,738,000)	-13.6%	5.00%
F & M Bancorporation, Inc.	Tulsa	OK	38,222,000	290,250,000	440,127,000	149,877,000	51.6%	1.00%
Verus Acquisition Group, Inc.	Fort Collins	CO	9,740,000	66,000,000	98,478,000	32,478,000	49.2%	1.00%
Equity Bancshares, Inc.	Wichita	KS	16,372,000	117,481,000	136,470,000	18,989,000	16.2%	1.00%
Seacoast Commerce Bank	Chula Vista	CA	4,000,000	45,347,000	52,824,000	7,477,000	16.5%	1.00%
Level One Bancorp, Inc.	Farmington Hills	MI	11,301,000	94,054,000	127,810,000	33,756,000	35.9%	1.00%
Emclair Financial Corp.	Emlenton	PA	10,000,000	56,761,000	58,226,000	1,465,000	2.6%	4.85%
Founders Bancorp	San Luis Obispo	CA	4,178,000	35,399,000	43,266,000	7,867,000	22.2%	1.00%
First Texas BHC, Inc.	Fort Worth	TX	29,822,000	137,852,000	188,986,000	51,134,000	37.1%	1.00%
First Guaranty Bancshares, Inc.	Hammond	LA	39,435,000	174,305,000	154,965,000	(19,340,000)	-11.1%	5.00%
Florida Shores Bancorp, Inc.	Pompano Beach	FL	12,750,000	88,898,000	114,451,000	25,553,000	28.7%	1.00%
PlainsCapital Corporation	Dallas	TX	114,068,000	981,753,000	1,079,729,000	97,976,000	10.0%	2.42%
Merchants and Manufacturers Bank Corporation	Joliet	IL	6,800,000	57,298,000	61,342,000	4,044,000	7.1%	3.81%
Triad Bancorp, Inc.	Frontenac	MO	5,000,000	30,501,000	43,072,000	12,571,000	41.2%	1.00%
First PacTrust Bancorp, Inc.	Chula Vista	CA	32,000,000	36,082,000	44,975,000	8,893,000	24.6%	3.89%
New Hampshire Thrift Bancshares, Inc.	Newport	NH	20,000,000	113,698,000	114,998,000	1,300,000	1.1%	5.00%
Bancorp Financial, Inc.	Oak Brook	IL	14,643,000	14,912,000	16,845,000	1,933,000	13.0%	4.47%
FVNB Corp.	Victoria	TX	18,000,000	588,173,000	634,774,000	46,601,000	7.9%	2.00%
Liberty Bancshares, Inc.	Springfield	MO	22,995,000	305,465,000	260,749,000	(44,716,000)	-14.6%	5.00%
The Landrum Company	Columbia	MO	20,000,000	430,588,000	413,036,000	(17,552,000)	-4.1%	5.00%
Summit State Bank	Santa Rosa	CA	13,750,000	94,440,000	93,221,000	(1,219,000)	-1.3%	5.00%
Promerica Bank	Los Angeles	CA	3,750,000	43,274,000	67,346,000	24,072,000	55.6%	1.00%
SBT Bancorp, Inc.	Simsbury	CT	9,000,000	34,532,000	45,263,000	10,731,000	31.1%	1.00%
Marquis Bank	Coral Gables	FL	3,500,000	11,273,000	25,354,000	14,081,000	124.9%	1.00%
The Elmira Savings Bank, FSB	Elmira	NY	14,063,000	94,555,000	94,656,000	101,000	0.1%	5.00%
Capital Bank	San Juan Capistrano	CA	3,132,000	16,458,000	34,659,000	18,201,000	110.6%	1.00%
Xenith Bankshares, Inc.	Richmond	VA	8,381,000	82,147,000	154,571,000	72,424,000	88.2%	1.00%
MutualFirst Financial, Inc.	Muncie	IN	28,923,000	194,264,000	169,863,000	(24,401,000)	-12.6%	5.00%
First NBC Bank Holding Company	New Orleans	LA	37,935,000	369,836,000	429,452,000	59,616,000	16.1%	1.00%
Community Partners Bancorp	Middletown	NJ	12,000,000	203,821,000	207,268,000	3,447,000	1.7%	5.00%

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First Bank of Charleston	Charleston	WV	3,345,000	24,923,000	24,817,000	(106,000)	-0.4%	5.00%
Carroll Financial Services, Inc.	Huntingdon	TN	3,000,000	61,317,000	70,685,000	9,368,000	15.3%	1.00%
Valley Green Bank	Philadelphia	PA	5,000,000	23,968,000	56,381,000	32,413,000	135.2%	1.00%
Huron Valley State Bank	Milford	MI	2,597,000	21,470,000	28,174,000	6,704,000	31.2%	1.00%
Oak Valley Bancorp	Oakdale	CA	13,500,000	143,616,000	135,915,000	(7,701,000)	-5.4%	5.00%
Silvergate Capital Corporation	La Jolla	CA	12,427,000	9,115,000	7,255,000	(1,860,000)	-20.4%	5.00%
First Federal Bancorp, Inc.	Lake City	FL	20,000,000	65,513,000	92,832,000	27,319,000	41.7%	1.00%
Island Bancorp, Inc.	Edgartown	MA	4,000,000	23,581,000	29,980,000	6,399,000	27.1%	1.00%
Two Rivers Financial Group, Inc.	Burlington	IA	23,240,000	154,246,000	177,548,000	23,302,000	15.1%	1.00%
Liberty Bancshares, Inc.	Jonesboro	AR	52,500,000	619,989,000	600,333,000	(19,656,000)	-3.2%	5.00%
SouthCity Bank	Vestavia Hills	AL	5,200,000	39,071,000	51,211,000	12,140,000	31.1%	1.00%
Monument Bank	Bethesda	MD	11,355,000	34,075,000	44,317,000	10,242,000	30.1%	1.39%
GBC Holdings, Inc.	Los Angeles	CA	5,000,000	81,993,000	90,790,000	8,797,000	10.7%	1.00%
Florida Community Bankshares, Inc.	Ocala	FL	17,000,000	158,498,000	130,871,000	(27,627,000)	-17.4%	5.00%
MidSouth Bancorp, Inc.	LaFayette	LA	32,000,000	305,178,000	310,129,000	4,951,000	1.6%	5.00%
Harmony Bank	Jackson Township	NJ	3,500,000	10,984,000	31,652,000	20,668,000	188.2%	1.00%
Ouachita Bancshares Corp.	Monroe	LA	17,930,000	139,224,000	159,012,000	19,788,000	14.2%	1.50%
Community Southern Bank	Lakeland	FL	5,700,000	28,735,000	46,433,000	17,698,000	61.6%	1.00%
Salisbury Bancorp, Inc.	Lakeville	CT	16,000,000	78,570,000	91,655,000	13,085,000	16.7%	1.73%
Sumner Bank & Trust	Gallatin	TN	4,264,000	27,039,000	29,733,000	2,694,000	10.0%	3.10%
Illinois State Bancorp, Inc.	Chicago	IL	13,368,000	60,188,000	71,847,000	11,659,000	19.4%	1.51%
Grand Capital Corporation	Tulsa	OK	5,200,000	79,441,000	70,972,000	(8,469,000)	-10.7%	5.00%
DNB Financial Corporation	Downingtown	PA	13,000,000	107,588,000	114,737,000	7,149,000	6.6%	3.90%
First Busey Corporation	Champaign	IL	72,664,000	555,684,000	500,380,000	(55,304,000)	-10.0%	5.00%
Southern Missouri Bancorp, Inc.	Poplar Bluff	MO	20,000,000	188,556,000	206,434,000	17,878,000	9.5%	2.32%
PFSB Bancorporation, Inc.	Pigeon Falls	WI	1,500,000	25,044,000	21,994,000	(3,050,000)	-12.2%	5.00%
Codorus Valley Bancorp, Inc.	York	PA	25,000,000	168,440,000	192,603,000	24,163,000	14.3%	1.13%
Central Valley Community Bancorp	Fresno	CA	7,000,000	237,197,000	240,188,000	2,991,000	1.3%	5.00%
Ovation Holdings, Inc.	Naples	FL	5,000,000	22,472,000	27,422,000	4,950,000	22.0%	1.04%
Bank of Central Florida	Lakeland	FL	7,000,000	63,977,000	96,833,000	32,856,000	51.4%	1.00%
Kinderhook Bank Corp.	Kinderhook	NY	7,000,000	41,610,000	48,946,000	7,336,000	17.6%	1.00%
Southern Illinois Bancorp, Inc.	Carmi	IL	9,000,000	90,179,000	121,249,000	31,070,000	34.5%	1.00%
First Colebrook Bancorp, Inc.	Colebrook	NH	8,623,000	61,376,000	69,998,000	8,622,000	14.0%	1.00%
CB Bancshares Corp.	Weir	KS	190,000	1,203,000	1,615,000	412,000	34.2%	1.00%
MVB Financial Corp.	Fairmont	WV	8,500,000	53,681,000	72,151,000	18,470,000	34.4%	1.00%
HomeBancorp, Inc.	Tampa	FL	7,398,000	12,298,000	11,193,000	(1,105,000)	-9.0%	5.00%
Franklin Financial Network, Inc.	Franklin	TN	10,000,000	18,547,000	22,730,000	4,183,000	22.6%	3.33%
Alma Bank	Astoria	NY	19,000,000	91,798,000	251,147,000	159,349,000	173.6%	1.00%
New England Bancorp, Inc.	Hyannis	MA	4,000,000	33,970,000	49,373,000	15,403,000	45.3%	1.00%
Monument Bank	Doylestown	PA	2,970,000	19,715,000	38,825,000	19,110,000	96.9%	1.00%
AmeriServ Financial, Inc.	Johnstown	PA	21,000,000	116,684,000	108,741,000	(7,943,000)	-6.8%	5.00%
Guaranty Bancorp, Inc.	Woodsville	NH	7,000,000	75,321,000	75,358,000	37,000	0.0%	5.00%



