



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

This report provides information on changes in small business lending by SBLF participants as of June 30, 2013, relative to baseline levels.² As of June 30, 2013, institutions participating in SBLF have made important progress in increasing their small business lending, helping to support small businesses and local economies across the nation.

- **In total, SBLF participants have increased their small business lending by \$10.4 billion over a \$36.5 billion baseline, and by \$1.4 billion over the prior quarter.**
- **Increases in small business lending are widespread across SBLF participants, with 92 percent of participants having increased their small business lending over baseline levels.**
- **Most participants report that their small business lending increases have been substantial, with 86 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 510 community banks that were selected to match the specific size, geography, and financial condition of SBLF banks and (ii) a broader comparison group of the 6,090 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 48.2 percent over baseline levels, versus a 10.3 percent median increase for the representative peer group and a 5.3 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 43.7 percent since their initial receipt of CPP funding from Treasury versus a 15.9 percent increase for the peer group and a 9.6 percent increase for the comparison group over the same period.**

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

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

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

BACKGROUND

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

Treasury invested over \$4.0 billion in 332 institutions through the SBLF program. These amounts include investments of \$3.9 billion in 281 community banks and \$104 million in 51 CDLFs. Collectively, these institutions operate in over 3,000 locations across 48 states. This report includes information on the 315 institutions that continued to participate in the program as of July 31, 2013, including 265 community banks and 50 CDLFs. The initial disbursement of SBLF funding to banks occurred on June 21, 2011, with subsequent transactions completed thereafter until the program's September 27, 2011 statutory funding deadline.

As of September 1, 2013, 17 institutions with aggregate investments of \$186.3 million have fully redeemed their SBLF securities and exited the program, and 14 institutions have partially redeemed \$173.2 million (or 46 percent of their SBLF securities) though continue to participate in the program. To date, redemptions have resulted in only a modest change in reported qualified small business lending (\$26 million) as the reductions in both the reported baseline and then-current quarter small business amounts at the time of exit were equal to \$2.2 billion in each case.

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

- For community banks, the SBLF 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.³ Banks that increase their lending by amounts less than 10 percent pay rates between 2 percent and 4 percent. If a bank's lending does not increase in the first two years, however, the rate increases to 7 percent. If a bank has not repaid the SBLF funding after four and a half years, the rate increases to 9 percent.
- For CDLFs, the SBLF 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 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 –

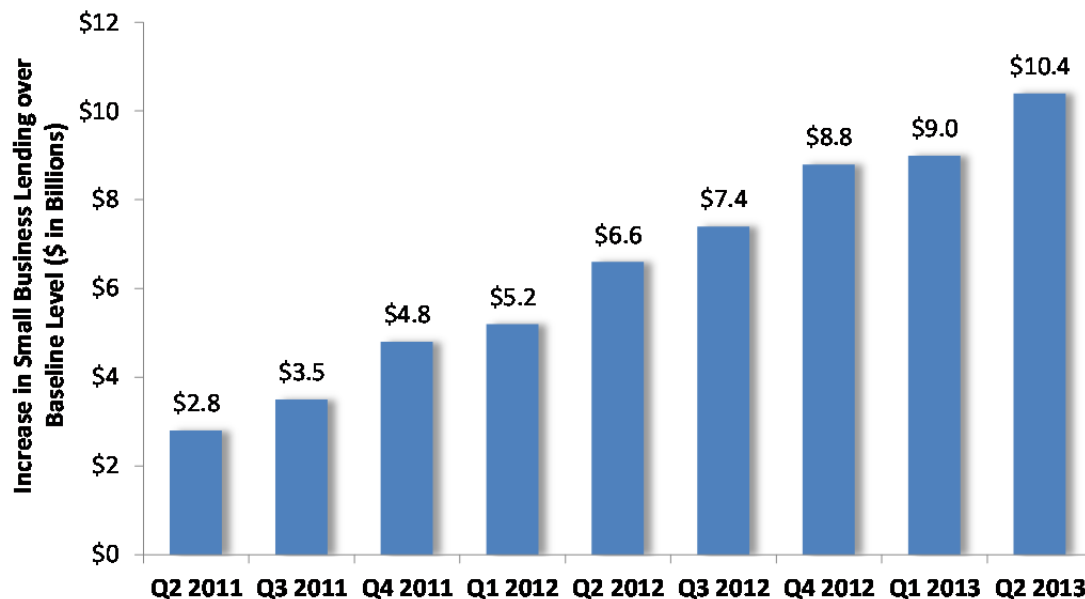
³ The initial interest rate paid by S corporations and mutual institutions is, at most, 7.7 percent. If these institutions increase their small business lending by 10 percent or more, then the rate falls to as low as 1.5 percent. These interest rates equate to after-tax effective rates (assuming a 35%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

