



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 March 31, 2013, relative to baseline levels.² As of March 31, 2013, 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 \$9.0 billion over a \$36.3 billion baseline, and by \$206 million over the prior quarter.**
- **Increases in small business lending are widespread across SBLF participants, with 91 percent of participants having increased their small business lending over baseline levels.**
- **Over three-quarters of SBLF participants (81 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 519 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 6,161 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 41.5 percent over baseline levels, versus a 5.5 percent median increase for the representative peer group and a 1.9 percent median increase for the broader comparison group.**
- **SBLF banks have increased business lending by substantially greater amounts across median measures of size, geography, loan type, and financial condition versus the peer and comparison groups.**
- **SBLF banks that refinanced CPP funding have increased business lending by a median of 37.8 percent since their initial receipt of CPP funding from Treasury versus a 13.5 percent increase for the peer group and a 6.1 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 317 institutions that continued to participate in the program as of April 30, 2013, including 267 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 June 1, 2013, 15 institutions with aggregate investments of \$162.3 million have fully redeemed their SBLF securities and exited the program, and 14 institutions have partially redeemed \$129.6 million (or 34 percent of their SBLF securities) though continue to participate in the program. To date, redemptions have resulted in only a modest change in reported qualified small business lending (\$35 million) as the reductions in both the reported baseline and then-current quarter small business amounts at the time of exit were equal to \$2.0 billion in each case.

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

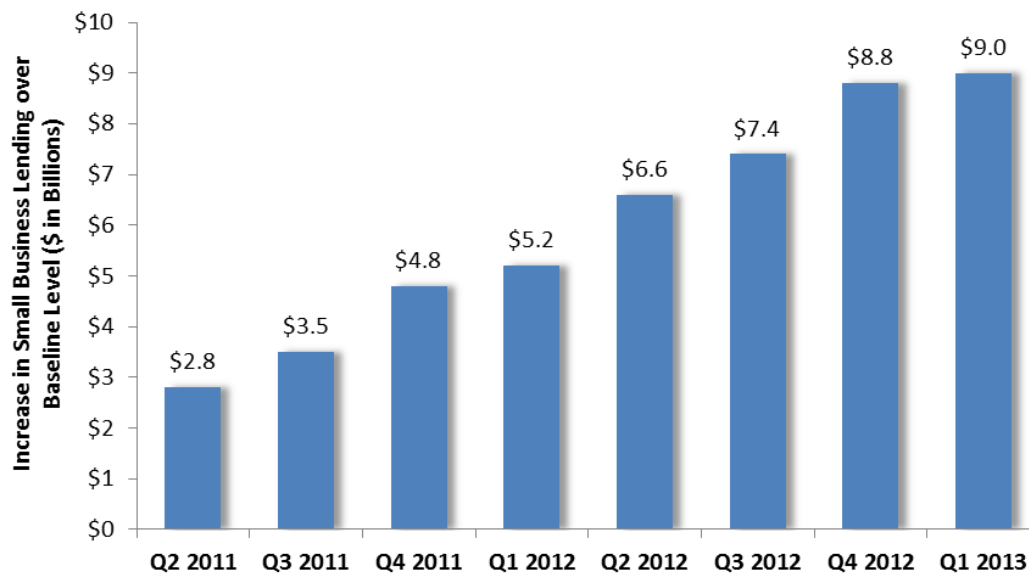
- For community banks, the SBLF is structured to encourage small business lending through a dividend or interest rate incentive structure. The initial rate payable on SBLF capital is, at most, 5 percent, and the rate falls to 1 percent if a bank's small business lending increases by 10 percent or more.³ 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 March 31, 2013, SBLF participants have increased their small business lending by \$9.0 billion over their aggregate baseline of \$36.3 billion. Bank participants have increased their small business lending by \$8.8 billion (or 25 percent) over a \$35.5 billion baseline, and CDLFs increased their small business lending by \$208.1 million (or 27 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 March 31, 2013.

Increase in Small Business Lending over Baseline by SBLF Participants⁴
(Reported as of March 31, 2013)

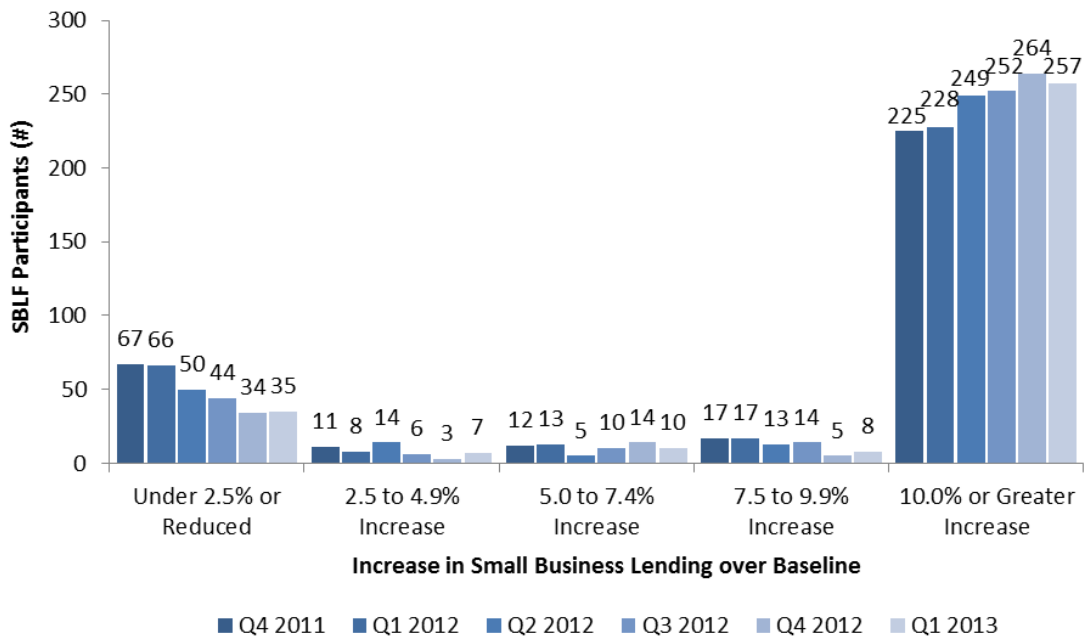


Increases in small business lending are widespread among SBLF participants. To date, 244 of the 267 participating community banks (or 91 percent) and 45 of the 50 CDLFs (or 90 percent) have increased their small business lending. In addition, 257 of the 317 SBLF participants (or 81 percent) have increased their small business lending by 10 percent or more.

The graph on the following page shows quarter-over-quarter changes in the number of participants reporting lending in the five ranges of small business loan growth that correspond to various dividend or interest rates payable on SBLF securities. Please see Appendix C for institution-specific reporting of small business lending by SBLF participants.

⁴ Because of resubmissions of quarterly supplemental reports by some participants, the small business lending numbers in this graph differ slightly from those in previous reports. For the most recent quarter, the Q4 2012 increase in small business lending was revised from \$8.9 billion to \$8.8 billion. For more information on how small business lending is measured, see Appendix A.

SBLF Participants Reporting Increases in Small Business Lending over Baseline⁵
(Reported as of March 31, 2013)



To achieve the lowest available dividend or interest rate under the SBLF program terms (the “program incentive”), participants would have needed to increase small business lending in aggregate by at least \$4.5 billion.⁶ At the time of Treasury’s investment, participants projected that they would increase qualified small business lending by \$9.3 billion in the two years following Treasury’s investment based on lending plans submitted during the application process (\$9.0 billion excluding participants that subsequently redeemed). As of Q2 2012, current SBLF participants provided updated projections estimating that they would increase qualified small business lending by \$10.3 billion.

As of March 31, 2013, the \$9.0 billion increase achieved over baseline levels represents approximately 97 percent of the initial projection, 87 percent of the updated projection, and over two times the \$4.5 billion program incentive.⁷ The quarter ended March 31, 2013 represents the sixth of eight quarters for which most SBLF participants submitted their two-year plans.

The figures in this section reflect changes in small business lending over baseline levels as specified by the Act (defined as the loan balances that were reported for each of the four calendar quarters ended

⁵ As a result of redemptions, the total number of SBLF institutions was 317 as of Q1 2013, 320 as of Q4 2012, 326 as of Q3 2012, 328 as of Q2 2012, and 332 as of Q1 2012 and Q4 2011.

⁶ Throughout this report, the term “program incentive” is defined as the aggregate increase that would be required for participants to receive the lowest available dividend or interest rate under the SBLF program terms.

⁷ As of March 31, 2013, some institutions have increased lending by more than their maximum program incentive, while others have increased by less or decreased. Please see Appendix C for institution-specific reporting of small business lending by SBLF participants.

June 30, 2010). Treasury's investments in SBLF participants were made in the quarters ending June 30, 2011 and September 30, 2011.

In the period between the baseline and the investment date, some participants increased lending, while others decreased. The Act, and the associated program terms, specified that an institution's initial dividend or interest rate shall be based on call report data published in the quarter immediately preceding the date of the SBLF investment. Among other effects, this provision may have encouraged institutions to increase small business lending prior to entering the SBLF program, as they would receive the associated dividend or interest rate benefit immediately upon entry. At the same time, some institutions took actions (e.g., sales of loans or branches or reductions in loans outstanding) that reduced the amount of reported small business lending, such that their initial change in small business lending over their baseline was negative.

In total, 254 (77 percent) of SBLF participants increased lending by \$3.8 billion and 78 (23 percent) of participants decreased lending by \$993 million from the baseline period until the time of Treasury's initial investments in Q2 2011. Of the 28 participants that presently report negative changes in small business lending, eight had reduced their small business lending in the period between the baseline and the investment date, though have since increased their lending above that initial level. Please see Appendix B for additional information on changes in small business following the initial SBLF investments in Q2 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 519 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 6,161 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.

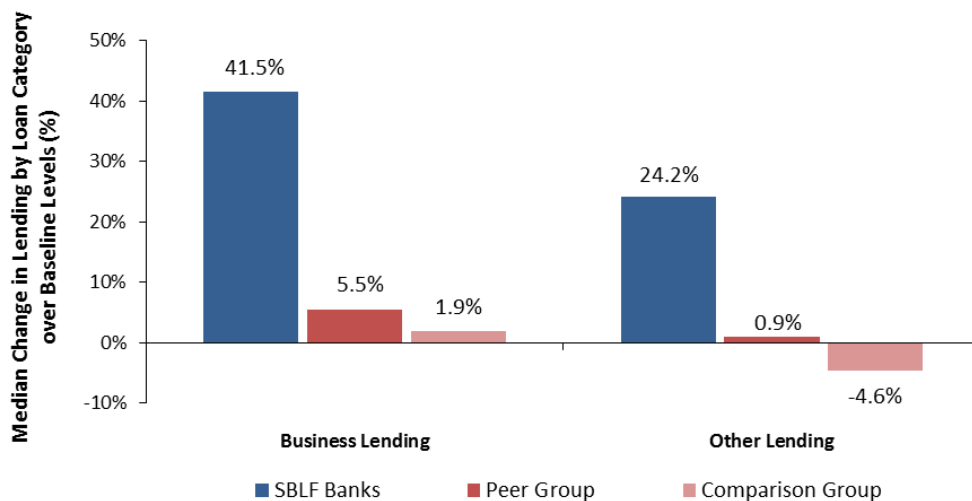
SBLF banks have increased business lending by substantially greater amounts than both the peer and comparison groups across median measures of size, geography, and loan type. SBLF banks also report a median increase in other (non-business related) types of lending, while the peer group shows a smaller 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 March 31, 2013 to their baseline levels, SBLF banks increased business lending by a median of 41.5 percent, versus a 5.5 percent median increase for the peer group and a 1.9 percent median increase for the comparison group. In addition to increasing business lending, SBLF banks increased other types of lending by a median of 24.2 percent over baseline levels, versus a median increase of 0.9 percent among the peer group and 4.6 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.

Changes in Business Lending and Other Lending
(Reported as of March 31, 2013)

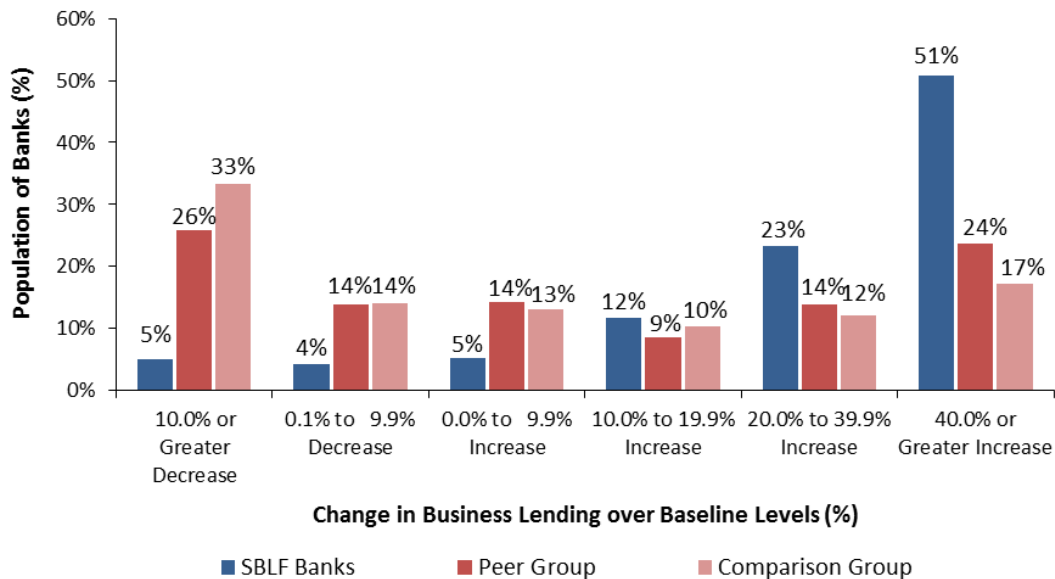


Distribution of Changes in Business Lending

A substantially greater percentage of SBLF banks than banks in the peer and comparison groups report significant increases in business lending. In total, 86 percent of banks participating in SBLF have

increased their business lending by 10 percent or more versus 46 percent for the peer group and 40 percent for the comparison group. Forty percent of the peer group and 47 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 March 31, 2013)

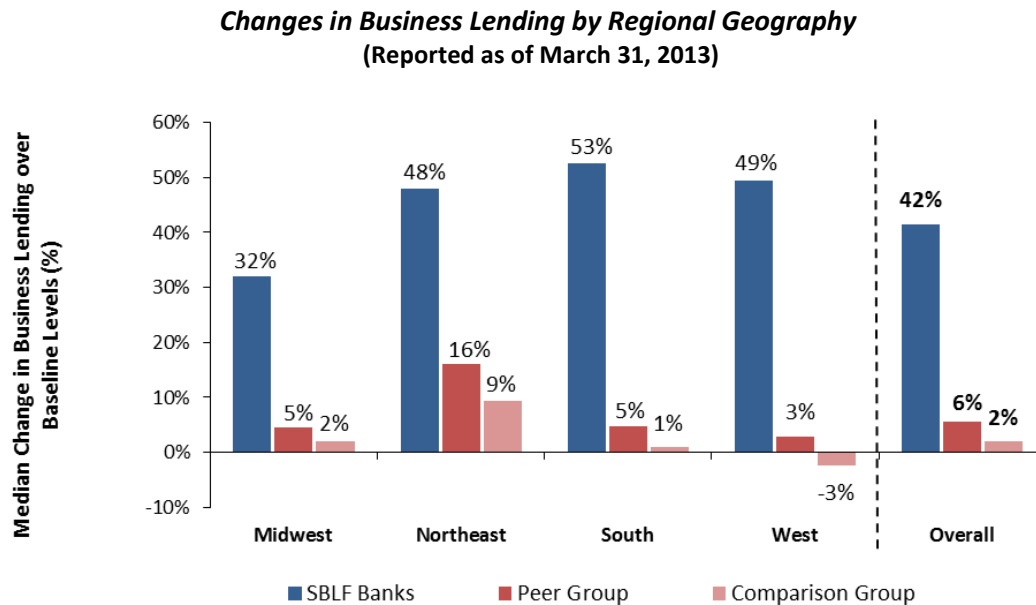


SBLF banks increased business lending to a greater extent than both the peer and comparison groups as measured by the proportion of institutions reporting increases, as well as the percentage increases reported. SBLF banks increased business lending by a mean of 64 percent with a standard deviation of 66 percentage points.⁸ The peer group of non-SBLF banks increased business lending by a mean of 23 percent with a standard deviation of 52 percentage points while the comparison group increased business lending by a mean of 10 percent with a standard deviation of 40 percentage points.

