



Report on SBLF Participants' Small Business Lending Growth

*Submitted to Congress pursuant to Section 4106(3) of
the Small Business Jobs Act of 2010*



OVERVIEW

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

This report provides information on changes in small business lending by SBLF participants as of December 31, 2014, relative to baseline levels.² As of December 31, 2014, 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, current SBLF participants have increased their small business lending by \$15.1 billion over a \$31.5 billion baseline. This reflects a \$840 million increase over the prior quarter.**
- **To date, the total increase in small business lending reported by current and former³ participants amounted to \$15.8 billion.**
- **Increases in small business lending are widespread across SBLF participants, with 97 percent of current participants having increased their small business lending over baseline levels.**
- **Most current participants report that their small business lending increases have been substantial, with 94 percent increasing 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 409 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 5,727 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 75.1 percent over baseline levels, versus a 21.5 percent median increase for the representative peer group and a 17.9 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 70.8 percent since their initial receipt of CPP funding from Treasury versus a 26.4 percent increase for the peer group and an 23.8 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.

³ Lending growth reported by former participants in the final quarter of participation is held constant through subsequent periods

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 more than \$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 more than 3,000 locations across 47 states and the District of Columbia. This report includes information on the 274 institutions that continued to participate in the program as of December 31, 2014 and submitted quarterly supplemental reports for the fourth quarter, including 226 community banks and 48 CDLFs. The initial disbursement of SBLF funding to banks occurred on June 21, 2011, with subsequent transactions completed thereafter until the program's September 27, 2011 statutory funding deadline.

As of March 1, 2015, 57 institutions with aggregate investments of \$873.1 million have fully redeemed their SBLF securities and exited the program, and 26 institutions have partially redeemed \$271.0 million (or 54 percent of their SBLF securities) and continue to participate in the program.

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

- For community banks, the SBLF program 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.⁴ Banks that increase their lending by amounts less than 10 percent pay rates between 2 percent and 4 percent. If a bank's lending did not increase in the first two years, however, the rate increased 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 program 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 may 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.

As established in the Act and described above, the SBLF program operates through an indirect mechanism to achieve policy outcomes. The additional lending capacity provided by SBLF capital – coupled with the program's dividend or interest rate incentives in the case of community banks – encourages institutions to increase small business lending. Because of the program's structure, increases in small business lending cannot be directly linked to the use of SBLF funds. However, the program's impact can be observed indirectly. Accordingly, this report provides information regarding aggregate increases in small business lending as well as a comparison of outcomes between program participants and a peer group matched on key characteristics. For additional information regarding the methodology employed in this report, please see Appendix A.

⁴ The initial interest rate paid by S corporations and mutual institutions is, at most, 7.7 percent. If these institutions increase their small business lending by 10 percent or more, then the rate falls to as low as 1.5 percent. These interest rates equate to after-tax effective rates (assuming a 35% tax rate) equivalent to the dividend rate paid by C corporation participants.

INCREASES IN SMALL BUSINESS LENDING OVER BASELINE LEVELS

As of December 31, 2014, SBLF participants have increased their small business lending by \$15.1 billion over their aggregate baseline of \$31.5 billion. Bank participants have increased their small business lending by \$14.6 billion (or 48 percent) over a \$30.8 billion baseline, and CDLFs increased their small business lending by \$503.8 million (or 67 percent) over a \$747.9 million baseline. The following graph shows the aggregate increase in qualified small business lending reported by SBLF participants as of December 31, 2014. Increases in small business lending reflect that of current participants only and exclude institutions that have exited the program prior to the end of the quarter.

Increase in Small Business Lending over Baseline by SBLF Participants⁵
(Reported as of December 31, 2014)



Increases in small business lending are widespread among SBLF participants. To date, 222 of the 226 community banks continuing to participate (or 98 percent) and 45 of the 48 CDLFs continuing to participate (or 94 percent) have increased their small business lending. In addition, 262 of the 274 remaining SBLF participants (or 94 percent) have increased their small business lending by 10 percent or more.

These figures 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 June 30, 2010). The first four of Treasury's investments in SBLF participants were made in the quarter ended June 30, 2011, with all subsequent investments made in the quarter ended 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

⁵ The increase in lending for each quarter is representative of only those institutions participating in the quarter listed. Figures reflect the total aggregate net dollar amount of reported increases and decreases in small business lending. The increase over time of the baseline through Q3 2011 amount is driven by redemptions from institutions which reported decreases in small business lending outnumbering those which reported increases.

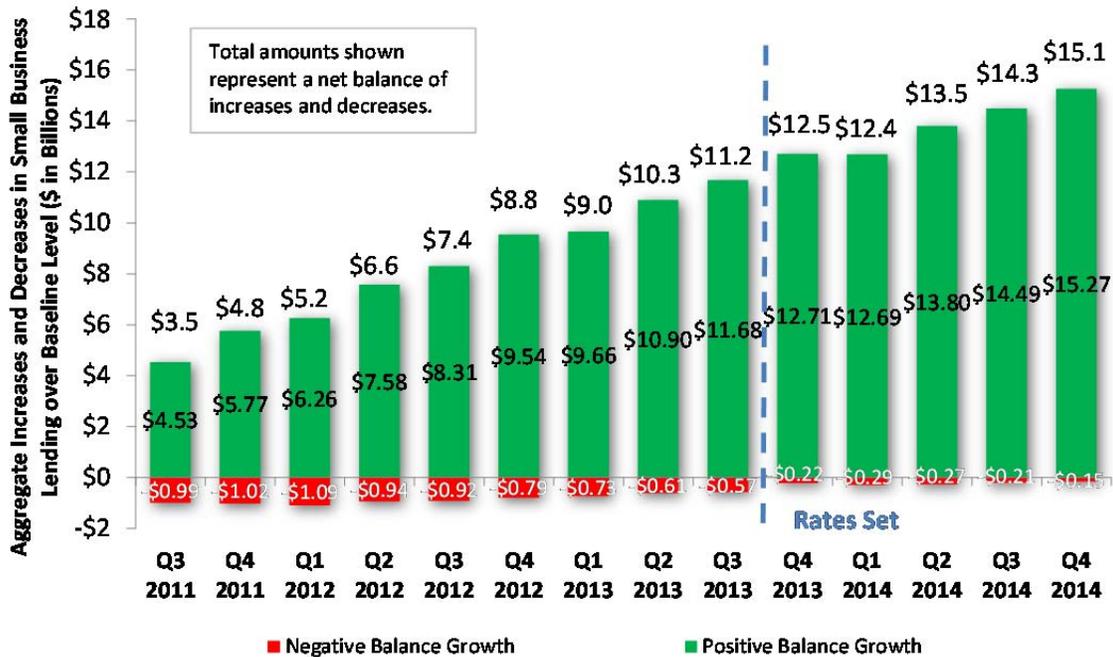


shall be based on call report data published in the quarter immediately preceding the date of the SBLF investment. Among other effects, this provision may have encouraged institutions to increase small business lending prior to entering the SBLF program, as they would receive the associated dividend 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, 262 (79 percent) of SBLF participants increased lending by \$4.5 billion and 70 (21 percent) participants decreased lending by \$991 million from the baseline period until the time of Treasury’s initial investments in the quarter ended September 30, 2011. Of the seven participants (2.6 percent) that presently report negative changes in small business lending, three 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 investment date level. Please see Appendix B for additional information on changes in small business lending following the initial SBLF investments.

The following chart displays the aggregate positive and negative qualified small business lending growth⁶ reported by current SBLF participants. The sum of these balances reflects the total increase in qualified small business lending reported.

Aggregate Increases and Decreases in Small Business Lending over Baseline by SBLF Participants
(Reported as of December 31, 2014)



Changes in the net qualified small business loan growth reported are driven largely by positive and negative changes in qualified small business lending balances by SBLF participants. To date, the vast majority, or 97 percent, of SBLF

⁶ Increases and decreases of lending balances are affected by both new originations and loan runoff at participant institutions.

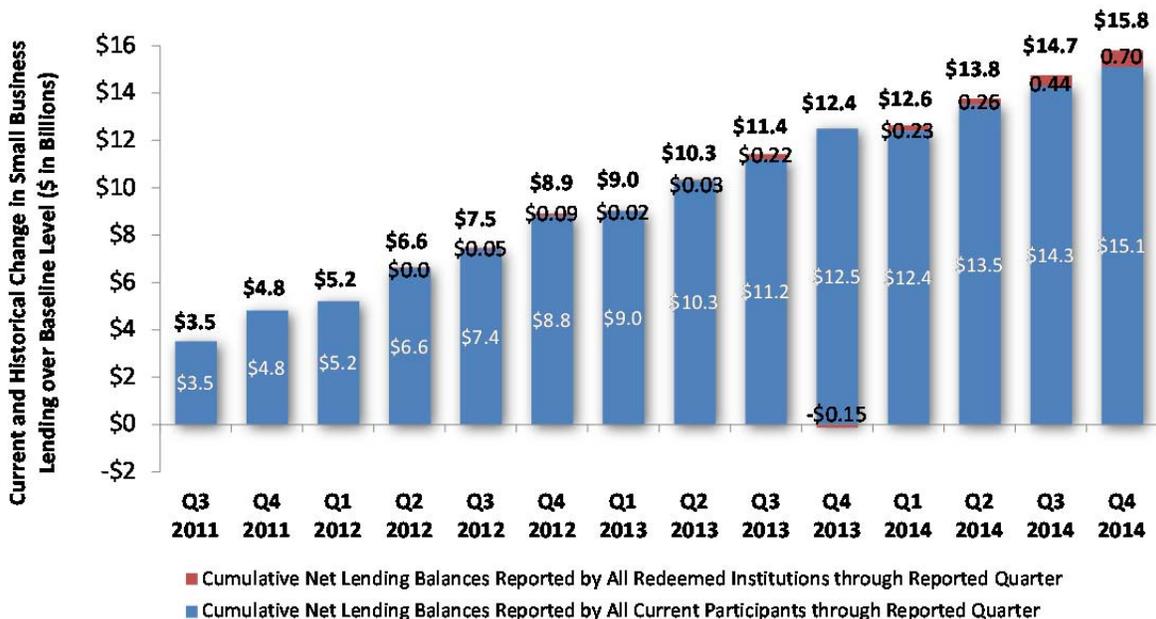


participants have increased qualified small business lending, for a total of \$15.3 billion in positive qualified small business loan growth over baseline. The remaining three percent of SBLF participants evidenced a decrease in qualified small business lending balances over baseline of \$150 million, such that the net of these positive and negative qualified small business growth balances is equal to \$15.1 billion across all SBLF participants (see also chart on page four).

Redemptions also impact the total qualified small business lending reported in a given quarter. As institutions redeem from the SBLF program, their respective increases or decreases in lending over baseline are removed for future reporting purposes. For example, should an SBLF institution with \$100 million in qualified small business lending growth over baseline redeem from the program, the growth associated with that institution would be omitted from total qualified small business loan growth calculations going forward, such that remaining participants would need to generate a net increase in qualified small business lending of at least \$100 million for the total qualified small business loan growth level to remain the same as reported in the previous quarter. The redemption of institutions with negative changes in qualified small business lending over baseline can have the inverse effect where, due to netting effects, the impact of the redemption is an increase in the total qualified small business lending reported.

The chart below shows the cumulative net impact of all current and former participants in the program by incorporating changes in qualified small business lending over baseline for former SBLF participants at the amount reported in the final quarter of program participation and holding those balance changes constant in future quarters. For example, if an SBLF participant reported a total increase in small business lending of \$10 million over baseline in the final quarter prior to a full redemption, that amount is held constant and included in the net small business lending growth calculation in each quarter thereafter, instead of being removed as under the current method, as outlined in the chart on page three. This approach captures the cumulative lending by all participants, both current and redeemed, and more comprehensively displays total historical program impact.

Current and Historical Change in Small Business Lending over Baseline by SBLF Participants
(Reported as of December 31, 2014)



As prescribed under the Act, SBLF rates became fixed beginning in Q3 2013, such that participants which evidenced minimal or negative changes in qualified small business lending over the baseline were unable to take advantage of SBLF lending incentives.

The redemption of several participants with declines in small business lending balances in Q4'13 (just following the dividend rate set period) resulted in a negative cumulative net effect of small business lending for redeemed participants totaling approximately -\$150 million through that quarter, and therefore led to a respective increase of the same amount in total measured qualified small business lending during Q4'13 under the standard methodology, as outlined in the chart on page 3.

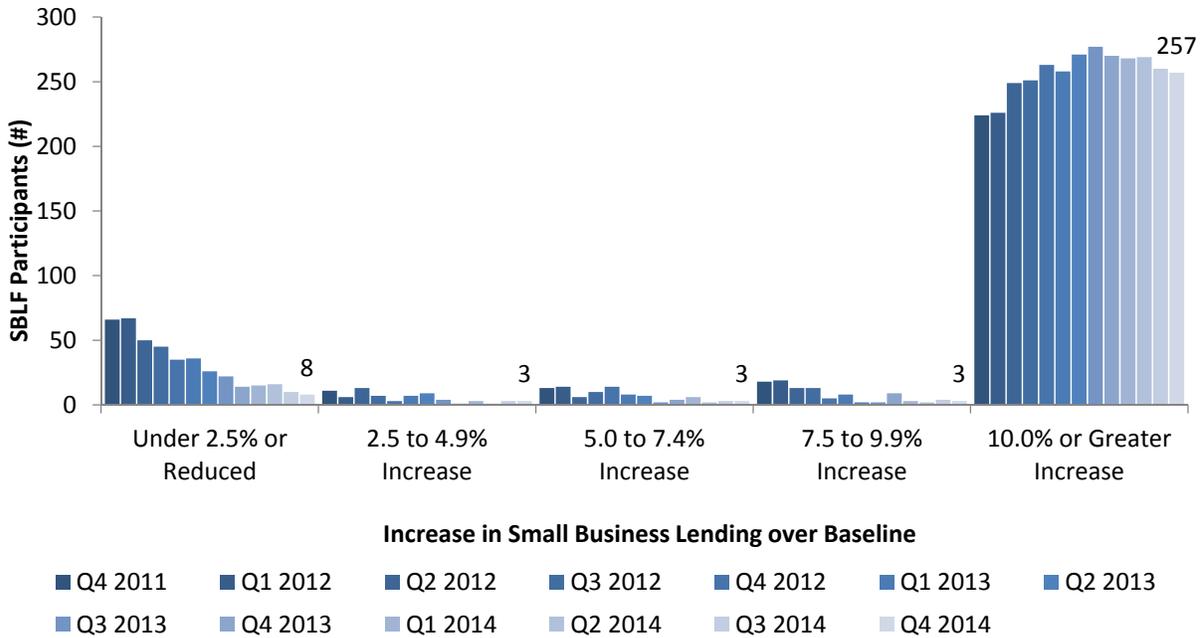
Subsequently, in the first quarter of 2014 that trend reversed, with several institutions reporting strong positive lending over baseline (totaling \$380 million) redeeming during that period, such that the net effect of cumulative small business lending growth at redeemed institutions totaled a positive \$230 million through that quarter. As such, this led to a respective decrease of the same amount of total measured qualified small business lending under the standard methodology, as outlined in the chart on page 3.

All subsequent analysis reflects current SBLF participants only.

Distribution of Small Business Lending Increases

The following graph 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.

SBLF Participants Reporting Increases in Small Business Lending over Baseline⁷
(Reported as of December 31, 2014)



To achieve the lowest available dividend or interest rate under the SBLF program terms (the “program incentive”), current participants would have needed to increase small business lending in aggregate by at least \$3.4 billion.⁸ As of December 31, 2014, the \$15.1 billion increase achieved over baseline levels is approximately 4.4 times greater than the \$3.4 billion program incentive.⁹

⁷ As a result of redemptions, the total number of SBLF institutions was 274 as of Q4 2014, 280 as of Q3 2014, 290 as of Q2 2014, 295 as of Q1 2014, 298 as of Q4 2013, 307 as of Q3 2013, 315 as of Q2 2013, 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.

⁸ Throughout this report, the term “program incentive” is defined as the aggregate increase that would be required for current participants to receive the lowest available dividend or interest rate under the SBLF program terms.

⁹ As of December 31, 2014, 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.