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Valley Financial Group, Ltd.	Saginaw	MI	2,000,000	73,968,000	85,662,000	11,694,000	15.8%	1.00%
Southern Heritage Bancshares, Inc.	Cleveland	TN	5,105,000	58,099,000	67,174,000	9,075,000	15.6%	1.00%
The Peoples Bank of Talbotton	Talbotton	GA	890,000	5,943,000	7,357,000	1,414,000	23.8%	1.00%
CoBiz Financial Inc.	Denver	CO	57,366,000	740,718,000	704,951,000	(35,767,000)	-4.8%	5.00%
Adbanc, Inc.	Ogallala	NE	21,905,000	250,743,000	263,792,000	13,049,000	5.2%	3.81%
AMB Financial Corp.	Munster	IN	3,858,000	21,278,000	21,991,000	713,000	3.4%	4.82%
Alerus Financial Corporation	Grand Forks	ND	20,000,000	280,617,000	316,948,000	36,331,000	12.9%	1.00%
Carolina Alliance Bank	Spartanburg	SC	5,000,000	65,737,000	86,405,000	20,668,000	31.4%	1.00%
Northway Financial, Inc.	Berlin	NH	23,593,000	106,433,000	120,500,000	14,067,000	13.2%	2.62%
Brotherhood Bancshares, Inc.	Kansas City	KS	16,000,000	55,235,000	41,713,000	(13,522,000)	-24.5%	5.00%
Citizens Community Bank	South Hill	VA	4,000,000	38,520,000	40,116,000	1,596,000	4.1%	4.60%
First Bancorp	Troy	NC	63,500,000	493,414,000	507,837,000	14,423,000	2.9%	4.77%
Central Bancorp, Inc.	Somerville	MA	10,000,000	41,313,000	30,882,000	(10,431,000)	-25.2%	5.00%
Rockport National Bancorp, Inc.	Rockport	MA	3,000,000	37,136,000	42,655,000	5,519,000	14.9%	1.00%
SmartFinancial, Inc.	Pigeon Forge	TN	12,000,000	28,645,000	49,931,000	21,286,000	74.3%	1.00%
Pioneer Bank, SSB	Drippings Springs	TX	3,004,000	17,568,000	22,902,000	5,334,000	30.4%	1.00%
Pacific Coast Bankers' Bancshares	San Francisco	CA	11,960,000	42,624,000	26,868,000	(15,756,000)	-37.0%	5.00%
Center Bancorp, Inc.	Union	NJ	11,250,000	219,941,000	234,855,000	14,914,000	6.8%	3.00%
Banner County Ban Corporation	Harrisburg	NE	2,427,000	50,318,000	62,582,000	12,264,000	24.4%	1.00%
Jonestown Bank and Trust Company	Jonestown	PA	4,000,000	40,820,000	51,045,000	10,225,000	25.0%	1.00%
BankFirst Capital Corporation	Macon	MS	20,000,000	172,824,000	173,795,000	971,000	0.6%	5.00%
Moneytree Corporation	Lenoir City	TN	9,992,000	69,580,000	69,804,000	224,000	0.3%	5.00%
Stewardship Financial Corporation	Midland Park	NJ	15,000,000	206,620,000	230,033,000	23,413,000	11.3%	1.00%
FB BanCorp	San Antonio	TX	12,000,000	39,335,000	51,850,000	12,515,000	31.8%	1.00%
First Savings Financial Group, Inc.	Clarksville	IN	17,120,000	58,599,000	92,686,000	34,087,000	58.2%	1.00%
Indebancorp	Oak Harbor	OH	2,000,000	38,335,000	36,796,000	(1,539,000)	-4.0%	5.00%
First Merchants Corporation	Muncie	IN	90,782,940	1,299,394,000	1,100,304,000	(199,090,000)	-15.3%	5.00%
Bern Bancshares, Inc.	Bern	KS	1,500,000	23,043,000	28,480,000	5,437,000	23.6%	1.00%
Commercial Financial Corp	Storm Lake	IA	18,000,000	223,859,000	244,529,000	20,670,000	9.2%	2.00%
Great Southern Bancorp, Inc.	Springfield	MO	57,943,000	158,271,000	224,986,000	66,715,000	42.2%	1.00%
Progressive Bancorp, Inc.	Monroe	LA	12,000,000	101,622,000	98,613,000	(3,009,000)	-3.0%	5.00%
Select Bancorp, Inc.	Greenville	NC	7,645,000	29,181,000	46,375,000	17,194,000	58.9%	1.00%
Security California Bancorp	Riverside	CA	7,200,000	164,981,000	205,678,000	40,697,000	24.7%	1.00%
Community Bank Delaware	Lewes	DE	4,500,000	29,753,000	36,652,000	6,899,000	23.2%	1.00%
Lowndes Bancshares, Inc.	Valdosta	GA	6,000,000	47,099,000	57,706,000	10,607,000	22.5%	1.00%
CIC Bancshares, Inc.	Greenwood Village	CO	1,772,000	5,584,000	31,419,000	25,835,000	462.7%	1.00%
United Community Bancorp, Inc.	Chatham	IL	22,262,000	239,287,000	264,063,000	24,776,000	10.4%	1.50%
Regal Bank	Livingston	NJ	7,000,000	25,872,000	36,610,000	10,738,000	41.5%	1.00%
Gulfstream Bancshares, Inc.	Stuart	FL	7,500,000	283,018,000	247,223,000	(35,795,000)	-12.6%	5.00%
First Robinson Financial Corporation	Robinson	IL	4,900,000	34,824,000	48,734,000	13,910,000	39.9%	1.00%
County Bancorp, Inc.	Manitowoc	WI	15,000,000	379,535,000	425,508,000	45,973,000	12.1%	1.00%
Enterprise Financial Services Group, Inc.	Allison Park	PA	5,000,000	85,598,000	87,213,000	1,615,000	1.9%	5.00%

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First Green Bank	Eustis	FL	4,727,000	30,339,000	69,105,000	38,766,000	127.8%	1.00%
McLeod Bancshares, Inc.	Shorewood	MN	6,000,000	50,935,000	36,410,000	(14,525,000)	-28.5%	5.00%
Happy Bancshares, Inc.	Amarillo	TX	31,929,000	419,971,000	549,299,000	129,328,000	30.8%	1.00%
InsCorp, Inc.	Nashville	TN	3,000,000	29,502,000	37,112,000	7,610,000	25.8%	1.00%
CBOS Bankshares, Inc.	Merritt Island	FL	3,893,000	50,777,000	35,646,000	(15,131,000)	-29.8%	5.00%
Blue Ridge Bankshares, Inc.	Luray	VA	4,500,000	20,108,000	19,114,000	(994,000)	-4.9%	5.00%
CBT Financial Corp.	Clearfield	PA	10,000,000	64,719,000	89,879,000	25,160,000	38.9%	1.00%
Pathfinder Bancorp, Inc.	Oswego	NY	13,000,000	68,842,000	75,065,000	6,223,000	9.0%	3.56%
Western State Agency, Inc.	Devils Lake	ND	12,000,000	147,079,000	172,543,000	25,464,000	17.3%	1.00%
Union Bank & Trust Company	Oxford	NC	6,200,000	38,662,000	44,664,000	6,002,000	15.5%	1.13%
Columbus First Bancorp, Inc	Worthington	OH	6,150,000	35,659,000	49,680,000	14,021,000	39.3%	1.00%
AmeriBank Holding Company	Collinsville	OK	5,347,000	33,172,000	35,898,000	2,726,000	8.2%	3.47%
Prime Banc Corp.	Dieterich	IL	10,000,000	82,766,000	93,967,000	11,201,000	13.5%	1.00%
Third Coast Bank SSB	Humble	TX	8,673,000	57,861,000	107,343,000	49,482,000	85.5%	1.00%
Independent Holdings, Inc.	Memphis	TN	34,900,000	44,702,000	52,089,000	7,387,000	16.5%	4.15%
McLaughlin Bancshares, Inc.	Ralls	TX	6,600,000	47,152,000	54,961,000	7,809,000	16.6%	1.00%
Landmark Community Bank	Collierville	TN	8,000,000	29,258,000	46,186,000	16,928,000	57.9%	1.00%
The Nashua Bank	Nashua	NH	3,000,000	19,828,000	27,915,000	8,087,000	40.8%	1.00%
CapitalMark Bank & Trust	Chattanooga	TN	18,212,000	134,549,000	166,502,000	31,953,000	23.7%	1.00%
Fortune Financial Corporation	Arnold	MO	3,255,000	46,918,000	44,915,000	(2,003,000)	-4.3%	5.00%
Southern States Bancshares, Inc.	Anniston	AL	7,492,000	37,910,000	52,761,000	14,851,000	39.2%	1.00%
Crest Savings Bancorp, Inc.	Wildwood	NJ	2,500,000	23,276,000	23,656,000	380,000	1.6%	5.00%
First Community Financial Corporation	Elgin	IL	6,100,000	32,801,000	36,262,000	3,461,000	10.6%	2.73%
Community Independent Bancorp Inc.	West Salem	OH	2,250,000	12,020,000	15,845,000	3,825,000	31.8%	1.00%
Freedom Bank	Oradell	NJ	4,000,000	32,445,000	54,434,000	21,989,000	67.8%	1.00%
First Northern Community Bancorp	Dixon	CA	22,847,000	225,762,000	216,398,000	(9,364,000)	-4.1%	5.00%
Signature Bancorporation, Inc.	Chicago	IL	12,500,000	123,830,000	153,954,000	30,124,000	24.3%	1.00%
United Financial Banking Companies, Inc.	Vienna	VA	3,000,000	75,699,000	85,450,000	9,751,000	12.9%	1.00%
W.T.B. Financial Corporation	Spokane	WA	89,142,000	896,140,000	884,833,000	(11,307,000)	-1.3%	5.00%
Bancorp of Montana Holding Company	Missoula	MT	1,460,000	3,332,000	7,876,000	4,544,000	136.4%	1.50%
Central Service Corporation	Enid	OK	7,000,000	148,102,000	181,869,000	33,767,000	22.8%	1.50%
Live Oak Bancshares, Inc.	Wilmington	NC	6,800,000	53,679,000	116,251,000	62,572,000	116.6%	1.50%
Seneca-Cayuga Bancorp, Inc.	Seneca Falls	NY	5,000,000	12,955,000	24,055,000	11,100,000	85.7%	1.00%
Rock Bancshares, Inc.	Little Rock	AR	6,742,000	56,208,000	81,550,000	25,342,000	45.1%	1.50%
Frontier Bancshares, Inc.	Austin	TX	6,184,000	62,651,000	98,209,000	35,558,000	56.8%	1.50%
BHCB Holding Company	Rapid City	SD	2,000,000	33,830,000	47,376,000	13,546,000	40.0%	1.50%
Northern Bankshares, Inc.	McFarland	WI	22,000,000	145,604,000	140,595,000	(5,009,000)	-3.4%	7.70%
Steele Street Bank Corporation	Denver	CO	11,350,000	65,842,000	85,052,000	19,210,000	29.2%	1.50%
Community First Bancorp, Inc.	Fairview Heights	IL	7,000,000	51,317,000	69,305,000	17,988,000	35.1%	1.50%
Fisher Bancorp, Inc.	Fisher	IL	1,000,000	15,062,000	14,140,000	(922,000)	-6.1%	7.70%
Planters Financial Group, Inc.	Clarksville	TN	20,000,000	146,436,000	176,256,000	29,820,000	20.4%	1.50%
Financial Services of Winger, Inc.	Fosston	MN	4,069,000	60,984,000	76,757,000	15,773,000	25.9%	1.50%