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.

INCREASES IN SMALL BUSINESS LENDING OVER BASELINE LEVELS

As of June 30, 2013, SBLF participants have increased their small business lending by \$10.4 billion over their aggregate baseline of \$36.5 billion. Bank participants have increased their small business lending by \$10.1 billion (or 28 percent) over a \$35.7 billion baseline, and CDLFs increased their small business lending by \$256.3 million (or 32 percent) over a \$796.8 million baseline. The following graph shows the aggregate increase in qualified small business lending reported by SBLF participants as of June 30, 2013.

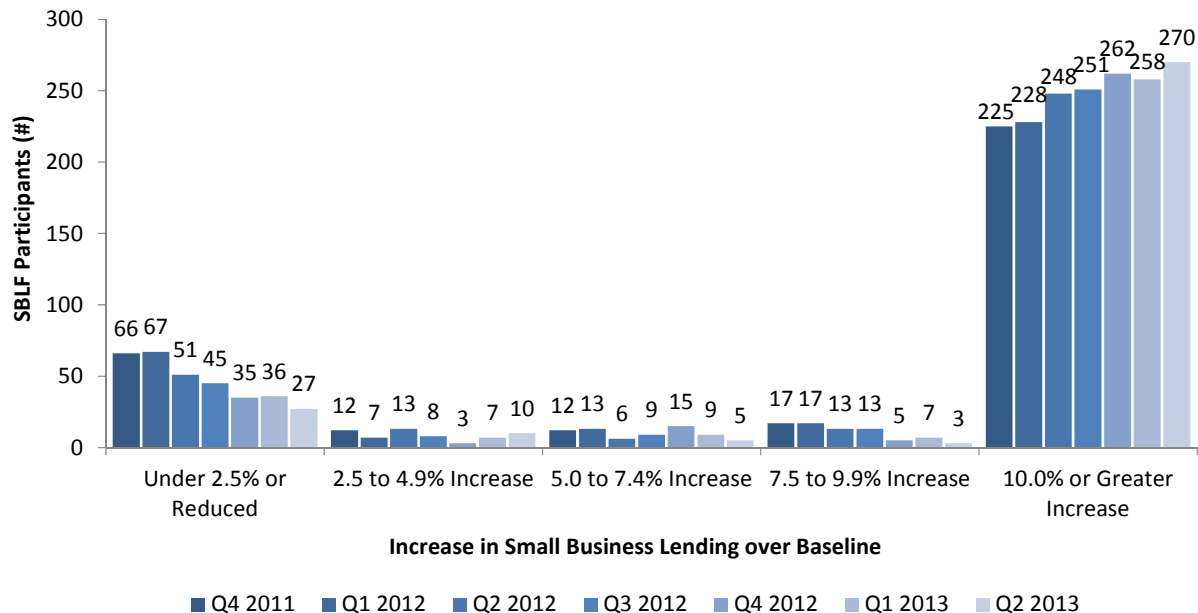
Increase in Small Business Lending over Baseline by SBLF Participants
(Reported as of June 30, 2013)



Increases in small business lending are widespread among SBLF participants. To date, 246 of the 265 participating community banks (or 93 percent) and 45 of the 50 CDLFs (or 90 percent) have increased their small business lending. In addition, 270 of the 315 SBLF participants (or 86 percent) have increased their small business lending by 10 percent or more.