⁸ 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.⁹



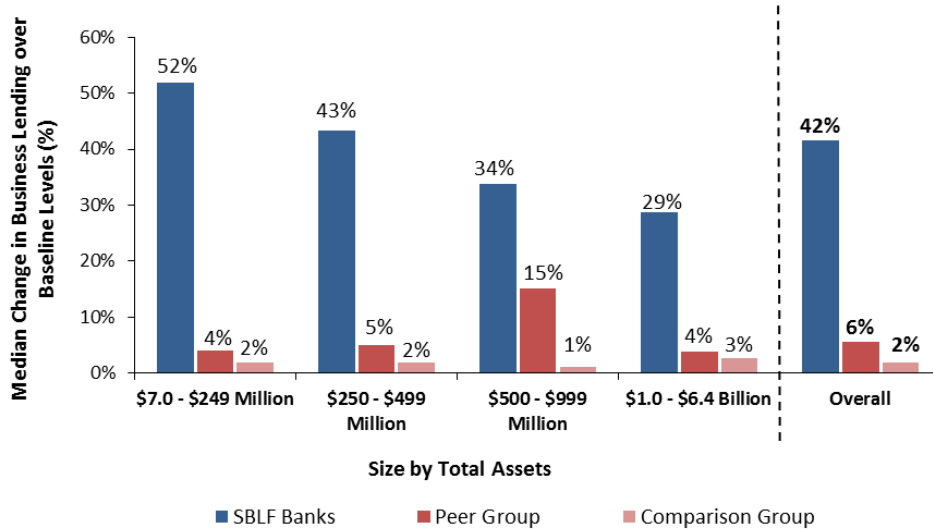
Changes in Business Lending by Institution Size

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.¹⁰ The following graph compares median changes in business lending by SBLF banks and the peer and comparison groups across four categories of institution size.

⁹ 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.

¹⁰ 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.

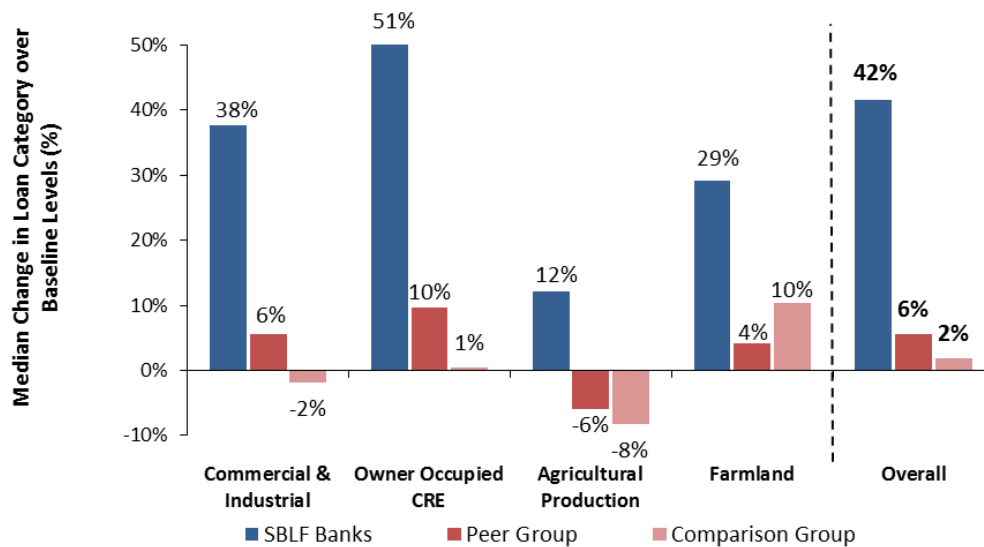
Changes in Business Lending by Institution Size
(Reported as of March 31, 2013)



Changes in Business Lending by Loan Category

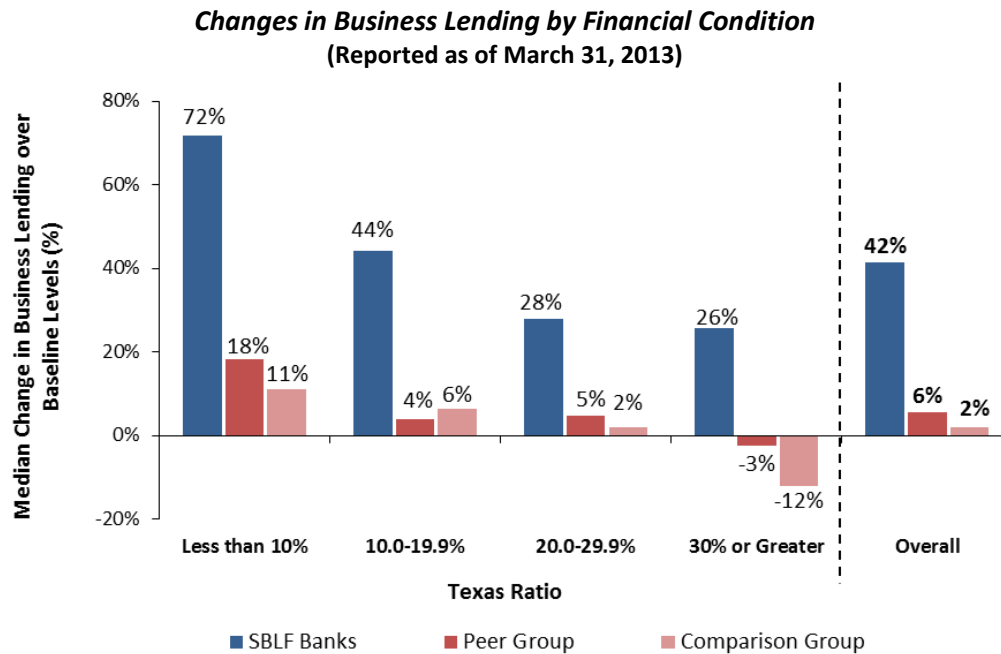
Across all of the four loan categories that comprise business lending, SBLF banks reported median increases in business lending while both the peer group and comparison group reported smaller median increases or median decreases. The following graph compares median changes in business lending by SBLF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

Changes in Business Lending by Loan Category
(Reported as of March 31, 2013)



Changes in Business Lending by Financial Condition

Across all ranges of financial condition as measured by Texas ratio¹¹, 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 groups across four categories of Texas ratios.



¹¹ 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 days or more past due all divided by the institution's tangible equity plus loan loss reserves.

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

Small Business Lending Increases by Former CPP Participants

In total, institutions that received CPP funding and refinanced these investments reported a \$3.6 billion increase in small business lending over baseline levels, with a median increase of 20.0 percent. By comparison, these institutions would have needed to increase small business lending by at least \$2.7 billion in aggregate to achieve the maximum program incentive (as defined previously).

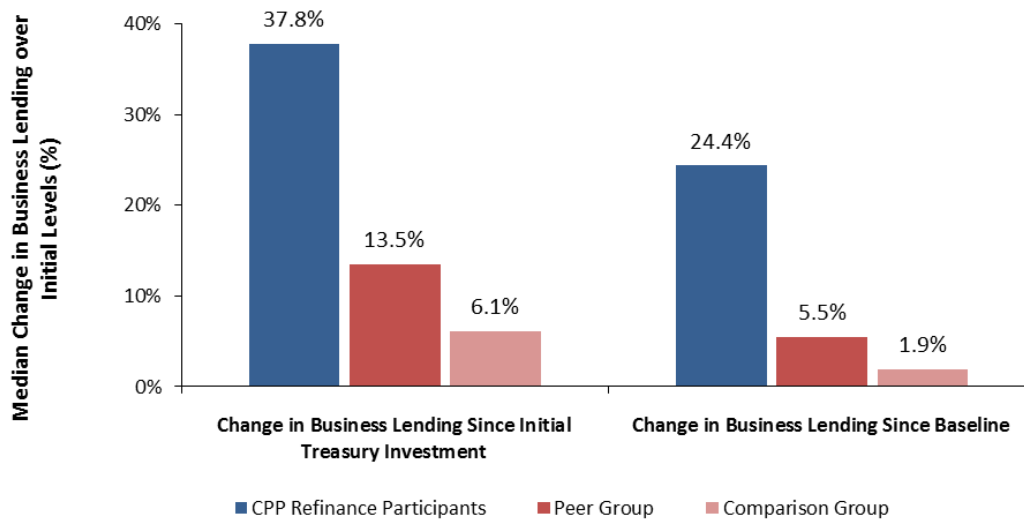
To date, 85 percent of institutions that refinanced CPP investments have increased their small business lending over baseline levels and 71 percent have increased their small business lending by 10 percent or more. Of the 19 institutions (15 percent) that report decreases in small business lending over baseline levels, five have increased lending by \$52.1 million since receiving SBLF funding but report an aggregate decrease in small business lending of \$98.0 million because of decreases in lending that occurred in the period between the baseline and Treasury's investment.

Changes in Business Lending by Former CPP Participants

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 37.8 percent since their initial receipt of CPP funding from Treasury. These participants also reported that their business lending has increased by a median of 24.4 percent since the baseline period. The peer group of non-SBLF banks reported a median increase in business lending of 13.5 percent since the reporting date following the CPP closings and the comparison group reported a median increase in business lending of 6.1 percent over the same period. Since the baseline period, the peer group has increased business lending by a median of 5.5 percent and the comparison group has increased business lending by 1.9 percent, as previously noted. Increases in business lending following the CPP investment prior to the baseline period would generally have the effect of increasing the reported baseline, thereby reducing the percentage increase in business lending reported since the baseline period.

Changes in Business Lending by Former CPP Participants¹²
(Reported as of March 31, 2013)



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 March 31, 2013, 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 1.3 percent.¹³

APPENDICES

- A. Report Methodology
- B. Changes in Lending Since Initial SBLF Investments
- C. Institution-Specific Reporting on Small Business Lending by SBLF Participants
- D. Institution-Specific Reporting on Business Lending by SBLF Banks

¹² For the 126 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 March 31, 2013. 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 March 31, 2013 for this calculation. This calculation excludes two SBLF participants that were former CPP participants but were subsequently acquired following the receipt of SBLF funding.

¹³ 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 March 31, 2013, 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 March 31, 2013 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 March 31, 2013 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 March 31, 2013.

Participants are required to revise prior period submissions of small business lending data if inaccuracies are identified. Treasury publishes this updated information with each Use of Funds report, including restatements of prior period institution-specific information in the report appendices (available in Microsoft Excel format). These resubmissions may yield minor differences in quarterly reporting among Use of Funds reports, with the current period Use of Funds report including the most recent available data for the current period as well as all prior periods. Because the most recent information available for all periods is included in each Use of Funds report, Treasury does not generally revise prior period Use of Funds reports to reflect these submissions.

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

Measurement of Business Lending and Other Lending

This report provides information on changes in “business lending” and “other lending” by SBLF bank participants relative to (i) a representative peer group of 519 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 6,161 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 March 31, 2013, 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 March 31, 2013 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 March 31, 2013. 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 March 31, 2013.

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 D.

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 267 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 6,161 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 March 31, 2013, a total of 256 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 519 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 days or more 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 March 31, 2013, a total of 24 institutions have been removed from the peer group as a result of SBLF participants exiting the program and 19 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	267	519	6161
Increase in business lending (median)	41.5%	5.5%	1.9%
Increase in other lending (median)	24.2%	0.9%	-4.6%
Assets (\$000s)			
Median	\$308,873	\$291,966	\$144,874
Mean	\$581,181	\$509,411	\$309,140
Texas Ratio			
Median	14.8%	15.7%	17.3%
Mean	17.6%	19.5%	30.5%
Region (% of participants)			
Midwest	28.1%	28.3%	45.1%
Northeast	18.7%	19.1%	9.5%
South	38.6%	38.2%	37.0%
West	14.6%	14.5%	8.4%

APPENDIX B: CHANGES IN LENDING SINCE INITIAL SBLF INVESTMENTS

The table on this page includes the aggregate increases in qualified small business lending by participants since the initial SBLF investments.¹⁴ Additionally, it shows quarter-over-quarter changes in the number of participants reporting lending in the five ranges of small business loan growth that correspond to various dividend or interest rates payable on SBLF securities. Please see Appendix C for institution-specific reporting of small business lending by SBLF participants.

Participant Changes in Qualified Small Business Lending Since Initial SBLF Investments (Q2 2011)							
	Q3 2011	Q4 2011	Q1 2012	Q2 2012	Q3 2012	Q4 2012	Q1 2013
Increase in Small Business Lending (\$ in Billions)	\$0.7	\$2.0	\$2.4	\$3.9	\$4.7	\$6.0	\$6.1
Change in Small Business Lending (# of Participants)							
Under 2.5% or Reduced	183	124	117	75	67	49	52
2.5 to 4.9% Increase	48	37	32	20	24	18	19
5.0 to 7.4% Increase	40	38	27	33	23	17	18
7.5 to 9.9% Increase	13	21	16	26	19	13	19
10.0% or Greater Increase	48	112	140	177	193	223	209

¹⁴ In this analysis, the point of SBLF investment is defined as Q2 2011 and is measured as the change in lending between June 30, 2011 and March 31, 2013. This information was updated on August 2, 2013 to account for lending increases resulting from an acquisition of, or merger with, another institution, and/or purchases of such loans.

The table on this page includes results for the SBLF banks, peer group, and comparison group for business lending since the initial SBLF investments. The information reported herein is based on Call Report data from March 2013 and the methodology described in Appendix A.