Institution			SBLF Funding Outstanding	Qualified Small Business Lending as of 12/31/2011				
Name	City	State		Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Joaquin Bankshares Inc.	Huntington	TX	3,908,000	40,722,000	46,193,000	5,471,000	13.4%	1.50%
Magnolia Bancshares Inc.	Hodgenville	KY	2,000,000	33,419,000	37,229,000	3,810,000	11.4%	1.50%
Osborne Investments, Inc.	Osborne	KS	1,000,000	14,215,000	22,943,000	8,728,000	61.4%	1.50%
Cardinal Bancorp II, Inc.	Washington	MO	6,251,000	62,590,000	71,280,000	8,690,000	13.9%	1.50%
Provident Bancorp, Inc.	Amesbury	MA	17,145,000	84,302,000	103,945,000	19,643,000	23.3%	1.00%
Sequatchie Valley Bancshares, Inc.	Dunlap	TN	5,000,000	43,804,000	30,116,000	(13,688,000)	-31.2%	7.70%
TCB Corporation	Greenwood	SC	8,640,000	56,579,000	67,027,000	10,448,000	18.5%	1.50%
First Eldorado Bancshares, Inc.	Eldorado	IL	3,000,000	41,312,000	45,879,000	4,567,000	11.1%	1.50%
First Financial Bancshares, Inc.	Lawrence	KS	3,905,000	31,624,000	32,015,000	391,000	1.2%	7.70%
Wilber Co.	Lincoln	NE	12,000,000	131,853,000	150,150,000	18,297,000	13.9%	1.50%
MidWest Bancorporation, Inc.	Eden Prairie	MN	5,115,000	61,382,000	69,613,000	8,231,000	13.4%	1.50%
Heritage Bancshares Group, Inc.	Willmar	MN	11,000,000	149,302,000	151,103,000	1,801,000	1.2%	7.70%
Platinum Bank	Brandon	FL	13,800,000	166,747,000	180,071,000	13,324,000	8.0%	3.26%
Kerkhoven Bancshares, Inc	Kerkhoven	MN	1,500,000	22,617,000	26,798,000	4,181,000	18.5%	1.50%
Resurgens Bancorp	Atlanta	GA	2,967,000	15,336,000	24,572,000	9,236,000	60.2%	1.50%
People First Bancshares, Inc.	Pana	IL	9,198,000	113,773,000	135,019,000	21,246,000	18.7%	1.50%
Southern National Corporation	Andalusia	AL	6,000,000	155,408,000	171,997,000	16,589,000	10.7%	1.50%
Prime Bank Group	Edmond	OK	4,456,000	17,960,000	37,763,000	19,803,000	110.3%	1.50%
Steele Holdings, Inc.	Tyler	TX	8,282,000	31,142,000	32,381,000	1,239,000	4.0%	7.48%
Southwestern Bancorp, Inc.	Boerne	TX	1,500,000	22,454,000	23,709,000	1,255,000	5.6%	5.11%
Deerfield Financial Corporation	Deerfield	WI	3,650,000	15,146,000	18,719,000	3,573,000	23.6%	1.63%
First Service Bancshares, Inc.	Greenbrier	AR	7,716,000	73,171,000	57,241,000	(15,930,000)	-21.8%	7.70%
Hyde Park Bancorp, Inc.	Hyde Park	MA	18,724,000	1,684,000	2,978,000	1,294,000	76.8%	4.72%
StonehamBank, A Co-operative Bank	Stoneham	MA	13,813,000	46,880,000	70,822,000	23,942,000	51.1%	1.50%
First American Investment, Inc.	Hudson	WI	1,705,710	20,101,000	23,464,000	3,363,000	16.7%	1.50%
Liberty Capital Bancshares, Inc.	Addison	TX	1,500,000	16,656,000	34,650,000	17,994,000	108.0%	1.50%
Morgan Capital Corporation	Fort Morgan	CO	3,250,000	27,381,000	35,635,000	8,254,000	30.1%	1.50%
Platinum Bancorp, Inc.	Oakdale	MN	4,453,000	45,123,000	53,090,000	7,967,000	17.7%	1.50%
Continental Bancorporation	Salt Lake City	UT	4,724,000	86,041,000	36,702,000	(49,339,000)	-57.3%	7.70%
Heartland Bancorp, Inc.	Bloomington	IL	25,000,000	422,849,000	435,963,000	13,114,000	3.1%	6.91%
Sword Financial Corporation	Horicon	WI	17,000,000	192,221,000	183,603,000	(8,618,000)	-4.5%	7.70%
AIM Bancshares, Inc.	Levelland	TX	9,100,000	73,398,000	118,387,000	44,989,000	61.3%	1.50%
Algodon de Calidad Bancshares, Inc.	Abilene	TX	600,000	6,159,000	5,136,000	(1,023,000)	-16.6%	7.70%
Town and Country Financial Corporation	Springfield	IL	5,000,000	90,567,000	104,175,000	13,608,000	15.0%	1.00%
The State Bank of Bartley	Bartley	NE	2,380,000	26,978,000	30,837,000	3,859,000	14.3%	1.50%



**Community Development Loan Funds Participating in SBLF**

Report on Information from 12/31/2011 Quarterly Supplemental Reports transmitted with April 2012 Use of Funds Report

Institution			SBLF Funding Outstanding	Qualified Small Business Lending as of 12/31/2011			
Name	City	State		Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline
Economic and Community Development Institute, Inc.	Columbus	OH	203,000	2,728,000	4,818,000	2,090,000	76.6%
Common Capital, Inc. (The Western Massachusetts Enterprise Fund, Inc.)	Holyoke	MA	200,000	3,526,000	3,141,000	(385,000)	-10.9%
Community First Fund	Lancaster	PA	862,000	11,002,000	11,771,000	769,000	7.0%
OBDC Small Business Finance	Oakland	CA	219,000	2,473,000	4,578,000	2,105,000	85.1%
Bridgeway Capital, Inc.	Pittsburgh	PA	1,820,000	18,674,000	18,620,000	(54,000)	-0.3%
Midwest Minnesota Community Development Corporation	Detroit Lakes	MN	4,600,000	29,638,000	46,280,000	16,642,000	56.2%
Nonprofits Assistance Fund	Minneapolis	MN	686,000	6,979,000	7,994,000	1,015,000	14.5%
Wisconsin Women's Business Initiative Corporation	Milwaukee	WI	391,000	4,562,000	6,653,000	2,091,000	45.8%
South Eastern Development Foundation	Sioux Falls	SD	240,000	2,486,000	3,203,000	717,000	28.8%
Community Reinvestment Fund, Inc.	Minneapolis	MN	5,100,000	44,065,000	32,218,000	(11,847,000)	-26.9%
Enterprise Community Loan Fund, Inc.	Columbia	MD	8,817,000	8,849,000	12,800,000	3,951,000	44.6%
Northside Community Development Fund	Pittsburgh	PA	250,000	2,190,000	2,710,000	520,000	23.7%
Charleston Citywide Local Development Corporation	Charleston	SC	1,000,000	1,799,000	3,215,000	1,416,000	78.7%
Rural Community Assistance Corporation	West Sacramento	CA	4,300,000	6,104,000	8,238,000	2,134,000	35.0%
Citizen Potawatomi Community Development Corporation	Shawnee	OK	490,000	6,505,000	8,935,000	2,430,000	37.4%
Rural Electric Economic Development, Inc.	Madison	SD	1,230,000	11,116,000	10,507,000	(609,000)	-5.5%
Northeast South Dakota Economic Corporation	Sisseton	SD	1,000,000	11,758,000	12,877,000	1,119,000	9.5%
Vermont Community Loan Fund, Inc.	Montpelier	VT	1,247,000	12,787,000	16,060,000	3,273,000	25.6%
Opportunity Fund Northern California	San Jose	CA	2,236,000	5,935,000	7,579,000	1,644,000	27.7%
Federation of Appalachian Housing Enterprises, Inc.	Berea	KY	2,063,000	4,137,000	6,761,000	2,624,000	63.4%
Forward Community Investments, Inc.	Madison	WI	470,000	3,964,000	5,945,000	1,981,000	50.0%
IFF	Chicago	IL	8,294,000	108,261,000	119,077,000	10,816,000	10.0%
The Reinvestment Fund, Inc.	Philadelphia	PA	11,708,000	113,268,000	98,782,000	(14,486,000)	-12.8%
NCB Capital Impact	Arlington	VA	8,218,000	95,578,000	114,144,000	18,566,000	19.4%
Primary Care Development Corporation	New York	NY	4,000,000	33,280,000	28,821,000	(4,459,000)	-13.4%
Montana Community Development Corporation	Missoula	MT	585,000	8,377,000	10,615,000	2,238,000	26.7%
Colorado Enterprise Fund, Inc.	Denver	CO	463,000	5,721,000	7,279,000	1,558,000	27.2%
Valley Economic Development Center, Inc.	Van Nuys	CA	661,000	9,581,000	17,176,000	7,595,000	79.3%
Nebraska Enterprise Fund	Oakland	NE	197,000	1,454,000	3,012,000	1,558,000	107.2%
Capital Link, Inc.	Boston	MA	198,000	1,420,000	2,546,000	1,126,000	79.3%