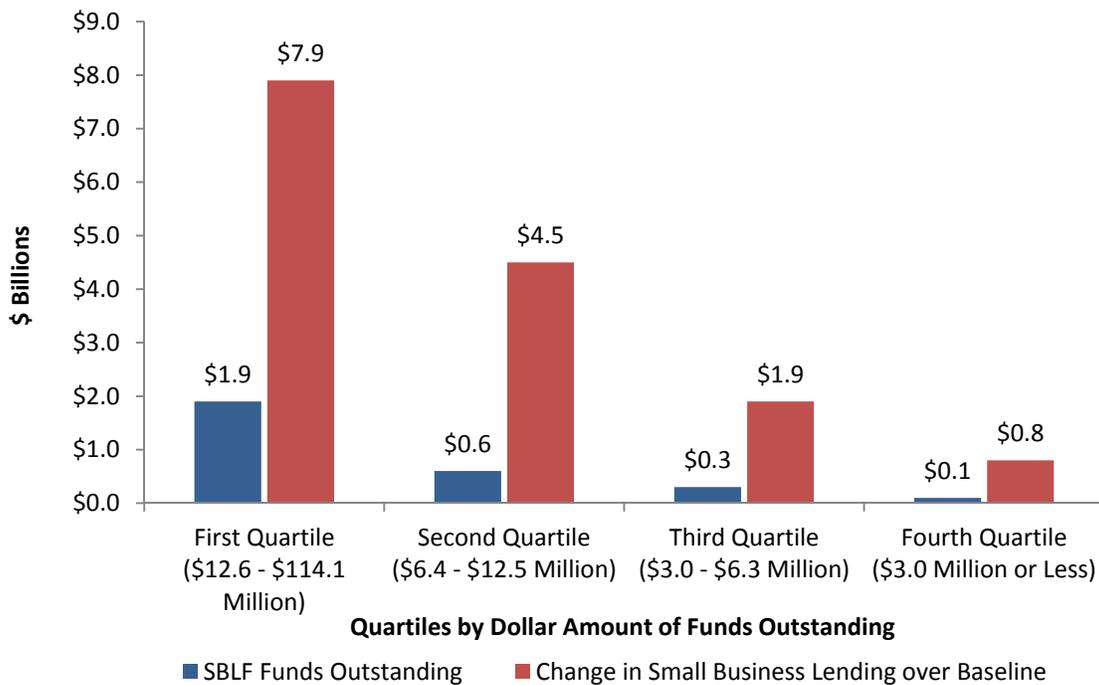


Distribution of Small Business Lending Increases by Quartile

Increases in small business lending are widespread among SBLF participants. The largest dollar value increases in small business lending have been made in aggregate by participants with the largest amount of SBLF funds outstanding. Funds outstanding is defined as the amount of funds received from SBLF minus funds that have been redeemed.

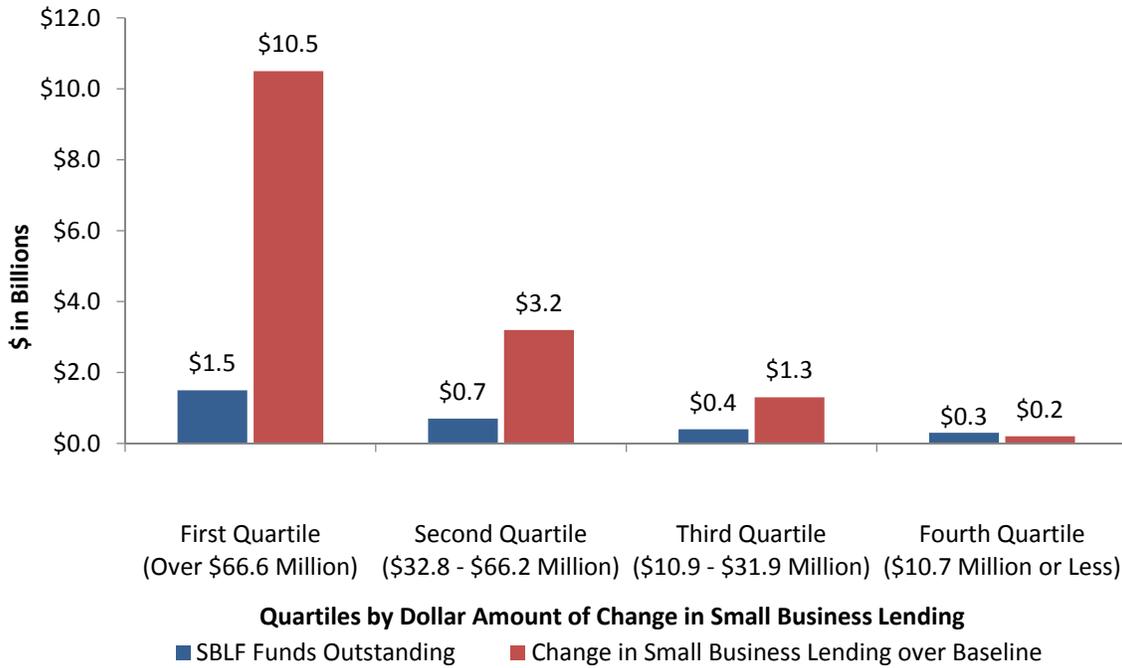
If ranked and grouped by the amount of SBLF investment outstanding, the 69 institutions that held \$12.6 million or more of outstanding SBLF investment accounted for \$7.9 billion of the total reported increase in small business lending with \$1.9 billion of total investment outstanding. The following graph shows the changes in small business lending over baseline levels across four equally-sized groups of SBLF participants based on the dollar amount of their SBLF investments outstanding.

Changes in Small Business Lending by Dollar Amount of SBLF Funds Outstanding
(Reported as of December 31, 2014)



If ranked and grouped by the dollar value of changes in small business lending, the top quartile of participants accounted for \$10.5 billion of the gross reported increase in small business lending with \$1.5 billion of SBLF funds outstanding. The following graph shows the change in small business lending over baseline levels across four equally-sized groups of SBLF participants based on the dollar amount of their change in lending.

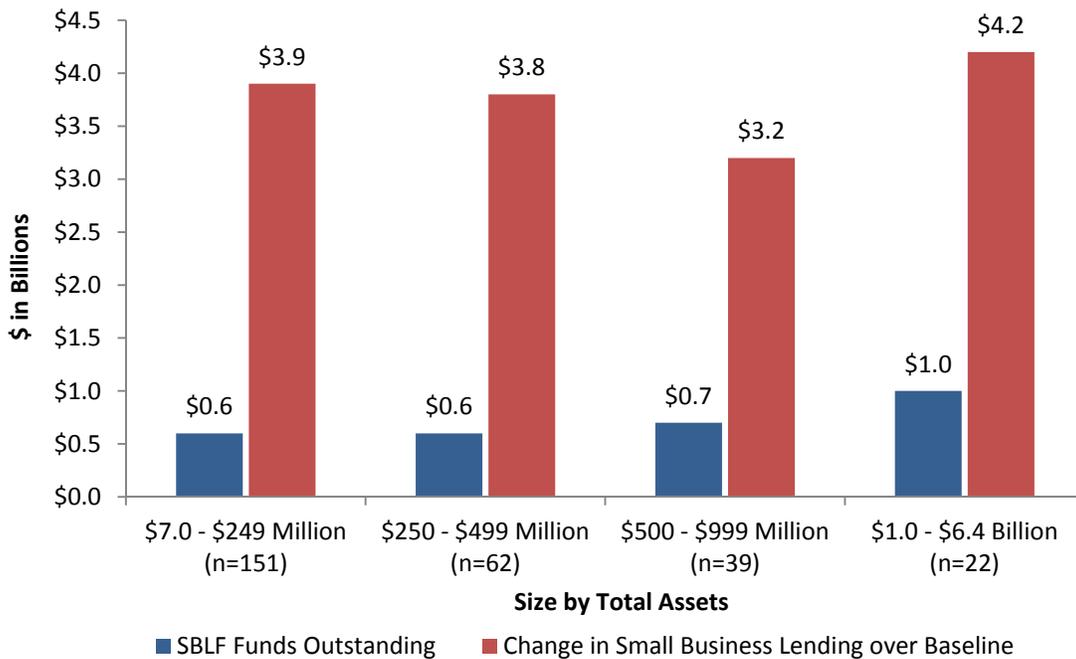
Increase in Small Business Lending by Dollar Amount of Lending Change
(Reported as of December 31, 2014)



Distribution of Small Business Lending Increases by Institution Size

Small business lending increased among groups of institutions of all sizes (as defined by total assets), with the largest aggregate increases in dollar value reported by the largest institutions.¹⁰ The largest institutions (defined as those participants with more than \$1.0 billion in total assets) increased small business lending by \$4.2 billion while the smallest institutions (defined as those participants with less than \$250 million in assets) increased small business lending by \$3.9 billion. The following graph shows increases in small business lending over baseline levels and SBLF funds outstanding across four categories of institution size.

Increase in Small Business Lending by Institution Size
(Reported as of December 31, 2014)



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.

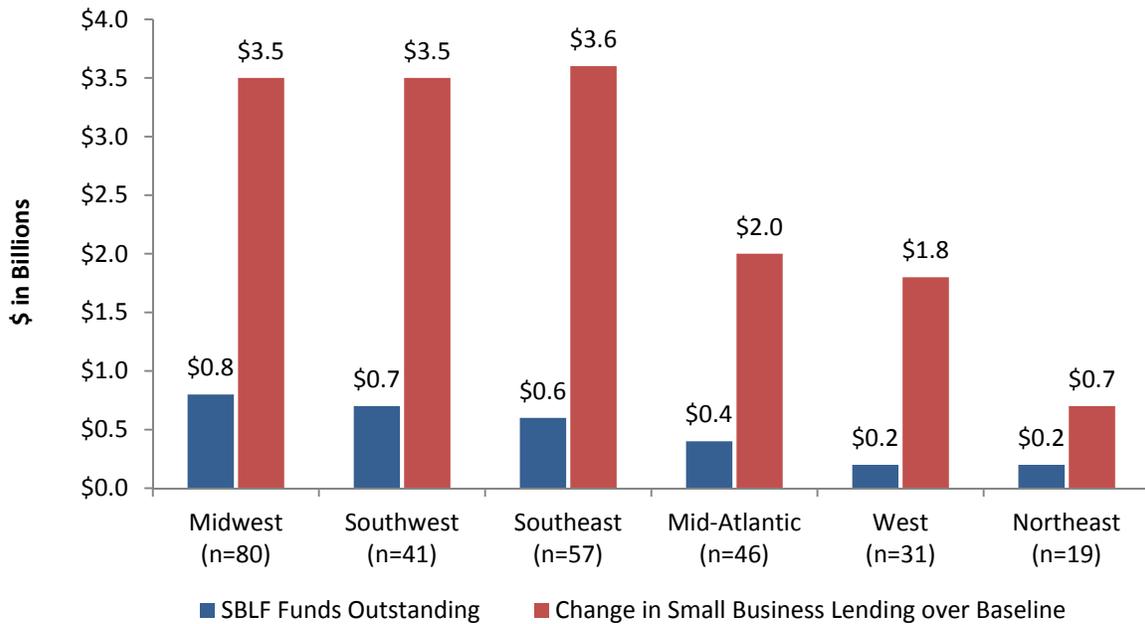


Distribution of Small Business Lending Increases by Regional Geography

In each region of the country, SBLF participants reported aggregate increases in small business lending. Institutions in the Southeast reported the largest aggregate increase (\$3.6 billion) with one of the larger shares of SBLF funds outstanding (\$559 million).

The following graph shows increases in small business lending over baseline levels and SBLF funds outstanding across six geographic regions.¹¹

Increase in Small Business Lending by Regional Geography
(Reported as of December 31, 2014)

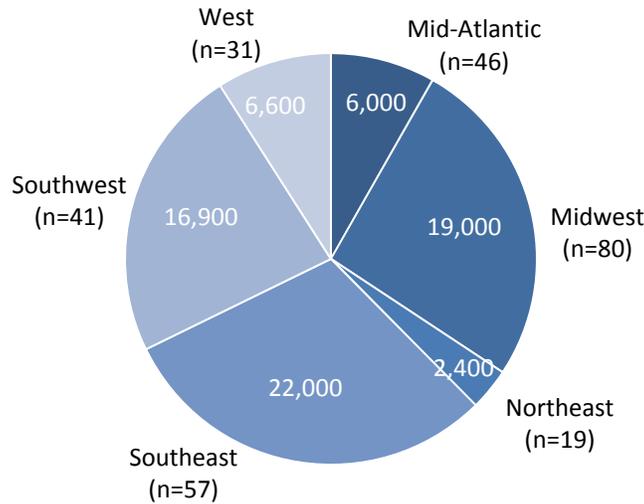


¹¹ In this report, the Midwest region includes: IA, IL, IN, KS, KY, MI, MN, MO, ND, NE, OH, SD, and WI. The Southwest region includes: AZ, CO, LA, NM, OK, TX, and UT. The Southeast region includes: AL, AR, FL, GA, MS, NC, TN, SC, VA, and WV. The Mid-Atlantic region includes: DC, DE, MD, NJ, NY, and PA. The West region includes: CA, ID, MT, NV, OR, WA, and WY. The Northeast region includes: CT, MA, ME, NH, RI, and VT.



Based on the average loan size reported by participants in the *August 2014 Results of the Second Annual Lending Survey*, the \$15.1 billion aggregate increase in small business lending represents an estimated 72,900 additional loans to small businesses.¹² The following graph shows the estimated number of additional loans to small businesses by regional geography.

Estimated Number of Additional Loans to Small Businesses by Regional Geography
(Reported as of December 31, 2014)



¹² The number of additional small business loans is calculated by dividing each participant's change in small business lending as of December 31, 2014 by the average loan size the participant reported on its SBLF lending survey for the year ended June 30, 2013 and aggregating the resulting loan counts. The resulting aggregate is rounded to the nearest hundred loans.



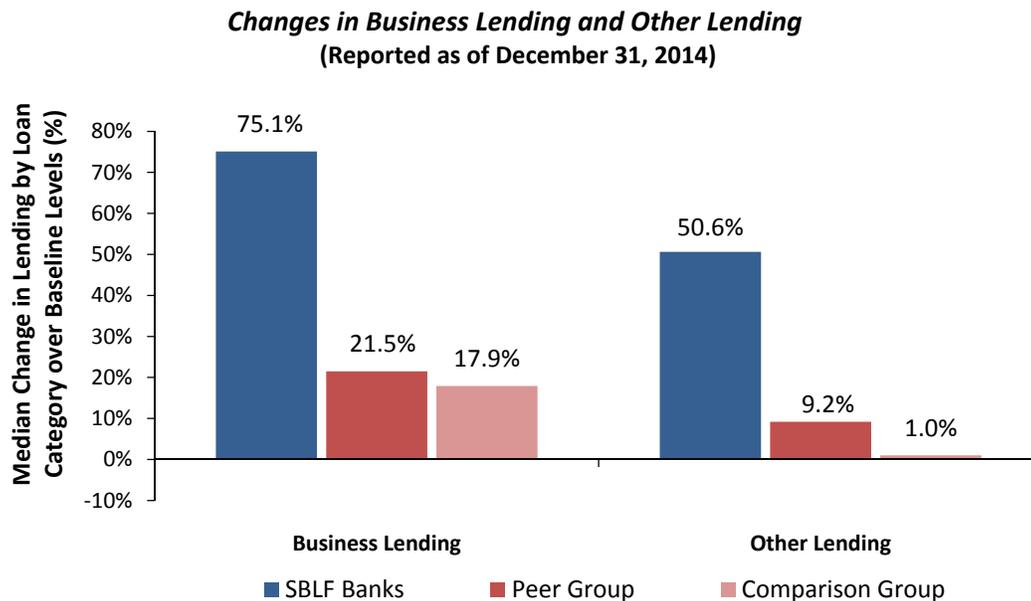
COMPARISON OF LENDING BY SBLF BANKS AND NON-SBLF BANK GROUPS

This section compares changes in business lending and other lending by SBLF banks relative to (i) a representative “peer group” of 409 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 5,727 similarly-sized community banks that are headquartered in the same states as SBLF banks and engaged in business lending. Please see Appendix A for additional information regarding the composition of the peer group and comparison group.¹³

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 both the peer group and comparison group show a smaller median increase in such lending.

Overall Changes in Business Lending and Other Lending

Comparing the level of loans outstanding as of December 31, 2014 to their baseline levels, SBLF banks increased business lending by a median of 75.1 percent, versus a 21.5 percent median increase for the peer group and a 17.9 percent median increase for the comparison group. In addition to increasing business lending, SBLF banks increased other types of lending by a median of 50.6 percent over baseline levels, versus a median increase of 9.2 percent among the peer group and 1.0 percent 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.



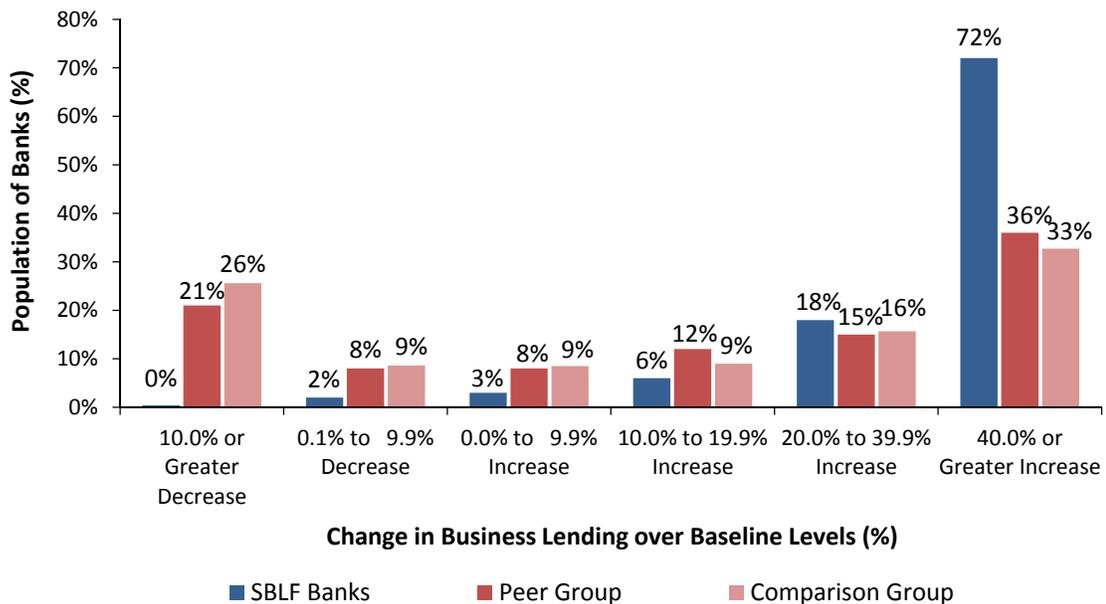
¹³ Treasury also used a statistical methodology called propensity score analysis to identify a peer group. This analysis of participant lending growth was performed for the quarter ending September 30, 2013. Consistent with the previously reported findings from the peer and comparison group analysis in the quarterly SBLF Lending Growth Reports, the results of this additional analysis suggested that the SBLF program supported increased business lending among program participants. The results of that analysis can be found at http://www.treasury.gov/resource-center/sb-programs/Pages/sblf_transactions.aspx



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, 95 percent of banks participating in SBLF have increased their business lending by 10 percent or more versus 63 percent for the peer group and 57 percent for the comparison group. Twenty nine percent of the peer group and 34 percent of the comparison group have reduced business lending versus two percent of SBLF bank participants.