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

SBLF Participants Reporting Increases in Small Business Lending over Baseline⁴
(Reported as of June 30, 2013)



To achieve the lowest available dividend or interest rate under the SBLF program terms (the “program incentive”), participants would have needed to increase small business lending in aggregate by at least \$4.5 billion.⁵ As of June 30, 2013, the \$10.4 billion increase achieved over baseline levels is over 2.3 times greater than the \$4.5 billion program incentive.⁶

The figures in this section reflect changes in small business lending over baseline levels as specified by the Act (defined as the loan balances that were reported for each of the four calendar quarters ended 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. Please see Appendix B for additional information on changes in small business lending following the initial SBLF investments.

In the period between the baseline and the investment date, some participants increased lending, while others decreased. The Act, and the associated program terms, specified that an institution’s initial dividend or interest rate shall be based on call report data published in the quarter immediately preceding the date of the SBLF investment. Among other effects, this provision may have encouraged

⁴ As a result of redemptions, the total number of SBLF institutions was 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.

⁵ Throughout this report, the term “program incentive” is defined as the aggregate increase that would be required for participants to receive the lowest available dividend or interest rate under the SBLF program terms.

⁶ As of June 30, 2013, some institutions have increased lending by more than their maximum program incentive, while others have increased by less or decreased. Please see Appendix C for institution-specific reporting of small business lending by SBLF participants.

institutions to increase small business lending prior to entering the SBLF program, as they would receive the associated dividend or interest rate benefit immediately upon entry. At the same time, some institutions took actions (e.g., sales of loans or branches or reductions in loans outstanding) that reduced the amount of reported small business lending, such that their initial change in small business lending over their baseline was negative.

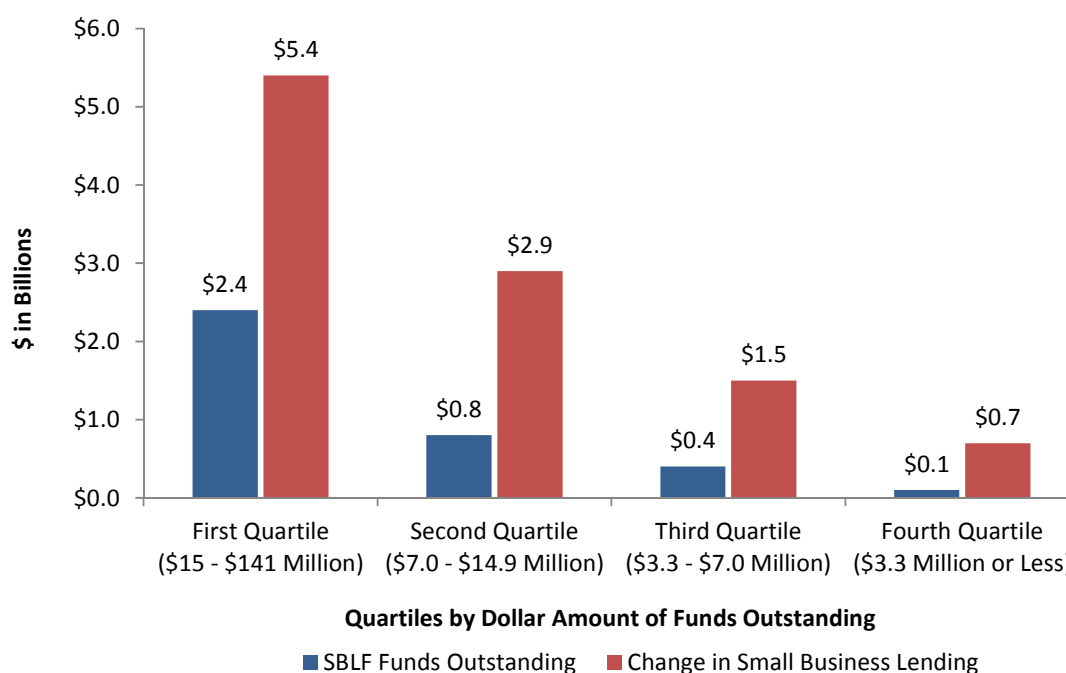
In total, 254 (77 percent) of SBLF participants increased lending by \$3.8 billion and 78 (23 percent) of participants decreased lending by \$993 million from the baseline period until the time of Treasury's initial investments in the quarter ended June 30, 2011. Of the 24 participants (8 percent) that presently report negative changes in small business lending, six had reduced their small business lending in the period between the baseline and the investment date, though have since increased their lending above that initial level.