Institution			SBLF Funding Outstanding	Qualified Small Business Lending as of 12/31/2011			
Name	City	State		Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline
ShoreBank Enterprise Group, Pacific	Ilwaco	WA	1,867,000	24,108,000	28,432,000	4,324,000	17.9%
Low Income Investment Fund	San Francisco	CA	7,490,000	26,595,000	28,103,000	1,508,000	5.7%
The Progress Fund	Greensburg	PA	1,052,000	12,882,000	16,202,000	3,320,000	25.8%
Appalachian Community Enterprises, Inc.	Cleveland	GA	188,000	2,179,000	3,487,000	1,308,000	60.0%
California Coastal Rural Development Corporation	Salinas	CA	870,000	9,545,000	11,579,000	2,034,000	21.3%
Partners for the Common Good, Inc.	Washington	DC	1,009,000	4,888,000	5,367,000	479,000	9.8%
Seedco Financial Services, Inc.	New York	NY	2,500,000	33,651,000	43,703,000	10,052,000	29.9%
Mountain BizCapital, Inc.	Asheville	NC	197,000	1,791,000	2,120,000	329,000	18.4%
Greater New Haven Community Loan Fund	New Haven	CT	525,000	758,000	854,000	96,000	12.7%
Leviticus 25:23 Alternative Fund, Inc.	Elmsford	NY	750,000	2,218,000	3,028,000	810,000	36.5%
Lowcountry Housing Trust, Incorporated	North Charleston	SC	392,000	96,000	368,000	272,000	283.3%
Community Loan Fund of the Capital Region, Inc.	Albany	NY	478,000	6,760,000	7,766,000	1,006,000	14.9%
La Fuerza Unida Community Development Corporation	East Norwich	NY	42,000	86,000	387,000	301,000	350.0%
Building Hope... A Charter School Facilities Fund	Washington	DC	2,091,000	23,190,000	24,024,000	834,000	3.6%
Impact Seven, Incorporated	Almena	WI	4,000,000	13,344,000	14,715,000	1,371,000	10.3%
Boston Community Loan Fund, Inc.	Roxbury	MA	4,410,000	11,378,000	20,401,000	9,023,000	79.3%
PeopleFund	Austin	TX	500,000	6,412,000	7,519,000	1,107,000	17.3%
ECDC Enterprise Development Group	Arlington	VA	320,000	1,402,000	1,974,000	572,000	40.8%
CEN-TEX Certified Development Corporation	Austin	TX	489,000	6,258,000	5,673,000	(585,000)	-9.3%
Coastal Enterprises, Inc.	Wiscasset	ME	2,316,000	17,640,000	15,980,000	(1,660,000)	-9.4%
Community Ventures Corporation	Lexington	KY	1,045,000	3,451,000	4,210,000	759,000	22.0%

**Community Banks Participating in SBLF**

Report on Information from 12/31/2011 Call Reports transmitted with April 2012 Use of Funds Report

Institution			Region	Total Assets	Baseline Lending				Baseline Business Lending	Q4 2011				Q4 2011 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		
1st Enterprise Bank	Los Angeles	CA	West	567,061	52,170	35,416	-	-	87,586	104,665	71,107	-	-	175,772	100.7%
Adbanc, Inc.	Ogallala	NE	Midwest	550,175	69,479	59,439	77,060	51,676	257,654	76,506	61,449	78,435	61,985	278,375	8.0%
AIM Bancshares, Inc.	Levelland	TX	South	299,056	39,299	14,585	13,262	6,874	74,020	78,279	22,656	12,779	11,573	125,287	69.3%
Alerus Financial Corporation	Grand Forks	ND	Midwest	1,154,398	180,756	65,037	33,489	10,852	290,134	210,440	105,119	31,440	12,962	359,961	24.1%
Algodon de Calidad Bancshares, Inc.	Abilene	TX	South	29,035	825	-	3,741	1,747	6,313	606	-	2,859	1,716	5,181	-17.9%
Alma Bank	Astoria	NY	Northeast	745,327	66,760	25,038	-	-	91,798	162,132	87,976	-	-	250,108	172.5%
AMB Financial Corp.	Munster	IN	Midwest	179,061	7,638	19,595	-	-	27,233	8,506	18,810	-	-	27,316	0.3%
AmeriBank Holding Company	Collinsville	OK	South	140,648	19,843	9,416	1,590	2,324	33,172	20,508	7,392	5,942	1,844	35,686	7.6%
AmeriServ Financial, Inc.	Johnstown	PA	Northeast	952,077	92,509	62,972	-	178	155,659	83,027	63,258	-	463	146,748	-5.7%
Avenue Financial Holdings, Inc.	Nashville	TN	South	625,379	92,450	20,280	-	-	112,729	118,659	43,967	-	-	162,626	44.3%
BancIndependent, Incorporated	Sheffield	AL	South	1,041,073	126,083	145,957	6,105	15,249	293,393	158,024	112,890	2,986	14,754	288,654	-1.6%
Bancorp Financial, Inc.	Oak Brook	IL	Midwest	392,527	5,790	9,122	-	-	14,912	8,412	8,299	-	-	16,711	12.1%
Bancorp of Montana Holding Company	Missoula	MT	West	34,888	1,208	1,994	-	444	3,646	4,818	3,931	-	766	9,515	161.0%
Bank of Central Florida	Lakeland	FL	South	258,673	29,147	27,541	-	-	56,688	52,325	44,832	-	-	97,157	71.4%
Bank of Commerce Holdings	Redding	CA	West	922,949	133,779	72,044	1,173	7,805	214,800	146,311	65,885	-	6,236	218,432	1.7%
Bankfirst Capital Corporation	Macon	MS	South	718,860	58,754	75,633	9,765	42,941	187,093	60,923	84,316	7,999	38,432	191,670	2.4%
Banner County Ban Corporation	Harrisburg	NE	Midwest	116,472	8,633	2,981	30,815	15,368	57,797	7,642	5,678	28,614	26,403	68,337	18.2%
Bern Bancshares, Inc.	Bern	KS	Midwest	72,938	4,671	46	14,941	3,145	22,803	4,195	1,121	18,907	4,498	28,721	26.0%
BHCB Holding Company	Rapid City	SD	Midwest	102,552	11,260	16,312	1,696	1,627	30,895	16,698	28,214	488	3,252	48,652	57.5%
Birmingham Bloomfield Bancshares, Inc.	Birmingham	MI	Midwest	123,868	15,987	17,807	-	-	33,793	22,512	19,238	-	-	41,750	23.5%
Blue Ridge Bankshares, Inc.	Luray	VA	South	198,924	4,225	15,593	159	2,442	22,419	8,802	9,521	196	2,836	21,355	-4.7%
BMC Bancshares, Inc.	Dallas	TX	South	55,874	765	2,514	825	223	4,326	947	12,669	91	-	13,707	216.9%
BNC Financial Group, Inc.	New Canaan	CT	Northeast	477,060	3,378	24,882	-	-	28,259	29,714	59,699	-	-	89,413	216.4%
BOH Holdings, Inc.	Houston	TX	South	747,920	127,907	69,441	-	-	197,348	186,241	121,424	-	146	307,811	56.0%
Brotherhood Bancshares, Inc.	Kansas City	KS	Midwest	516,996	42,681	28,067	-	3,673	74,420	21,616	23,154	-	3,278	48,048	-35.4%
Broward Financial Holdings, Inc.	Fort Lauderdale	FL	South	128,662	14,234	-	-	-	14,234	19,012	12,479	-	-	31,491	121.2%
Cache Valley Banking Company	Logan	UT	West	488,018	33,786	39,918	9,516	16,242	99,462	119,411	52,021	11,671	17,083	200,186	101.3%
California Bank of Commerce	Lafayette	CA	West	298,393	60,775	13,291	390	1,632	76,087	93,611	28,534	151	1,518	123,814	62.7%
Capital Bank	San Juan Capistrano	CA	West	115,961	13,838	11,346	98	295	25,575	7,750	26,884	381	1,610	36,625	43.2%
CapitalMark Bank & Trust	Chattanooga	TN	South	662,071	88,680	45,869	-	-	134,549	111,458	53,971	-	577	166,006	23.4%
Cardinal Bancorp II, Inc.	Washington	MO	Midwest	272,599	34,752	29,431	190	5,482	69,855	34,649	33,926	382	8,930	77,887	11.5%
Carolina Alliance Bank	Spartanburg	SC	South	238,889	29,943	34,965	-	830	65,737	36,512	48,699	-	861	86,072	30.9%
Carroll Financial Services, Inc.	Huntingdon	TN	South	265,049	7,921	34,549	4,141	14,441	61,052	11,331	39,621	4,000	17,904	72,856	19.3%
Catskill Hudson Bancorp, Inc.	Rock Hill	NY	Northeast	351,667	42,715	54,456	277	1,075	98,522	46,256	72,672	403	1,250	120,581	22.4%
CB Bancshares Corp.	Weir	KS	Midwest	8,365	819	-	263	299	1,382	344	766	101	404	1,615	16.9%
CBOS Bankshares, Inc.	Merritt Island	FL	South	122,927	5,742	40,542	-	-	46,283	4,890	29,382	-	-	34,272	-26.0%
CBT Financial Corp.	Clearfield	PA	Northeast	404,927	34,922	32,578	1,037	6,580	75,117	41,397	34,693	2,893	16,283	95,266	26.8%
Center Bancorp, Inc.	Union	NJ	Northeast	1,432,198	106,353	113,588	-	-	219,941	136,840	103,736	-	-	240,576	9.4%
Central Bancorp, Inc.	Somerville	MA	Northeast	520,726	3,979	37,334	-	-	41,313	1,164	29,083	-	-	30,247	-26.8%
Central Service Corporation	Enid	OK	South	550,790	43,994	23,240	43,232	38,675	149,140	58,949	25,433	56,577	43,900	184,859	23.9%
Central Valley Community Bancorp	Fresno	CA	West	848,360	82,216	110,907	18,420	41,356	252,898	71,558	113,183	29,958	42,596	257,295	1.7%
Centric Financial Corporation	Harrisburg	PA	Northeast	253,093	16,476	31,487	193	1,397	49,553	24,432	36,903	900	1,337	63,572	28.3%
Centrix Bank & Trust	Bedford	NH	Northeast	757,556	105,188	145,314	-	-	250,502	133,986	178,608	-	-	312,594	24.8%
CIC Bancshares, Inc.	Greenwood Village	CO	West	147,670	1,433	21	-	-	1,454	17,339	13,092	-	900	31,331	2055.2%
Citizens Community Bank	South Hill	VA	South	161,463	18,419	16,605	251	3,246	38,520	16,074	20,679	82	3,109	39,944	3.7%