Measurement of Lending by SBLF Banks, Peer Group, and Comparison Group Since Initial SBLF Investments (Q2 2011)			
	SBLF Banks	Peer Group	Comparison Group
Number of institutions	267	517	6153
Changes in Business and Other Lending			
Increase in Business Lending (median)	22.5%	4.6%	1.0%
Increase in Other Lending (median)	16.4%	2.8%	-1.0%
Increase in Business Lending (mean)	30.2%	10.2%	4.0%
Increase in Business Lending (standard dev.)	29.6%	26.5%	24.0%
Increase in Business Lending by 10% or more	72.7%	37.7%	32.2%
Reduction in Business Lending	10.5%	40.4%	48.4%
Distribution of Changes in Business Lending			
10.0% or Greater Decrease	4.1%	20.7%	28.1%
0.1% to 9.9% Decrease	6.4%	19.7%	20.3%
0.0% to 9.9% Increase	16.9%	21.9%	19.4%
10.0% to 19.9% Increase	18.7%	12.4%	12.1%
20.0% to 39.9% Increase	26.2%	12.2%	10.8%
40.0% or Greater Increase	27.7%	13.2%	9.2%
Changes in Business Lending by Regional Geography			
Midwest	15.1%	3.9%	1.7%
Northeast	25.2%	7.4%	4.0%
South	29.3%	3.4%	-0.9%
West	20.6%	5.4%	-0.1%
Changes in Business Lending by Institution Size			
\$7.0 to \$249 Million	25.1%	3.9%	0.8%
\$250 to \$499 Million	27.4%	4.1%	0.5%
\$500 to \$999 Million	14.2%	7.6%	1.8%
\$1.0 to \$6.4 Billion	20.9%	2.7%	1.9%
Changes in Business Lending by Loan Category			
Commercial & Industrial	21.9%	4.3%	-0.1%
Owner-Occupied CRE	23.3%	2.6%	-1.7%
Agricultural Production	4.5%	-5.4%	-5.1%
Farmland	10.6%	0.9%	3.8%
Changes in Business Lending by Texas Ratio			
Less than 10%	30.8%	6.8%	5.3%
10.0% to 19.9%	21.1%	3.5%	3.7%
20.0% to 29.9%	18.0%	2.5%	1.1%
30.0% or Greater	18.3%	2.9%	-6.4%
Changes in Business Lending by Former CPP Participants			
Increase in Business Lending since SBLF Investment	15.2%	4.6%	1.0%

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

Institutions Participating in SBLF

Report on Information from 3/31/2013 Quarterly Supplemental Reports transmitted with July 2013 Use of Funds Report

Institution			Bank or CDLF?	SBLF Funding Outstanding	Qualified Small Business Lending as of 3/31/2013				
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	283,258,000	41,468,000	17.2%	1.00%
First Partners Bank (SouthCity Bank)	Vestavia Hills	AL	Bank	5,200,000	39,071,000	45,729,000	6,658,000	17.0%	1.00%
ServisFirst Bancshares, Inc.	Birmingham	AL	Bank	40,000,000	654,406,000	1,272,694,000	618,288,000	94.5%	1.00%
Southern National Corporation	Andalusia	AL	Bank	4,500,000	155,408,000	190,117,000	34,709,000	22.3%	1.50%
Southern States Bancshares, Inc.	Anniston	AL	Bank	7,492,000	53,588,000	73,065,000	19,477,000	36.3%	1.00%
First Service Bancshares, Inc.	Greenbrier	AR	Bank	7,716,000	73,164,000	59,352,000	(13,812,000)	-18.9%	7.70%
Liberty Bancshares, Inc.	Jonesboro	AR	Bank	52,500,000	619,989,000	626,239,000	6,250,000	1.0%	5.00%
Rock Bancshares, Inc.	Little Rock	AR	Bank	6,742,000	56,208,000	93,577,000	37,369,000	66.5%	1.50%
Western Alliance Bancorporation	Phoenix	AZ	Bank	141,000,000	1,556,719,000	1,778,101,000	221,382,000	14.2%	1.00%
1st Enterprise Bank	Los Angeles	CA	Bank	16,400,000	88,154,000	249,243,000	161,089,000	182.7%	1.00%
Bank of Commerce Holdings	Redding	CA	Bank	20,000,000	211,659,000	254,222,000	42,563,000	20.1%	1.00%
California Bank of Commerce	Lafayette	CA	Bank	11,000,000	73,565,000	157,538,000	83,973,000	114.1%	1.00%
Capital Bank	San Juan Capistrano	CA	Bank	3,132,000	16,458,000	54,812,000	38,354,000	233.0%	1.00%
Central Valley Community Bancorp	Fresno	CA	Bank	7,000,000	235,351,000	193,497,000	(41,854,000)	-17.8%	5.00%
Community Valley Bank	El Centro	CA	Bank	2,400,000	13,645,000	30,960,000	17,315,000	126.9%	1.00%
First California Financial Group, Inc.	Westlake Village	CA	Bank	25,000,000	313,952,000	327,594,000	13,642,000	4.3%	4.45%
First Northern Community Bancorp	Dixon	CA	Bank	12,847,000	225,762,000	202,106,000	(23,656,000)	-10.5%	5.00%
First PacTrust Bancorp, Inc.	Irvine	CA	Bank	32,000,000	19,469,000	37,734,000	18,265,000	93.8%	2.72%
FNB Bancorp	South San Francisco	CA	Bank	12,600,000	149,634,000	131,332,000	(18,302,000)	-12.2%	5.00%
Founders Bancorp	San Luis Obispo	CA	Bank	4,178,000	35,399,000	53,477,000	18,078,000	51.1%	1.00%
GBC Holdings, Inc.	Los Angeles	CA	Bank	5,000,000	81,993,000	105,140,000	23,147,000	28.2%	1.00%
Pacific Coast Bankers' Bancshares	San Francisco	CA	Bank	11,960,000	42,624,000	28,876,000	(13,748,000)	-32.3%	5.00%
Partners Bank of California	Mission Viejo	CA	Bank	2,463,000	54,729,000	58,975,000	4,246,000	7.8%	2.00%
ProAmerica Bank (Promérica Bank)	Los Angeles	CA	Bank	3,750,000	43,274,000	53,948,000	10,674,000	24.7%	1.00%
Redwood Capital Bancorp	Eureka	CA	Bank	7,310,000	46,088,000	54,319,000	8,231,000	17.9%	1.00%
Seacoast Commerce Bank	Chula Vista	CA	Bank	4,000,000	45,347,000	77,680,000	32,333,000	71.3%	1.00%
Security California Bancorp	Riverside	CA	Bank	7,200,000	164,981,000	210,659,000	45,678,000	27.7%	1.00%
Silvergate Capital Corporation	La Jolla	CA	Bank	12,427,000	9,115,000	12,889,000	3,774,000	41.4%	3.79%
Summit State Bank	Santa Rosa	CA	Bank	13,750,000	82,734,000	98,561,000	15,827,000	19.1%	1.00%
The Bank of Santa Barbara	Santa Barbara	CA	Bank	1,882,380	22,776,000	57,700,000	34,924,000	153.3%	1.00%
The Private Bank of California	Los Angeles	CA	Bank	10,000,000	69,125,000	149,773,000	80,648,000	116.7%	1.00%
CIC Bancshares, Inc.	Denver	CO	Bank	1,772,000	67,982,000	98,433,000	30,451,000	44.8%	1.00%
CoBiz Financial Inc.	Denver	CO	Bank	57,366,000	740,718,000	839,557,000	98,839,000	13.3%	1.00%
Columbine Capital Corp.	Buena Vista	CO	Bank	6,050,000	44,150,000	85,206,000	41,056,000	93.0%	1.00%
Morgan Capital Corporation	Fort Morgan	CO	Bank	3,250,000	27,381,000	32,402,000	5,021,000	18.3%	1.50%
Steele Street Bank Corporation	Denver	CO	Bank	11,350,000	65,842,000	110,362,000	44,520,000	67.6%	1.50%
Verus Acquisition Group, Inc.	Fort Collins	CO	Bank	9,740,000	66,000,000	78,826,000	12,826,000	19.4%	1.00%
BNC Financial Group, Inc.	New Canaan	CT	Bank	10,980,000	28,259,000	138,033,000	109,774,000	388.5%	1.00%
Salisbury Bancorp, Inc.	Lakeville	CT	Bank	16,000,000	77,732,000	109,161,000	31,429,000	40.4%	1.00%
SBT Bancorp, Inc.	Simsbury	CT	Bank	9,000,000	34,532,000	52,054,000	17,522,000	50.7%	1.00%

Institution			Bank or CDLF?	SBLF Funding Outstanding	Qualified Small Business Lending as of 3/31/2013				
Name	City	State			Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Community Bank Delaware	Lewes	DE	Bank	4,500,000	30,078,000	35,480,000	5,402,000	18.0%	1.00%
Bank of Central Florida	Lakeland	FL	Bank	7,000,000	65,574,000	97,171,000	31,597,000	48.2%	1.00%
Broward Financial Holdings, Inc.	Fort Lauderdale	FL	Bank	3,134,000	14,233,000	53,006,000	38,773,000	272.4%	1.00%
CBOS Bankshares, Inc.	Merritt Island	FL	Bank	3,893,000	46,283,000	34,680,000	(11,603,000)	-25.1%	5.00%
Community Southern Bank	Lakeland	FL	Bank	5,700,000	28,611,000	50,790,000	22,179,000	77.5%	1.00%
FineMark Holdings, Inc.	Fort Myers	FL	Bank	5,665,000	25,709,000	62,430,000	36,721,000	142.8%	1.00%
First Green Bancorp, Inc. (First Green Bank)	Eustis	FL	Bank	4,727,000	30,339,000	80,859,000	50,520,000	166.5%	1.00%
Florida Business BancGroup, Inc.	Tampa	FL	Bank	15,360,000	98,486,000	138,184,000	39,698,000	40.3%	1.00%
Florida Community Bankshares, Inc.	Ocala	FL	Bank	17,000,000	158,498,000	132,631,000	(25,867,000)	-16.3%	5.00%
Florida Shores Bancorp, Inc.	Pompano Beach	FL	Bank	12,750,000	88,898,000	133,973,000	45,075,000	50.7%	1.00%
Florida Traditions Bank	Dade City	FL	Bank	8,800,000	61,282,000	115,549,000	54,267,000	88.6%	1.00%
Gulfstream Bancshares, Inc.	Stuart	FL	Bank	7,500,000	283,018,000	246,510,000	(36,508,000)	-12.9%	5.00%
HomeBancorp, Inc.	Tampa	FL	Bank	7,398,000	12,298,000	16,141,000	3,843,000	31.2%	2.92%
Jefferson Bank of Florida	Oldsmar	FL	Bank	3,367,000	13,891,000	34,671,000	20,780,000	149.6%	1.00%
Marquis Bank	Coral Gables	FL	Bank	3,500,000	11,273,000	37,556,000	26,283,000	233.2%	1.00%
Ovation Holdings, Inc.	Naples	FL	Bank	5,000,000	22,467,000	50,980,000	28,513,000	126.9%	1.00%
Platinum Bank Holding Co. (Platinum Bank)	Brandon	FL	Bank	13,800,000	166,747,000	199,520,000	32,773,000	19.7%	1.50%
Lowndes Bancshares, Inc.	Valdosta	GA	Bank	6,000,000	41,214,000	53,217,000	12,003,000	29.1%	1.00%
Resurgens Bancorp	Atlanta	GA	Bank	2,967,000	18,065,000	28,626,000	10,561,000	58.5%	1.50%
The Peoples Bank of Talbotton	Talbotton	GA	Bank	890,000	5,943,000	8,683,000	2,740,000	46.1%	1.00%
Commercial Financial Corp	Storm Lake	IA	Bank	18,000,000	225,585,000	255,391,000	29,806,000	13.2%	1.00%
Heartland Financial USA, Inc.	Dubuque	IA	Bank	81,698,000	1,013,007,000	1,109,219,000	96,212,000	9.5%	2.00%
Liberty Financial Services, Inc.	Sioux City	IA	Bank	7,000,000	67,761,000	76,319,000	8,558,000	12.6%	1.00%
Two Rivers Financial Group, Inc.	Burlington	IA	Bank	17,430,000	202,621,000	194,805,000	(7,816,000)	-3.9%	5.00%
D. L. Evans Bancorp	Burley	ID	Bank	22,391,000	350,577,000	331,113,000	(19,464,000)	-5.6%	5.00%
Bancorp Financial, Inc.	Oak Brook	IL	Bank	14,643,000	14,912,000	16,860,000	1,948,000	13.1%	4.47%
Community First Bancorp, Inc.	Fairview Heights	IL	Bank	7,000,000	52,195,000	76,358,000	24,163,000	46.3%	1.50%
Community Illinois Corporation	Rock Falls	IL	Bank	4,500,000	78,909,000	89,896,000	10,987,000	13.9%	1.00%
First Bankers Trustshares, Inc.	Quincy	IL	Bank	10,000,000	145,175,000	177,626,000	32,451,000	22.4%	1.00%
First Busey Corporation	Champaign	IL	Bank	72,664,000	555,684,000	516,978,000	(38,706,000)	-7.0%	5.00%
First Community Financial Corporation	Elgin	IL	Bank	6,100,000	32,801,000	38,199,000	5,398,000	16.5%	1.46%
First Eldorado Bancshares, Inc.	Eldorado	IL	Bank	3,000,000	41,312,000	64,086,000	22,774,000	55.1%	1.50%
First Robinson Financial Corporation	Robinson	IL	Bank	4,900,000	36,324,000	48,093,000	11,769,000	32.4%	1.00%
Fisher Bancorp, Inc.	Fisher	IL	Bank	500,000	15,062,000	17,479,000	2,417,000	16.0%	1.50%
Heartland Bancorp, Inc.	Bloomington	IL	Bank	25,000,000	582,726,000	587,021,000	4,295,000	0.7%	7.70%
Illinois State Bancorp, Inc.	Chicago	IL	Bank	13,368,000	60,188,000	88,906,000	28,718,000	47.7%	1.00%
Merchants and Manufacturers Bank Corporation	Joliet	IL	Bank	6,800,000	57,311,000	74,372,000	17,061,000	29.8%	1.00%
People First Bancshares, Inc.	Pana	IL	Bank	9,198,000	129,986,000	154,857,000	24,871,000	19.1%	1.50%
Prime Banc Corp.	Dieterich	IL	Bank	10,000,000	98,113,000	115,795,000	17,682,000	18.0%	1.00%
QCR Holdings, Inc.	Moline	IL	Bank	29,867,000	462,004,000	395,827,000	(66,177,000)	-14.3%	5.00%
Signature Bancorporation, Inc.	Chicago	IL	Bank	12,500,000	123,830,000	222,429,000	98,599,000	79.6%	1.00%
Southern Illinois Bancorp, Inc.	Carmi	IL	Bank	9,000,000	92,925,000	133,919,000	40,994,000	44.1%	1.00%
Town and Country Financial Corporation	Springfield	IL	Bank	5,000,000	91,149,000	120,352,000	29,203,000	32.0%	1.00%
Tri-County Financial Group, Inc.	Mendota	IL	Bank	20,000,000	146,082,000	191,651,000	45,569,000	31.2%	1.00%
United Community Bancorp, Inc.	Chatham	IL	Bank	22,262,000	260,066,000	278,752,000	18,686,000	7.2%	5.10%
AMB Financial Corp.	Munster	IN	Bank	3,858,000	21,983,000	20,930,000	(1,053,000)	-4.8%	5.00%