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.

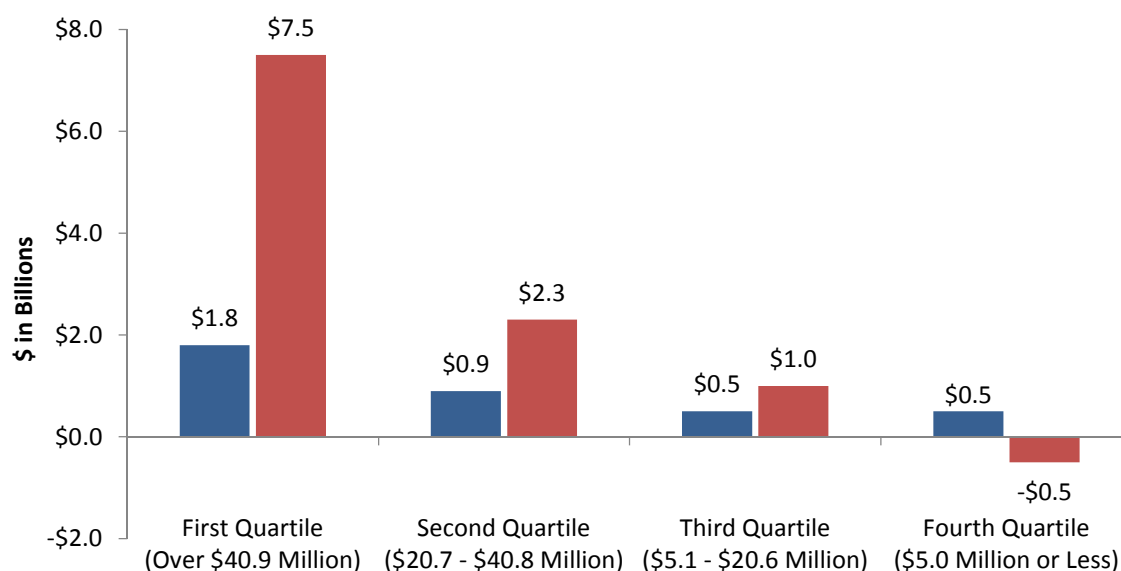
If ranked and grouped by the amount of SBLF funds outstanding, the 79 institutions that received \$15 million or more of SBLF funding accounted for \$5.4 billion of the total reported increase in small business lending with \$2.4 billion of funds outstanding. The following graph shows the changes in small business lending across four equally-sized groups of SBLF participants based on the dollar amount of their SBLF funds outstanding.