Institution			Region	Total Assets	Baseline Lending				Baseline Business Lending	Q4 2011				Q4 2011 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		
Citizens South Banking Corporation	Gastonia	NC	South	1,078,655	44,956	219,477	-	-	264,433	46,567	116,678	993	1,562	165,800	-37.3%
CoBiz Financial Inc.	Denver	CO	West	2,372,399	464,781	390,528	5,703	2,295	863,306	469,619	402,746	23	488	872,876	1.1%
Codorus Valley Bancorp, Inc.	York	PA	Northeast	1,009,073	46,618	104,503	1,653	24,703	177,476	63,930	115,662	3,763	23,409	206,764	16.5%
Columbine Capital Corp.	Buena Vista	CO	West	217,942	22,300	16,986	221	893	40,399	33,550	33,365	207	2,527	69,649	72.4%
Columbus First Bancorp, Inc.	Worthington	OH	Midwest	203,988	19,279	15,132	-	-	34,411	22,234	27,626	-	-	49,860	44.9%
Commercial Financial Corp	Storm Lake	IA	Midwest	459,848	128,275	39,538	38,076	22,656	228,545	124,995	48,869	60,833	29,955	264,652	15.8%
Community Bank Delaware	Lewes	DE	South	130,930	6,962	20,018	574	1,175	28,729	5,225	30,148	330	1,333	37,036	28.9%
Community Bank Shares of Indiana, Inc.	New Albany	IN	Midwest	793,239	87,840	88,791	690	4,709	182,030	97,043	92,847	846	6,190	196,926	8.2%
Community First Bancorp, Inc.	Fairview Heights	IL	Midwest	190,923	23,850	23,424	-	7,233	54,507	35,362	32,381	-	7,754	75,497	38.5%
Community First Bancshares, Inc.	Union City	TN	South	1,646,228	102,278	165,597	16,329	35,772	319,976	102,548	145,930	14,955	30,897	294,330	-8.0%
Community Illinois Corporation	Rock Falls	IL	Midwest	243,953	29,250	10,821	16,703	22,134	78,909	24,043	17,982	18,441	22,341	82,807	4.9%
Community Independent Bancorp, Inc.	West Salem	OH	Midwest	90,130	2,587	5,795	133	3,505	12,020	2,331	8,643	220	4,624	15,818	31.6%
Community Partners Bancorp	Middletown	NJ	Northeast	674,515	69,256	144,156	-	-	213,412	68,895	146,280	-	-	215,175	0.8%
Community Southern Bank	Lakeland	FL	South	199,073	13,773	15,059	813	115	29,759	24,511	22,049	918	214	47,692	60.3%
Community Trust Financial Corporation	Ruston	LA	South	2,472,588	294,044	150,315	1,480	24,990	470,828	617,790	256,627	814	21,989	897,220	90.6%
Community Valley Bank	El Centro	CA	West	86,565	11,352	2,293	-	-	13,645	11,007	13,384	-	-	24,391	78.8%
Continental Bancorporation	Salt Lake City	UT	West	113,700	44,446	12,863	-	-	57,309	32,707	12,908	271	1,029	46,915	-18.1%
County Bancorp, Inc.	Manitowoc	WI	Midwest	677,771	44,238	63,411	118,072	171,649	397,369	55,609	64,415	118,886	199,468	438,378	10.3%
Crest Savings Bancorp, Inc.	Wildwood	NJ	Northeast	384,428	3,201	63,016	-	-	66,217	3,988	19,668	-	-	23,656	-64.3%
Crestmark Bancorp Inc.	Troy	MI	Midwest	362,969	153,006	1,470	-	-	154,475	302,967	-	-	-	302,967	96.1%
D. L. Evans Bancorp	Burley	ID	West	970,450	69,464	158,111	107,881	60,654	396,108	80,719	138,054	85,620	68,273	372,666	-5.9%
Deerfield Financial Corporation	Deerfield	WI	Midwest	93,458	15,306	116	4,065	1,820	21,306	12,528	-	3,269	2,920	18,717	-12.2%
DNB Financial Corporation	Downingtown	PA	Northeast	607,717	38,960	73,668	-	10,878	123,505	42,594	81,490	-	14,880	138,964	12.5%
Eagle Bancorp, Inc.	Bethesda	MD	South	2,821,130	325,046	122,093	-	-	447,140	495,116	222,755	-	2,472	720,343	61.1%
Emclair Financial Corp.	Emlenton	PA	Northeast	490,231	33,244	25,924	-	-	59,168	30,569	29,031	11	213	59,824	1.1%
Encore Bancshares, Inc.	Houston	TX	South	1,514,363	118,114	65,827	-	2,286	186,226	214,575	68,454	-	748	283,777	52.4%
Enterprise Financial Services Group, Inc	Allison Park	PA	Northeast	248,160	37,394	75,423	-	424	113,241	36,281	86,323	-	99	122,703	8.4%
Equity Bancshares, Inc.	Wichita	KS	Midwest	611,317	72,242	44,546	7,028	5,075	128,891	87,210	49,785	7,003	4,131	148,129	14.9%
Evolve Bancorp, Inc.	Cordova	TN	South	246,274	8,239	5,161	2,211	3,490	19,101	13,063	12,591	5,281	10,482	41,417	116.8%
F & M Bancorporation Inc.	Tulsa	OK	South	2,012,950	382,607	142,344	17	955	525,922	775,160	140,056	21	2,037	917,274	74.4%
Farmers State Bankshares, Inc.	Holtan	KS	Midwest	55,872	4,518	20	3,835	4,697	13,070	2,962	735	2,917	6,986	13,600	4.1%
FB Bancorp	San Antonio	TX	South	580,888	99,765	2,480	-	-	102,244	106,524	2,723	-	-	109,247	6.8%
FCB Bancorp, Inc.	Louisville	KY	South	462,726	27,761	54,823	-	56	82,640	25,656	56,941	-	-	82,597	-0.1%
Financial Security Corporation	Basin	WY	West	303,410	26,934	10,943	18,648	17,218	73,742	36,808	14,275	19,092	20,459	90,634	22.9%
Financial Services of Winger, Inc.	Fosston	MN	Midwest	123,845	19,628	7,190	25,894	21,040	73,751	20,135	11,751	34,857	29,580	96,323	30.6%
FineMark Holdings, Inc.	Fort Myers	FL	South	449,265	12,141	15,375	112	-	27,628	22,995	29,407	-	-	52,402	89.7%
First American Investment, Inc.	Hudson	WI	Midwest	80,408	4,014	15,043	163	-	19,220	5,168	19,461	146	59	24,834	29.2%
First Bancorp	Troy	NC	South	3,289,441	140,198	279,520	7,734	36,485	463,938	137,208	323,972	5,571	39,161	505,912	9.0%
First Bank of Charleston, Inc.	Charleston	WV	South	184,282	23,426	1,497	-	-	24,923	22,880	1,144	-	-	24,024	-3.6%
First Bankers Trustshares, Inc.	Quincy	IL	Midwest	713,663	34,554	53,147	20,504	20,851	129,056	46,839	85,162	23,295	28,351	183,647	42.3%
First Busey Corporation	Champaign	IL	Midwest	3,345,575	313,814	356,714	38,356	57,626	766,509	284,913	308,163	35,905	45,460	674,441	-12.0%
First California Financial Group, Inc.	Westlake Village	CA	West	1,813,161	227,247	127,145	51	855	355,297	190,551	134,956	-	868	326,375	-8.1%
First Colebrook Bancorp, Inc.	Colebrook	NH	Northeast	238,740	25,654	42,281	569	82	68,585	30,234	47,804	511	1,129	79,678	16.2%
First Community Financial Corporation	Elgin	IL	Midwest	168,512	6,337	26,075	-	582	32,993	6,183	29,498	-	563	36,244	9.9%
First Eldorado Bancshares, Inc.	Eldorado	IL	Midwest	227,334	7,789	-	7,887	25,857	41,533	12,866	2,830	10,181	27,919	53,796	29.5%
First Federal Bancorp, Inc.	Lake City	FL	South	978,399	27,255	139,046	-	-	166,301	46,621	150,344	-	-	196,965	18.4%
First Financial Bancshares Inc.	Lawrence	KS	Midwest	119,287	8,581	21,310	39	2,510	32,439	8,885	21,042	64	2,272	32,263	-0.5%
First Green Bank	Eustis	FL	South	163,556	6,491	23,716	-	133	30,339	9,166	59,754	-	153	69,073	127.7%
First Guaranty Bancshares, Inc.	Hammond	LA	South	1,353,289	85,481	82,769	17,727	12,111	198,087	68,025	89,996	17,338	11,577	186,936	-5.6%
First Menasha Bancshares, Inc.	Neenah	WI	Midwest	317,720	51,762	29,044	6	519	81,331	51,491	41,118	-	466	93,075	14.4%
First Merchants Corporation	Muncie	IN	Midwest	4,154,904	673,225	515,331	115,882	147,472	1,451,909	532,523	464,737	104,526	131,361	1,233,147	-15.1%
First NBC Bank Holding Company	New Orleans	LA	South	2,218,689	288,580	212,783	-	261	501,625	556,551	334,494	-	1,443	892,488	77.9%