Institution			Bank or CDLF?	SBLF Funding Outstanding	Qualified Small Business Lending as of 3/31/2013				
Name	City	State			Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Community Bank Shares of Indiana, Inc.	New Albany	IN	Bank	28,000,000	180,982,000	193,053,000	12,071,000	6.7%	4.14%
First Merchants Corporation	Muncie	IN	Bank	68,087,000	1,352,818,000	1,069,558,000	(283,260,000)	-20.9%	5.00%
First Savings Financial Group, Inc.	Clarksville	IN	Bank	17,120,000	58,329,000	90,090,000	31,761,000	54.5%	1.00%
Horizon Bancorp	Michigan City	IN	Bank	12,500,000	190,807,000	206,405,000	15,598,000	8.2%	2.00%
MutualFirst Financial, Inc.	Muncie	IN	Bank	28,923,000	182,945,000	167,313,000	(15,632,000)	-8.5%	5.00%
Bern Bancshares, Inc.	Bern	KS	Bank	1,500,000	23,043,000	24,306,000	1,263,000	5.5%	3.32%
Brotherhood Bancshares, Inc.	Kansas City	KS	Bank	16,000,000	55,235,000	42,583,000	(12,652,000)	-22.9%	5.00%
CB Bancshares Corp.	Weir	KS	Bank	190,000	1,222,000	1,647,000	425,000	34.8%	1.00%
Equity Bancshares, Inc.	Wichita	KS	Bank	16,372,000	282,886,000	328,399,000	45,513,000	16.1%	1.00%
Farmers State Bankshares, Inc.	Holton	KS	Bank	700,000	12,762,000	11,440,000	(1,322,000)	-10.4%	5.00%
Freedom Bancshares, Inc.	Overland Park	KS	Bank	4,000,000	31,191,000	44,499,000	13,308,000	42.7%	1.00%
Osborne Investments, Inc.	Osborne	KS	Bank	1,000,000	14,215,000	23,628,000	9,413,000	66.2%	1.50%
UBT Bancshares, Inc.	Marysville	KS	Bank	16,500,000	154,451,000	203,632,000	49,181,000	31.8%	1.00%
FCB Bancorp, Inc.	Louisville	KY	Bank	9,759,000	78,649,000	71,307,000	(7,342,000)	-9.3%	5.00%
Magnolia Bancshares Inc.	Hodgenville	KY	Bank	2,000,000	30,631,000	33,495,000	2,864,000	9.4%	3.10%
Community Trust Financial Corporation	Ruston	LA	Bank	48,260,000	359,389,000	460,014,000	100,625,000	28.0%	1.00%
First Guaranty Bancshares, Inc.	Hammond	LA	Bank	39,435,000	180,281,000	216,957,000	36,676,000	20.3%	1.28%
First NBC Bank Holding Company	New Orleans	LA	Bank	37,935,000	370,388,000	474,189,000	103,801,000	28.0%	1.00%
MidSouth Bancorp, Inc.	LaFayette	LA	Bank	32,000,000	397,957,000	410,886,000	12,929,000	3.2%	4.60%
Ouachita Bancshares Corp.	Monroe	LA	Bank	17,930,000	142,355,000	196,904,000	54,549,000	38.3%	1.50%
Progressive Bancorp, Inc.	Monroe	LA	Bank	12,000,000	104,482,000	131,428,000	26,946,000	25.8%	1.00%
Hyde Park Bancorp, Inc.	Hyde Park	MA	Bank	18,724,000	4,944,000	15,887,000	10,943,000	221.3%	2.66%
Island Bancorp, Inc.	Edgartown	MA	Bank	4,000,000	23,581,000	35,767,000	12,186,000	51.7%	1.00%
Leader Bancorp, Inc.	Arlington	MA	Bank	12,852,000	30,398,000	60,347,000	29,949,000	98.5%	1.00%
New England Bancorp, Inc.	Hyannis	MA	Bank	4,000,000	41,202,000	59,207,000	18,005,000	43.7%	1.00%
Provident Bancorp, Inc.	Amesbury	MA	Bank	17,145,000	84,302,000	128,860,000	44,558,000	52.9%	1.00%
Rockport National Bancorp, Inc.	Rockport	MA	Bank	3,000,000	37,136,000	44,427,000	7,291,000	19.6%	1.00%
StonehamBank, A Co-operative Bank	Stoneham	MA	Bank	13,813,000	46,880,000	94,779,000	47,899,000	102.2%	1.50%
Eagle Bancorp, Inc.	Bethesda	MD	Bank	56,600,000	413,330,000	656,870,000	243,540,000	58.9%	1.00%
Howard Bancorp, Inc.	Ellicott City	MD	Bank	12,562,000	120,455,000	153,872,000	33,417,000	27.7%	1.00%
Monument Bank	Bethesda	MD	Bank	11,355,000	34,983,000	52,140,000	17,157,000	49.0%	1.00%
Tri-County Financial Corporation	Waldorf	MD	Bank	20,000,000	244,812,000	285,441,000	40,629,000	16.6%	1.00%
Katahdin Bankshares Corp.	Houlton	ME	Bank	11,000,000	138,863,000	167,987,000	29,124,000	21.0%	1.00%
Birmingham Bloomfield Bancshares, Inc.	Birmingham	MI	Bank	4,621,000	33,793,000	51,891,000	18,098,000	53.6%	1.00%
Crestmark Bancorp, Inc.	Troy	MI	Bank	8,250,000	198,199,000	375,121,000	176,922,000	89.3%	1.00%
Huron Valley State Bank	Milford	MI	Bank	2,597,000	21,470,000	31,443,000	9,973,000	46.5%	1.00%
Level One Bancorp, Inc.	Farmington Hills	MI	Bank	11,301,000	94,054,000	153,805,000	59,751,000	63.5%	1.00%
Valley Financial Group, Ltd.	Saginaw	MI	Bank	2,000,000	73,968,000	86,348,000	12,380,000	16.7%	1.00%
Financial Services of Winger, Inc.	Fosston	MN	Bank	4,069,000	60,984,000	79,267,000	18,283,000	30.0%	1.50%
Heritage Bancshares Group, Inc.	Willmar	MN	Bank	11,000,000	149,302,000	161,560,000	12,258,000	8.2%	3.10%
Kerkhoven Bancshares, Inc.	Kerkhoven	MN	Bank	1,500,000	22,526,000	29,996,000	7,470,000	33.2%	1.50%
McLeod Bancshares, Inc.	Shorewood	MN	Bank	6,000,000	64,344,000	48,933,000	(15,411,000)	-24.0%	5.00%
MidWest Bancorporation, Inc.	Eden Prairie	MN	Bank	5,115,000	72,206,000	81,476,000	9,270,000	12.8%	1.50%
Platinum Bancorp, Inc.	Oakdale	MN	Bank	4,453,000	45,123,000	50,995,000	5,872,000	13.0%	1.50%
Redwood Financial, Inc.	Redwood Falls	MN	Bank	6,425,000	53,010,000	72,509,000	19,499,000	36.8%	1.00%
Cardinal Bancorp II, Inc.	Washington	MO	Bank	6,251,000	62,590,000	74,484,000	11,894,000	19.0%	1.50%

Institution			Bank or CDLF?	SBLF Funding Outstanding	Qualified Small Business Lending as of 3/31/2013				
Name	City	State			Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Fortune Financial Corporation	Arnold	MO	Bank	3,255,000	46,918,000	43,968,000	(2,950,000)	-6.3%	5.00%
Great Southern Bancorp, Inc.	Springfield	MO	Bank	57,943,000	201,374,000	289,198,000	87,824,000	43.6%	1.00%
Liberty Bancorp, Inc.	Liberty	MO	Bank	16,169,000	81,757,000	100,584,000	18,827,000	23.0%	1.00%
Security State Bancshares, Inc.	Charleston	MO	Bank	22,000,000	177,012,000	199,597,000	22,585,000	12.8%	1.00%
Southern Missouri Bancorp, Inc.	Poplar Bluff	MO	Bank	20,000,000	188,556,000	210,609,000	22,053,000	11.7%	1.00%
Triad Bancorp, Inc.	Frontenac	MO	Bank	5,000,000	30,501,000	52,226,000	21,725,000	71.2%	1.00%
BankFirst Capital Corporation	Macon	MS	Bank	15,000,000	176,916,000	185,416,000	8,500,000	4.8%	4.43%
Cadence Financial Corporation (Encore Bancshares, Inc.)	Starkville	MS	Bank	32,914,000	633,113,000	777,708,000	144,595,000	22.8%	1.00%
Bancorp of Montana Holding Company	Missoula	MT	Bank	1,460,000	3,332,000	6,952,000	3,620,000	108.6%	1.50%
First Bancorp	Troy	NC	Bank	63,500,000	496,528,000	571,398,000	74,870,000	15.1%	1.00%
Live Oak Bancshares, Inc.	Wilmington	NC	Bank	6,800,000	53,679,000	151,006,000	97,327,000	181.3%	1.50%
Park Sterling Corporation (Citizens South Banking Corporation)	Charlotte	NC	Bank	20,500,000	353,772,000	373,121,000	19,349,000	5.5%	3.11%
Premara Financial, Inc.	Charlotte	NC	Bank	6,238,000	51,112,000	59,741,000	8,629,000	16.9%	1.00%
Providence Bank	Rocky Mount	NC	Bank	4,250,000	30,302,000	37,687,000	7,385,000	24.4%	1.00%
Select Bancorp, Inc.	Greenville	NC	Bank	7,645,000	30,424,000	55,693,000	25,269,000	83.1%	1.00%
Union Bank & Trust Company	Oxford	NC	Bank	6,200,000	38,662,000	48,894,000	10,232,000	26.5%	1.00%
Alerus Financial Corporation	Grand Forks	ND	Bank	20,000,000	280,617,000	408,007,000	127,390,000	45.4%	1.00%
Western State Agency, Inc.	Devils Lake	ND	Bank	12,000,000	147,079,000	226,202,000	79,123,000	53.8%	1.00%
Adbanc Inc.	Ogallala	NE	Bank	21,905,000	250,743,000	279,987,000	29,244,000	11.7%	1.00%
Banner County Ban Corporation	Harrisburg	NE	Bank	2,427,000	50,318,000	62,426,000	12,108,000	24.1%	1.50%
First State Holding Co. (Wilber Co.)	Lincoln	NE	Bank	12,000,000	137,848,000	162,078,000	24,230,000	17.6%	1.50%
The State Bank of Bartley	Bartley	NE	Bank	2,380,000	27,944,000	36,967,000	9,023,000	32.3%	1.50%
Centrix Bank & Trust	Bedford	NH	Bank	24,500,000	234,642,000	329,823,000	95,181,000	40.6%	1.00%
First Colebrook Bancorp, Inc.	Colebrook	NH	Bank	8,623,000	61,976,000	76,201,000	14,225,000	23.0%	1.00%
Guaranty Bancorp, Inc.	Woodsville	NH	Bank	7,000,000	75,321,000	89,630,000	14,309,000	19.0%	1.00%
New Hampshire Thrift Bancshares, Inc.	Newport	NH	Bank	23,000,000	145,102,000	185,974,000	40,872,000	28.2%	1.00%
Northway Financial, Inc.	Berlin	NH	Bank	23,593,000	109,533,000	135,913,000	26,380,000	24.1%	1.00%
Center Bancorp, Inc.	Union	NJ	Bank	11,250,000	230,584,000	262,186,000	31,602,000	13.7%	1.00%
Community Partners Bancorp	Middletown	NJ	Bank	12,000,000	175,160,000	198,047,000	22,887,000	13.1%	1.00%
Crest Savings Bancorp, Inc.	Wildwood	NJ	Bank	2,500,000	23,276,000	27,355,000	4,079,000	17.5%	1.00%
Freedom Bank	Oradell	NJ	Bank	4,000,000	32,445,000	52,765,000	20,320,000	62.6%	1.00%
Harmony Bank	Jackson	NJ	Bank	3,500,000	15,897,000	42,309,000	26,412,000	166.1%	1.00%
Highlands Bancorp, Inc.	Vernon	NJ	Bank	6,853,000	33,899,000	65,106,000	31,207,000	92.1%	1.00%
Hopewell Valley Community Bank	Pennington	NJ	Bank	11,000,000	92,334,000	122,466,000	30,132,000	32.6%	1.00%
Regal Bank	Livingston	NJ	Bank	7,000,000	25,872,000	43,689,000	17,817,000	68.9%	1.00%
Stewardship Financial Corporation	Midland Park	NJ	Bank	15,000,000	207,925,000	214,960,000	7,035,000	3.4%	4.53%
Meadows Bank	Las Vegas	NV	Bank	8,500,000	47,672,000	120,266,000	72,594,000	152.3%	1.00%
Alma Bank	Astoria	NY	Bank	19,000,000	91,798,000	288,720,000	196,922,000	214.5%	1.00%
Catskill Hudson Bancorp, Inc.	Rock Hill	NY	Bank	9,681,000	100,757,000	136,172,000	35,415,000	35.1%	1.00%
Elmira Savings Bank (The Elmira Savings Bank, FSB)	Elmira	NY	Bank	14,063,000	94,555,000	88,675,000	(5,880,000)	-6.2%	5.00%
Greater Rochester Bancorp, Inc.	Rochester	NY	Bank	7,000,000	58,822,000	101,795,000	42,973,000	73.1%	1.00%
Kinderhook Bank Corp.	Kinderhook	NY	Bank	7,000,000	43,624,000	59,163,000	15,539,000	35.6%	1.00%
Pathfinder Bancorp, Inc.	Oswego	NY	Bank	13,000,000	71,056,000	89,326,000	18,270,000	25.7%	1.00%
Seneca-Cayuga Bancorp, Inc.	Seneca Falls	NY	Bank	5,000,000	19,513,000	38,627,000	19,114,000	98.0%	1.00%
Columbus First Bancorp, Inc	Worthington	OH	Bank	6,150,000	36,629,000	50,950,000	14,321,000	39.1%	1.00%
Community Independent Bancorp Inc.	West Salem	OH	Bank	2,250,000	12,020,000	18,860,000	6,840,000	56.9%	1.00%

Institution			Bank or CDLF?	SBLF Funding Outstanding	Qualified Small Business Lending as of 3/31/2013				
Name	City	State			Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Insight Bank	Columbus	OH	Bank	4,250,000	16,410,000	32,511,000	16,101,000	98.1%	1.00%
AmeriBank Holding Company	Collinsville	OK	Bank	5,347,000	33,172,000	44,010,000	10,838,000	32.7%	1.00%
Central Service Corporation	Enid	OK	Bank	7,000,000	148,102,000	195,661,000	47,559,000	32.1%	1.50%
F & M Bancorporation, Inc.	Tulsa	OK	Bank	38,222,000	290,250,000	635,509,000	345,259,000	119.0%	1.00%
Prime Bank Group	Edmond	OK	Bank	4,456,000	20,960,000	45,428,000	24,468,000	116.7%	1.50%
Regent Capital Corporation	Nowata	OK	Bank	3,350,000	52,719,000	71,134,000	18,415,000	34.9%	1.00%
AmeriServ Financial, Inc.	Johnstown	PA	Bank	21,000,000	116,684,000	153,763,000	37,079,000	31.8%	1.00%
CBT Financial Corp.	Clearfield	PA	Bank	10,000,000	64,719,000	97,231,000	32,512,000	50.2%	1.00%
Centric Financial Corporation	Harrisburg	PA	Bank	7,492,000	50,832,000	84,231,000	33,399,000	65.7%	1.00%
Codorus Valley Bancorp, Inc.	York	PA	Bank	25,000,000	168,440,000	217,497,000	49,057,000	29.1%	1.00%
DNB Financial Corporation	Downingtown	PA	Bank	13,000,000	121,180,000	140,895,000	19,715,000	16.3%	1.00%
Emclair Financial Corp.	Emlenton	PA	Bank	10,000,000	56,761,000	57,169,000	408,000	0.7%	5.00%
Enterprise Financial Services Group, Inc.	Allison Park	PA	Bank	5,000,000	87,306,000	90,045,000	2,739,000	3.1%	4.45%
First Resource Bank	Exton	PA	Bank	5,083,000	33,001,000	40,766,000	7,765,000	23.5%	1.00%
Franklin Security Bancorp, Inc.	Wilkes-Barre	PA	Bank	6,955,000	26,190,000	33,743,000	7,553,000	28.8%	1.00%
Jonestown Bank and Trust Company	Jonestown	PA	Bank	4,000,000	40,820,000	59,475,000	18,655,000	45.7%	1.00%
MileStone Bank	Doylestown	PA	Bank	5,100,000	46,778,000	93,102,000	46,324,000	99.0%	1.00%
Monument Bank	Doylestown	PA	Bank	2,970,000	19,715,000	51,938,000	32,223,000	163.4%	1.00%
Penn Liberty Financial Corp.	Wayne	PA	Bank	20,000,000	134,752,000	165,008,000	30,256,000	22.5%	1.00%
Phoenix Bancorp, Inc.	Minersville	PA	Bank	3,500,000	28,019,000	40,405,000	12,386,000	44.2%	1.00%
Team Capital Bank	Bethlehem	PA	Bank	22,412,000	123,413,000	174,043,000	50,630,000	41.0%	1.00%
The Victory Bancorp, Inc.	Limerick	PA	Bank	3,431,000	26,588,000	53,035,000	26,447,000	99.5%	1.00%
Valley Green Bank	Philadelphia	PA	Bank	5,000,000	27,493,000	70,465,000	42,972,000	156.3%	1.00%
York Traditions Bank	York	PA	Bank	5,115,000	78,487,000	94,065,000	15,578,000	19.8%	1.00%
Carolina Alliance Bank	Spartanburg	SC	Bank	5,000,000	65,737,000	91,824,000	26,087,000	39.7%	1.00%
GrandSouth Bancorporation	Greenville	SC	Bank	15,422,000	92,718,000	112,087,000	19,369,000	20.9%	1.00%
TCB Corporation	Greenwood	SC	Bank	8,640,000	56,579,000	74,529,000	17,950,000	31.7%	1.50%
BHCB Holding Company	Rapid City	SD	Bank	2,000,000	33,830,000	56,580,000	22,750,000	67.2%	1.50%
Avenue Financial Holdings, Inc.	Nashville	TN	Bank	18,950,000	74,788,000	134,884,000	60,096,000	80.4%	1.00%
CapitalMark Bank & Trust	Chattanooga	TN	Bank	18,212,000	134,549,000	237,645,000	103,096,000	76.6%	1.00%
Carroll Financial Services, Inc.	Huntingdon	TN	Bank	3,000,000	61,317,000	72,031,000	10,714,000	17.5%	1.00%
Community First Bancshares, Inc.	Union City	TN	Bank	30,852,000	302,286,000	279,473,000	(22,813,000)	-7.5%	5.00%
Evolve Bancorp, Inc.	Cordova	TN	Bank	4,699,000	19,101,000	50,654,000	31,553,000	165.2%	1.00%
Franklin Financial Network, Inc.	Franklin	TN	Bank	10,000,000	18,547,000	35,141,000	16,594,000	89.5%	1.00%
Independent Holdings, Inc.	Memphis	TN	Bank	34,900,000	44,702,000	72,048,000	27,346,000	61.2%	1.87%
InsCorp, Inc.	Nashville	TN	Bank	3,000,000	27,512,000	47,736,000	20,224,000	73.5%	1.00%
Landmark Community Bank	Collierville	TN	Bank	8,000,000	29,258,000	57,532,000	28,274,000	96.6%	1.00%
Magna Bank	Memphis	TN	Bank	18,350,000	51,767,000	76,341,000	24,574,000	47.5%	1.00%
Merchants and Planters Bancshares, Inc.	Bolivar	TN	Bank	2,000,000	19,097,000	22,139,000	3,042,000	15.9%	1.00%
Moneytree Corporation	Lenoir City	TN	Bank	9,992,000	69,543,000	79,615,000	10,072,000	14.5%	1.00%
Planters Financial Group, Inc.	Clarksville	TN	Bank	20,000,000	150,609,000	174,712,000	24,103,000	16.0%	1.50%
Sequatchie Valley Bancshares, Inc.	Dunlap	TN	Bank	5,000,000	43,802,000	21,654,000	(22,148,000)	-50.6%	7.70%
SmartFinancial, Inc.	Pigeon Forge	TN	Bank	12,000,000	37,008,000	70,993,000	33,985,000	91.8%	1.00%
Southern Heritage Bancshares, Inc.	Cleveland	TN	Bank	5,105,000	58,099,000	72,676,000	14,577,000	25.1%	1.00%
Sumner Bank & Trust	GALLATIN	TN	Bank	4,264,000	27,039,000	29,082,000	2,043,000	7.6%	3.56%
AIM Bancshares, Inc.	Levelland	TX	Bank	9,100,000	75,067,000	150,806,000	75,739,000	100.9%	1.50%