Distribution of Changes in Business Lending
(Reported as of December 31, 2014)



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 120 percent with a standard deviation of 117 percentage points.¹⁴ The peer group of non-SBLF banks increased business lending by a mean of 43 percent with a standard deviation of 74 percentage points while the comparison group increased business lending by a mean of 31 percent with a standard deviation of 62 percentage points.

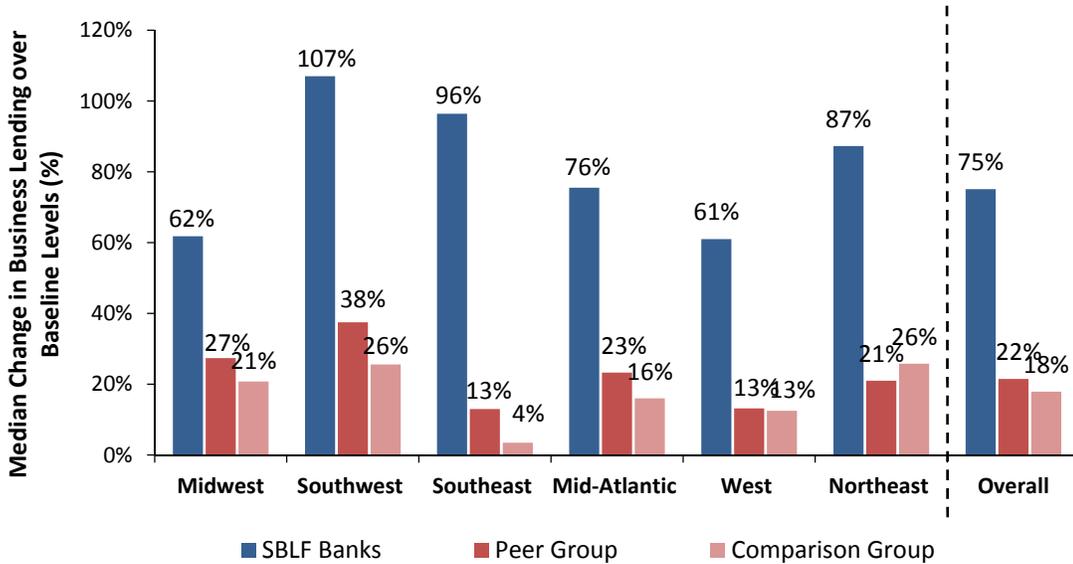
¹⁴ The calculations of the mean and standard deviation for each group apply a 90 percent winsorization (i.e., all data below the fifth percentile is set to the value of the fifth percentile and all data above the 95th percentile is set to the value of the 95th percentile). Winsorization is a statistical 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. The following graph compares median changes in business lending by SBLF banks and the peer and comparison groups across six regions.

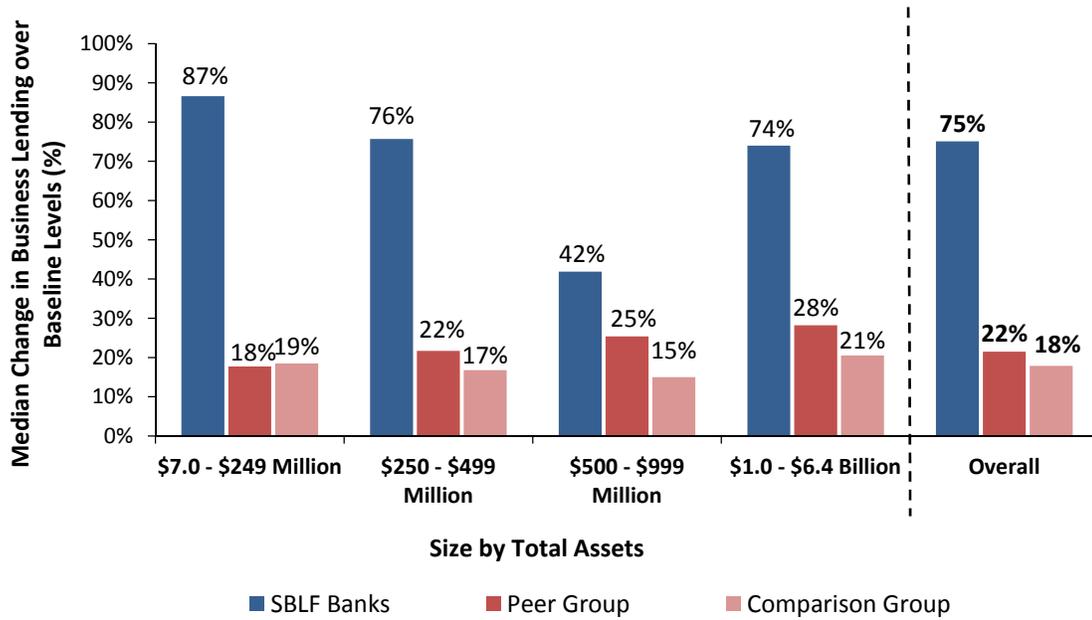
Changes in Business Lending by Regional Geography
(Reported as of December 31, 2014)



Changes in Business Lending by Institution Size

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

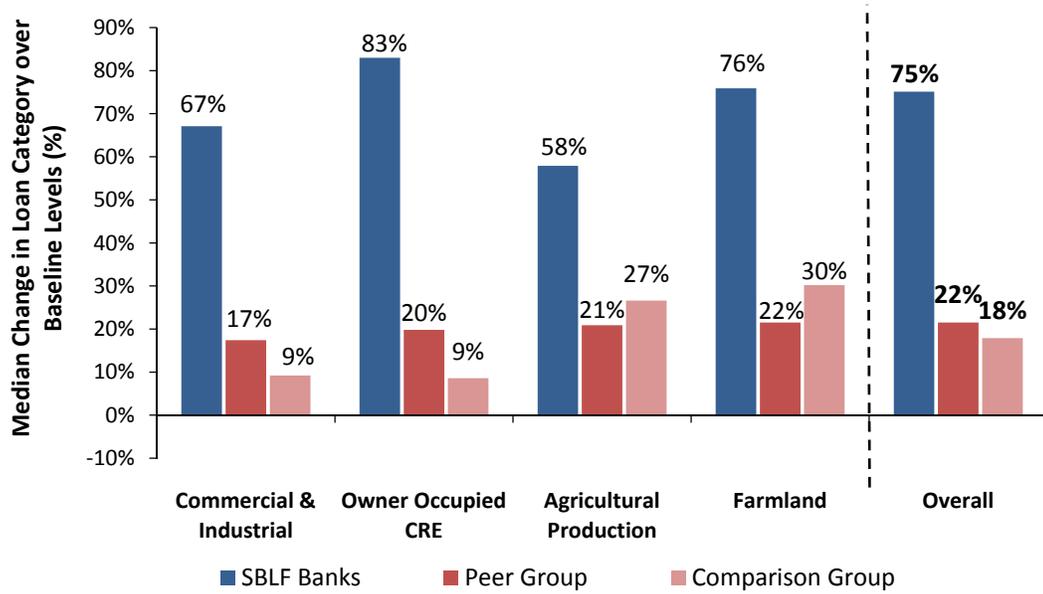
Changes in Business Lending by Institution Size
(Reported as of December 31, 2014)



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 generally reported smaller median increases. The following graph compares median changes in business lending by SBLF banks and the peer and comparison bank groups across the four loan categories.

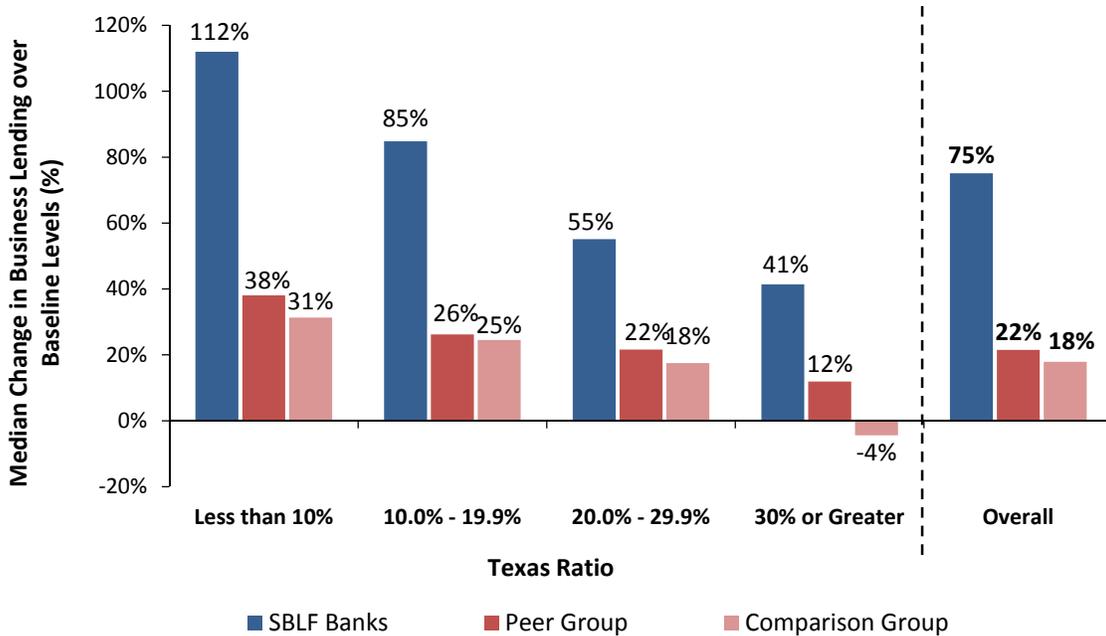
Changes in Business Lending by Loan Category
(Reported as of December 31, 2014)



Changes in Business Lending by Financial Condition

Across all ranges of financial condition as measured by Texas ratio¹⁵, SBLF banks reported higher median increases in business lending than both the peer group and the comparison group. The following graph compares median changes in business lending by SBLF banks and the peer and comparison groups across four categories of Texas ratios.

Changes in Business Lending by Financial Condition
(Reported as of December 31, 2014)



¹⁵ 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 105 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 \$6.8 billion increase in small business lending over baseline levels, with a median increase of 37 percent. By comparison, these institutions would have needed to increase small business lending by at least \$2.1 billion in aggregate to achieve the maximum program incentive (as defined previously).

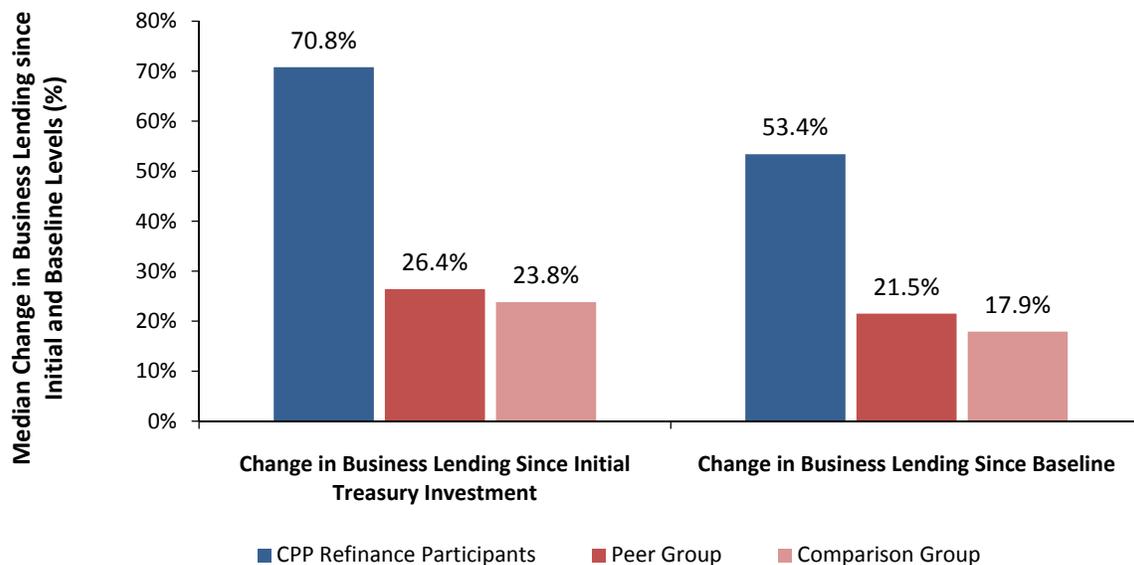
To date, 96 percent of institutions that refinanced CPP investments have increased their small business lending over baseline levels and 90 percent have increased their small business lending by 10 percent or more. Of the four institutions (four percent) that report decreases in small business lending over baseline levels, one has increased lending in the period between the baseline and Treasury's investment by the amount of \$2.7 million.

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 70.8 percent since their initial receipt of CPP funding from Treasury. These participants also reported that their business lending has increased by a median of 53.4 percent since the baseline period. The peer group of non-SBLF banks reported a median increase in business lending of 26.4 percent since the reporting date following the CPP closings and the comparison group reported a median increase in business lending of 23.8 percent over the same period. Since the baseline period, the peer group has increased business lending by a median of 21.5 percent and the comparison group has increased business lending by 17.9 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 Participants¹⁶
(Reported as of December 31, 2014)



Dividend Rates Payable by Institutions that Refinanced CPP Investments

Institutions that refinance capital from CPP benefit from the dividend or interest rate incentive provided by SBLF only if they increase their small business lending over baseline levels. As of December 31, 2014, banks that refinanced CPP

¹⁶ For the 105 former CPP participants, the median increase in business lending reflected in the first column is measured from the first reporting date after each participant received its initial CPP capital to December 31, 2014. Because the median CPP refinance participant received this capital during the first quarter of 2009, the median increase in business lending for the peer and comparison groups is measured from March 31, 2009 to December 31, 2014 for this calculation. This calculation excludes two SBLF participants that were former CPP participants but were subsequently acquired following the receipt of SBLF funding.



capital pay an average dividend or interest rate of 1.33 percent on SBLF funding, whereas other bank participants pay an average rate of 1.08 percent.¹⁷

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

¹⁷ These figures are adjusted to account for differences in the rates paid by subchapter S corporations and mutual institutions.



APPENDIX A: REPORT METHODOLOGY

This report provides information on changes in small business lending, business lending, and other (non-business related) lending by SBLF participants as of December 31, 2014, relative to baseline levels. For each institution analyzed for this report, changes in lending are measured as the dollar value or percentage change, as noted, in lending between December 31, 2014 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 (CDFs), report changes in small business lending by submitting quarterly reports to Treasury. This information is aggregated and presented in summary form in the “Increases in Small Business Lending Over Baseline Levels” section of this report.

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

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

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

Changes in small business lending are calculated as the difference between the level of loans outstanding as of December 31, 2014 and the baseline amount. Participants report their baseline and changes in small business lending by submitting quarterly supplemental reports to Treasury. The most recent supplemental report includes lending information as of December 31, 2014. Participants are required to revise prior period submissions of small business lending data if inaccuracies are identified. Treasury publishes this updated information quarterly in its Report on SBLF Participants’ Small Business Lending Growth (previously titled the SBLF Use of Funds Report). This report includes restatements of prior period institution-specific information in the report appendices, which are also available in Microsoft Excel format. These resubmissions may yield minor differences in reporting, with each report including the most recent available data for the then-current period as well as all prior periods. Because the most recent information available for all periods is included in each quarterly report, Treasury does not generally revise prior period reports to reflect these resubmissions.

When a SBLF participant exits the program, the associated changes to qualified small business lending are removed from the total qualified small business growth calculation in the quarter of redemption, as well as all future reporting periods.

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 409 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 5,727 similarly-sized community banks that are located in one of the 44 states in which SBLF banks are headquartered and that engaged in business lending. 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 that are more than \$10 million and loans to businesses with more than \$50 million in revenue, and without the additional adjustments used in SBLF’s calculation of small business lending. Because the banks in the non-SBLF bank groups are not program participants and do not report small business lending as defined by the program terms, this analysis uses business lending as proxy for small business lending activities. Most business lending reported by SBLF banks qualifies as small business lending. For example, as of December 31, 2014, small business lending totaled 95.0 percent of business lending by dollar value for the median SBLF bank.

Changes in business and other lending are calculated as the difference between the level of loans outstanding as of December 31, 2014 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 former CPP participants, this report includes a calculation of the median increase in business lending since they received their initial CPP investment in the “Lending by Former Capital Purchase Program (CPP) Participants” section. For this section, bank-specific changes in lending for this calculation are measured from the first quarterly reporting date after the bank received its initial CPP investment to December 31, 2014. This section also includes a calculation of the median increase in business lending by the non-SBLF bank groups from March 31, 2009 (the first reporting date after the median CPP participant received its initial CPP investment) to December 31, 2014.