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First Northern Community Bancorp	Dixon	CA	West	781,148	88,431	116,575	30,680	22,480	258,166	84,211	98,068	32,497	19,318	234,094	-9.3%
First PacTrust Bancorp, Inc.	Chula Vista	CA	West	984,290	553	39,920	-	-	40,473	9,019	107,812	-	-	116,831	188.7%
First Resource Bank	Exton	PA	Northeast	136,019	11,395	19,652	-	1,119	32,165	11,401	22,518	-	1,185	35,104	9.1%
First Robinson Financial Corporation	Robinson	IL	Midwest	221,335	14,280	7,658	3,957	8,804	34,699	12,854	18,273	5,904	11,320	48,351	39.3%
First Savings Financial Group, Inc.	Clarksville	IN	Midwest	539,937	26,351	56,489	-	-	82,839	38,148	79,476	-	-	117,624	42.0%
First Service Bancshares, Inc.	Greenbrier	AR	South	226,556	20,458	31,269	6,055	16,417	74,199	13,504	21,607	3,025	17,701	55,837	-24.7%
First Texas BHC, Inc.	Fort Worth	TX	South	954,252	85,806	71,371	110	2,229	159,515	118,951	92,140	348	8,575	220,014	37.9%
Fisher Bancorp, Incorporated	Fisher	IL	Midwest	78,906	4,244	6,329	2,457	2,741	15,770	3,673	5,906	2,475	2,655	14,709	-6.7%
Florida Business BancGroup, Inc.	Tampa	FL	South	607,642	41,885	46,924	-	-	88,809	38,236	89,702	-	-	127,938	44.1%
Florida Community Bankshares, Inc.	Ocala	FL	South	543,238	29,777	56,970	8,266	68,740	163,752	23,342	46,368	6,648	54,081	130,439	-20.3%
Florida Shores Bancorp, Inc.	Pompano Beach	FL	South	498,636	35,523	38,461	-	-	73,983	40,375	75,013	-	499	115,887	56.6%
Florida Traditions Bank	Dade City	FL	South	240,989	30,449	24,910	299	5,624	61,282	44,182	52,083	1,525	6,573	104,363	70.3%
FNB Bancorp	South San Francisco	CA	West	715,622	67,974	69,468	0	5,118	142,560	42,788	64,110	-	6,908	113,806	-20.2%
Fortune Financial Corporation	Arnold	MO	Midwest	151,273	24,461	23,534	-	370	48,366	21,436	26,018	-	150	47,604	-1.6%
Founders Bancorp	San Luis Obispo	CA	West	123,383	24,400	11,516	-	2,218	38,133	20,470	22,906	-	3,267	46,643	22.3%
Franklin Financial Network, Inc.	Franklin	TN	South	465,401	10,261	9,123	823	149	20,356	14,315	7,776	810	1,265	24,166	18.7%
Franklin Security Bancorp, Inc.	Plains	PA	Northeast	212,959	18,122	9,158	-	-	27,280	24,028	17,597	-	-	41,625	52.6%
Freedom Bancshares, Inc.	Overland Park	KS	Midwest	123,083	17,081	18,667	-	-	35,748	24,492	19,204	-	-	43,696	22.2%
Freedom Bank	Oradell	NJ	Northeast	148,596	14,905	17,540	-	-	32,445	22,689	31,422	-	-	54,111	66.8%
Frontier Bancshares, Inc.	Austin	TX	South	265,386	25,056	29,742	851	6,814	62,462	40,274	57,035	686	10,127	108,122	73.1%
FVNB Corp.	Victoria	TX	South	1,911,275	256,962	185,801	102,406	86,398	631,567	273,698	210,966	101,976	91,867	678,507	7.4%
GBC Holdings, Incorporated	Los Angeles	CA	West	425,708	48,872	64,652	-	468	113,992	69,220	82,882	298	-	152,400	33.7%
Grand Capital Corporation	Tulsa	OK	South	201,707	36,537	34,183	144	8,923	79,787	36,517	30,182	46	5,139	71,884	-9.9%
GrandSouth Bancorporation	Greenville	SC	South	375,227	49,299	43,148	114	3,454	96,015	57,276	47,348	457	1,919	107,000	11.4%
Great Southern Bancorp, Inc.	Springfield	MO	Midwest	3,788,680	138,613	136,926	4,079	21,896	301,514	198,074	123,500	3,588	14,751	339,463	12.6%
Greater Rochester Bancorp, Inc.	Rochester	NY	Northeast	283,337	43,466	17,134	-	1,736	62,336	60,224	32,930	-	1,075	94,229	51.2%
Guaranty Bancorp, Inc.	Woodsville	NH	Northeast	393,016	37,136	48,710	454	1,988	88,288	32,152	55,367	457	3,367	91,343	3.5%
Gulfstream Bancshares, Inc.	Stuart	FL	South	545,893	123,553	159,465	-	-	283,018	90,521	153,219	-	-	243,740	-13.9%
Happy Bancshares, Inc.	Amarillo	TX	South	1,839,997	196,083	83,097	130,663	49,806	459,650	218,410	106,927	239,512	85,062	649,911	41.4%
Harmony Bank	Jackson Township	NJ	Northeast	122,915	929	9,059	-	1,000	10,988	3,078	27,641	-	2,607	33,326	203.3%
Heartland Bancorp, Inc.	Bloomington	IL	Midwest	1,943,815	189,573	201,809	35,830	38,855	466,066	176,460	279,555	34,095	37,489	527,599	13.2%
Heartland Financial USA, Inc.	Dubuque	IA	Midwest	4,321,771	453,188	485,865	80,290	194,600	1,213,402	645,601	507,654	86,704	199,998	1,439,957	18.7%
Heritage Bancshares Group, Inc.	Willmar	MN	Midwest	463,178	59,801	32,540	48,486	28,555	169,382	46,453	27,981	55,432	36,528	166,394	-1.8%
Heritage Bankshares, Inc.	Norfolk	VA	South	293,537	29,431	36,330	-	-	65,761	29,585	48,774	-	-	78,359	19.2%
Highlands Bancorp, Inc.	Vernon	NJ	Northeast	166,067	16,612	17,780	-	777	35,168	15,244	38,040	-	824	54,108	53.9%
HomeBancorp, Inc.	Tampa	FL	South	450,789	3,043	10,343	-	-	13,385	1,465	10,070	-	-	11,535	-13.8%
Hopewell Valley Community Bank	Pennington	NJ	Northeast	404,395	9,885	76,725	-	876	87,485	10,317	94,680	-	849	105,846	21.0%
Horizon Bancorp	Michigan City	IN	Midwest	1,546,948	63,712	84,200	3,279	7,424	158,615	60,695	110,455	2,888	6,091	180,129	13.6%
Howard Bancorp, Inc.	Ellicott City	MD	South	323,141	91,705	41,681	-	794	134,180	79,913	45,691	-	1,131	126,735	-5.5%
Huron Valley State Bank	Milford	MI	Midwest	70,664	5,648	16,506	-	191	22,345	7,576	21,082	-	178	28,836	29.1%
Hyde Park Bancorp, MHC	Hyde Park	MA	Northeast	960,649	1,142	542	-	-	1,684	1,210	1,768	-	-	2,978	76.9%
Illinois State Bancorp, Inc.	Chicago	IL	Midwest	355,858	21,057	38,971	-	160	60,188	19,581	47,059	-	3,398	70,038	16.4%
Indebancorp	Oak Harbor	OH	Midwest	212,631	11,158	28,563	992	2,225	42,938	9,423	29,970	758	1,567	41,718	-2.8%
Independent Holdings, Inc	Memphis	TN	South	819,288	39,655	11,109	-	1,474	52,238	52,994	12,955	-	3,165	69,114	32.3%
InsCorp, Inc.	Nashville	TN	South	158,781	11,667	8,603	-	765	21,034	11,044	18,949	-	1,119	37,112	76.4%
Insight Bank	Columbus	OH	Midwest	157,283	3,205	10,876	-	-	14,080	10,215	19,364	-	-	29,579	110.1%
Island Bancorp, Inc.	Edgartown	MA	Northeast	131,993	2,672	20,909	-	-	23,581	3,511	26,469	-	-	29,980	27.1%
Jefferson Bank of Florida	Oldsmar	FL	South	140,757	9,021	4,870	-	-	13,891	11,465	8,796	-	-	20,261	45.9%
Joaquin Bankshares, Inc.	Huntington	TX	South	118,171	14,762	13,696	1,602	13,014	43,074	21,161	12,798	1,921	12,301	48,181	11.9%
Jonestown Bank and Trust Co.	Jonestown	PA	Northeast	378,312	6,880	29,539	11	4,390	40,820	10,064	34,767	8	5,264	50,103	22.7%
Katahdin Bankshares Corporation	Houlton	ME	Northeast	527,800	94,298	46,859	3,312	2,706	147,175	111,685	53,801	4,258	3,965	173,709	18.0%
Kerkhoven Bancshares, Incorporated	Kerkhoven	MN	Midwest	51,124	4,668	9,381	3,475	7,114	24,637	7,249	11,607	3,563	7,491	29,910	21.4%