Changes in Small Business Lending by Dollar Amount of SBLF Funds Outstanding
(Reported as of June 30, 2013)



If ranked and grouped by the dollar value of changes in small business lending, the top quartile of participants accounted for \$7.5 billion of the gross reported increase in small business lending with \$1.8 billion of SBLF funds outstanding. The following graph shows the change in small business lending 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 June 30, 2013)



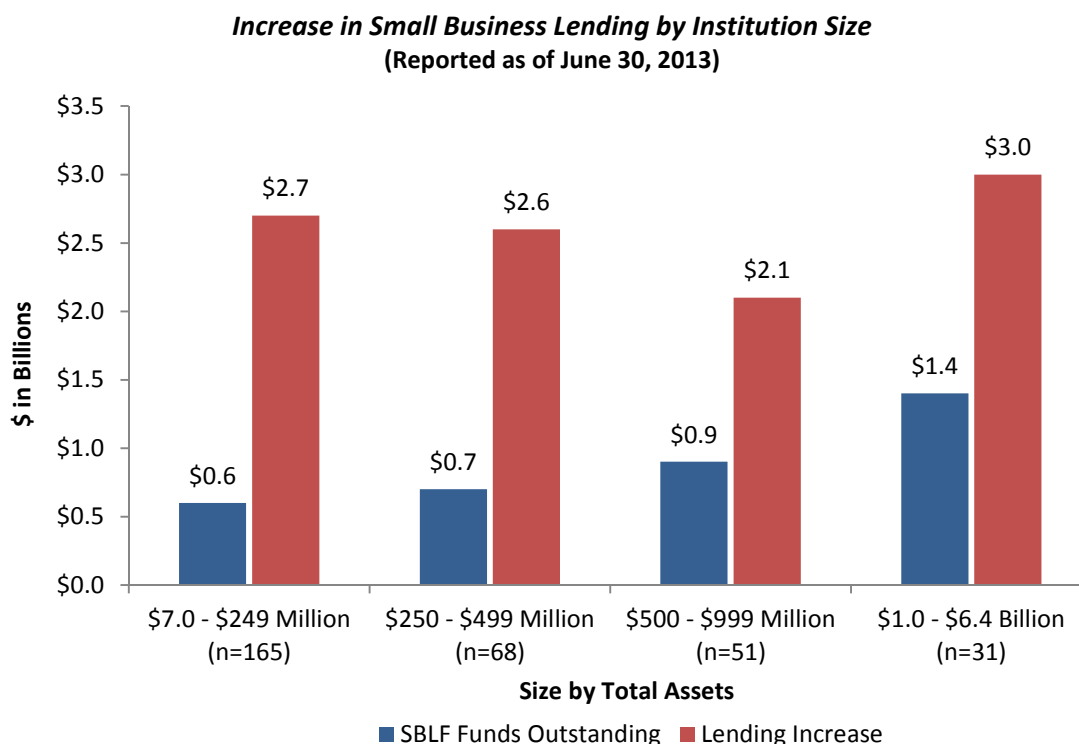
Quartiles by Dollar Amount of Change in Small Business Lending

■ SBLF Funds Outstanding ■ Change in Small Business Lending

Distribution of Small Business Lending Increases by Institution Size

Small business lending increased among institutions of all sizes (as defined by total assets), with the largest aggregate increases in dollar value reported by the largest institutions.⁷ The largest institutions (defined as those participants with more than \$1.0 billion in total assets) increased small business lending by \$3.0 billion while the smallest institutions (defined as those participants with less than \$250 million in assets) increased small business lending by \$2.7 billion. The following graph shows increases in small business lending and SBLF funds outstanding across four categories of institution size.