Institution			Bank or CDLF?	SBLF Funding Outstanding	Qualified Small Business Lending as of 3/31/2013				
Name	City	State			Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
BMC Bancshares, Inc.	Dallas	TX	Bank	1,206,000	8,021,000	9,770,000	1,749,000	21.8%	1.50%
BOH Holdings, Inc.	Houston	TX	Bank	23,938,350	200,835,000	283,923,000	83,088,000	41.4%	1.00%
FB BanCorp	San Antonio	TX	Bank	12,000,000	39,335,000	91,344,000	52,009,000	132.2%	1.00%
First Texas BHC, Inc.	Fort Worth	TX	Bank	29,822,000	137,852,000	241,400,000	103,548,000	75.1%	1.00%
Frontier Bancshares, Inc.	Austin	TX	Bank	6,184,000	64,697,000	130,012,000	65,315,000	101.0%	1.50%
FVNB Corp.	Victoria	TX	Bank	18,000,000	668,934,000	732,787,000	63,853,000	9.5%	2.00%
Happy Bancshares, Inc.	Amarillo	TX	Bank	31,929,000	436,374,000	530,758,000	94,384,000	21.6%	1.00%
Hilltop Holdings, Inc. (PlainsCapital Corporation)	Dallas	TX	Bank	114,068,000	1,012,971,000	1,071,481,000	58,510,000	5.8%	3.97%
Joaquin Bankshares Inc.	Huntington	TX	Bank	3,908,000	40,722,000	49,775,000	9,053,000	22.2%	1.50%
Liberty Capital Bancshares, Inc.	Addison	TX	Bank	1,500,000	16,656,000	37,576,000	20,920,000	125.6%	1.50%
McLaughlin Bancshares, Inc.	Ralls	TX	Bank	6,600,000	47,152,000	62,660,000	15,508,000	32.9%	1.00%
Pioneer Bank, SSB	Drippings Springs	TX	Bank	3,004,000	26,496,000	58,748,000	32,252,000	121.7%	1.00%
Southwestern Bancorp, Inc.	Boerne	TX	Bank	1,500,000	22,454,000	24,997,000	2,543,000	11.3%	1.50%
Sovereign Bancshares, Inc.	Dallas	TX	Bank	24,500,000	183,263,000	190,741,000	7,478,000	4.1%	4.69%
Steele Holdings, Inc.	Tyler	TX	Bank	8,282,000	31,142,000	49,753,000	18,611,000	59.8%	1.50%
The ANB Corporation	Terrell	TX	Bank	37,000,000	402,694,000	472,019,000	69,325,000	17.2%	1.00%
Third Coast Bank SSB	Humble	TX	Bank	8,673,000	57,861,000	138,888,000	81,027,000	140.0%	1.00%
Veritex Holdings, Inc.	Dallas	TX	Bank	8,000,000	100,919,000	208,163,000	107,244,000	106.3%	1.00%
Cache Valley Banking Company	Logan	UT	Bank	11,670,000	151,344,000	182,362,000	31,018,000	20.5%	1.00%
LCA Bank Corporation	Park City	UT	Bank	2,727,000	14,000	2,740,000	2,726,000	19471.4%	1.00%
Medallion Bank	Salt Lake City	UT	Bank	26,303,000	229,336,000	403,251,000	173,915,000	75.8%	1.00%
Blue Ridge Bankshares, Inc.	Luray	VA	Bank	4,500,000	20,108,000	21,558,000	1,450,000	7.2%	4.36%
Citizens Community Bank	South Hill	VA	Bank	4,000,000	38,520,000	44,180,000	5,660,000	14.7%	1.00%
Heritage Bankshares, Inc.	Norfolk	VA	Bank	7,800,000	68,967,000	79,102,000	10,135,000	14.7%	1.00%
TowneBank	Portsmouth	VA	Bank	76,458,000	814,570,000	992,906,000	178,336,000	21.9%	1.00%
United Financial Banking Companies, Inc.	Vienna	VA	Bank	3,000,000	76,307,000	91,162,000	14,855,000	19.5%	1.00%
Virginia Heritage Bank	Fairfax	VA	Bank	15,300,000	85,644,000	142,698,000	57,054,000	66.6%	1.00%
WashingtonFirst Bankshares, Inc.	Reston	VA	Bank	17,796,000	199,484,000	254,826,000	55,342,000	27.7%	1.00%
Xenith Bankshares, Inc.	Richmond	VA	Bank	8,381,000	82,147,000	197,419,000	115,272,000	140.3%	1.00%
Puget Sound Bank	Bellevue	WA	Bank	9,886,000	85,895,000	112,598,000	26,703,000	31.1%	1.00%
U&I Financial Corp	Lynnwood	WA	Bank	5,500,000	39,884,000	54,697,000	14,813,000	37.1%	1.00%
W.T.B. Financial Corporation	Spokane	WA	Bank	44,571,000	878,103,000	931,220,000	53,117,000	6.0%	3.00%
County Bancorp, Inc.	Manitowoc	WI	Bank	15,000,000	379,555,000	440,482,000	60,927,000	16.1%	1.00%
Deerfield Financial Corporation	Deerfield	WI	Bank	3,650,000	20,670,000	22,458,000	1,788,000	8.7%	5.45%
First American Investment, Inc.	Hudson	WI	Bank	1,705,710	20,338,000	26,202,000	5,864,000	28.8%	1.50%
First Menasha Bancshares, Inc.	Neenah	WI	Bank	10,000,000	64,278,000	76,357,000	12,079,000	18.8%	1.00%
Nicolet Bankshares, Inc.	Green Bay	WI	Bank	24,400,000	240,359,000	242,658,000	2,299,000	1.0%	5.00%
Northern Bankshares, Inc.	McFarland	WI	Bank	22,000,000	138,447,000	157,548,000	19,101,000	13.8%	2.32%
PFSB Bancorporation, Inc.	Pigeon Falls	WI	Bank	1,500,000	25,844,000	27,398,000	1,554,000	6.0%	3.00%
Sword Financial Corporation	Horicon	WI	Bank	17,000,000	192,968,000	239,126,000	46,158,000	23.9%	1.50%
First Bank of Charleston	Charleston	WV	Bank	3,345,000	24,923,000	27,953,000	3,030,000	12.2%	1.38%
MVB Financial Corp.	Fairmont	WV	Bank	8,500,000	53,681,000	112,628,000	58,947,000	109.8%	1.00%
Financial Security Corporation	Basin	WY	Bank	5,000,000	67,715,000	82,979,000	15,264,000	22.5%	1.00%
California Coastal Rural Development Corporation	Salinas	CA	CDLF	870,000	9,545,000	9,242,000	(303,000)	-3.2%	2.00%
Low Income Investment Fund	San Francisco	CA	CDLF	7,490,000	26,595,000	48,881,000	22,286,000	83.8%	2.00%
OBDC Small Business Finance	Oakland	CA	CDLF	219,000	2,473,000	4,328,000	1,855,000	75.0%	2.00%

Institution			Bank or CDLF?	SBLF Funding Outstanding	Qualified Small Business Lending as of 3/31/2013				
Name	City	State			Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Opportunity Fund Northern California	San Jose	CA	CDLF	2,236,000	5,935,000	12,535,000	6,600,000	111.2%	2.00%
Rural Community Assistance Corporation	West Sacramento	CA	CDLF	4,300,000	6,104,000	9,758,000	3,654,000	59.9%	2.00%
Valley Economic Development Center, Inc.	Van Nuys	CA	CDLF	661,000	9,581,000	26,127,000	16,546,000	172.7%	2.00%
Colorado Enterprise Fund, Inc.	Denver	CO	CDLF	463,000	5,721,000	8,795,000	3,074,000	53.7%	2.00%
Greater New Haven Community Loan Fund	New Haven	CT	CDLF	525,000	758,000	1,105,000	347,000	45.8%	2.00%
Building Hope... A Charter School Facilities Fund	Washington	DC	CDLF	2,091,000	23,190,000	34,975,000	11,785,000	50.8%	2.00%
Partners for the Common Good, Inc.	Washington	DC	CDLF	1,009,000	4,888,000	6,415,000	1,527,000	31.2%	2.00%
Access to Capital for Entrepreneurs, Inc. (Appalachian Community Enter	Cleveland	GA	CDLF	188,000	2,773,000	7,000,000	4,227,000	152.4%	2.00%
IFF	Chicago	IL	CDLF	8,294,000	108,261,000	132,706,000	24,445,000	22.6%	2.00%
Community Ventures Corporation	Lexington	KY	CDLF	1,045,000	3,451,000	6,200,000	2,749,000	79.7%	2.00%
Federation of Appalachian Housing Enterprises, Inc.	Berea	KY	CDLF	2,063,000	4,137,000	7,086,000	2,949,000	71.3%	2.00%
Boston Community Loan Fund, Inc.	Roxbury	MA	CDLF	4,410,000	11,378,000	13,073,000	1,695,000	14.9%	2.00%
Capital Link, Inc.	Boston	MA	CDLF	198,000	1,420,000	5,930,000	4,510,000	317.6%	2.00%
Common Capital, Inc. (The Western Massachusetts Enterprise Fund, Inc.	Holyoke	MA	CDLF	200,000	3,526,000	3,586,000	60,000	1.7%	2.00%
Enterprise Community Loan Fund, Inc.	Columbia	MD	CDLF	8,817,000	8,849,000	11,766,000	2,917,000	33.0%	2.00%
Coastal Enterprises, Inc.	Wiscasset	ME	CDLF	2,316,000	17,640,000	21,730,000	4,090,000	23.2%	2.00%
Community Reinvestment Fund, Inc.	Minneapolis	MN	CDLF	5,100,000	43,655,000	32,924,000	(10,731,000)	-24.6%	2.00%
Midwest Minnesota Community Development Corporation	Detroit Lakes	MN	CDLF	4,600,000	29,638,000	37,096,000	7,458,000	25.2%	2.00%
Nonprofits Assistance Fund	Minneapolis	MN	CDLF	686,000	6,979,000	8,978,000	1,999,000	28.6%	2.00%
Montana Community Development Corporation	Missoula	MT	CDLF	585,000	8,377,000	14,232,000	5,855,000	69.9%	2.00%
Mountain BizCapital, Inc.	Asheville	NC	CDLF	197,000	1,791,000	2,938,000	1,147,000	64.0%	2.00%
Nebraska Enterprise Fund	Oakland	NE	CDLF	197,000	1,454,000	3,758,000	2,304,000	158.5%	2.00%
La Fuerza Unida Community Development Corporation	East Norwich	NY	CDLF	42,000	86,000	480,000	394,000	458.1%	2.00%
Leviticus 25:23 Alternative Fund, Inc.	Elmsford	NY	CDLF	750,000	2,218,000	2,316,000	98,000	4.4%	2.00%
Primary Care Development Corporation	New York	NY	CDLF	4,000,000	33,280,000	26,298,000	(6,982,000)	-21.0%	2.00%
Seedco Financial Services, Inc.	New York	NY	CDLF	2,500,000	33,651,000	40,601,000	6,950,000	20.7%	2.00%
Economic and Community Development Institute, Inc.	Columbus	OH	CDLF	203,000	2,728,000	6,597,000	3,869,000	141.8%	2.00%
Citizen Potawatomi Community Development Corporation	Shawnee	OK	CDLF	490,000	6,505,000	10,528,000	4,023,000	61.8%	2.00%
Bridgeway Capital, Inc.	Pittsburgh	PA	CDLF	1,820,000	18,674,000	18,758,000	84,000	0.4%	2.00%
Community First Fund	Lancaster	PA	CDLF	862,000	11,002,000	11,676,000	674,000	6.1%	2.00%
Northside Community Development Fund	Pittsburgh	PA	CDLF	250,000	2,190,000	2,999,000	809,000	36.9%	2.00%
The Progress Fund	Greensburg	PA	CDLF	1,052,000	12,882,000	20,150,000	7,268,000	56.4%	2.00%
The Reinvestment Fund, Inc.	Philadelphia	PA	CDLF	11,708,000	113,268,000	115,707,000	2,439,000	2.2%	2.00%
Charleston Citywide Local Development Corporation	Charleston	SC	CDLF	1,000,000	1,799,000	3,250,000	1,451,000	80.7%	2.00%
Lowcountry Housing Trust, Incorporated	North Charleston	SC	CDLF	392,000	96,000	572,000	476,000	495.8%	2.00%
Northeast South Dakota Economic Corporation	Sisseton	SD	CDLF	1,000,000	11,758,000	12,551,000	793,000	6.7%	2.00%
Rural Electric Economic Development, Inc.	Madison	SD	CDLF	1,230,000	11,116,000	10,627,000	(489,000)	-4.4%	2.00%
South Eastern Development Foundation	Sioux Falls	SD	CDLF	240,000	2,486,000	5,052,000	2,566,000	103.2%	2.00%
CEN-TEX Certified Development Corporation	Austin	TX	CDLF	489,000	6,554,000	5,868,000	(686,000)	-10.5%	2.00%
PeopleFund	Austin	TX	CDLF	500,000	6,412,000	7,705,000	1,293,000	20.2%	2.00%
ECDC Enterprise Development Group	Arlington	VA	CDLF	320,000	1,402,000	2,445,000	1,043,000	74.4%	2.00%
NCB Capital Impact	Arlington	VA	CDLF	8,218,000	95,578,000	122,925,000	27,347,000	28.6%	2.00%
Vermont Community Loan Fund, Inc.	Montpelier	VT	CDLF	1,247,000	12,787,000	16,180,000	3,393,000	26.5%	2.00%
Craft3 (ShoreBank Enterprise Group, Pacific)	Ilwaco	WA	CDLF	1,867,000	24,108,000	40,253,000	16,145,000	67.0%	2.00%
Forward Community Investments, Inc.	Madison	WI	CDLF	470,000	3,964,000	4,697,000	733,000	18.5%	2.00%
Impact Seven, Incorporated	Almena	WI	CDLF	4,000,000	13,344,000	21,458,000	8,114,000	60.8%	2.00%