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. As of the quarter ended 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 226 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 5,727 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.

Each quarter, institutions are removed from the initial comparison group if they are merged into another institution or closed. As of December 31, 2014, a total of 690 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 409 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 December 31, 2014, a total of 76 institutions have been removed from the peer group as a result of SBLF participants exiting the program and 41 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	226	409	5,727
Increase in business lending (median)	75.1%	21.5%	17.9%
Increase in other lending (median)	50.6%	9.2%	1.0%
Assets (\$000s)			
Median	\$291,960	\$275,273	\$145,351
Mean	\$530,297	\$439,283	\$310,650
Texas Ratio			
Median	15.1%	15.4%	16.6%
Mean	17.7%	18.5%	28.8%
Region (% of institutions)			
Midwest	61.8%	29.3%	21.9%
Northeast	80.9%	22.4%	21.0%
South	96.8%	18.3%	12.4%
West	68.0%	14.1%	13.8%

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.¹⁸ 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 D for institution-specific reporting of small business lending by SBLF participants.

Participant Changes in Qualified Small Business Lending Since Initial SBLF Investments (Q3 2011)													
	Q4 2011	Q1 2012	Q2 2012	Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
Cumulative Increase in Small Business Lending (\$ in Billions)	\$1.3	\$1.7	\$3.1	\$3.9	\$5.2	\$5.4	\$6.8	\$7.4	\$8.7	\$8.6	\$9.8	\$10.6	\$11.6
Change in Small Business Lending (# of Participants)													
Under 2.5% or Reduced	156	137	93	84	65	70	47	40	31	34	26	20	17
2.5 to 4.9% Increase	46	37	39	20	17	17	6	10	9	8	13	5	6
5.0 to 7.4% Increase	45	31	26	22	17	18	18	9	8	9	3	9	6
7.5 to 9.9% Increase	27	27	26	31	20	12	16	15	12	9	8	7	4
10.0% or Greater Increase	58	100	147	169	201	200	228	233	238	235	240	239	241

¹⁸ In this analysis, the point of SBLF investment is defined as Q3 2011 and is measured as the change in lending between September 30, 2011 and September 30, 2014. The first four of Treasury's investments in SBLF participants were made in the quarter ended June 30, 2011, with all subsequent investments made in the quarter ended September 30, 2011.



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 December 2013 and the methodology described in Appendix A.

Measurement of Lending by SBLF Banks, Peer Group, and Comparison Group Since Initial SBLF Investments (Q3 2011)			
	SBLF Banks	Peer Group	Comparison Group
Number of institutions	226	407	5,718
Changes in Business and Other Lending	%	%	%
Increase in Business Lending (median)	46.8	16.3	15.4
Increase in Other Lending (median)	41.4	13.7	8.7
Increase in Business Lending (mean)	61.1	26.8	22.0
Increase in Business Lending (standard dev.)	49.2	46.9	42.2
Institutions that Increased Business Lending by 10% or more	91.2	56.5	56.4
Institutions that Reduced Business Lending	3.5	31.0	32.1
Distribution of Changes in Business Lending			
10.0% or Greater Decrease	1.3	18.2	21.3
0.1% to 9.9% Decrease	2.2	12.8	10.8
0.0% to 9.9% Increase	5.3	12.5	11.5
10.0% to 19.9% Increase	11.9	11.8	11.9
20.0% to 39.9% Increase	20.8	18.2	19.6
40.0% or Greater Increase	58.4	26.5	24.8
Changes in Business Lending by Regional Geography			
Midwest	43.2	17.4	17.3
Southwest	68.0	22.5	22.2
Southeast	56.4	6.0	3.3
Mid-Atlantic	44.4	16.5	11.9
West	36.1	21.2	16.9
Northeast	55.8	14.6	18.0
Changes in Business Lending by Institution Size			
\$7.0 to \$249 Million	50.1	13.2	15.7
\$250 to \$499 Million	49.4	15.9	13.5
\$500 to \$999 Million	26.4	18.2	16.1
\$1.0 to \$6.4 Billion	57.5	32.2	17.9
Changes in Business Lending by Loan Category			
Commercial & Industrial	46.6	18.6	12.5
Owner-Occupied CRE	48.6	10.8	5.3
Agricultural Production	45.1	21.0	25.2
Farmland	40.3	21.3	20.2
Changes in Business Lending by Texas Ratio			
Less than 10%	54.4	20.1	21.9
10.0% to 19.9%	54.3	16.0	19.1
20.0% to 29.9%	43.7	14.2	14.8
30.0% or Greater	34.8	12.4	3.6
Changes in Business Lending by Former CPP Participants			
Increase in Business Lending since SBLF Investment	41.2	16.3	15.4



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

Institutions Participating in SBLF

Report on Information from 12/31/2014 Quarterly Supplemental Reports transmitted with April 2015 Report

Institution			Bank or CDLF?	SBLF Funding Outstanding	Qualified Small Business Lending as of 12/31/2014				
Name	City	State			Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Southern National Corporation	Andalusia	AL	Bank	4,500,000	155,095,000	182,146,000	27,051,000	17.44%	1.50%
Southern States Bancshares, Inc.	Anniston	AL	Bank	7,492,000	53,588,000	92,579,000	38,991,000	72.76%	1.00%
ServisFirst Bancshares, Inc.	Birmingham	AL	Bank	40,000,000	661,280,000	1,673,574,000	1,012,294,000	153.08%	1.00%
BancIndependent, Incorporated	Sheffield	AL	Bank	30,000,000	241,790,000	328,578,000	86,788,000	35.89%	1.00%
First Partners Bank (SouthCity Bank)	Vestavia Hills	AL	Bank	5,200,000	39,071,000	55,523,000	16,452,000	42.11%	1.00%
Rock Bancshares, Inc.	Little Rock	AR	Bank	6,742,000	56,208,000	101,436,000	45,228,000	80.47%	1.50%
Simmons First National Corporation (Community First Bancshares, Inc.)	Little Rock	AR	Bank	30,852,000	302,286,000	313,241,000	10,955,000	3.62%	1.00%
Western Alliance Bancorporation	Phoenix	AZ	Bank	70,500,000	1,642,703,000	1,840,483,000	197,780,000	12.04%	1.00%
First Northern Community Bancorp	Dixon	CA	Bank	12,847,000	225,762,000	271,578,000	45,816,000	20.29%	1.00%
Community Valley Bank	El Centro	CA	Bank	1,800,000	13,645,000	48,407,000	34,762,000	254.76%	1.00%
CU Bancorp (1st Enterprise Bank)	Encino	CA	Bank	16,400,000	340,835,000	561,674,000	220,839,000	64.79%	1.00%
Redwood Capital Bancorp	Eureka	CA	Bank	7,310,000	46,088,000	64,387,000	18,299,000	39.70%	1.00%
Banc of California, Inc. (First PacTrust Bancorp, Inc.)	Irvine	CA	Bank	42,000,000	568,663,000	821,590,000	252,927,000	44.48%	1.00%
Silvergate Capital Corporation	La Jolla	CA	Bank	7,427,000	9,115,000	14,560,000	5,445,000	59.74%	2.14%
California Bank of Commerce	Lafayette	CA	Bank	11,000,000	73,565,000	224,045,000	150,480,000	204.55%	1.00%
ProAmérica Bank (Promérica Bank)	Los Angeles	CA	Bank	3,750,000	43,274,000	54,234,000	10,960,000	25.33%	1.00%
GBC Holdings, Inc.	Los Angeles	CA	Bank	5,000,000	81,993,000	99,712,000	17,719,000	21.61%	1.00%
Partners Bank of California	Mission Viejo	CA	Bank	2,463,000	54,729,000	62,801,000	8,072,000	14.75%	3.00%
Bank of Commerce Holdings	Redding	CA	Bank	20,000,000	200,059,000	249,359,000	49,300,000	24.64%	1.00%
Security California Bancorp	Riverside	CA	Bank	7,200,000	164,981,000	247,823,000	82,842,000	50.21%	1.00%
Seacoast Commerce Banc Holdings (Seacoast Commerce Bank)	San Diego	CA	Bank	4,000,000	45,347,000	112,292,000	66,945,000	147.63%	1.00%
Capital Bank	San Juan Capistrano	CA	Bank	3,132,000	16,458,000	91,261,000	74,803,000	454.51%	1.00%
Founders Bancorp	San Luis Obispo	CA	Bank	4,178,000	35,399,000	47,447,000	12,048,000	34.03%	1.00%
The Bank of Santa Barbara	Santa Barbara	CA	Bank	1,882,380	22,776,000	56,535,000	33,759,000	148.22%	1.00%
Summit State Bank	Santa Rosa	CA	Bank	13,750,000	82,734,000	109,446,000	26,712,000	32.29%	1.00%
Columbine Capital Corp.	Buena Vista	CO	Bank	6,050,000	44,150,000	83,994,000	39,844,000	90.25%	1.00%
CIC Bancshares, Inc.	Denver	CO	Bank	1,772,000	87,266,000	146,629,000	59,363,000	68.03%	1.00%
CoBiz Financial Inc.	Denver	CO	Bank	57,366,000	744,624,000	837,883,000	93,259,000	12.52%	1.00%
Verus Acquisition Group, Inc.	Fort Collins	CO	Bank	9,740,000	66,000,000	72,357,000	6,357,000	9.63%	1.00%
Morgan Capital Corporation	Fort Morgan	CO	Bank	3,250,000	27,381,000	36,367,000	8,986,000	32.82%	1.91%
Salisbury Bancorp, Inc.	Lakeville	CT	Bank	16,000,000	208,120,000	252,957,000	44,837,000	21.54%	1.00%
Bankwell Financial Group, Inc. (BNC Financial Group, Inc.)	New Canaan	CT	Bank	10,980,000	78,178,000	263,197,000	185,019,000	236.66%	1.00%
SBT Bancorp, Inc.	Simsbury	CT	Bank	9,000,000	34,899,000	62,315,000	27,416,000	78.56%	1.00%
Community Bank Delaware	Lewes	DE	Bank	4,500,000	32,823,000	43,533,000	10,710,000	32.63%	1.80%
Platinum Bank Holding Co. (Platinum Bank)	Brandon	FL	Bank	13,800,000	166,747,000	213,205,000	46,458,000	27.86%	1.50%
Marquis Bank	Coral Gables	FL	Bank	3,500,000	11,273,000	44,167,000	32,894,000	291.79%	1.00%
First Green Bancorp, Inc. (First Green Bank)	Eustis	FL	Bank	4,727,000	30,339,000	100,667,000	70,328,000	231.81%	1.00%
FineMark Holdings, Inc.	Fort Myers	FL	Bank	5,665,000	25,709,000	92,875,000	67,166,000	261.25%	1.00%
Stonegate Bank (Florida Shores Bancorp, Inc.)	Ft. Lauderdale	FL	Bank	12,750,000	338,806,000	428,539,000	89,733,000	26.49%	1.00%
Community Southern Holdings, Inc. (Community Southern Bank)	Lakeland	FL	Bank	5,700,000	28,611,000	73,415,000	44,804,000	156.60%	1.00%
Bank of Central Florida	Lakeland	FL	Bank	7,000,000	65,574,000	131,643,000	66,069,000	100.75%	1.00%
Ovation Holdings, Inc.	Naples	FL	Bank	5,000,000	30,742,000	51,320,000	20,578,000	66.94%	1.00%
Jefferson Bankshares, Inc. (Jefferson Bank of Florida)	Oldsmar	FL	Bank	3,367,000	14,704,000	47,533,000	32,829,000	223.27%	1.00%
HomeBancorp, Inc.	Tampa	FL	Bank	7,398,000	12,298,000	25,577,000	13,279,000	107.98%	1.00%

Institutions Participating in SBLF

Report on Information from 12/31/2014 Quarterly Supplemental Reports transmitted with April 2015 Report

Institution				SBLF Funding Outstanding	Qualified Small Business Lending as of 12/31/2014				
Name	City	State	Bank or CDLF?		Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Florida Business BancGroup, Inc.	Tampa	FL	Bank	15,360,000	99,980,000	167,908,000	67,928,000	67.94%	1.00%
Resurgens Bancorp	Atlanta	GA	Bank	2,967,000	18,065,000	27,844,000	9,779,000	54.13%	1.50%
The Peoples Bank of Talbotton	Talbotton	GA	Bank	890,000	5,943,000	10,366,000	4,423,000	74.42%	1.00%
Lowndes Bancshares, Inc.	Valdosta	GA	Bank	6,000,000	41,214,000	45,704,000	4,490,000	10.89%	1.00%
Heartland Financial USA, Inc.	Dubuque	IA	Bank	81,698,000	1,239,712,000	1,482,736,000	243,024,000	19.60%	1.00%
Liberty Financial Services, Inc.	Sioux City	IA	Bank	7,000,000	67,761,000	115,950,000	48,189,000	71.12%	1.00%
Commercial Financial Corp	Storm Lake	IA	Bank	18,000,000	249,828,000	299,124,000	49,296,000	19.73%	1.00%
D.L. EVANS BANCORP	Burley	ID	Bank	14,891,000	380,372,000	417,719,000	37,347,000	9.82%	3.00%
Southern Illinois Bancorp, Inc.	Carmi	IL	Bank	6,750,000	92,975,000	151,707,000	58,732,000	63.17%	1.00%
First Busey Corporation	Champaign	IL	Bank	72,664,000	555,684,000	699,725,000	144,041,000	25.92%	1.00%
United Community Bancorp, Inc.	Chatham	IL	Bank	22,262,000	330,565,000	419,022,000	88,457,000	26.76%	1.50%
Signature Bancorporation, Inc.	Chicago	IL	Bank	12,500,000	123,830,000	237,204,000	113,374,000	91.56%	1.00%
Illinois State Bancorp, Inc.	Chicago	IL	Bank	13,368,000	60,188,000	76,310,000	16,122,000	26.79%	1.00%
Prime Banc Corp.	Dieterich	IL	Bank	10,000,000	98,284,000	176,839,000	78,555,000	79.93%	1.00%
First Eldorado Bancshares, Inc.	Eldorado	IL	Bank	3,000,000	41,312,000	98,269,000	56,957,000	137.87%	1.50%
First Community Financial Corporation	Elgin	IL	Bank	6,100,000	32,801,000	36,314,000	3,393,000	10.34%	1.00%
Community First Bancorp, Inc.	Fairview Heights	IL	Bank	7,000,000	52,195,000	84,144,000	31,949,000	61.21%	1.50%
Merchants and Manufacturers Bank Corporation	Joliet	IL	Bank	6,800,000	57,311,000	81,551,000	24,240,000	42.30%	1.00%
Tri-County Financial Group, Inc.	Mendota	IL	Bank	20,000,000	161,867,000	275,494,000	113,627,000	70.20%	1.00%
Bancorp Financial, Inc.	Oak Brook	IL	Bank	14,643,000	14,912,000	38,404,000	23,492,000	157.54%	2.69%
People First Bancshares, Inc.	Pana	IL	Bank	9,198,000	129,986,000	185,899,000	55,913,000	43.01%	1.50%
First Bankers Trustshares, Inc.	Quincy	IL	Bank	10,000,000	152,831,000	203,907,000	51,076,000	33.42%	1.00%
Community Illinois Corporation	Rock Falls	IL	Bank	4,500,000	78,909,000	95,570,000	16,661,000	21.11%	1.00%
Town and Country Financial Corporation	Springfield	IL	Bank	5,000,000	91,149,000	139,445,000	48,296,000	52.99%	1.00%
First Savings Financial Group, Inc.	Clarksville	IN	Bank	17,120,000	88,334,000	93,168,000	34,834,000	59.71%	1.00%
Horizon Bancorp	Michigan City	IN	Bank	12,500,000	224,567,000	272,746,000	48,179,000	21.45%	1.00%
AMB Financial Corp.	Munster	IN	Bank	3,858,000	23,283,000	32,837,000	9,554,000	41.03%	1.00%
Community Bank Shares of Indiana, Inc.	New Albany	IN	Bank	28,000,000	189,712,000	227,317,000	37,605,000	19.82%	1.57%
Bern Bancshares, Inc.	Bern	KS	Bank	1,500,000	23,043,000	34,683,000	11,640,000	50.51%	1.00%
Brotherhood Bancshares, Inc.	Kansas City	KS	Bank	8,000,000	55,235,000	38,383,000	(16,852,000)	-30.51%	7.00%
UBT Bancshares, Inc.	Marysville	KS	Bank	16,500,000	155,173,000	262,225,000	107,052,000	68.99%	1.00%
Osborne Investments, Inc.	Osborne	KS	Bank	1,000,000	14,215,000	30,206,000	15,991,000	112.49%	1.50%
Freedom Bancshares, Inc.	Overland Park	KS	Bank	4,000,000	31,191,000	39,644,000	8,453,000	27.10%	1.00%
Equity Bancshares, Inc.	Wichita	KS	Bank	16,372,000	274,732,000	319,914,000	45,182,000	16.45%	1.00%
Magnolia Bancshares Inc.	Hodgenville	KY	Bank	2,000,000	30,631,000	50,080,000	19,449,000	63.49%	1.50%
FCB Bancorp, Inc.	Louisville	KY	Bank	9,759,000	78,649,000	82,914,000	4,265,000	5.42%	1.00%
First Guaranty Bancshares, Inc.	Hammond	LA	Bank	39,435,000	186,490,000	240,854,000	54,364,000	29.15%	1.00%
MidSouth Bancorp, Inc.	LaFayette	LA	Bank	32,000,000	401,918,000	592,042,000	190,124,000	47.30%	1.00%
Progressive Bancorp, Inc.	Monroe	LA	Bank	12,000,000	104,272,000	158,008,000	53,736,000	51.53%	1.00%
Quachita Bancshares Corp.	Monroe	LA	Bank	17,930,000	142,925,000	193,947,000	51,022,000	35.70%	1.50%
First NBC Bank Holding Company	New Orleans	LA	Bank	37,935,000	370,388,000	577,026,000	206,638,000	55.79%	1.00%
Community Trust Financial Corporation	Ruston	LA	Bank	48,260,000	386,361,000	823,801,000	437,440,000	113.22%	1.00%
Provident Bancorp, Inc.	Amesbury	MA	Bank	17,145,000	84,302,000	167,475,000	83,173,000	98.66%	1.00%
Leader Bancorp, Inc.	Arlington	MA	Bank	12,852,000	30,398,000	72,766,000	42,368,000	139.38%	1.00%