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Kinderhook Bank Corporation	Kinderhook	NY	Northeast	262,853	18,911	19,028	58	2,330	40,328	23,886	25,759	170	665	50,480	25.2%
Landmark Community Bank	Collierville	TN	South	289,808	17,728	11,183	94	263	29,268	29,425	15,018	125	1,350	45,918	56.9%
LCA Bank Corporation	Park City	UT	West	67,343	136	-	-	-	136	214	-	-	-	214	57.9%
Leader Bancorp Inc.	Arlington	MA	Northeast	509,286	7,075	24,647	-	-	31,722	17,508	43,272	-	-	60,780	91.6%
Level One Bancorp, Inc.	Farmington Hills	MI	Midwest	463,033	39,110	24,606	-	-	63,716	84,894	59,663	-	-	144,557	126.9%
Liberty Bancorp, Inc.	Liberty	MO	Midwest	435,214	23,445	124,005	-	-	147,449	38,436	137,718	-	-	176,154	19.5%
Liberty Bancshares, Inc	Springfield	MO	Midwest	1,093,306	115,140	161,708	5,205	63,339	345,391	136,779	169,566	4,301	67,756	378,402	9.6%
Liberty Bancshares, Inc	Jonesboro	AR	South	2,806,967	258,145	402,154	36,465	59,998	756,761	255,210	435,246	37,671	45,288	773,415	2.2%
Liberty Capital Bancshares, Inc.	Addison	TX	South	109,319	9,008	5,927	-	1,722	16,657	22,968	10,048	-	1,634	34,650	108.0%
Liberty Financial Services, Inc.	Sioux City	IA	Midwest	231,218	36,186	17,912	4,466	5,574	64,138	29,298	28,095	5,874	12,840	76,107	18.7%
Live Oak Bancshares, Inc.	Wilmington	NC	South	263,519	27,794	73,668	-	-	101,462	74,061	107,664	-	-	181,725	79.1%
Lowndes Bancshares, Inc.	Valdosta	GA	South	199,033	10,135	40,668	-	-	50,803	15,440	44,792	-	-	60,232	18.6%
Magna Bank	Memphis	TN	South	440,621	24,492	83,564	-	-	108,056	56,405	91,738	-	-	148,143	37.1%
Magnolia Bancshares, Incorporated	Hodgenville	KY	South	133,575	6,246	10,176	2,066	14,930	33,419	6,236	13,146	3,138	14,680	37,200	11.3%
Marquis Bank	Coral Gables	FL	South	176,805	1,427	9,846	-	-	11,273	13,869	14,457	-	-	28,326	151.3%
McLaughlin Bancshares, Inc.	Ralls	TX	South	226,658	18,912	4,166	29,426	3,706	56,210	25,686	10,122	23,683	3,955	63,446	12.9%
McLeod Bancshares, Inc.	Shorewood	MN	Midwest	385,795	23,330	3,763	5,618	2,780	35,490	11,688	16,318	5,214	2,163	35,383	-0.3%
Meadows Bank	Las Vegas	NV	West	237,343	29,330	21,164	-	-	50,495	62,783	39,003	-	-	101,786	101.6%
Medallion Bank	Salt Lake City	UT	West	629,429	234,859	-	-	-	234,859	357,377	-	-	-	357,377	52.2%
Mercantile Capital Corporation	Boston	MA	Northeast	191,910	81,044	19,513	-	-	100,557	104,302	23,983	-	-	128,285	27.6%
Merchants & Planters Bancshares, Inc.	Bolivar	TN	South	95,442	5,479	10,527	361	2,730	19,097	6,537	16,629	252	3,038	26,456	38.5%
Merchants & Manufacturers Bank Corporation	Joliet	IL	Midwest	168,155	39,342	23,269	-	-	62,611	45,506	18,424	-	-	63,930	2.1%
MidSouth Bancorp, Inc.	LaFayette	LA	South	1,396,117	185,803	126,929	6,367	3,019	322,119	217,834	166,622	5,590	7,535	397,581	23.4%
Midwest Bancorporation, Inc.	Eden Prairie	MN	Midwest	149,255	36,857	29,128	-	-	65,984	15,810	6,854	23,870	25,404	71,938	9.0%
MileStone Bank	Doylestown	PA	Northeast	155,120	17,161	29,937	-	-	47,098	33,555	38,510	-	-	72,065	53.0%
Moneytree Corporation	Lenoir City	TN	South	396,301	35,050	32,806	61	1,627	69,543	25,880	41,635	-	1,361	68,876	-1.0%
Monument Bank	Bethesda	MD	South	365,111	20,990	12,522	-	576	34,088	22,202	19,115	-	2,962	44,279	29.9%
Monument Bank	Doylestown	PA	Northeast	168,542	1,478	17,409	-	828	19,715	2,629	35,400	-	796	38,825	96.9%
Morgan Capital Corporation	Fort Morgan	CO	West	101,269	13,330	6,289	4,169	3,950	27,738	20,841	6,399	3,592	5,494	36,326	31.0%
MutualFirst Financial, Inc.	Muncie	IN	Midwest	1,424,563	72,053	164,080	-	-	236,133	64,429	152,386	-	-	216,815	-8.2%
MVB Financial Corp.	Fairmont	WV	South	533,105	15,650	38,312	-	-	53,962	27,101	48,454	-	-	75,555	40.0%
New England Bancorp, Inc.	Hyannis	MA	Northeast	152,200	9,707	19,019	-	-	28,726	26,134	27,243	-	-	53,377	85.8%
New Hampshire Thrift Bancshares, Inc.	Newport	NH	Northeast	1,040,561	58,234	128,402	-	-	186,635	73,791	139,034	-	-	212,825	14.0%
Nicolet Bankshares, Inc.	Green Bay	WI	Midwest	662,257	129,397	137,477	41	2,935	269,850	128,625	110,094	201	1,085	240,005	-11.1%
Northern Bankshares, Inc.	McFarland	WI	Midwest	488,152	26,290	62,897	1,313	15,949	106,449	38,516	93,187	364	2,439	134,506	26.4%
Northway Financial, Inc.	Berlin	NH	Northeast	814,236	44,870	67,422	-	-	112,292	66,993	62,377	-	-	129,370	15.2%
Oak Valley Bancorp	Oakdale	CA	West	612,351	36,927	91,868	10,876	18,272	157,944	32,008	98,861	12,563	17,033	160,465	1.6%
Osborne Investments, Inc.	Osborne	KS	Midwest	56,661	1,549	451	9,025	4,697	15,722	2,385	474	12,805	8,914	24,578	56.3%
Ouachita Bancshares Corp.	Monroe	LA	South	567,658	47,682	73,761	14,288	9,163	144,892	59,537	83,519	10,028	17,042	170,126	17.4%
Ovation Holdings, Inc.	Naples	FL	South	241,404	1,684	8,013	-	-	9,698	3,083	24,428	-	-	27,511	183.7%
Pacific Coast Bankers' Bancshares	San Francisco	CA	West	615,073	10,701	35,168	-	-	45,869	14,715	21,918	-	-	36,633	-20.1%
Partners Bank of California	Mission Viejo	CA	West	100,475	40,849	13,880	-	-	54,729	46,707	18,300	-	-	65,007	18.8%
Pathfinder Bancorp, Inc. (MHC)	Oswego	NY	Northeast	496,849	25,983	48,698	-	786	75,467	32,815	50,838	-	1,349	85,002	12.6%
Penn Liberty Financial Corp	Wayne	PA	Northeast	569,214	58,496	84,723	-	-	143,218	68,583	95,846	-	-	164,429	14.8%
People First Bancshares, Inc.	Pana	IL	Midwest	297,452	48,975	9,408	48,716	13,254	120,352	62,501	11,319	78,021	11,769	163,610	35.9%
Peoples Bancorp	Lynden / Bellingham	WA	West	1,224,918	74,665	143,418	30,294	58,705	307,082	71,820	161,144	34,102	67,857	334,923	9.1%
PFSB Bancorporation, Inc.	Pigeon Falls	WI	Midwest	67,018	3,710	8,995	6,075	11,414	30,194	2,551	6,791	5,370	13,863	28,575	-5.4%
Phoenix Bancorp, Inc.	Minersville	PA	Northeast	125,689	5,262	4,097	-	-	9,359	7,632	21,649	-	61	29,342	213.5%
Pioneer Bank, SSB	Drippings Springs	TX	South	128,343	7,439	8,987	-	1,142	17,568	8,507	14,204	-	2,774	25,485	45.1%
PlainsCapital Corporation	Dallas	TX	South	5,681,476	1,018,142	363,288	60,432	61,652	1,503,514	1,175,800	460,281	61,835	42,140	1,740,056	15.7%
Planters Financial Group, Inc.	Clarksville	TN	South	675,453	59,970	67,388	12,733	34,238	174,327	78,391	84,787	17,391	34,378	214,947	23.3%
Platinum Bancorp, Inc.	Oakdale	MN	Midwest	133,815	19,145	27,015	-	573	46,733	24,529	29,956	-	2,300	56,785	21.5%