Institution			Bank or CDLF?	SBLF Funding Outstanding	Qualified Small Business Lending as of 3/31/2013				
Name	City	State			Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Wisconsin Women's Business Initiative Corporation	Milwaukee	WI	CDLF	391,000	4,562,000	7,842,000	3,280,000	71.9%	2.00%

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

Community Banks Participating in SBLF

Report on Information from 03/31/2013 Call Reports transmitted with July 2013 Use of Funds Report

Institution			Region	Total Assets	Baseline Lending				Baseline Business Lending	Q1 2013				Q1 2013 Business Lending	% Change over Baseline
Name	City	State			Commercial & Industrial	Owner-Occupied Commercial Real Estate	Agricultural Production	Secured by Farmland		Commercial & Industrial	Owner-Occupied Commercial Real Estate	Agricultural Production	Secured by Farmland		
BancIndependent, Incorporated	Sheffield	AL	South	1,088,103	126,083	110,777	6,105	15,249	258,213	157,365	141,368	2,511	18,190	319,434	24%
First Partners Bank (SouthCity Bank)	Vestavia Hills	AL	South	166,521	34,442	6,394	-	-	40,837	37,130	7,764	-	-	44,894	10%
ServisFirst Bancshares, Inc.	Birmingham	AL	South	2,861,709	440,705	209,801	25,580	22,243	698,328	1,057,345	583,956	37,053	66,591	1,744,945	150%
Southern National Corporation	Andalusia	AL	South	419,695	42,858	46,952	5,776	59,822	155,408	41,743	51,082	12,268	79,653	184,746	19%
Southern States Bancshares, Inc.	Anniston	AL	South	307,676	18,236	18,732	-	943	37,910	39,246	43,812	557	1,493	85,108	124%
First Service Bancshares, Inc.	Greenbrier	AR	South	218,438	20,458	31,269	6,055	16,417	74,199	11,053	23,826	4,721	18,534	58,134	-22%
Liberty Bancshares, Inc.	Jonesboro	AR	South	2,849,722	258,145	402,154	36,465	59,998	756,761	258,924	445,105	29,407	38,729	772,165	2%
Rock Bancshares, Inc.	Little Rock	AR	South	194,361	49,812	7,116	-	1,804	58,732	88,577	3,511	-	1,366	93,454	59%
Western Alliance Bancorporation	Phoenix	AZ	West	7,972,735	550,987	1,063,943	186	4,343	1,619,459	1,150,917	1,411,612	1,774	4,841	2,569,144	59%
1st Enterprise Bank	Los Angeles	CA	West	701,784	52,170	35,416	-	-	87,586	155,196	100,970	-	-	256,166	192%
Bank of Commerce Holdings	Redding	CA	West	974,070	133,779	72,044	1,173	7,805	214,800	183,716	75,969	507	5,250	265,442	24%
California Bank of Commerce	Lafayette	CA	West	348,124	60,775	13,291	390	1,632	76,087	119,214	37,264	150	1,347	157,975	108%
Capital Bank	San Juan Capistrano	CA	West	148,644	13,838	11,346	98	295	25,575	12,684	42,219	-	1,514	56,417	121%
Central Valley Community Bancorp	Fresno	CA	West	885,589	82,216	110,907	18,420	41,356	252,898	70,463	104,023	25,884	31,727	232,097	-8%
Community Valley Bank	El Centro	CA	West	107,315	11,352	2,293	-	-	13,645	9,965	20,090	348	151	30,554	124%
First California Financial Group, Inc.	Westlake Village	CA	West	1,741,192	227,247	127,145	51	855	355,297	159,586	179,141	-	960	339,687	-4%
First Northern Community Bancorp	Dixon	CA	West	852,552	88,431	116,575	30,680	22,480	258,166	82,917	90,674	16,061	23,972	213,624	-17%
First PacTrust Bancorp, Inc.	Irvine	CA	West	2,048,677	553	8,525	-	-	9,077	102,621	92,653	-	1,662	196,936	2070%
FNB Bancorp	South San Francisco	CA	West	894,101	67,974	69,468	0	5,118	142,560	50,557	75,266	-	4,933	130,756	-8%
Founders Bancorp	San Luis Obispo	CA	West	146,101	24,400	11,516	-	2,218	38,133	23,212	31,708	-	2,008	56,928	49%
GBC Holdings, Inc.	Los Angeles	CA	West	456,651	48,872	64,652	-	468	113,992	82,308	96,455	28	-	178,791	57%
Pacific Coast Bankers' Bancshares	San Francisco	CA	West	618,977	10,701	35,168	-	-	45,869	17,794	22,187	-	-	39,981	-13%
Partners Bank of California	Mission Viejo	CA	West	126,148	40,849	13,880	-	-	54,729	41,002	16,492	-	-	57,494	5%
ProAmerica Bank (Promérica Bank)	Los Angeles	CA	West	156,890	18,665	28,650	-	-	47,315	13,197	46,399	-	-	59,596	26%
Redwood Capital Bancorp	Eureka	CA	West	244,319	16,119	28,172	120	2,899	47,311	11,714	42,347	-	2,788	56,849	20%
Seacoast Commerce Bank	Chula Vista	CA	West	224,704	12,916	42,691	-	456	56,063	3,111	162,793	-	304	166,208	196%
Security California Bancorp	Riverside	CA	West	488,447	112,334	67,475	-	-	179,809	125,480	92,115	-	519	218,114	21%
Silvergate Capital Corporation	La Jolla	CA	West	638,517	3,408	6,233	-	-	9,641	2,985	10,175	-	-	13,160	37%
Summit State Bank	Santa Rosa	CA	West	438,266	40,612	33,151	2,405	24,934	101,101	35,773	43,988	6,084	22,206	108,051	7%
The Bank of Santa Barbara	Santa Barbara	CA	West	140,650	11,319	9,943	-	1,514	22,776	39,652	21,535	-	-	61,187	169%
The Private Bank of California	Los Angeles	CA	West	674,321	70,098	16,855	-	-	86,953	133,810	44,683	-	-	178,493	105%
CIC Bancshares, Inc.	Denver	CO	West	408,872	1,433	21	-	-	1,454	58,048	53,158	-	1,028	112,234	7620%
CoBiz Financial Inc.	Denver	CO	West	2,582,502	464,781	390,528	5,703	2,295	863,306	557,981	421,293	123	380	979,777	13%
Columbine Capital Corp.	Buena Vista	CO	West	269,255	22,300	16,986	221	893	40,399	40,996	45,279	50	2,453	88,778	120%
Morgan Capital Corporation	Fort Morgan	CO	West	144,385	13,330	6,289	4,169	3,950	27,738	18,030	6,497	3,668	5,427	33,622	21%
Steele Street Bank Corporation	Denver	CO	West	477,132	34,832	32,612	-	-	67,443	49,550	62,876	-	-	112,426	67%
Verus Acquisition Group, Inc.	Fort Collins	CO	West	258,007	14,365	45,134	88	7,204	66,792	22,755	57,356	-	2,736	82,847	24%
BNC Financial Group, Inc.	New Canaan	CT	Northeast	628,962	3,378	24,882	-	-	28,259	56,829	81,204	-	-	138,033	388%
Salisbury Bancorp, Inc.	Lakeville	CT	Northeast	597,341	23,290	49,853	402	5,666	79,211	32,719	75,756	460	4,282	113,217	43%
SBT Bancorp, Inc.	Simsbury	CT	Northeast	395,496	14,128	21,168	-	-	35,295	14,971	37,985	-	-	52,956	50%
Community Bank Delaware	Lewes	DE	South	145,177	6,962	20,018	574	1,175	28,729	4,881	31,128	175	1,240	37,424	30%
Bank of Central Florida	Lakeland	FL	South	311,862	29,147	27,541	-	-	56,688	49,297	48,112	-	-	97,409	72%
Broward Financial Holdings, Inc.	Fort Lauderdale	FL	South	145,214	14,234	-	-	-	14,234	19,861	33,145	-	-	53,006	272%
CBOS Bankshares, Inc.	Merritt Island	FL	South	132,860	5,742	40,542	-	-	46,283	5,092	29,659	-	-	34,751	-25%
Community Southern Bank	Lakeland	FL	South	211,708	13,773	15,059	813	115	29,759	28,738	23,850	1,450	231	54,269	82%
FineMark Holdings, Inc.	Fort Myers	FL	South	579,819	12,141	15,375	112	-	27,628	35,328	26,740	-	-	62,068	125%
First Green Bancorp, Inc. (First Green Bank)	Eustis	FL	South	226,472	6,491	23,716	-	133	30,339	14,123	66,536	-	148	80,807	166%
Florida Business BancGroup, Inc.	Tampa	FL	South	533,581	41,885	46,924	-	-	88,809	42,794	101,756	-	972	145,522	64%

Institution			Region	Total Assets	Baseline Lending				Baseline Business Lending	Q1 2013				Q1 2013 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 Community Bankshares, Inc.	Ocala	FL	South	584,936	29,777	56,970	8,266	68,740	163,752	18,105	41,374	7,977	62,767	130,223	-20%
Florida Shores Bancorp, Inc.	Pompano Beach	FL	South	564,241	35,523	38,461	-	-	73,983	38,583	92,402	-	477	131,462	78%
Florida Traditions Bank	Dade City	FL	South	280,580	30,449	24,910	299	5,624	61,282	46,383	54,123	1,651	12,869	115,026	88%
Gulfstream Bancshares, Inc.	Stuart	FL	South	545,111	123,553	159,465	-	-	283,018	100,479	139,433	-	-	239,912	-15%
HomeBancorp, Inc.	Tampa	FL	South	526,791	3,043	10,343	-	-	13,385	2,637	15,092	-	-	17,729	32%
Jefferson Bank of Florida	Oldsmar	FL	South	184,154	9,021	4,870	-	-	13,891	16,602	16,131	-	-	32,733	136%
Marquis Bank	Coral Gables	FL	South	170,163	1,427	9,846	-	-	11,273	16,191	22,560	-	-	38,751	244%
Ovation Holdings, Inc.	Naples	FL	South	326,751	1,684	8,013	-	-	9,698	8,388	43,450	-	1,129	52,967	446%
Platinum Bank Holding Co. (Platinum Bank)	Brandon	FL	South	429,518	57,110	95,349	222	10,816	163,496	83,896	104,380	128	18,069	206,473	26%
Lowndes Bancshares, Inc.	Valdosta	GA	South	221,825	10,135	38,874	-	-	49,009	13,523	34,616	3,674	983	52,796	8%
Resurgens Bancorp	Atlanta	GA	South	86,886	8,251	4,870	-	1,965	15,086	14,766	12,506	-	1,855	29,127	93%
The Peoples Bank of Talbotton	Talbotton	GA	South	38,363	647	3,191	-	2,106	5,943	1,397	2,931	12	4,390	8,730	47%
Commercial Financial Corp	Storm Lake	IA	Midwest	489,126	128,275	39,538	38,076	22,656	228,545	122,168	48,679	68,024	42,113	280,984	23%
Heartland Financial USA, Inc.	Dubuque	IA	Midwest	4,920,065	453,188	485,865	80,290	194,060	1,213,402	694,797	531,978	138,808	195,884	1,561,467	29%
Liberty Financial Services, Inc.	Sioux City	IA	Midwest	272,855	36,186	17,912	4,466	5,574	64,138	37,738	25,000	4,671	12,527	79,936	25%
Two Rivers Financial Group, Inc.	Burlington	IA	Midwest	636,989	114,756	65,269	13,984	20,410	214,418	117,248	54,766	12,486	23,281	207,781	-3%
D. L. Evans Bancorp	Burley	ID	West	968,696	69,464	158,111	107,881	60,654	396,108	82,545	150,003	71,003	77,885	381,436	-4%
Bancorp Financial, Inc.	Oak Brook	IL	Midwest	462,265	5,790	9,122	-	-	14,912	9,442	7,293	-	-	16,735	12%
Community First Bancorp, Inc.	Fairview Heights	IL	Midwest	203,844	23,850	23,424	-	7,233	54,507	40,536	35,249	-	6,831	82,616	52%
Community Illinois Corporation	Rock Falls	IL	Midwest	261,404	29,250	10,821	16,703	22,134	78,909	28,237	20,976	15,452	24,417	89,082	13%
First Bankers Trustshares, Inc.	Quincy	IL	Midwest	789,298	34,554	53,147	20,504	20,851	129,056	56,340	81,948	24,935	23,508	186,731	45%
First Bussey Corporation	Champaign	IL	Midwest	3,584,900	313,814	356,714	38,356	57,626	766,509	290,300	297,104	29,004	61,253	677,661	-12%
First Community Financial Corporation	Elgin	IL	Midwest	172,875	6,337	26,075	-	582	32,993	8,928	29,327	-	42	38,297	16%
First Eldorado Bancshares, Inc.	Eldorado	IL	Midwest	291,909	7,789	-	7,887	25,857	41,533	17,233	14,689	6,316	35,752	73,990	78%
First Robinson Financial Corporation	Robinson	IL	Midwest	230,432	14,280	7,658	3,957	8,804	34,699	13,300	21,159	1,816	11,425	47,700	37%
Fisher Bancorp, Inc.	Fisher	IL	Midwest	97,481	4,244	6,329	2,457	2,741	15,770	3,361	6,722	2,749	5,084	17,916	14%
Heartland Bancorp, Inc.	Bloomington	IL	Midwest	2,945,283	189,580	219,980	36,243	38,855	484,658	235,081	355,030	47,424	81,554	719,089	48%
Illinois State Bancorp, Inc.	Chicago	IL	Midwest	383,929	21,057	38,971	-	160	60,188	19,140	62,353	-	4,352	85,845	43%
Merchants and Manufacturers Bank Corporation	Joliet	IL	Midwest	172,192	35,038	20,722	-	-	55,760	57,373	18,994	-	-	76,367	37%
People First Bancshares, Inc.	Pana	IL	Midwest	378,734	48,975	9,408	48,716	13,254	120,352	72,526	25,382	63,034	29,116	190,058	58%
Prime Banc Corp.	Dieterich	IL	Midwest	533,964	21,310	6,268	9,480	22,344	59,401	28,504	55,089	7,844	25,901	117,338	98%
QCR Holdings, Inc.	Moline	IL	Midwest	2,154,909	331,888	157,873	59	4,915	494,735	307,740	196,146	32	2,256	506,174	2%
Signature Bancorporation, Inc.	Chicago	IL	Midwest	405,283	88,196	37,019	-	-	125,214	175,724	54,828	-	-	230,552	84%
Southern Illinois Bancorp, Inc.	Carmi	IL	Midwest	395,964	37,465	17,420	18,888	21,392	95,164	52,431	43,827	17,996	23,065	137,319	44%
Town and Country Financial Corporation	Springfield	IL	Midwest	465,694	34,830	59,359	6,536	5,550	106,274	33,688	93,515	6,328	5,247	138,778	31%
Tri-County Financial Group, Inc.	Mendota	IL	Midwest	895,753	23,912	24,883	30,134	35,679	114,608	49,170	48,908	37,520	64,864	200,462	75%
United Community Bancorp, Inc.	Chatham	IL	Midwest	1,280,899	98,783	95,660	47,661	74,408	316,511	129,304	93,705	61,206	88,771	372,986	18%
AMB Financial Corp.	Munster	IN	Midwest	180,129	7,638	14,191	-	-	21,829	7,230	13,196	-	-	20,426	-6%
Community Bank Shares of Indiana, Inc.	New Albany	IN	Midwest	806,661	87,840	88,791	690	4,709	182,030	93,091	95,928	1,571	4,801	195,391	7%
First Merchants Corporation	Muncie	IN	Midwest	4,238,609	673,225	515,331	115,882	147,472	1,451,909	637,952	434,587	104,284	123,945	1,300,768	-10%
First Savings Financial Group, Inc.	Clarksville	IN	Midwest	651,634	26,351	39,403	-	-	65,754	27,368	56,432	2,374	4,165	90,339	37%
Horizon Bancorp	Michigan City	IN	Midwest	1,734,106	63,712	84,200	3,279	7,424	158,615	82,157	128,814	1,367	11,759	224,097	41%
MutualFirst Financial, Inc.	Muncie	IN	Midwest	1,413,352	71,501	108,819	-	-	180,319	62,298	96,368	1,054	3,801	163,521	-9%
Bern Bancshares, Inc.	Bern	KS	Midwest	81,954	4,671	46	14,941	3,145	22,803	3,704	539	16,133	4,214	24,590	8%
Brotherhood Bancshares, Inc.	Kansas City	KS	Midwest	575,735	42,681	28,067	-	3,673	74,420	21,985	19,321	-	2,577	43,883	-41%
CB Bancshares Corp.	Weir	KS	Midwest	11,952	819	-	263	299	1,382	354	-	40	310	704	-49%
Equity Bancshares, Inc.	Wichita	KS	Midwest	1,192,396	72,242	44,546	7,028	5,075	128,891	144,234	147,892	15,277	28,889	336,292	161%
Farmers State Bankshares, Inc.	Holton	KS	Midwest	56,558	4,518	20	3,835	4,697	13,070	1,970	1,797	2,822	4,921	11,510	-12%
Freedom Bancshares, Inc.	Overland Park	KS	Midwest	152,612	17,081	18,667	-	-	35,748	27,692	25,688	-	-	53,380	49%
Osborne Investments, Inc.	Osborne	KS	Midwest	56,084	1,549	451	9,025	4,697	15,722	3,204	1,239	11,529	10,525	26,497	69%
UBT Bancshares, Inc.	Marysville	KS	Midwest	541,766	41,004	27,943	44,044	63,137	176,128	49,201	21,449	53,484	96,204	220,338	25%
FCB Bancorp, Inc.	Louisville	KY	South	468,843	27,761	54,823	-	56	82,640	18,248	51,151	-	1,350	70,749	-14%
Magnolia Bancshares Inc.	Hodgenville	KY	South	133,249	6,246	10,176	2,066	14,930	33,419	6,740	17,070	2,752	15,941	42,503	27%
Community Trust Financial Corporation	Ruston	LA	South	3,013,591	294,044	150,315	1,480	24,990	470,828	930,453	230,044	234	19,161	1,179,892	151%
First Guaranty Bancshares, Inc.	Hammond	LA	South	1,382,110	85,481	82,769	17,727	12,111	198,087	126,925	147,117	17,030	11,152	302,224	53%