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Island Bancorp, Inc.	Edgartown	MA	Bank	2,000,000	23,581,000	36,446,000	12,865,000	54.56%	1.00%
New England Bancorp, Inc.	Hyannis	MA	Bank	4,000,000	45,611,000	69,265,000	23,654,000	51.86%	1.00%
StonehamBank, A Co-operative Bank	Stoneham	MA	Bank	13,813,000	46,880,000	113,154,000	66,274,000	141.37%	1.50%
Monument Bank (MD)	Bethesda	MD	Bank	5,675,000	34,983,000	64,585,000	29,602,000	84.62%	1.00%
Eagle Bancorp, Inc.	Bethesda	MD	Bank	71,900,000	588,762,000	912,925,000	324,163,000	55.06%	1.00%
Howard Bancorp, Inc.	Ellicott City	MD	Bank	12,562,000	174,762,000	251,929,000	77,167,000	44.16%	1.00%
The Community Financial Corporation (Tri-County Financial Corporation)	Waldorf	MD	Bank	20,000,000	244,812,000	327,030,000	82,218,000	33.58%	1.00%
Katahdin Bankshares Corp.	Houlton	ME	Bank	11,000,000	138,863,000	183,973,000	45,110,000	32.49%	1.00%
Birmingham Bloomfield Bancshares, Inc.	Birmingham	MI	Bank	4,621,000	33,793,000	57,489,000	23,696,000	70.12%	1.00%
Level One Bancorp, Inc.	Farmington Hills	MI	Bank	11,301,000	94,054,000	273,206,000	179,152,000	190.48%	1.00%
Huron Valley State Bank	Milford	MI	Bank	2,597,000	21,470,000	46,647,000	25,177,000	117.27%	1.00%
Valley Financial Group, Ltd.	Saginaw	MI	Bank	1,000,000	73,968,000	96,256,000	22,288,000	30.13%	1.00%
Crestmark Bancorp, Inc.	Troy	MI	Bank	8,250,000	198,199,000	424,898,000	226,699,000	114.38%	1.00%
MidWest Bancorporation, Inc.	Eden Prairie	MN	Bank	5,115,000	71,952,000	110,026,000	38,074,000	52.92%	1.50%
Financial Services of Winger, Inc.	Fosston	MN	Bank	3,051,000	60,984,000	103,788,000	42,804,000	70.19%	1.50%
Kerkhoven Bancshares, Inc.	Kerkhoven	MN	Bank	1,500,000	24,950,000	40,018,000	15,068,000	60.39%	1.50%
Platinum Bancorp, Inc.	Oakdale	MN	Bank	4,453,000	44,920,000	50,225,000	5,305,000	11.81%	1.50%
Redwood Financial, Inc.	Redwood Falls	MN	Bank	6,425,000	53,010,000	86,199,000	33,189,000	62.61%	1.00%
McLeod Bancshares, Inc.	Shorewood	MN	Bank	6,000,000	64,344,000	49,016,000	(15,328,000)	-23.82%	7.00%
Heritage Bancshares Group, Inc.	Willmar	MN	Bank	11,000,000	149,302,000	198,906,000	49,604,000	33.22%	1.50%
Fortune Financial Corporation	Arnold	MO	Bank	3,255,000	46,918,000	52,098,000	5,180,000	11.04%	7.00%
Security State Bancshares, Inc.	Charleston	MO	Bank	22,000,000	178,030,000	244,704,000	66,674,000	37.45%	1.50%
Triad Bancorp, Inc.	Frontenac	MO	Bank	5,000,000	30,753,000	64,993,000	34,240,000	111.34%	1.00%
Liberty Bancorp, Inc.	Liberty	MO	Bank	16,169,000	113,266,000	119,213,000	5,947,000	5.25%	1.00%
Southern Missouri Bancorp, Inc.	Poplar Bluff	MO	Bank	20,000,000	248,276,000	285,135,000	36,859,000	14.85%	1.00%
Great Southern Bancorp, Inc.	Springfield	MO	Bank	57,943,000	249,729,000	352,017,000	102,288,000	40.96%	1.00%
Cardinal Bancorp II, Inc.	Washington	MO	Bank	6,251,000	62,590,000	76,896,000	14,306,000	22.86%	1.50%
Bancorp of Montana Holding Company	Missoula	MT	Bank	1,460,000	3,332,000	13,432,000	10,100,000	303.12%	1.50%
Premara Financial, Inc.	Charlotte	NC	Bank	6,238,000	58,881,000	67,000,000	8,119,000	13.79%	1.00%
Select Bancorp, Inc.	Dunn	NC	Bank	7,645,000	150,180,000	184,858,000	34,678,000	23.09%	1.00%
Union Bank & Trust Company	Oxford	NC	Bank	6,200,000	38,779,000	58,456,000	19,677,000	50.74%	1.00%
Providence Bank	Rocky Mount	NC	Bank	4,250,000	32,074,000	35,826,000	3,752,000	11.70%	1.00%
First Bancorp	Troy	NC	Bank	63,500,000	496,528,000	613,739,000	117,211,000	23.61%	1.00%
Live Oak Bancshares, Inc.	Wilmington	NC	Bank	6,800,000	53,679,000	301,332,000	247,653,000	461.36%	1.50%
Western State Agency, Inc.	Devils Lake	ND	Bank	12,000,000	154,511,000	321,979,000	167,468,000	108.39%	1.00%
Alerus Financial Corporation	Grand Forks	ND	Bank	20,000,000	299,876,000	459,574,000	159,698,000	53.25%	1.00%
The State Bank of Bartley	Bartley	NE	Bank	2,380,000	29,743,000	44,452,000	14,709,000	49.45%	1.50%
Banner County Ban Corporation	Harrisburg	NE	Bank	2,427,000	50,318,000	78,994,000	28,676,000	56.99%	1.50%
First State Holding Co. (Wilber Co.)	Lincoln	NE	Bank	12,000,000	146,173,000	198,838,000	52,665,000	36.03%	1.50%
Adbanc Inc.	Ogallala	NE	Bank	15,000,000	250,743,000	344,839,000	94,096,000	37.53%	1.00%
Northway Financial, Inc.	Berlin	NH	Bank	23,593,000	109,533,000	129,036,000	19,503,000	17.81%	1.00%
First Colebrook Bancorp, Inc.	Colebrook	NH	Bank	8,623,000	61,976,000	81,503,000	19,527,000	31.51%	1.00%
New Hampshire Thrift Bancshares, Inc.	Newport	NH	Bank	8,000,000	177,414,000	247,434,000	70,020,000	39.47%	1.00%
Guaranty Bancorp, Inc.	Woodsville	NH	Bank	7,000,000	75,321,000	97,174,000	21,853,000	29.01%	1.00%

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ConnectOne Bancorp Inc. (Center Bancorp, Inc.)	Englewood Cliffs	NJ	Bank	11,250,000	557,777,000	578,766,000	20,989,000	3.76%	1.00%
Harmony Bank	Jackson	NJ	Bank	3,500,000	15,897,000	55,661,000	39,764,000	250.14%	1.00%
Regal Bank	Livingston	NJ	Bank	7,000,000	25,872,000	39,082,000	13,210,000	51.06%	1.00%
Freedom Bank	Maywood	NJ	Bank	4,000,000	32,445,000	60,875,000	28,430,000	87.63%	1.00%
Stewardship Financial Corporation	Midland Park	NJ	Bank	15,000,000	207,925,000	224,211,000	16,286,000	7.83%	4.56%
Hopewell Valley Community Bank	Pennington	NJ	Bank	11,000,000	92,334,000	141,116,000	48,782,000	52.83%	1.00%
Two River Bancorp (Community Partners Bancorp)	Tinton Falls	NJ	Bank	6,000,000	173,978,000	236,475,000	62,497,000	35.92%	1.00%
Highlands Bancorp, Inc.	Vernon	NJ	Bank	6,853,000	33,899,000	94,372,000	60,473,000	178.39%	1.00%
Crest Savings Bancorp, Inc.	Wildwood	NJ	Bank	2,500,000	23,276,000	25,638,000	2,362,000	10.15%	1.00%
Meadows Bank	Las Vegas	NV	Bank	8,500,000	47,672,000	156,936,000	109,264,000	229.20%	1.00%
Alma Bank	Astoria	NY	Bank	19,000,000	91,798,000	302,012,000	210,214,000	229.00%	1.00%
Kinderhook Bank Corp.	Asterbrook	NY	Bank	7,000,000	48,919,000	75,372,000	26,453,000	54.08%	1.00%
Pathfinder Bancorp, Inc.	Oswego	NY	Bank	13,000,000	70,953,000	142,045,000	71,092,000	100.20%	1.00%
Greater Rochester Bancorp, Inc.	Rochester	NY	Bank	7,000,000	58,822,000	140,484,000	81,662,000	138.83%	1.00%
Catskill Hudson Bancorp, Inc.	Rock Hill	NY	Bank	9,681,000	115,149,000	157,620,000	42,471,000	36.88%	1.00%
Seneca-Cayuga Bancorp, Inc.	Seneca Falls	NY	Bank	5,000,000	26,711,000	41,536,000	14,825,000	55.50%	1.00%
Community Independent Bancorp Inc.	West Salem	OH	Bank	2,250,000	12,020,000	19,765,000	7,745,000	64.43%	1.00%
Columbus First Bancorp, Inc	Worthington	OH	Bank	6,150,000	36,629,000	61,282,000	24,653,000	67.30%	1.00%
AmeriBank Holding Company	Collinsville	OK	Bank	5,347,000	33,172,000	66,558,000	33,386,000	100.65%	1.00%
Prime Bank Group	Edmond	OK	Bank	4,456,000	20,960,000	56,259,000	35,299,000	168.41%	1.50%
Central Service Corporation	Enid	OK	Bank	4,250,000	148,029,000	251,445,000	103,416,000	69.86%	1.50%
Regent Capital Corporation	Nowata	OK	Bank	3,350,000	52,719,000	86,411,000	33,692,000	63.91%	1.00%
Enterprise Financial Services Group, Inc.	Allison Park	PA	Bank	5,000,000	87,306,000	93,215,000	5,909,000	6.77%	5.00%
CBT Financial Corp.	Clearfield	PA	Bank	10,000,000	64,719,000	105,810,000	41,091,000	63.49%	1.00%
DNB Financial Corporation	Downingtown	PA	Bank	13,000,000	126,007,000	145,140,000	19,133,000	15.18%	1.00%
Monument Bank (PA)	Doylestown	PA	Bank	2,970,000	19,715,000	48,142,000	28,427,000	144.19%	1.00%
MileStone Bank	Doylestown	PA	Bank	5,100,000	46,778,000	123,054,000	76,276,000	163.06%	1.00%
Emclair Financial Corp.	Emlenton	PA	Bank	5,000,000	56,761,000	71,473,000	14,712,000	25.92%	2.00%
First Resource Bank	Exton	PA	Bank	5,083,000	35,388,000	52,298,000	16,910,000	47.78%	1.00%
Centric Financial Corporation	Harrisburg	PA	Bank	7,492,000	51,985,000	93,001,000	41,016,000	78.90%	1.00%
AmeriServ Financial, Inc.	Johnstown	PA	Bank	21,000,000	116,684,000	181,818,000	65,134,000	55.82%	1.00%
Jonestown Bank and Trust Company	Jonestown	PA	Bank	4,000,000	40,820,000	62,400,000	21,580,000	52.87%	1.00%
The Victory Bancorp, Inc.	Limerick	PA	Bank	3,431,000	29,341,000	68,697,000	39,356,000	134.13%	1.00%
Mid Penn Bancorp, Inc. (Phoenix Bancorp, Inc.)	Millersburg	PA	Bank	1,750,000	40,166,000	49,253,000	9,087,000	22.62%	1.00%
Penn Liberty Financial Corp.	Wayne	PA	Bank	20,000,000	137,151,000	186,450,000	49,299,000	35.95%	1.00%
York Traditions Bank	York	PA	Bank	5,115,000	80,687,000	101,428,000	20,741,000	25.71%	1.00%
Codorus Valley Bancorp, Inc.	York	PA	Bank	12,000,000	168,440,000	278,572,000	110,132,000	65.38%	1.00%
GrandSouth Bancorporation	Greenville	SC	Bank	7,922,000	92,718,000	129,846,000	37,128,000	40.04%	1.00%
TCB Corporation	Greenwood	SC	Bank	8,640,000	56,579,000	75,395,000	18,816,000	33.26%	1.50%
Carolina Alliance Bank	Spartanburg	SC	Bank	5,000,000	98,693,000	140,894,000	42,201,000	42.76%	1.00%
BHCB Holding Company	Rapid City	SD	Bank	2,000,000	34,568,000	62,634,000	28,066,000	81.19%	1.50%
Merchants and Planters Bancshares, Inc.	Bolivar	TN	Bank	1,000,000	19,097,000	17,870,000	(1,227,000)	-6.43%	1.00%
CapitalMark Bank & Trust	Chattanooga	TN	Bank	18,212,000	134,549,000	348,945,000	214,396,000	159.34%	1.00%
Planters Financial Group, Inc.	Clarksville	TN	Bank	20,000,000	135,095,000	182,093,000	46,998,000	34.79%	1.50%