Institution			Region	Total Assets	Baseline Lending				Baseline Business Lending	Q4 2011				Q4 2011 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		
Platinum Bank	Brandon	FL	South	400,030	57,110	95,349	222	10,816	163,496	75,645	92,129	149	10,532	178,455	9.1%
Premara Financial, Inc.	Charlotte	NC	South	193,102	15,263	23,523	-	-	38,786	18,823	35,930	-	-	54,753	41.2%
Prime Banc Corp.	Dieterich	IL	Midwest	376,157	21,310	6,268	9,480	22,344	59,401	27,469	35,492	10,969	25,646	99,576	67.6%
Prime Bank Group, Inc.	Edmond	OK	South	144,490	7,722	10,116	53	1,742	19,632	18,099	24,481	99	76	42,755	117.8%
Progressive Bancorp, Inc.	Monroe	LA	South	436,191	52,595	46,034	1,624	3,161	103,413	43,971	50,228	1,592	3,674	99,465	-3.8%
Promerica Bank	Los Angeles	CA	West	129,280	18,665	28,650	-	-	47,315	16,800	52,533	-	-	69,333	46.5%
Providence Bank	Rocky Mount	NC	South	209,637	14,547	12,644	780	826	28,797	16,268	14,241	1,016	2,452	33,977	18.0%
Provident Bancorp, Inc.	Amesbury	MA	Northeast	530,755	17,487	70,118	-	93	87,697	35,463	75,758	-	49	111,270	26.9%
Puget Sound Bank	Bellevue	WA	West	250,462	49,945	28,866	-	-	78,810	74,818	38,096	-	383	113,297	43.8%
QCR Holdings, Inc.	Moline	IL	Midwest	1,977,151	331,888	157,873	59	4,915	494,735	279,981	159,205	-	2,544	441,730	-10.7%
Redwood Capital Bancorp	Eureka	CA	West	241,502	16,119	28,172	120	2,899	47,311	11,243	37,992	37	2,965	52,237	10.4%
Redwood Financial, Inc.	Redwood Falls	MN	Midwest	199,351	24,855	48,160	-	-	73,015	31,193	44,397	-	-	75,590	3.5%
Regal Bank	Livingston	NJ	Northeast	216,466	1,682	24,190	-	-	25,872	4,629	31,981	-	-	36,610	41.5%
Regent Capital Corporation	Nowata	OK	South	164,117	24,582	17,779	3,616	4,416	55,394	34,361	19,999	4,022	7,511	65,893	19.0%
Resurgens Bancorp	Atlanta	GA	South	82,385	8,251	4,870	-	1,965	15,086	15,333	7,533	-	1,900	24,766	64.2%
Rock Bancshares, Inc.	Little Rock	AR	South	186,005	49,812	7,116	-	1,804	58,732	75,934	10,482	-	1,601	88,017	49.9%
Rockport National Bancorp, Inc.	Rockport	MA	Northeast	178,759	9,222	29,422	-	-	38,643	9,517	34,446	-	-	43,963	13.8%
Salisbury Bancorp, Inc.	Lakeville	CT	Northeast	608,156	23,290	50,692	402	5,666	80,049	28,142	62,146	359	4,925	95,572	19.4%
SBT Bancorp, Inc.	Simsbury	CT	Northeast	376,899	14,128	21,168	-	-	35,295	15,145	31,748	-	-	46,893	32.9%
Seacoast Commerce Bank	Chula Vista	CA	West	149,644	12,916	42,691	-	456	56,063	5,937	62,509	-	312	68,758	22.6%
Security Business Bancorp	San Diego	CA	West	233,390	27,782	32,114	-	-	59,896	27,311	55,464	-	-	82,775	38.2%
Security California Bancorp	Riverside	CA	West	412,021	112,334	67,475	-	-	179,809	125,122	86,097	-	544	211,763	17.8%
Security State Bancshares, Inc.	Charleston	MO	Midwest	659,415	56,094	60,922	30,314	49,925	197,254	59,181	57,920	33,718	68,285	219,104	11.1%
Select Bancorp, Inc.	Greenville	NC	South	214,962	18,588	9,146	-	1,726	29,459	20,055	19,786	-	7,197	47,038	59.7%
Seneca-Cayuga Bancorp, Inc. (MHC)	Seneca Falls	NY	Northeast	243,485	6,963	14,567	-	-	21,530	12,661	18,410	-	-	31,071	44.3%
Sequatchie Valley Bancshares, Inc.	Dunlap	TN	South	568,463	2,685	34,739	770	6,525	44,719	2,119	16,236	443	10,873	29,671	-33.7%
ServisFirst Bancshares, Inc.	Birmingham	AL	South	2,460,239	440,705	209,801	25,580	22,243	698,328	770,746	398,600	28,718	45,105	1,243,169	78.0%
Signature Bancorporation, Inc.	Chicago	IL	Midwest	337,998	88,196	37,019	-	-	125,214	118,258	40,066	-	-	158,324	26.4%
Silvergate Capital Corporation	La Jolla	CA	West	470,476	3,408	6,233	-	-	9,641	4,466	3,836	-	-	8,302	-13.9%
SmartFinancial, Inc.	Pigeon Forge	TN	South	327,787	21,736	14,293	-	1,139	37,167	31,642	23,630	-	1,992	57,264	54.1%
SouthCity Bank	Vestavia Hills	AL	South	159,754	34,442	6,394	-	-	40,837	43,575	8,552	-	499	52,626	28.9%
Southern Heritage Bancshares, Inc.	Cleveland	TN	South	223,653	26,826	30,355	33	1,077	58,290	23,788	40,313	-	-	64,101	10.0%
Southern Illinois Bancorp, Inc.	Carmi	IL	Midwest	355,782	37,465	17,420	18,888	21,392	95,164	45,837	29,700	22,757	24,168	122,462	28.7%
Southern Missouri Bancorp, Inc.	Poplar Bluff	MO	Midwest	773,263	52,833	42,934	28,817	26,753	151,336	74,797	66,458	37,254	42,145	220,654	45.8%
Southern National Corporation	Andalusia	AL	South	392,379	42,858	46,952	5,776	59,822	155,408	44,512	59,294	3,571	60,383	167,760	7.9%
Southern States Bancshares, Inc.	Anniston	AL	South	212,679	18,236	18,732	-	943	37,910	23,427	32,719	22	754	56,922	50.1%
Southwestern Bancorp, Inc.	Boerne	TX	South	99,031	5,487	12,617	2,545	1,837	22,486	6,292	13,636	1,849	1,955	23,732	5.5%
Sovereign Bancshares, Inc.	Dallas	TX	South	848,548	196,282	22,060	-	918	219,260	202,840	29,600	-	1,380	233,820	6.6%
Steele Holdings, Inc.	Tyler	TX	South	207,494	14,649	15,060	427	1,007	31,142	15,973	19,207	368	686	36,234	16.4%
Steele Street Bank Corporation	Denver	CO	West	399,694	34,832	32,612	-	-	67,443	39,579	47,755	-	-	87,334	29.5%
Stewardship Financial Corporation	Midland Park	NJ	Northeast	708,201	48,805	156,337	-	1,053	206,195	39,503	182,605	-	1,674	223,782	8.5%
StonehamBank, A Co-operative Bank	Stoneham	MA	Northeast	426,336	22,466	24,415	-	-	46,880	32,268	38,554	-	-	70,822	51.1%
Summit State Bank	Santa Rosa	CA	West	387,627	40,612	33,151	2,405	24,934	101,101	31,571	34,683	5,103	22,135	93,492	-7.5%
Sumner Bank & Trust	Gallatin	TN	South	156,199	12,075	15,701	43	694	28,512	13,987	16,450	8	424	30,869	8.3%
Sword Financial Corporation	Horicon	WI	Midwest	506,476	63,172	127,299	10,132	21,004	221,607	56,627	118,848	10,559	20,703	206,737	-6.7%
TCB Corporation	Greenwood	SC	South	302,703	16,375	40,863	-	1,056	58,294	16,073	44,633	-	4,492	65,198	11.8%
Team Capital Bank	Bethlehem	PA	Northeast	828,833	58,221	137,758	-	-	195,979	70,047	82,301	-	1,073	153,421	-21.7%
ANB Corporation	Terrell	TX	South	2,388,290	142,877	265,405	6,732	22,473	437,487	126,153	297,179	6,051	17,652	447,035	2.2%
Bank of Santa Barbara	Santa Barbara	CA	West	101,123	11,319	9,943	-	1,514	22,776	31,065	11,936	-	-	43,001	88.8%
Elmira Savings Bank, FSB	Elmira	NY	Northeast	523,397	36,668	58,685	-	-	95,353	37,422	57,922	-	-	95,344	0.0%
Landrum Company	Columbia	MO	Midwest	1,675,891	134,266	183,524	27,453	93,726	438,969	130,425	199,082	24,509	98,682	452,698	3.1%
Nashua Bank	Nashua	NH	Northeast	115,524	6,602	13,756	-	-	20,358	10,816	20,216	-	-	31,032	52.4%

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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		
Peoples Bank of Talbotton	Talbotton	GA	South	33,372	647	3,191	-	2,106	5,943	622	2,621	-	4,143	7,386	24.3%
Private Bank of California	Los Angeles	CA	West	596,700	70,098	16,855	-	-	86,953	116,317	34,177	-	-	150,494	73.1%
State Bank of Bartley	Bartley	NE	Midwest	71,448	13,050	4,465	8,672	2,035	28,221	13,755	4,888	11,415	4,738	34,796	23.3%
Victory Bancorp, Inc.	Limerick	PA	Northeast	107,089	13,913	8,245	-	1,757	23,916	27,826	13,378	-	2,664	43,868	83.4%
Third Coast Bank, SSB	Humble	TX	South	228,560	33,954	30,443	-	-	64,397	87,216	36,322	-	4,120	127,658	98.2%
Town and Country Financial Corporation	Springfield	IL	Midwest	382,996	34,830	59,359	6,536	5,550	106,274	30,072	75,527	7,131	4,116	116,846	9.9%
TowneBank	Suffolk	VA	South	4,081,771	302,054	531,494	675	6,389	840,612	348,646	604,376	1,001	7,670	961,693	14.4%
Triad Bancorp, Inc.	Frontenac	MO	Midwest	197,715	15,530	16,895	-	820	33,245	20,321	26,603	-	2,824	49,748	49.6%
Tri-County Financial Corporation	Waldorf	MD	South	980,353	121,233	137,607	-	-	258,840	121,729	180,593	-	-	302,322	16.8%
Tri-County Financial Group, Inc.	Mendota	IL	Midwest	751,641	23,912	24,883	30,134	35,679	114,608	43,655	39,689	40,162	47,540	171,046	49.2%
Two Rivers Financial Group, Inc.	Burlington	IA	Midwest	667,958	114,756	65,269	13,984	20,410	214,418	114,181	65,969	13,887	23,107	217,144	1.3%
U & I Financial Corporation	Lynnwood	WA	West	164,912	8,950	34,994	-	-	43,943	9,463	45,610	-	-	55,073	25.3%
UBT Bancshares, Inc.	Marysville	KS	Midwest	503,365	41,004	27,943	44,044	63,137	176,128	46,352	17,832	54,963	86,570	205,717	16.8%
Union Bank & Trust Company	Oxford	NC	South	188,997	19,991	15,549	10	3,112	38,662	14,001	22,885	1,170	6,466	44,522	15.2%
United Community Bancorp, Inc.	Chatham	IL	Midwest	1,278,626	98,783	10,074	47,661	74,408	230,925	110,110	96,672	57,637	88,873	353,292	53.0%
United Financial Banking Companies, Inc.	Vienna	VA	South	313,850	17,679	59,243	-	-	76,922	23,710	62,436	-	-	86,146	12.0%
Valley Financial Group, Ltd.	Saginaw	MI	Midwest	173,787	38,248	36,190	-	90	74,528	49,474	37,599	-	805	87,878	17.9%
Valley Green Bank	Philadelphia	PA	Northeast	223,263	10,485	12,990	-	-	23,475	29,288	26,894	-	-	56,182	139.3%
Veritex Holdings, Inc.	Dallas	TX	South	438,383	24,303	14,187	-	1,151	39,641	84,153	45,512	-	5,237	134,902	240.3%
Verus Acquisition Group, Inc.	Fort Collins	CO	West	249,275	14,365	45,134	88	7,204	66,792	26,189	69,057	17	7,379	102,642	53.7%
Virginia Heritage Bank	Fairfax	VA	South	578,087	39,167	50,228	-	-	89,395	33,822	75,397	-	94	109,313	22.3%
W.T.B. Financial Corporation	Spokane	WA	West	4,172,393	726,366	358,143	80,131	37,049	1,201,688	635,180	364,230	104,428	45,800	1,149,638	-4.3%
WashingtonFirst Bankshares, Inc.	Reston	VA	South	559,411	60,171	13,644	117	3,240	77,172	87,583	75,097	-	113	162,793	110.9%
Western Alliance Bancorporation	Phoenix	AZ	West	6,840,747	550,987	1,063,943	186	4,343	1,619,459	817,234	1,248,386	1,763	14,190	2,081,573	28.5%
Western State Agency, Inc.	Devils Lake	ND	Midwest	488,840	97,220	32,153	14,569	6,955	150,896	120,910	26,596	15,006	10,720	173,232	14.8%
Wilber Co.	Lincoln	NE	Midwest	360,727	40,835	24,786	25,570	36,985	128,176	49,142	27,627	35,207	56,065	168,041	31.1%
Xenith Bankshares, Inc.	Richmond	VA	South	476,072	14,641	19,095	-	593	34,328	97,679	54,827	53	7,127	159,686	365.2%
York Traditions Bank	York	PA	Northeast	252,058	48,533	27,986	-	2,156	78,674	41,425	46,238	-	2,226	89,889	14.3%