Institution			Region	Total Assets	Baseline Lending				Baseline Business Lending	Q1 2013				Q1 2013 Business Lending	% Change over Baseline
Name	City	State			Commercial & Industrial	Owner-Occupied Commercial Real Estate	Agricultural Production	Secured by Farmland		Commercial & Industrial	Owner-Occupied Commercial Real Estate	Agricultural Production	Secured by Farmland		
First NBC Bank Holding Company	New Orleans	LA	South	2,786,786	288,580	212,783	-	261	501,625	673,777	343,968	-	832	1,018,577	103%
MidSouth Bancorp, Inc.	Lafayette	LA	South	1,864,619	185,803	126,929	6,367	3,019	322,119	295,727	202,963	19,855	30,853	549,398	71%
Quachita Bancshares Corp.	Monroe	LA	South	628,296	47,682	73,761	14,288	9,163	144,892	67,278	96,179	12,765	32,363	208,585	44%
Progressive Bancorp, Inc.	Monroe	LA	South	470,432	54,604	42,050	1,671	7,976	106,300	48,932	44,162	7,569	30,936	131,599	24%
Hyde Park Bancorp, Inc.	Hyde Park	MA	Northeast	1,190,646	1,142	542	-	-	1,684	32,266	8,760	-	-	41,026	2337%
Island Bancorp, Inc.	Edgartown	MA	Northeast	146,082	2,672	20,909	-	-	23,581	4,616	31,175	-	-	35,791	52%
Leader Bancorp, Inc.	Arlington	MA	Northeast	586,511	7,075	24,647	-	-	31,722	23,835	52,191	-	-	76,026	140%
New England Bancorp, Inc.	Hyannis	MA	Northeast	196,409	9,707	19,019	-	-	28,726	27,990	34,584	-	-	62,574	118%
Provident Bancorp, Inc.	Amesbury	MA	Northeast	599,439	17,487	70,118	-	93	87,697	67,937	82,764	-	18	150,719	72%
Rockport National Bancorp, Inc.	Rockport	MA	Northeast	195,144	9,222	29,422	-	-	38,643	9,624	36,062	-	-	45,686	18%
StonehamBank, A Co-operative Bank	Stoneham	MA	Northeast	461,947	22,466	24,415	-	-	46,880	36,892	57,887	-	-	94,779	102%
Eagle Bancorp, Inc.	Bethesda	MD	South	3,310,363	325,046	122,093	-	-	447,140	635,979	270,838	-	572	907,389	103%
Howard Bancorp, Inc.	Ellicott City	MD	South	406,987	91,705	41,681	-	794	134,180	87,988	74,104	-	2,946	165,038	23%
Monument Bank	Bethesda	MD	South	402,257	20,990	12,522	-	576	34,088	25,289	29,084	-	649	55,022	61%
Tri-County Financial Corporation	Waldorf	MD	South	966,417	121,233	137,607	-	-	258,840	103,755	195,385	-	-	299,140	16%
Katahdin Bankshares Corp.	Houlton	ME	Northeast	579,655	95,319	50,102	3,312	2,706	151,438	116,102	60,395	3,811	5,463	185,771	23%
Birmingham Bloomfield Bancshares, Inc.	Birmingham	MI	Midwest	156,390	15,987	17,807	-	-	33,793	24,923	27,057	-	-	51,980	54%
Crestmark Bancorp, Inc.	Troy	MI	Midwest	444,362	153,006	1,470	-	-	154,475	378,302	1,812	-	-	380,114	146%
Huron Valley State Bank	Milford	MI	Midwest	83,997	5,648	16,506	-	191	22,345	9,323	23,206	-	170	32,699	46%
Level One Bancorp, Inc.	Farmington Hills	MI	Midwest	518,835	39,110	24,606	-	-	63,716	118,227	61,801	-	-	180,028	183%
Valley Financial Group, Ltd.	Saginaw	MI	Midwest	182,270	38,248	36,190	-	90	74,528	47,637	40,724	-	762	89,123	20%
Financial Services of Winger, Inc.	Fosston	MN	Midwest	132,906	19,628	7,190	25,894	21,040	73,751	21,305	11,736	30,515	34,420	97,976	33%
Heritage Bancshares Group, Inc.	Willmar	MN	Midwest	419,566	59,801	32,540	48,486	28,555	169,382	59,460	19,390	51,709	54,248	184,807	9%
Kerkhoven Bancshares, Inc.	Kerkhoven	MN	Midwest	54,224	4,668	9,381	3,475	7,114	24,637	7,744	16,065	3,001	6,521	33,331	35%
McLeod Bancshares, Inc.	Shorewood	MN	Midwest	431,127	23,330	3,763	5,618	2,780	35,490	14,382	26,731	4,777	2,765	48,655	37%
MidWest Bancorporation, Inc.	Eden Prairie	MN	Midwest	221,751	35,697	18,909	-	-	54,606	19,213	11,719	20,086	32,410	83,428	53%
Platinum Bancorp, Inc.	Oakdale	MN	Midwest	142,014	19,145	27,015	-	573	46,733	30,680	26,369	-	2,758	59,807	28%
Redwood Financial, Inc.	Redwood Falls	MN	Midwest	204,471	24,855	31,378	-	-	56,233	15,915	20,490	21,351	15,293	73,049	30%
Cardinal Bancorp II, Inc.	Washington	MO	Midwest	300,131	34,752	29,431	190	5,482	69,855	36,901	34,402	382	9,640	81,325	16%
Fortune Financial Corporation	Arnold	MO	Midwest	146,316	24,461	23,534	-	370	48,366	21,004	25,082	-	-	46,086	-5%
Great Southern Bancorp, Inc.	Springfield	MO	Midwest	4,034,783	138,613	136,926	4,079	21,896	301,514	221,332	134,887	2,407	32,358	390,984	30%
Liberty Bancorp, Inc.	Liberty	MO	Midwest	403,191	23,445	53,499	-	-	76,944	41,994	59,258	-	702	101,954	33%
Security State Bancshares, Inc.	Charleston	MO	Midwest	665,349	56,094	57,781	30,314	49,925	194,113	54,227	68,998	37,239	87,679	248,143	28%
Southern Missouri Bancorp, Inc.	Poplar Bluff	MO	Midwest	786,705	52,833	42,934	28,817	26,753	151,336	67,730	78,474	33,573	51,083	230,860	53%
Triad Bancorp, Inc.	Frontenac	MO	Midwest	220,735	15,530	16,895	-	820	33,245	28,414	33,571	-	2,437	64,422	94%
BankFirst Capital Corporation	Macon	MS	South	733,904	58,754	75,633	9,765	42,941	187,093	73,121	83,472	7,387	43,928	207,908	11%
Cadence Financial Corporation (Encore Bancshares, Inc.)	Starkville	MS	South	5,778,791	390,730	469,509	9,668	19,435	889,341	1,912,247	319,050	2,034	24,766	2,258,097	154%
Bancorp of Montana Holding Company	Missoula	MT	West	44,402	1,208	1,994	-	444	3,646	6,037	3,950	-	581	10,568	190%
First Bancorp	Troy	NC	South	3,280,460	140,198	279,520	7,734	36,485	463,938	136,822	364,550	9,224	41,893	552,489	19%
Live Oak Bancshares, Inc.	Wilmington	NC	South	369,447	27,794	73,668	-	-	101,462	94,261	108,472	-	-	202,733	100%
Park Sterling Corporation (Citizens South Banking Corporation)	Charlotte	NC	South	1,967,460	42,334	51,218	-	122	93,673	110,639	270,073	114	10,340	391,166	318%
Premara Financial, Inc.	Charlotte	NC	South	235,785	15,263	23,523	-	-	38,786	24,566	43,583	-	552	68,701	77%
Providence Bank	Rocky Mount	NC	South	199,761	14,547	12,644	780	826	28,797	18,052	18,994	1,005	2,478	40,529	41%
Select Bancorp, Inc.	Greenville	NC	South	259,621	18,588	9,146	-	1,726	29,459	17,581	28,956	-	9,515	56,052	90%
Union Bank & Trust Company	Oxford	NC	South	206,216	19,991	15,549	10	3,112	38,662	21,318	20,512	1,557	5,354	48,741	26%
Alerus Financial Corporation	Grand Forks	ND	Midwest	1,320,585	180,756	65,037	33,489	10,852	290,134	267,235	130,472	25,860	12,097	435,664	50%
Western State Agency, Inc.	Devils Lake	ND	Midwest	584,615	97,220	32,153	14,569	6,955	150,896	179,269	19,940	13,751	11,868	224,828	49%
Adbanc Inc.	Ogallala	NE	Midwest	578,721	69,479	59,439	77,060	51,676	257,654	70,867	65,388	80,390	77,517	294,162	14%
Banner County Ban Corporation	Harrisburg	NE	Midwest	107,304	8,633	2,981	30,815	15,368	57,797	11,336	7,168	25,472	23,480	67,456	17%
First State Holding Co. (Wilber Co.)	Lincoln	NE	Midwest	401,010	40,835	24,786	25,570	36,985	128,176	48,212	32,091	32,792	71,725	184,820	44%
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	850,873	105,188	145,314	-	-	250,502	160,832	198,337	-	-	359,169	43%
First Colebrook Bancorp, Inc.	Colebrook	NH	Northeast	249,055	25,654	42,281	569	82	68,585	35,740	47,301	554	703	84,298	23%
Guaranty Bancorp, Inc.	Woodsville	NH	Northeast	381,646	37,136	48,710	454	1,988	88,288	35,953	58,894	415	2,394	97,656	11%
New Hampshire Thrift Bancshares, Inc.	Newport	NH	Northeast	1,230,122	57,064	80,606	-	-	137,670	54,430	147,077	34	101	201,642	46%