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Landmark Community Bank	Collierville	TN	Bank	8,000,000	29,713,000	70,778,000	41,065,000	138.21%	1.00%	
Evolve Bancorp, Inc.	Cordova	TN	Bank	4,699,000	19,101,000	91,763,000	72,662,000	380.41%	1.00%	
Franklin Financial Network, Inc.	Franklin	TN	Bank	10,000,000	86,339,000	163,349,000	77,010,000	89.19%	1.00%	
Sumner Bank & Trust	Gallatin	TN	Bank	2,000,000	27,039,000	30,348,000	3,309,000	12.24%	7.00%	
Carroll Financial Services, Inc.	Huntingdon	TN	Bank	3,000,000	61,317,000	81,323,000	20,006,000	32.63%	1.00%	
Moneytree Corporation	Lenoir City	TN	Bank	9,992,000	69,543,000	76,593,000	7,050,000	10.14%	1.00%	
Magna Bank	Memphis	TN	Bank	18,350,000	56,041,000	70,917,000	14,876,000	26.54%	1.00%	
Independent Holdings, Inc.	Memphis	TN	Bank	34,900,000	44,702,000	79,334,000	34,632,000	77.47%	1.00%	
InsCorp, Inc.	Nashville	TN	Bank	3,000,000	27,512,000	68,004,000	40,492,000	147.18%	1.00%	
Avenue Financial Holdings, Inc.	Nashville	TN	Bank	18,950,000	74,788,000	204,158,000	129,370,000	172.98%	1.00%	
SmartFinancial, Inc.	Pigeon Forge	TN	Bank	12,000,000	37,009,000	92,720,000	55,711,000	150.53%	1.00%	
Liberty Capital Bancshares, Inc.	Addison	TX	Bank	1,500,000	16,656,000	49,704,000	33,048,000	198.41%	1.50%	
Happy Bancshares, Inc.	Amarillo	TX	Bank	31,929,000	434,816,000	751,347,000	316,531,000	72.80%	1.00%	
Frontier Bancshares, Inc.	Austin	TX	Bank	6,184,000	65,133,000	223,163,000	158,030,000	242.63%	1.50%	
Southwestern Bancorp, Inc.	Boerne	TX	Bank	150,000	22,454,000	34,846,000	12,392,000	55.19%	1.50%	
BMC Bancshares, Inc.	Dallas	TX	Bank	1,206,000	8,021,000	11,990,000	3,969,000	49.48%	1.50%	
Veritex Holdings, Inc.	Dallas	TX	Bank	8,000,000	100,919,000	254,429,000	153,510,000	152.11%	1.00%	
Sovereign Bancshares, Inc.	Dallas	TX	Bank	24,500,000	183,263,000	268,762,000	85,499,000	46.65%	1.00%	
Hilltop Holdings, Inc. (PlainsCapital Corporation)	Dallas	TX	Bank	114,068,000	1,283,036,000	1,175,356,000	(107,680,000)	-8.39%	5.00%	
Pioneer Bank, SSB	Drippings Springs	TX	Bank	3,004,000	33,150,000	85,570,000	52,420,000	158.13%	1.00%	
First Texas BHC, Inc.	Fort Worth	TX	Bank	29,822,000	137,852,000	274,403,000	136,551,000	99.06%	1.00%	
Third Coast Bancshares, Inc. (Third Coast Bank SSB)	Humble	TX	Bank	8,673,000	58,535,000	176,906,000	118,371,000	202.22%	1.00%	
Joaquin Bankshares Inc.	Huntington	TX	Bank	3,908,000	40,722,000	52,881,000	12,159,000	29.86%	1.50%	
AIM Bancshares, Inc.	Levelland	TX	Bank	9,100,000	91,574,000	269,641,000	178,067,000	194.45%	1.50%	
Independent Bank Group, Inc. (BOH Holdings, Inc.)	McKinney	TX	Bank	23,938,350	770,748,000	1,009,483,000	238,735,000	30.97%	1.00%	
Vista Bancshares, Inc. (McLaughlin Bancshares, Inc.)	Ralls	TX	Bank	6,600,000	47,152,000	82,952,000	35,800,000	75.92%	1.00%	
FB Bancorp	San Antonio	TX	Bank	12,000,000	39,335,000	124,810,000	85,475,000	217.30%	1.00%	
The ANB Corporation	Terrell	TX	Bank	37,000,000	402,694,000	534,461,000	131,767,000	32.72%	1.00%	
Steele Holdings, Inc.	Tyler	TX	Bank	8,282,000	31,142,000	51,494,000	20,352,000	65.35%	1.50%	
Cache Valley Banking Company	Logan	UT	Bank	11,670,000	218,868,000	333,102,000	114,234,000	52.19%	1.00%	
LCA Bank Corporation	Park City	UT	Bank	2,727,000	14,000	2,877,000	2,863,000	20450.00%	1.00%	
Medallion Bank	Salt Lake City	UT	Bank	26,303,000	233,231,000	406,271,000	173,040,000	74.19%	1.00%	
Blue Ridge Bankshares, Inc.	Luray	VA	Bank	4,500,000	18,920,000	30,837,000	11,917,000	62.99%	1.00%	
Heritage Bankshares, Inc.	Norfolk	VA	Bank	7,800,000	68,967,000	82,596,000	13,629,000	19.76%	1.00%	
WashingtonFirst Bankshares, Inc.	Reston	VA	Bank	13,347,000	217,686,000	344,184,000	126,498,000	58.11%	1.00%	
Xenith Bankshares, Inc.	Richmond	VA	Bank	8,381,000	98,587,000	244,145,000	145,558,000	147.64%	1.00%	
Citizens Community Bank	South Hill	VA	Bank	4,000,000	38,520,000	49,054,000	10,534,000	27.35%	1.00%	
Puget Sound Bank	Bellevue	WA	Bank	9,886,000	117,005,000	173,299,000	56,294,000	48.11%	1.00%	
U&I Financial Corp	Lynnwood	WA	Bank	5,500,000	39,884,000	56,528,000	16,644,000	41.73%	1.00%	
W.T.B. Financial Corporation	Spokane	WA	Bank	19,571,000	878,103,000	1,178,343,000	300,240,000	34.19%	1.00%	
Deerfield Financial Corporation	Deerfield	WI	Bank	3,650,000	21,564,000	25,824,000	4,260,000	19.76%	1.50%	
Nicolet Bankshares, Inc.	Green Bay	WI	Bank	24,400,000	371,324,000	429,738,000	58,414,000	15.73%	1.00%	
Sword Financial Corporation	Horicon	WI	Bank	17,000,000	205,125,000	286,410,000	81,285,000	39.63%	1.50%	
First American Investment, Inc.	Hudson	WI	Bank	1,705,710	39,254,000	45,960,000	6,706,000	17.08%	1.50%	

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County Bancorp, Inc.	Manitowoc	WI	Bank	15,000,000	379,555,000	489,609,000	110,054,000	29.00%	1.00%
Northern Bankshares, Inc.	McFarland	WI	Bank	22,000,000	138,447,000	158,401,000	19,954,000	14.41%	1.50%
First Menasha Bancshares, Inc.	Neenah	WI	Bank	10,000,000	65,519,000	125,072,000	59,553,000	90.89%	1.00%
PFSB Bancorporation, Inc.	Pigeon Falls	WI	Bank	1,500,000	26,844,000	32,721,000	5,877,000	21.89%	1.00%
First Bank of Charleston Inc.	Charleston	WV	Bank	3,345,000	24,923,000	29,612,000	4,689,000	18.81%	1.00%
MVB Financial Corp.	Fairmont	WV	Bank	8,500,000	66,557,000	163,274,000	96,717,000	145.31%	1.00%
OBDC Small Business Finance	Oakland	CA	CDLF	219,000	2,473,000	5,992,000	3,519,000	142.30%	2.00%
California Coastal Rural Development Corporation	Salinas	CA	CDLF	870,000	9,545,000	9,409,000	(136,000)	-1.42%	2.00%
Low Income Investment Fund	San Francisco	CA	CDLF	7,490,000	26,595,000	74,006,000	47,411,000	178.27%	2.00%
Opportunity Fund Northern California	San Jose	CA	CDLF	2,236,000	5,935,000	25,828,000	19,893,000	335.18%	2.00%
Valley Economic Development Center, Inc.	Van Nuys	CA	CDLF	661,000	9,581,000	33,227,000	23,646,000	246.80%	2.00%
Rural Community Assistance Corporation	West Sacramento	CA	CDLF	4,300,000	6,104,000	7,218,000	1,114,000	18.25%	2.00%
Colorado Enterprise Fund, Inc.	Denver	CO	CDLF	463,000	5,721,000	12,853,000	7,132,000	124.66%	2.00%
Greater New Haven Community Loan Fund	New Haven	CT	CDLF	525,000	758,000	2,801,000	2,043,000	269.53%	2.00%
Partners for the Common Good, Inc.	Washington	DC	CDLF	1,009,000	4,888,000	7,133,000	2,245,000	45.93%	2.00%
BUILDING HOPE...A CHARTER SCHOOL FACILITIES FUND	Washington	DC	CDLF	2,091,000	23,190,000	38,589,000	15,399,000	66.40%	2.00%
Access to Capital for Entrepreneurs, Inc. (Appalachian Community Enter)	Cleveland	GA	CDLF	188,000	2,773,000	14,844,000	12,071,000	435.30%	2.00%
IFF	Chicago	IL	CDLF	8,294,000	108,261,000	150,531,000	42,270,000	39.04%	2.00%
Federation of Appalachian Housing Enterprises, Inc.	Berea	KY	CDLF	2,063,000	4,137,000	9,946,000	5,809,000	140.42%	2.00%
Community Ventures Corporation	Lexington	KY	CDLF	1,045,000	3,451,000	13,326,000	9,875,000	286.15%	2.00%
Community Health Center Capital Fund, Inc. (Capital Link, Inc.)	Boston	MA	CDLF	198,000	1,420,000	6,978,000	5,558,000	391.41%	2.00%
Common Capital, Inc. (The Western Massachusetts Enterprise Fund, Inc. Holyoke		MA	CDLF	200,000	3,526,000	4,821,000	1,295,000	36.73%	2.00%
Boston Community Loan Fund, Inc.	Roxbury	MA	CDLF	4,410,000	11,378,000	30,972,000	19,594,000	172.21%	2.00%
Enterprise Community Loan Fund, Inc.	Columbia	MD	CDLF	8,817,000	8,849,000	28,824,000	19,975,000	225.73%	2.00%
Coastal Enterprises, Inc.	Wiscasset	ME	CDLF	2,316,000	17,640,000	31,275,000	13,635,000	77.30%	2.00%
Nonprofits Assistance Fund	Minneapolis	MN	CDLF	686,000	6,979,000	13,568,000	6,589,000	94.41%	2.00%
Community Reinvestment Fund, Inc.	Minneapolis	MN	CDLF	5,100,000	43,655,000	43,555,000	(100,000)	-0.23%	2.00%
Montana Community Development Corporation	Missoula	MT	CDLF	585,000	9,345,000	16,025,000	6,680,000	71.48%	2.00%
Mountain BizCapital, Inc.	Asheville	NC	CDLF	197,000	1,791,000	3,578,000	1,787,000	99.78%	2.00%
Nebraska Enterprise Fund	Oakland	NE	CDLF	197,000	1,454,000	5,595,000	4,141,000	284.80%	2.00%
Leviticus 25:23 Alternative Fund, Inc.	Elmsford	NY	CDLF	750,000	2,218,000	3,793,000	1,575,000	71.01%	2.00%
TruFund Financial Services (Seedco Financial Services, Inc.)	New York	NY	CDLF	2,500,000	33,651,000	35,059,000	1,408,000	4.18%	2.00%
Primary Care Development Corporation	New York	NY	CDLF	4,000,000	33,280,000	22,504,000	(10,776,000)	-32.38%	2.00%
Economic and Community Development Institute, Inc.	Columbus	OH	CDLF	203,000	2,728,000	11,121,000	8,393,000	307.66%	2.00%
Citizen Potawatomi Community Development Corporation	Shawnee	OK	CDLF	490,000	6,505,000	11,418,000	4,913,000	75.53%	2.00%
The Progress Fund	Greensburg	PA	CDLF	1,052,000	12,109,000	22,961,000	10,852,000	89.62%	2.00%
Community First Fund	Lancaster	PA	CDLF	862,000	11,002,000	23,582,000	12,580,000	114.34%	2.00%
The Reinvestment Fund, Inc.	Philadelphia	PA	CDLF	11,708,000	113,268,000	179,964,000	66,696,000	58.88%	2.00%
Northside Community Development Fund	Pittsburgh	PA	CDLF	250,000	2,190,000	2,725,000	535,000	24.43%	2.00%
Bridgeway Capital, Inc.	Pittsburgh	PA	CDLF	1,820,000	18,674,000	34,092,000	15,418,000	82.56%	2.00%
Charleston Citywide Local Development Corporation	Charleston	SC	CDLF	1,000,000	1,799,000	3,230,000	1,431,000	79.54%	2.00%
South Carolina Community Loan Fund (Lowcountry Housing Trust, Inc.) North Charleston		SC	CDLF	392,000	96,000	2,233,000	2,137,000	2226.04%	2.00%
Rural Electric Economic Development, Inc.	Madison	SD	CDLF	1,230,000	11,116,000	11,390,000	274,000	2.46%	2.00%
South Eastern Development Foundation	Sioux Falls	SD	CDLF	240,000	2,486,000	5,912,000	3,426,000	137.81%	2.00%

Institutions Participating in SBLF

Report on Information from 12/31/2014 Quarterly Supplemental Reports transmitted with April 2015 Report

Institution			Bank or CDLF?	SBLF Funding Outstanding	Qualified Small Business Lending as of 12/31/2014				
Name	City	State			Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Northeast South Dakota Economic Corporation	Sisseton	SD	CDLF	1,000,000	11,758,000	14,138,000	2,380,000	20.24%	2.00%
CEN-TEX Certified Development Corporation	Austin	TX	CDLF	489,000	3,435,000	7,071,000	3,636,000	105.85%	2.00%
PeopleFund	Austin	TX	CDLF	500,000	6,412,000	8,603,000	2,191,000	34.17%	2.00%
ECDC Enterprise Development Group	Arlington	VA	CDLF	320,000	1,402,000	3,082,000	1,680,000	119.83%	2.00%
Capital Impact Partners (NCB Capital Impact)	Arlington	VA	CDLF	8,218,000	95,578,000	151,388,000	55,810,000	58.39%	2.00%
Vermont Community Loan Fund, Inc.	Montpelier	VT	CDLF	1,247,000	12,787,000	15,822,000	3,035,000	23.74%	2.00%
Craft3 (ShoreBank Enterprise Group, Pacific)	Ilwaco	WA	CDLF	1,867,000	24,108,000	48,684,000	24,576,000	101.94%	2.00%
Impact Seven, Incorporated	Almena	WI	CDLF	4,000,000	13,344,000	23,085,000	9,741,000	73.00%	2.00%
Forward Community Investments, Inc.	Madison	WI	CDLF	470,000	3,964,000	7,405,000	3,441,000	86.81%	2.00%
Wisconsin Women's Business Initiative Corporation	Milwaukee	WI	CDLF	391,000	4,562,000	11,586,000	7,024,000	153.97%	2.00%

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





Community Banks Participating in SBLF

Report on Information from 12/31/2014 Call Reports transmitted with April 2015 Report

Institution	Name	City	State	Region	Total Assets	Baseline Lending				Baseline Business Lending	Q4 2014				Q4 2014 Business Lending	% Change over Baseline	
						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	Southeast		1,175,539	126,083		110,777	6,105	15,249	258,213	207,795	143,964	1,540	14,633	367,932	42%
First Partners Bank (SouthCity Bank)	Vestavia Hills	AL	Southeast		206,545	34,442		6,394	-	-	40,837	43,223	10,573	-	182	53,978	32%
ServisFirst Bancshares, Inc.	Birmingham	AL	Southeast		4,098,628	440,705		209,801	25,800	22,243	698,328	1,458,213	793,917	43,791	73,738	2,369,659	239%
Southern National Corporation	Andalusia	AL	Southeast		434,586	42,858		46,952	5,776	59,822	155,408	40,906	35,079	11,461	88,288	175,734	13%
Southern States Bancshares, Inc.	Anniston	AL	Southeast		304,681	18,236		18,732	-	943	37,910	35,515	61,984	1,371	1,338	100,208	164%
Rock Bancshares, Inc.	Little Rock	AR	Southeast		234,403	49,812		7,116	-	1,804	58,732	109,581	2,161	-	1,025	112,767	92%
Western Alliance Bancorporation	Phoenix	AZ	West		10,476,408	550,987		1,063,943	186	4,343	1,619,459	1,918,071	1,699,821	2,281	5,480	3,625,653	124%
CU Bancorp	Los Angeles	CA	West		2,264,327	91,889		64,830	-	-	156,719	528,127	339,309	-	-	867,436	453%
Banc of California, Inc. (First PacTrust Bancorp, Inc.)	Irvine	CA	West		5,952,137	553		8,525	-	-	9,077	465,623	365,071	-	656	831,350	9058%
Bank of Commerce Holdings	Redding	CA	West		996,565	133,779		72,044	1,173	7,805	214,800	148,507	115,389	655	1,230	265,781	24%
California Bank of Commerce	Lafayette	CA	West		445,613	60,775		13,291	390	1,632	76,087	179,795	58,940	1	1,651	240,387	216%
Capital Bank	San Juan Capistrano	CA	West		252,474	13,838		11,346	98	295	25,575	23,609	69,644	-	1,452	94,705	270%
Community Valley Bank	El Centro	CA	West		121,783	11,352		2,293	-	-	13,645	12,904	30,121	775	3,125	46,925	244%
First Northern Community Bancorp	Dixon	CA	West		957,884	88,431		116,575	30,680	22,480	258,166	106,093	109,486	26,627	34,564	276,770	7%
Founders Bancorp	San Luis Obispo	CA	West		168,808	24,400		11,516	-	2,218	38,133	21,902	29,772	-	1,968	53,642	41%
GBC Holdings, Inc.	Los Angeles	CA	West		485,261	48,872		64,652	-	468	113,992	92,395	92,316	-	-	184,711	62%
Partners Bank of California	Mission Viejo	CA	West		140,594	40,849		13,880	-	-	54,729	35,949	26,356	-	-	62,305	14%
ProAmerica Bank (Promérica Bank)	Los Angeles	CA	West		165,214	18,665		28,650	-	-	47,315	14,641	43,838	-	-	58,479	24%
Redwood Capital Bancorp	Eureka	CA	West		280,260	16,119		28,172	120	2,899	47,311	10,283	46,561	840	9,793	67,477	43%
Seacoast Commerce Bank	Chula Vista	CA	West		410,350	12,916		42,691	-	456	56,063	2,775	320,676	-	-	323,451	477%
Security California Bancorp	Riverside	CA	West		610,997	112,334		67,475	-	-	179,809	120,273	151,652	856	1,027	273,808	52%
Silvergate Capital Corporation	La Jolla	CA	West		864,692	3,408		6,233	-	-	9,641	5,615	9,786	-	-	15,401	60%
Summit State Bank	Santa Rosa	CA	West		459,674	40,612		33,151	2,405	24,934	101,101	45,784	55,539	3,586	18,797	123,706	22%
The Bank of Santa Barbara	Santa Barbara	CA	West		160,065	11,319		9,943	-	1,514	22,776	28,157	29,273	-	-	57,430	152%
CIC Bancshares, Inc.	Greenwood Village	CO	Southwest		711,930	1,433		21	-	-	1,454	82,421	74,471	-	571	157,463	10732%
CoBiz Financial Inc.	Denver	CO	Southwest		3,025,107	464,781		390,528	5,703	2,295	863,306	679,900	431,019	-	211	1,111,130	29%
Columbine Capital Corp.	Buena Vista	CO	Southwest		403,508	22,300		16,986	221	893	40,399	40,489	43,496	227	2,002	86,214	113%
Morgan Capital Corporation	Fort Morgan	CO	Southwest		156,575	13,330		6,289	4,169	3,950	27,738	14,618	12,718	3,957	5,133	36,426	31%
Verus Acquisition Group, Inc.	Fort Collins	CO	Southwest		266,662	14,365		45,134	88	7,204	66,792	14,097	57,784	-	2,484	74,365	11%
Bankwell Financial Group, Inc. (BNC Financial Group, Inc.)	New Canaan	CT	Northeast		1,094,427	3,378		24,882	-	-	28,259	131,904	131,293	-	-	263,197	831%
Salisbury Bancorp, Inc.	Lakeville	CT	Northeast		855,422	23,290		49,853	402	5,666	79,211	116,646	136,997	541	3,239	257,423	225%
SBT Bancorp, Inc.	Simsbury	CT	Northeast		408,652	14,128		21,168	-	-	35,295	21,836	42,014	-	-	63,850	81%
Community Bank Delaware	Lewes	DE	Mid-Atlantic		160,256	6,962		20,018	574	1,175	28,729	6,447	34,165	104	1,885	42,601	48%
Bank of Central Florida	Lakeland	FL	Southeast		362,654	29,147		27,541	-	-	56,688	71,396	58,666	1,083	291	131,436	132%
Community Southern Holdings, Inc. (Community Southern Bank)	Lakeland	FL	Southeast		245,552	13,773		15,059	813	115	29,759	36,991	36,627	265	206	74,089	149%
FineMark Holdings, Inc.	Fort Myers	FL	Southeast		886,033	12,141		15,375	112	-	27,628	37,720	54,752	-	1,036	93,508	238%
First Green Bancorp, Inc. (First Green Bank)	Eustis	FL	Southeast		329,698	6,491		23,716	-	133	30,339	20,600	79,857	-	140	100,597	232%
Florida Business BancGroup, Inc.	Tampa	FL	Southeast		519,002	41,885		46,924	-	-	88,809	62,083	111,008	-	1,331	174,422	96%
HomeBancorp, Inc.	Tampa	FL	Southeast		905,309	3,043		10,343	-	-	13,385	7,269	19,139	-	-	26,408	97%
Jefferson Bankshares, Inc. (Jefferson Bank of Florida)	Oldsmar	FL	Southeast		224,137	9,021		4,870	-	-	13,891	20,290	27,483	-	-	47,773	244%
Marquis Bank	Coral Gables	FL	Southeast		278,954	1,427		9,846	-	-	11,273	24,104	27,652	-	-	51,756	359%
Ovation Holdings, Inc.	Naples	FL	Southeast		354,161	1,684		8,013	-	-	9,698	10,617	42,766	-	1,035	54,418	461%
Platinum Bank Holding Co. (Platinum Bank)	Brandon	FL	Southeast		496,356	57,110		95,349	222	10,816	163,946	103,368	111,331	184	15,355	230,238	41%
Stonegate Bank	Pompano Beach	FL	Southeast		1,723,666	36,148		90,104	-	2,692	128,944	168,031	342,501	-	2,696	513,228	298%
Lowndes Bancshares, Inc.	Valdosta	GA	Southeast		219,244	10,135		38,874	-	-	49,009	13,127	29,164	1,085	1,629	45,005	-8%
Resurgens Bancorp	Atlanta	GA	Southeast		125,061	8,251		4,870	-	1,965	15,086	11,395	17,338	-	-	28,733	90%
The Peoples Bank of Talbotton	Talbotton	GA	Southeast		50,538	647		3,191	-	2,106	5,943	2,757	3,470	451	3,766	10,444	76%
Commercial Financial Corp.	Storm Lake	IA	Midwest		655,141	128,275		39,538	38,076	22,656	228,545	135,363	69,548	75,322	60,485	340,718	49%
Heartland Financial USA, Inc.	Dubuque	IA	Midwest		6,220,137	506,645		531,185	98,111	214,759	1,350,700	964,946	597,687	188,067	249,087	1,999,787	48%
Liberty Financial Services, Inc.	Sioux City	IA	Midwest		309,182	36,186		17,912	4,466	5,574	64,138	43,051	35,904	19,302	21,853	120,110	87%
D. L. Evans Bancorp	Burley	ID	West		1,206,213	69,464		158,111	107,881	60,654	396,108	110,364	179,328	92,636	88,383	470,711	19%
Bancorp Financial, Inc.	Oak Brook	IL	Midwest		606,007	5,790		9,122	-	-	14,912	26,103	11,850	-	-	37,953	155%
Community First Bancorp, Inc.	Fairview Heights	IL	Midwest		211,128	23,850		23,424	-	7,233	54,507	45,760	38,768	-	7,174	91,702	68%
Community Illinois Corporation	Rock Falls	IL	Midwest		251,243	29,250		10,821	16,703	22,134	78,909	28,357	16,122	23,829	24,732	93,040	18%
First Bankers Trustshares, Inc.	Quincy	IL	Midwest		834,741	34,554		53,147	20,504	20,851	129,056	48,875	86,061	32,379	42,676	209,991	63%
First Busey Corporation	Champaign	IL	Midwest		3,603,427	313,814		356,714	38,356	57,626	766,509	352,160	371,425	59,048	114,984	897,617	17%
First Community Financial Corporation	Elgin	IL	Midwest		170,653	6,337		26,075	-	582	32,993	8,077	26,661	-	1,230	35,968	9%
First Eldorado Bancshares, Inc.	Eldorado	IL	Midwest		291,666	7,789		-	7,887	25,857	41,533	29,345	8,725	16,262	51,242	105,574	154%
Illinois State Bancorp, Inc.	Chicago	IL	Midwest		385,993	21,057		38,971	-	160	60,188	17,598	51,687	-	3,412	72,697	21%
Merchants and Manufacturers Bank Corporation	Joliet	IL	Midwest		203,813	35,038		20,722	-	-	55,760	59,411	23,169	-	-	82,580	48%
People First Bancshares, Inc.	Pana	IL	Midwest		367,887	48,975		9,408	48,716	13,254	120,352	68,385	21,058	93,389	38,596	221,428	84%
Prime Banc Corp.	Dieterich	IL	Midwest		564,734	21,310		6,268	9,480	22,344	59,401	47,118	81,738	14,908	33,698	177,462	199%
Signature Bancorporation, Inc.	Chicago	IL	Midwest		524,569	88,196		37,019	-	-	125,214	195,009	67,108	-	760	262,877	110%
Southern Illinois Bancorp, Inc.	Carmi	IL	Midwest		408,043	37,465		17,420	18,888	21,392	95,164	55,561	40,298	33,359	33,094	162,312	71%
Town and Country Financial Corporation	Springfield	IL	Midwest		497,841	34,830		59,359	6,536	5,550	106,274	41,957	103,746	9,365	8,878	163,946	54%
Tri-County Financial Group, Inc.	Mendota	IL	Midwest		869,784	23,912		24,883	30,134	35,679	114,608	69,254	69,261	69,820	93,563	301,898	163%
United Community Bancorp, Inc.	Chatham	IL	Midwest		1,785,340	211,038		155,561	57,598	92,821	517,019	156,986	151,076	99,912	131,768	539,742	4%
AMB Financial Corp.	Munster	IN	Midwest		184,764	7,638		14,191	-	-	21,829	8,712	24,592	-	1,329	34,633	59%
Community Bank Shares of Indiana, Inc.	New Albany	IN	Midwest		880,267	87,840		88,791	690	4,709	182,030	103,850	112,405	1,244	6,223	223,722	23%
First Savings Financial Group, Inc.	Clarksville	IN	Midwest		717,420	26,351		39,403	-	-	65,754	21,895	61,539	2,400	6,584	92,388	41%
Horizon Bancorp	Michigan City	IN	Midwest		2,079,078	63,712		84,200	3,279	7,424	158,615	121,936	160,328	3,858	15,663	307,785	90%
Bern Bancshares, Inc.	Bern	KS	Midwest		91,362	4,671		46	14,941	3,145	22,803	3,199	1,145	24,578	6,047	34,969	53%



Community Banks Participating in SBLF

Report on Information from 12/31/2014 Call Reports transmitted with April 2015 Report

Institution	Name	City	State	Region	Total Assets	Baseline Lending				Baseline Business Lending	Q4 2014				Q4 2014 Business Lending	% Change over Baseline
						Commercial & Industrial	Owner-Occupied Commercial Real Estate	Agricultural Production	Secured by Farmland		Commercial & Industrial	Owner-Occupied Commercial Real Estate	Agricultural Production	Secured by Farmland		
Brotherhood Bancshares, Inc.	Kansas City	KS	Midwest		536,013	42,681	28,067	-	3,673	74,420	63,380	14,843	-	2,284	80,507	8%
Equity Bancshares, Inc.	Wichita	KS	Midwest		1,178,230	72,242	44,546	7,028	5,075	128,891	173,559	132,235	14,628	22,201	342,623	166%
Freedom Bancshares, Inc.	Overland Park	KS	Midwest		144,590	18,667	-	-	-	35,748	27,828	20,888	-	-	48,716	36%
Osborne Investments, Inc.	Osborne	KS	Midwest		59,414	1,549	451	9,025	4,697	15,722	3,171	1,773	13,768	14,627	33,339	112%
UBT Bancshares, Inc.	Marysville	KS	Midwest		589,881	41,004	27,943	44,044	63,137	176,128	43,710	21,879	87,831	119,726	273,146	55%
FCB Bancorp, Inc.	Louisville	KY	Midwest		503,552	27,761	54,823	-	56	82,640	12,393	66,917	-	1,513	80,823	-2%
Magnolia Bancshares Inc.	Hodgenville	KY	Midwest		164,706	6,246	10,176	2,066	14,930	33,419	11,332	21,205	4,638	25,580	62,755	88%
Community Trust Financial Corporation	Ruston	LA	Southwest		3,713,197	294,044	150,315	1,480	24,990	470,828	1,261,302	446,545	37	25,363	1,733,247	268%
First Guaranty Bancshares, Inc.	Hammond	LA	Southwest		1,515,072	85,481	82,769	17,727	12,111	198,077	196,339	154,904	26,278	13,540	391,061	97%
First NBC Bank Holding Company	New Orleans	LA	Southwest		3,745,284	288,580	212,783	-	261	501,625	1,034,409	430,971	-	1,078	1,466,458	192%
MidSouth Bancorp, Inc.	Lafayette	LA	Southwest		1,935,444	185,803	126,929	6,367	3,019	322,119	453,817	262,876	13,493	19,273	749,459	133%
Quachita Bancshares Corp.	Monroe	LA	Southwest		636,662	47,682	73,761	14,288	9,163	144,892	54,670	106,044	16,148	25,923	202,785	40%
Progressive Bancorp, Inc.	Monroe	LA	Southwest		474,403	54,604	42,050	1,671	7,976	106,300	64,281	44,337	8,697	41,956	159,271	50%
Island Bancorp, Inc.	Edgartown	MA	Northeast		172,376	2,672	20,909	-	-	23,581	6,762	29,684	-	-	36,446	55%
Leader Bancorp, Inc.	Arlington	MA	Northeast		846,003	7,075	24,647	-	-	31,722	23,186	72,538	-	-	95,724	202%
New England Bancorp, Inc.	Hyannis	MA	Northeast		237,411	9,707	19,019	-	-	28,726	31,477	41,543	-	-	73,020	154%
Provident Bancorp, Inc.	Amesbury	MA	Northeast		658,813	17,487	70,118	-	93	87,697	91,583	104,707	-	-	196,290	124%
StonehamBank, A Co-operative Bank	Stoneham	MA	Northeast		481,592	22,466	24,415	-	-	46,880	49,393	63,761	-	-	113,154	141%
Eagle Bancorp, Inc.	Bethesda	MD	Mid-Atlantic		5,230,016	325,046	122,093	-	-	447,140	902,004	477,946	-	519	1,380,469	209%
Howard Bancorp, Inc.	Ellicott City	MD	Mid-Atlantic		691,345	91,705	41,681	-	794	134,180	135,715	112,826	83	4,134	252,758	88%
Monument Bank	Bethesda	MD	Mid-Atlantic		445,116	20,990	12,522	-	576	34,088	37,487	29,301	-	975	67,763	99%
The Community Financial Corporation (Tri-County Financial Corporation)	Waldorf	MD	Mid-Atlantic		1,081,084	121,233	137,607	-	-	258,840	99,769	250,770	-	-	350,539	35%
Katahdin Bancshares Corp.	Houlton	ME	Northeast		666,408	95,319	50,102	-	-	151,438	135,787	64,115	-	-	208,056	37%
Birmingham Bloomfield Bancshares, Inc.	Birmingham	MI	Midwest		206,848	15,987	17,807	3,312	2,706	33,793	25,464	35,867	4,510	3,654	61,331	81%
Crestmark Bancorp, Inc.	Troy	MI	Midwest		693,284	153,006	1,470	-	-	154,475	439,245	1,283	-	-	440,528	185%
Huron Valley State Bank	Millford	MI	Midwest		102,078	5,648	16,506	-	191	22,345	11,309	36,952	-	146	48,407	117%
Level One Bancorp, Inc.	Farmington Hills	MI	Midwest		714,551	39,110	24,606	-	-	63,716	201,158	89,767	-	-	290,925	357%
Valley Financial Group, Ltd.	Saginaw	MI	Midwest		215,831	38,248	36,190	-	90	74,528	57,242	41,451	-	35	98,728	32%
Financial Services of Winger, Inc.	Fosston	MN	Midwest		158,497	19,628	7,190	25,894	21,040	73,751	24,353	18,763	45,491	35,806	124,413	69%
Heritage Bancshares Group, Inc.	Willmar	MN	Midwest		414,273	59,801	32,540	48,486	28,555	169,382	64,343	13,126	93,587	47,876	128,932	29%
Kerkhove Bancshares, Inc.	Kerkhove	MN	Midwest		73,075	4,668	9,381	3,475	7,114	24,637	10,139	22,738	4,396	8,700	45,973	87%
McLeod Bancshares, Inc.	Shorewood	MN	Midwest		403,671	23,330	3,763	5,618	2,780	35,490	14,204	25,062	6,352	2,550	48,168	36%
MidWest Bancorporation, Inc.	Eden Prairie	MN	Midwest		230,917	35,697	18,909	-	-	54,606	20,377	11,627	36,089	42,751	110,844	103%
Platinum Bancorp, Inc.	Oakdale	MN	Midwest		151,762	19,145	27,015	-	573	46,733	26,921	26,055	-	1,137	54,113	16%
Redwood Financial, Inc.	Redwood Falls	MN	Midwest		233,465	24,855	31,378	-	-	56,233	30,134	21,368	22,921	16,578	91,001	62%
Cardinal Bancorp II, Inc.	Washington	MO	Midwest		291,403	34,752	29,431	190	5,482	69,855	43,722	33,591	350	9,951	87,614	25%
Fortune Financial Corporation	Arnold	MO	Midwest		153,633	24,461	23,534	-	370	48,366	32,929	23,988	-	-	56,917	18%
Great Southern Bancorp, Inc.	Springfield	MO	Midwest		3,951,538	138,613	136,926	4,079	21,896	301,514	300,733	145,485	3,832	41,902	491,952	63%
Liberty Bancorp, Inc.	Liberty	MO	Midwest		456,862	23,445	53,499	-	-	76,944	49,098	69,181	242	755	119,276	55%
Security State Bancshares, Inc.	Charleston	MO	Midwest		706,104	56,094	57,781	30,314	49,925	194,113	53,148	67,032	47,794	101,418	269,392	39%
Southern Missouri Bancorp, Inc.	Poplar Bluff	MO	Midwest		1,286,685	71,715	87,689	29,586	31,048	220,038	93,710	124,221	57,829	68,070	343,830	56%
Triad Bancorp, Inc.	Frontenac	MO	Midwest		238,171	15,530	16,895	-	820	33,245	33,626	46,568	-	2,161	82,355	148%
Bancorp of Montana Holding Company	Missoula	MT	West		52,749	1,208	1,994	-	444	3,646	6,096	6,376	-	1,801	14,273	292%
First Bancorp	Troy	NC	Southeast		3,217,774	140,198	279,520	7,734	36,485	463,938	123,849	423,276	7,859	55,428	610,412	32%
Live Oak Bancshares, Inc.	Wilmington	NC	Southeast		634,053	27,794	73,668	-	-	101,462	156,184	229,566	-	9,712	395,462	290%
Premara Financial, Inc.	Charlotte	NC	Southeast		241,839	15,263	23,523	-	-	38,786	28,954	49,952	-	460	79,366	105%
Providence Bank	Rocky Mount	NC	Southeast		236,995	14,547	12,644	780	826	28,797	15,620	20,274	904	1,986	38,784	35%
Select Bancorp, Inc.	Dunn	NC	Southeast		763,971	67,810	104,974	4,486	9,786	187,056	56,434	112,969	1,783	14,952	186,138	0%
Union Bank & Trust Company	Oxford	NC	Southeast		241,105	19,991	15,549	10	3,112	38,662	21,991	27,992	2,545	5,500	58,028	50%
Alerus Financial Corporation	Grand Forks	ND	Midwest		1,476,926	180,756	65,037	33,489	10,852	290,134	344,668	129,105	49,081	13,259	536,113	85%
Western State Agency, Inc.	Devils Lake	ND	Midwest		755,957	97,220	32,153	14,569	6,955	150,896	256,970	23,399	24,955	14,826	320,150	112%
Adbanc Inc.	Ogallala	NE	Midwest		664,052	69,479	59,439	77,060	51,676	257,654	67,949	65,534	119,667	100,736	353,886	37%
Banner County Ban Corporation	Harrisburg	NE	Midwest		112,103	8,633	2,981	30,815	15,368	57,797	12,465	10,472	36,887	25,243	85,067	47%
First State Holding Co. (Wilber Co.)	Lincoln	NE	Midwest		424,173	40,835	24,786	25,570	36,985	128,176	50,900	34,383	56,647	84,675	226,605	77%
The State Bank of Bartley	Bartley	NE	Midwest		88,035	13,050	4,465	8,672	2,035	28,221	18,772	8,788	12,919	6,789	47,268	67%
First Colebrook Bancorp, Inc.	Colebrook	NH	Northeast		256,866	25,654	42,281	569	82	68,585	36,534	49,057	543	660	86,794	27%
Guaranty Bancorp, Inc.	Woodsville	NH	Northeast		411,648	37,136	48,710	454	1,988	88,288	38,579	59,533	389	2,900	101,401	15%
New Hampshire Thrift Bancshares, Inc.	Newport	NH	Northeast		1,502,324	57,064	80,606	-	-	137,670	67,556	189,680	14	573	257,823	87%
Northway Financial, Inc.	Berlin	NH	Northeast		920,156	44,870	67,422	-	-	112,292	64,833	65,251	-	-	130,084	16%
ConnectOne Bancorp, Inc.	Englewood Cliffs	NJ	Mid-Atlantic		3,446,273	19,511	83,294	-	-	102,806	393,069	210,193	-	-	603,262	487%
Crest Savings Bancorp, Inc.	Wildwood	NJ	Mid-Atlantic		409,232	3,201	17,693	-	-	20,894	3,889	21,749	-	-	25,638	23%
Freedom Bank	Oradell	NJ	Mid-Atlantic		255,071	14,905	17,540	-	-	32,445	18,262	41,248	-	-	59,510	83%
Harmony Bank	Jackson Township	NJ	Mid-Atlantic		266,144	929	9,059	-	1,000	10,988	10,654	46,855	-	2,449	59,598	446%
Highlands Bancorp, Inc.	Vernon	NJ	Mid-Atlantic		272,776	16,612	17,780	-	777	35,168	34,303	58,406	-	1,084	93,793	167%
Hopewell Valley Community Bank	Pennington	NJ	Mid-Atlantic		483,311	9,885	76,725	-	876	87,485	21,726	124,625	-	703	147,054	68%
Regal Bank	Livingston	NJ	Mid-Atlantic		347,495	1,682	24,190	-	-	25,872	3,234	35,848	-	-	39,082	51%
Stewardship Financial Corporation	Midland Park	NJ	Mid-Atlantic		692,350	48,805	156,337	-	1,053	206,195	29,307	174,885	-	1,872	206,064	0%
Two River Bancorp (Community Partners Bancorp)	Middletown	NJ	Mid-													