Institution			Region	Total Assets	Baseline Lending				Baseline Business Lending	Q1 2013				Q1 2013 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		
Northway Financial, Inc.	Berlin	NH	Northeast	845,991	44,870	67,422	-	-	112,292	83,170	60,897	-	-	144,067	28%
Center Bancorp, Inc.	Union	NJ	Northeast	1,609,096	106,353	113,588	-	-	219,941	174,845	94,944	-	-	269,789	23%
Community Partners Bancorp	Middletown	NJ	Northeast	735,643	48,487	135,572	-	204	184,262	48,644	156,190	-	152	204,986	11%
Crest Savings Bancorp, Inc.	Wildwood	NJ	Northeast	393,697	3,201	17,693	-	-	20,894	4,950	22,405	-	-	27,355	31%
Freedom Bank	Oradell	NJ	Northeast	167,713	14,905	17,540	-	-	32,445	11,389	39,982	-	-	51,371	58%
Harmony Bank	Jackson	NJ	Northeast	156,645	929	9,059	-	1,000	10,988	3,936	36,393	-	2,545	42,874	290%
Highlands Bancorp, Inc.	Vernon	NJ	Northeast	198,075	16,612	17,780	-	777	35,168	25,376	39,012	-	810	65,198	85%
Hopewell Valley Community Bank	Pennington	NJ	Northeast	430,978	9,885	76,725	-	876	87,485	16,498	113,498	-	832	130,828	50%
Regal Bank	Livingston	NJ	Northeast	275,125	1,682	24,190	-	-	25,872	5,116	38,573	-	-	43,689	69%
Stewardship Financial Corporation	Midland Park	NJ	Northeast	692,394	48,805	156,337	-	1,053	206,195	28,065	168,162	-	1,996	198,223	-4%
Meadows Bank	Las Vegas	NV	West	312,213	29,330	21,164	-	-	50,495	88,885	43,103	-	-	131,988	161%
Alma Bank	Astoria	NY	Northeast	888,327	66,760	25,038	-	-	91,798	190,616	147,613	-	-	338,229	268%
Catskill Hudson Bancorp, Inc.	Rock Hill	NY	Northeast	391,118	42,715	54,456	277	1,075	98,522	46,133	92,110	598	1,189	140,030	42%
Elmira Savings Bank (The Elmira Savings Bank, FSB)	Elmira	NY	Northeast	510,984	36,668	58,685	-	-	95,353	24,586	65,007	-	-	89,593	-6%
Greater Rochester Bancorp, Inc.	Rochester	NY	Northeast	352,596	43,466	17,134	-	1,736	62,336	78,889	35,335	-	1,161	115,385	85%
Kinderhook Bank Corp.	Kinderhook	NY	Northeast	311,955	18,911	19,028	58	2,330	40,328	27,732	35,539	116	381	63,768	58%
Pathfinder Bancorp, Inc.	Oswego	NY	Northeast	579,259	25,983	48,698	-	786	75,467	34,044	58,540	-	767	93,351	24%
Seneca-Cayuga Bancorp, Inc.	Seneca Falls	NY	Northeast	268,291	6,963	9,127	-	-	16,090	18,256	15,520	3,194	4,229	41,199	156%
Columbus First Bancorp, Inc.	Worthington	OH	Midwest	244,346	19,279	15,132	-	-	34,411	24,887	27,103	-	224	52,214	52%
Community Independent Bancorp Inc.	West Salem	OH	Midwest	95,070	2,587	5,795	133	3,505	12,020	2,911	9,628	3,070	3,200	18,809	56%
Insight Bank	Columbus	OH	Midwest	188,086	3,205	10,876	-	-	14,080	11,524	20,987	-	-	32,511	131%
AmeriBank Holding Company	Collinsville	OK	South	159,953	19,843	9,416	1,590	2,324	33,172	31,299	6,615	5,531	345	43,790	32%
Central Service Corporation	Enid	OK	South	594,484	43,994	23,240	43,232	38,675	149,140	73,834	27,215	59,547	42,321	202,917	36%
F & M Bancorporation, Inc.	Tulsa	OK	South	2,380,676	382,607	142,344	17	955	525,922	1,090,540	185,914	15	3,161	1,279,630	143%
Prime Bank Group	Edmond	OK	South	172,967	7,722	10,116	53	1,742	19,632	23,288	26,991	97	859	51,235	161%
Regent Capital Corporation	Nowata	OK	South	186,700	24,582	17,779	3,616	9,416	55,394	40,650	27,111	3,385	8,309	79,455	43%
AmeriServ Financial, Inc.	Johnstown	PA	Northeast	972,862	92,509	62,972	-	178	155,659	98,902	93,140	-	518	192,560	24%
CBT Financial Corp.	Clearfield	PA	Northeast	417,322	34,922	32,578	1,037	6,580	75,117	46,487	31,406	4,069	22,565	104,527	39%
Centric Financial Corporation	Harrisburg	PA	Northeast	303,442	16,476	31,487	193	1,397	49,553	32,700	50,242	809	1,416	85,167	72%
Codorus Valley Bancorp, Inc.	York	PA	Northeast	1,060,501	46,618	104,503	1,653	24,703	177,476	78,268	120,840	3,400	34,961	237,469	34%
DNB Financial Corporation	Downingtown	PA	Northeast	642,241	38,960	73,668	-	10,878	123,505	58,701	91,382	-	15,966	166,049	34%
Emclaire Financial Corp.	Emlenton	PA	Northeast	512,449	33,244	25,924	-	-	59,168	35,087	25,271	56	184	60,598	2%
Enterprise Financial Services Group, Inc.	Allison Park	PA	Northeast	267,971	37,394	75,423	-	424	113,241	41,810	89,984	-	91	131,885	16%
First Resource Bank	Exton	PA	Northeast	149,724	11,395	19,652	-	1,119	32,165	12,472	26,952	-	1,080	40,504	26%
Franklin Security Bancorp, Inc.	Wilkes-Barre	PA	Northeast	223,045	18,122	7,022	-	-	25,143	23,759	17,513	-	-	41,272	64%
Jonestown Bank and Trust Company	Jonestown	PA	Northeast	396,842	6,880	29,539	11	4,390	40,820	12,322	41,213	369	4,620	58,524	43%
MileStone Bank	Doylestown	PA	Northeast	198,508	17,161	29,937	-	-	47,098	52,063	48,689	-	-	100,752	114%
Monument Bank	Doylestown	PA	Northeast	222,354	1,478	17,409	-	828	19,715	1,544	49,621	-	773	51,938	163%
Penn Liberty Financial Corp.	Wayne	PA	Northeast	538,421	58,496	84,723	-	-	143,218	75,929	106,336	-	-	182,265	27%
Phoenix Bancorp, Inc.	Minersville	PA	Northeast	133,351	5,262	4,097	-	-	9,359	12,279	27,736	-	193	40,208	330%
Team Capital Bank	Bethlehem	PA	Northeast	942,708	58,221	58,748	-	-	116,969	72,045	104,593	-	547	177,185	51%
The Victory Bancorp, Inc.	Limerick	PA	Northeast	130,819	13,913	8,245	-	1,757	23,916	29,428	22,978	-	2,046	54,452	128%
Valley Green Bank	Philadelphia	PA	Northeast	302,483	10,485	12,990	-	-	23,475	31,382	38,732	-	-	70,114	199%
York Traditions Bank	York	PA	Northeast	279,679	48,533	27,986	-	2,156	78,674	55,991	46,383	-	1,853	104,227	32%
Carolina Alliance Bank	Spartanburg	SC	South	247,543	29,943	34,965	-	830	65,737	35,280	54,792	-	474	90,546	38%
GrandSouth Bancorporation	Greenville	SC	South	378,965	49,299	43,148	114	3,454	96,015	57,451	45,589	427	686	104,153	8%
TCB Corporation	Greenwood	SC	South	321,584	16,375	40,863	-	1,056	58,294	21,587	49,940	-	1,646	73,173	26%
BHCB Holding Company	Rapid City	SD	Midwest	127,443	11,260	16,312	1,696	1,627	30,895	17,414	37,169	194	3,092	57,869	87%
Avenue Financial Holdings, Inc.	Nashville	TN	South	759,552	92,450	29,501	-	-	121,950	138,461	53,111	-	1,245	192,817	58%
CapitalMark Bank & Trust	Chattanooga	TN	South	790,025	88,680	45,869	-	-	134,549	144,093	91,101	-	841	236,035	75%
Carroll Financial Services, Inc.	Huntingdon	TN	South	267,583	7,921	34,549	4,141	14,441	61,052	12,309	42,160	4,652	14,849	73,970	21%
Community First Bancshares, Inc.	Union City	TN	South	1,759,884	102,278	165,597	16,329	35,772	319,976	117,940	157,653	12,346	29,549	317,488	-1%
Evolve Bancorp, Inc.	Cordova	TN	South	266,048	8,239	5,161	2,211	3,490	19,101	12,480	34,516	5,372	7,650	60,018	214%
Franklin Financial Network, Inc.	Franklin	TN	South	608,911	10,261	9,123	823	149	20,356	22,989	10,611	2,195	921	36,716	80%
Independent Holdings, Inc.	Memphis	TN	South	806,586	39,655	11,109	-	1,474	52,238	60,919	22,520	-	7,699	91,138	74%

Institution			Region	Total Assets	Baseline Lending				Baseline Business Lending	Q1 2013				Q1 2013 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		
InsCorp, Inc.	Nashville	TN	South	200,245	11,667	8,603	-	765	21,034	22,374	24,495	-	867	47,736	127%
Landmark Community Bank	Collierville	TN	South	420,113	17,728	11,183	94	263	29,268	37,796	19,165	-	-	56,961	95%
Magna Bank	Memphis	TN	South	478,294	24,492	17,032	-	-	41,524	72,819	20,254	415	-	93,488	125%
Merchants and Planters Bancshares, Inc.	Bolivar	TN	South	92,595	5,479	10,527	361	2,730	19,097	5,811	13,343	59	3,060	22,273	17%
Moneytree Corporation	Lenoir City	TN	South	398,493	35,050	32,806	61	1,627	69,543	18,729	58,055	-	1,327	78,111	12%
Planters Financial Group, Inc.	Clarksville	TN	South	748,333	59,970	67,388	12,733	34,238	174,327	67,661	112,401	13,574	43,841	237,477	36%
Sequatchie Valley Bancshares, Inc.	Dunlap	TN	South	613,623	2,685	34,739	770	6,525	44,719	2,085	10,922	172	8,209	21,388	-52%
SmartFinancial, Inc.	Pigeon Forge	TN	South	440,367	21,736	14,293	-	1,139	37,167	36,272	37,086	-	4,126	77,484	108%
Southern Heritage Bancshares, Inc.	Cleveland	TN	South	241,206	26,826	30,355	33	1,077	58,290	24,883	46,595	3	-	71,481	23%
Sumner Bank & Trust	Gallatin	TN	South	182,005	12,075	15,701	43	694	28,512	8,801	20,839	8	290	29,938	5%
AIM Bancshares, Inc.	Levelland	TX	South	396,126	39,299	14,585	13,262	6,874	74,020	104,811	27,664	12,171	16,345	160,991	117%
BMC Bancshares, Inc.	Dallas	TX	South	60,932	765	2,514	825	223	4,326	2,292	10,677	23	-	12,992	200%
BOH Holdings, Inc.	Houston	TX	South	883,107	127,907	69,441	-	-	197,348	193,764	142,339	-	135	336,238	70%
FB BanCorp	San Antonio	TX	South	604,444	99,765	2,480	-	-	102,244	56,296	2,278	54,909	-	113,483	11%
First Texas BHC, Inc.	Fort Worth	TX	South	1,111,818	85,806	71,371	110	2,229	159,515	185,462	107,551	396	12,314	305,723	92%
Frontier Bancshares, Inc.	Austin	TX	South	398,974	25,056	29,742	851	6,814	62,462	56,041	77,099	319	6,407	139,866	124%
FVNB Corp.	Victoria	TX	South	2,409,319	256,962	185,801	102,406	86,398	631,567	299,509	275,293	115,906	94,830	785,538	24%
Happy Bancshares, Inc.	Amarillo	TX	South	2,172,290	201,680	93,384	130,663	51,686	477,414	296,006	126,589	233,685	122,756	779,036	63%
Hilltop Holdings, Inc. (PlainsCapital Corporation)	Dallas	TX	South	6,624,402	1,018,142	363,288	60,432	61,652	1,503,514	1,073,618	500,673	42,790	37,423	1,654,504	10%
Joaquin Bankshares Inc.	Huntington	TX	South	122,010	14,762	13,696	1,602	13,014	43,074	30,038	11,428	2,655	8,718	52,839	23%
Liberty Capital Bancshares, Inc.	Addison	TX	South	103,933	9,008	5,927	-	1,722	16,657	27,202	10,374	-	-	37,576	126%
McLaughlin Bancshares, Inc.	Ralls	TX	South	252,675	18,912	4,166	29,426	3,706	56,210	32,467	14,106	16,762	5,529	68,864	23%
Pioneer Bank, SSB	Drippings Springs	TX	South	222,078	7,439	8,987	-	1,142	17,568	24,590	26,465	435	7,636	59,126	237%
Southwestern Bancorp, Inc.	Boerne	TX	South	106,145	5,487	12,617	2,545	1,837	22,486	7,636	14,161	2,197	1,872	25,866	15%
Sovereign Bancshares, Inc.	Dallas	TX	South	1,067,889	196,282	22,060	-	918	219,260	248,508	47,991	-	1,731	298,230	36%
Steele Holdings, Inc.	Tyler	TX	South	238,085	14,649	15,060	427	1,007	31,142	20,164	28,302	353	631	49,450	59%
The ANB Corporation	Terrell	TX	South	2,277,183	142,877	265,405	6,732	22,473	437,487	111,503	392,111	6,532	14,169	524,315	20%
Third Coast Bank SSB	Humble	TX	South	260,919	33,954	30,443	-	-	64,397	95,111	45,953	65	4,836	145,965	127%
Veritex Holdings, Inc.	Dallas	TX	South	563,387	24,303	14,187	-	1,151	39,641	140,805	70,213	17	5,802	216,837	447%
Cache Valley Banking Company	Logan	UT	West	521,724	33,786	39,918	9,516	16,242	99,462	54,824	100,303	15,703	14,173	185,003	86%
LCA Bank Corporation	Park City	UT	West	75,004	136	-	-	-	136	2,740	-	-	-	2,740	1922%
Medallion Bank	Salt Lake City	UT	West	731,752	234,859	-	-	-	234,859	408,747	-	-	-	408,747	74%
Blue Ridge Bankshares, Inc.	Luray	VA	South	217,894	4,225	15,593	159	2,442	22,419	7,675	13,593	201	4,777	26,246	17%
Citizens Community Bank	South Hill	VA	South	160,977	18,419	16,605	251	3,246	38,520	13,062	26,693	62	3,661	43,478	13%
Heritage Bankshares, Inc.	Norfolk	VA	South	320,768	29,431	36,330	-	-	65,761	25,037	54,138	-	-	79,175	20%
TowneBank	Portsmouth	VA	South	4,375,172	302,054	531,494	675	6,389	840,612	406,430	709,903	440	6,752	1,123,525	34%
United Financial Banking Companies, Inc.	Vienna	VA	South	325,770	17,679	59,243	-	-	76,922	26,113	65,672	-	-	91,785	19%
Virginia Heritage Bank	Fairfax	VA	South	804,829	39,167	50,228	-	-	89,395	40,146	113,881	-	94	154,121	72%
WashingtonFirst Bankshares, Inc.	Reston	VA	South	1,063,024	60,171	13,644	117	3,240	77,172	111,766	141,772	-	-	253,538	229%
Xenith Bankshares, Inc.	Richmond	VA	South	579,251	14,641	19,095	-	593	34,328	204,429	56,986	60	5,596	267,071	678%
Puget Sound Bank	Bellevue	WA	West	276,029	49,945	28,866	-	-	78,810	83,226	37,243	-	618	121,087	54%
U&I Financial Corp	Lynnwood	WA	West	193,825	8,950	34,994	-	-	43,943	11,067	48,174	-	-	59,241	35%
W.T.B. Financial Corporation	Spokane	WA	West	4,369,620	726,366	358,143	80,131	37,049	1,201,688	732,468	425,868	120,363	45,129	1,323,828	10%
County Bancorp, Inc.	Manitowoc	WI	Midwest	743,669	44,238	63,411	118,072	171,649	397,369	53,566	53,053	161,465	210,898	478,982	21%
Deerfield Financial Corporation	Deerfield	WI	Midwest	106,764	15,306	116	4,065	1,820	21,306	9,387	7,248	827	5,052	22,514	6%
First American Investment, Inc.	Hudson	WI	Midwest	92,030	4,014	15,043	163	-	19,220	5,815	22,513	98	1,487	29,913	56%
First Menasha Bancshares, Inc.	Neeenah	WI	Midwest	339,645	51,762	29,044	6	519	81,331	55,728	39,017	23	824	95,592	18%
Nicolet Bankshares, Inc.	Green Bay	WI	Midwest	664,610	129,397	137,477	41	2,935	269,850	174,000	107,523	219	9,866	291,608	8%
Northern Bankshares, Inc.	McFarland	WI	Midwest	426,363	26,290	62,897	1,313	15,949	106,449	35,022	112,187	-	3,449	150,658	42%
PFSB Bancorporation, Inc.	Pigeon Falls	WI	Midwest	68,903	3,710	8,995	6,075	11,414	30,194	3,236	7,754	9,163	16,635	36,788	22%
Sword Financial Corporation	Horicon	WI	Midwest	525,320	63,172	127,299	10,132	21,004	221,607	72,286	126,313	18,330	44,623	261,552	18%
First Bank of Charleston	Charleston	WV	South	203,762	23,426	1,497	-	-	24,923	24,745	2,714	-	-	27,459	10%
MVB Financial Corp.	Fairmont	WV	South	756,425	15,650	38,312	-	-	53,962	40,193	76,346	-	-	116,539	116%
Financial Security Corporation	Basin	WY	West	313,068	26,934	10,943	18,648	17,218	73,742	32,185	19,383	19,877	21,492	92,937	26%