Community Banks Participating in SBLF

Report on Information from 12/31/2014 Call Reports transmitted with April 2015 Report

Institution				Total Assets	Baseline Lending				Baseline Business Lending	Q4 2014				Q4 2014 Business Lending	% Change over Baseline
Name	City	State	Region		Commercial & Industrial	Owner-Occupied Commercial Real Estate	Agricultural Production	Secured by Farmland		Commercial & Industrial	Owner-Occupied Commercial Real Estate	Agricultural Production	Secured by Farmland		
Kinderhook Bank Corp.	Kinderhook	NY	Mid-Atlantic	373,034	18,911	19,028	58	2,330	40,328	32,325	46,617	745	295	79,982	98%
Pathfinder Bancorp, Inc.	Oswego	NY	Mid-Atlantic	632,256	25,983	48,698	-	786	75,467	43,749	99,169	-	650	143,568	90%
Seneca-Cayuga Bancorp, Inc.	Seneca Falls	NY	Mid-Atlantic	278,402	6,963	9,127	-	-	16,090	21,580	15,494	3,060	4,092	44,226	175%
Columbus First Bancorp, Inc	Worthington	OH	Midwest	280,833	19,279	15,132	-	-	34,411	28,548	34,656	-	860	64,064	86%
Community Independent Bancorp Inc.	West Salem	OH	Midwest	97,680	2,587	5,795	133	3,505	12,020	2,214	8,722	933	7,594	19,463	62%
AmeriBank Holding Company	Collinsville	OK	Southwest	216,307	19,843	9,416	1,590	2,324	33,172	41,530	14,866	6,841	3,581	66,338	100%
Central Service Corporation	Enid	OK	Southwest	609,251	43,994	23,240	43,232	38,675	149,140	101,660	33,938	78,188	45,783	259,569	74%
Prime Bank Group	Edmond	OK	Southwest	209,991	7,722	10,116	53	1,742	19,632	29,006	24,897	66	2,290	56,259	187%
Regent Capital Corporation	Nowata	OK	Southwest	209,992	24,582	17,779	3,616	9,416	55,394	40,640	33,597	3,094	12,111	89,442	61%
AmeriServ Financial, Inc.	Johnstown	PA	Mid-Atlantic	1,061,080	92,509	62,972	-	178	155,659	125,635	96,176	-	1,245	223,056	43%
CBT Financial Corp.	Clearfield	PA	Mid-Atlantic	431,260	34,922	32,578	1,037	6,580	75,117	43,833	30,803	5,177	30,213	110,026	46%
Centric Financial Corporation	Harrisburg	PA	Mid-Atlantic	311,863	16,476	31,487	193	1,397	49,553	32,486	57,789	411	1,821	92,507	87%
Codorus Valley Bancorp, Inc.	York	PA	Mid-Atlantic	1,210,634	46,618	104,503	1,653	24,703	177,476	110,668	153,576	4,838	42,460	311,542	76%
DNB Financial Corporation	Downtingtown	PA	Mid-Atlantic	723,265	38,960	73,668	-	10,878	123,505	48,425	109,653	-	13,222	171,300	39%
Emclair Financial Corp.	Emlenton	PA	Mid-Atlantic	580,435	33,244	25,924	-	-	59,168	52,525	26,507	34	148	79,214	34%
Enterprise Financial Services Group, Inc.	Allison Park	PA	Mid-Atlantic	257,307	37,394	75,423	-	424	113,241	34,709	91,740	-	97	126,546	12%
First Resource Bank	Exton	PA	Mid-Atlantic	180,528	11,395	19,652	-	1,119	32,165	14,691	36,138	-	1,043	51,872	61%
Jonestown Bank and Trust Company	Jonestown	PA	Mid-Atlantic	446,093	6,880	29,539	11	4,390	40,820	14,849	40,594	159	5,724	61,326	50%
MileStone Bank	Doylstown	PA	Mid-Atlantic	216,937	17,161	29,937	-	-	47,098	70,262	62,659	-	55	132,976	182%
Monument Bank	Doylstown	PA	Mid-Atlantic	250,499	1,478	17,409	-	828	19,715	1,927	45,197	-	738	47,862	143%
Penn Liberty Financial Corp.	Wayne	PA	Mid-Atlantic	585,222	58,496	84,723	-	-	143,218	84,177	113,865	-	-	198,042	38%
Phoenix Bancorp, Inc.	Minersville	PA	Mid-Atlantic	138,343	5,262	4,097	-	-	9,359	23,925	24,965	-	125	49,015	424%
The Victory Bancorp, Inc.	Limerick	PA	Mid-Atlantic	157,534	13,913	8,245	-	1,757	23,916	34,817	32,732	-	2,370	69,919	192%
York Traditions Bank	York	PA	Mid-Atlantic	300,231	48,533	27,986	-	2,156	78,674	59,438	49,528	-	1,971	110,937	41%
Carolina Alliance Bank	Spartanburg	SC	Southeast	418,311	29,943	34,965	-	830	65,737	49,814	88,520	-	917	139,251	112%
GrandSouth Bancorporation	Greenville	SC	Southeast	379,044	49,299	43,148	114	3,454	96,015	73,712	43,466	449	570	118,197	23%
TCB Corporation	Greenwood	SC	Southeast	336,158	16,375	40,863	-	1,056	58,294	18,314	54,839	-	834	73,987	27%
BHCB Holding Company	Rapid City	SD	Midwest	157,078	11,260	16,312	1,696	1,627	30,895	22,508	37,038	242	3,899	63,687	106%
Avenue Financial Holdings, Inc.	Nashville	TN	Southeast	998,054	92,450	29,501	-	-	121,950	235,911	74,143	-	-	310,054	154%
CapitalMark Bank & Trust	Chattanooga	TN	Southeast	930,377	88,680	45,869	-	-	134,549	184,563	167,532	-	559	352,654	162%
Carroll Financial Services, Inc.	Huntingdon	TN	Southeast	272,931	7,921	34,549	4,141	14,441	61,052	13,408	43,688	6,652	18,240	81,988	34%
Community First Bancshares, Inc.	Union City	TN	Southeast	1,922,938	102,278	165,597	16,329	35,772	319,976	133,754	178,092	16,457	34,578	362,881	13%
Evolve Bancorp, Inc.	Cordova	TN	Southeast	377,710	8,239	5,161	2,211	3,490	19,101	36,182	53,513	2,959	3,294	95,948	402%
Franklin Financial Network, Inc.	Franklin	TN	Southeast	1,355,612	10,261	9,123	823	149	20,356	78,194	83,863	3,623	1,142	166,822	720%
Independent Holdings, Inc.	Memphis	TN	Southeast	905,965	39,655	11,109	-	1,474	52,238	66,516	30,022	-	5,598	102,136	96%
InsCorp, Inc.	Nashville	TN	Southeast	262,333	11,667	8,603	-	765	21,034	42,168	24,997	-	674	67,839	223%
Landmark Community Bank	Collierville	TN	Southeast	680,830	17,728	11,183	94	263	29,268	42,693	25,088	-	1,791	69,572	138%
Magna Bank	Memphis	TN	Southeast	565,361	24,492	17,032	-	-	41,524	74,700	24,686	370	6,747	106,503	156%
Merchants and Planters Bancshares, Inc.	Bolivar	TN	Southeast	85,341	5,479	10,527	361	2,730	19,097	3,657	8,798	179	4,474	17,108	-10%
Moneytree Corporation	Lenoir City	TN	Southeast	425,377	35,050	32,806	61	1,627	69,543	16,104	58,264	-	521	74,889	8%
Planters Financial Group, Inc.	Clarksville	TN	Southeast	856,847	59,970	67,388	12,733	34,238	174,327	63,249	89,862	20,878	47,982	221,971	27%
SmartFinancial, Inc.	Pigeon Forge	TN	Southeast	533,900	21,736	14,293	-	1,139	37,167	34,436	69,224	-	3,038	106,698	187%
Sumner Bank & Trust	Gallatin	TN	Southeast	160,250	12,075	15,701	43	694	28,512	15,064	14,964	30	871	30,929	8%
AIM Bancshares, Inc.	Levelland	TX	Southwest	591,245	39,299	14,585	13,262	6,874	74,020	153,340	72,114	34,385	27,286	287,125	288%
BMC Bancshares, Inc.	Dallas	TX	Southwest	79,441	765	2,514	825	223	4,326	1,183	14,051	13	-	15,247	252%
Independent Bank Group, Inc.	McKinney	TX	Southwest	4,127,466	82,574	177,239	13,025	12,039	284,877	607,467	699,896	10,652	28,171	1,346,186	373%
FB BanCorp	San Antonio	TX	Southwest	687,710	99,765	2,480	-	-	102,244	39,044	1,715	85,309	-	126,068	23%
First Texas BHC, Inc.	Fort Worth	TX	Southwest	1,617,450	85,806	71,371	110	2,229	159,515	307,098	137,522	681	17,361	462,662	190%
Frontier Bancshares, Inc.	Austin	TX	Southwest	550,765	25,056	29,742	851	6,814	62,462	103,401	120,267	137	10,037	233,842	274%
Happy Bancshares, Inc.	Amarillo	TX	Southwest	2,570,931	201,680	93,384	130,663	51,686	477,414	456,707	170,439	316,878	214,892	1,158,916	14%
Hilltop Holdings, Inc. (PlainsCapital Corporation)	Dallas	TX	Southwest	8,685,931	1,018,142	363,288	60,432	61,652	1,503,514	1,109,942	717,380	45,158	39,968	1,912,448	27%
Joaquin Bankshares Inc.	Huntington	TX	Southwest	116,919	14,762	13,696	1,602	13,014	43,074	27,601	12,829	2,254	11,979	54,663	27%
Liberty Capital Bancshares, Inc.	Addison	TX	Southwest	160,048	9,008	5,927	-	1,722	16,657	33,007	14,720	-	1,977	49,704	198%
McLaughlin Bancshares, Inc.	Ralls	TX	Southwest	283,090	18,912	4,166	29,426	3,706	56,210	44,495	15,114	29,324	8,140	97,073	73%
Pioneer Bank, SSB	Drippings Springs	TX	Southwest	364,037	7,439	8,987	-	1,142	17,568	28,137	47,587	1,294	13,254	90,272	414%
Southwestern Bancorp, Inc.	Boerne	TX	Southwest	121,771	5,487	12,617	2,545	1,837	22,486	11,374	19,264	3,152	2,121	35,911	60%
Sovereign Bancshares, Inc.	Dallas	TX	Southwest	1,045,886	196,282	22,060	-	918	219,260	303,961	94,265	-	6,229	404,455	84%
Steele Holdings, Inc.	Tyler	TX	Southwest	280,148	14,649	15,060	427	1,007	31,142	27,865	21,674	150	1,934	51,623	66%
The ANB Corporation	Terrell	TX	Southwest	2,652,041	142,877	265,405	6,732	22,473	437,487	152,053	442,801	8,674	11,818	615,346	41%
Third Coast Bancshares, Inc. (Third Coast Bank SSB)	Humble	TX	Southwest	351,964	33,954	30,443	-	-	64,397	105,644	84,175	320	3,756	193,895	201%
Veritex Holdings, Inc.	Dallas	TX	Southwest	801,799	24,303	14,187	-	1,151	39,641	207,101	80,279	-	10,528	297,908	652%
Cache Valley Banking Company	Logan	UT	Southwest	834,300	33,786	39,918	9,516	16,242	99,462	85,203	179,993	23,899	45,412	334,507	236%
LCA Bank Corporation	Park City	UT	Southwest	119,182	136	-	-	-	136	2,877	-	-	-	2,877	2023%
Medallion Bank	Salt Lake City	UT	Southwest	964,214	234,859	-	-	-	234,859	408,611	-	-	-	408,611	74%
Blue Ridge Bankshares, Inc.	Luray	VA	Southeast	238,610	4,225	15,593	159	2,442	22,419	14,197	18,408	194	6,148	38,947	74%
Citizens Community Bank	South Hill	VA	Southeast	167,009	18,419	16,605	251	3,246	38,520	13,643	28,986	965	4,590	48,184	25%
Heritage Bankshares, Inc.	Norfolk	VA	Southeast	337,843	29,431	36,330	-	-	65,761	30,585	52,005	-	-	82,590	26%
WashingtonFirst Bankshares, Inc.	Reston	VA	Southeast	1,333,430	13,644	10,171	117	3,240	77,172	130,105	210,910	-	341	341,356	342%
Xenith Bankshares, Inc.	Richmond	VA	Southeast	914,382	14,641	19,095	-	593	34,328	220,476	70,083	391	1,371	292,321	752%
Puget Sound Bank	Bellevue	WA	West	387,729	49,945	28,866	-	-	78,810	120,534	64,160	-	1,981	186,675	137%
U&I Financial Corp	Lynnwood	WA	West	232,486	8,950	34,994	-	-	43,943	13,231	48,310	-	-	61,541	40%
W.T.B. Financial Corporation	Spokane	WA	West	4,767,725	726,366	358,143	80,131	37,049	1,201,688	889,228	489,343	169,000	47,929	1,595,500	33%

Community Banks Participating in SBLF

Report on Information from 12/31/2014 Call Reports transmitted with April 2015 Report

Institution			Region	Total Assets	Baseline Lending				Baseline Business Lending	Q4 2014				Q4 2014 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		
County Bancorp, Inc.	Manitowoc	WI	Midwest	770,885	44,238	63,411	118,072	171,649	397,369	52,822	74,558	178,261	208,747	514,388	29%
Deerfield Financial Corporation	Deerfield	WI	Midwest	127,283	15,306	116	4,065	1,820	21,306	7,146	9,207	3,740	5,733	25,826	21%
First American Investment, Inc.	Hudson	WI	Midwest	174,517	4,014	15,043	163	-	19,220	16,236	31,587	29	2,136	49,988	160%
First Menasha Bancshares, Inc.	Neenah	WI	Midwest	419,356	51,762	29,044	6	519	81,331	72,589	68,137	-	1,274	142,000	75%
Nicolet Bankshares, Inc.	Green Bay	WI	Midwest	1,200,778	129,397	137,477	41	2,935	269,850	261,521	182,574	14,617	42,754	501,466	86%
Northern Bankshares, Inc.	McFarland	WI	Midwest	427,049	26,290	62,897	1,313	15,949	106,449	33,104	112,428	11	4,960	150,503	41%
PFSB Bancorporation, Inc.	Pigeon Falls	WI	Midwest	76,972	3,710	8,995	6,075	11,414	30,194	3,419	6,116	12,664	19,986	42,185	40%
Sword Financial Corporation	Horicon	WI	Midwest	601,810	63,172	127,299	10,132	21,004	221,607	77,765	128,928	26,543	70,852	304,088	37%
First Bank of Charleston Inc.	Charleston	WV	Southeast	209,086	23,426	1,497	-	-	24,923	26,679	2,363	-	-	29,042	17%
MVB Financial Corp.	Fairmont	WV	Southeast	1,106,316	15,650	38,312	-	-	53,962	105,467	120,145	-	-	225,612	318%