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



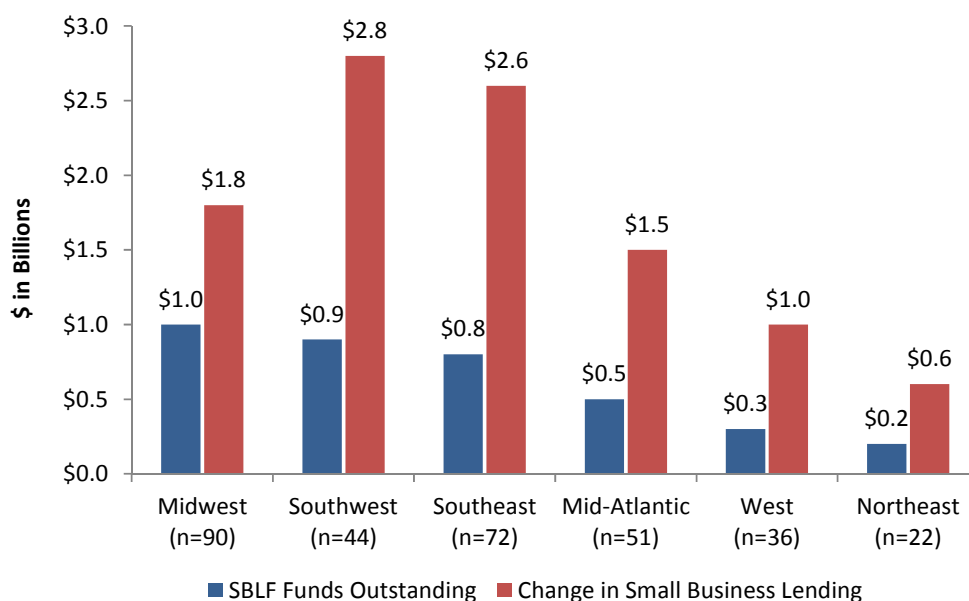
Distribution of Small Business Lending Increases by Regional Geography

In each region of the country, SBLF participants reported aggregate increases in small business lending. Institutions in the Southwest reported the largest aggregate increase (\$2.8 billion) with one of the largest shares of SBLF funds outstanding (\$900 million).

The following graph shows increases in small business lending and SBLF funds outstanding across six geographic regions.⁸

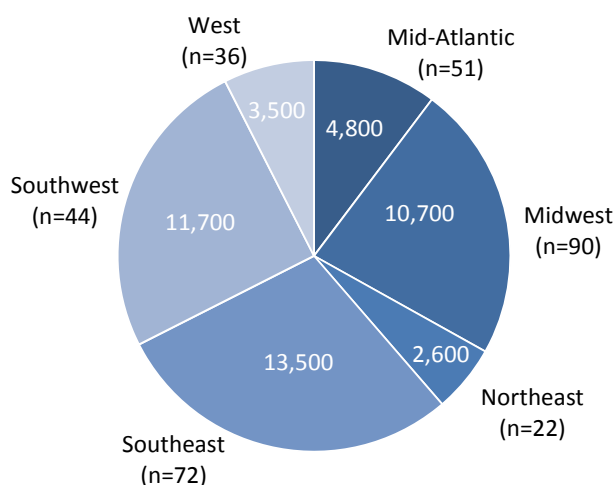
⁸ In this report, the Midwest region includes: IA, IL, IN, KS, KY, MI, MN, MO, ND, NE, OH, SD, and WI. The Southwest region includes: AZ, CO, LA, NM, OK, TX, and UT. The Southeast region includes: AL, AR, FL, GA, MS, NC, TN, SC, VA, and WV. The Mid-Atlantic region includes: DC, DE, MD, NJ, NY, and PA. The West region includes: CA, ID, MT, NV, OR, WA, and WY. The Northeast region includes: CT, MA, ME, NH, RI, and VT.

Increase in Small Business Lending by Regional Geography
(Reported as of June 30, 2013)



Based on the average loan size reported by participants in the *June 2013 Results of the First Annual Lending Survey*, the \$10.4 billion aggregate increase in small business lending represents an estimated 46,800 additional loans to small businesses.⁹ 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 June 30, 2013)



⁹ The number of additional small business loans is calculated by dividing each participant's change in small business lending as of June 30, 2013 by the average loan size the participant reported on its SBLF lending survey for the year ended June 30, 2012 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

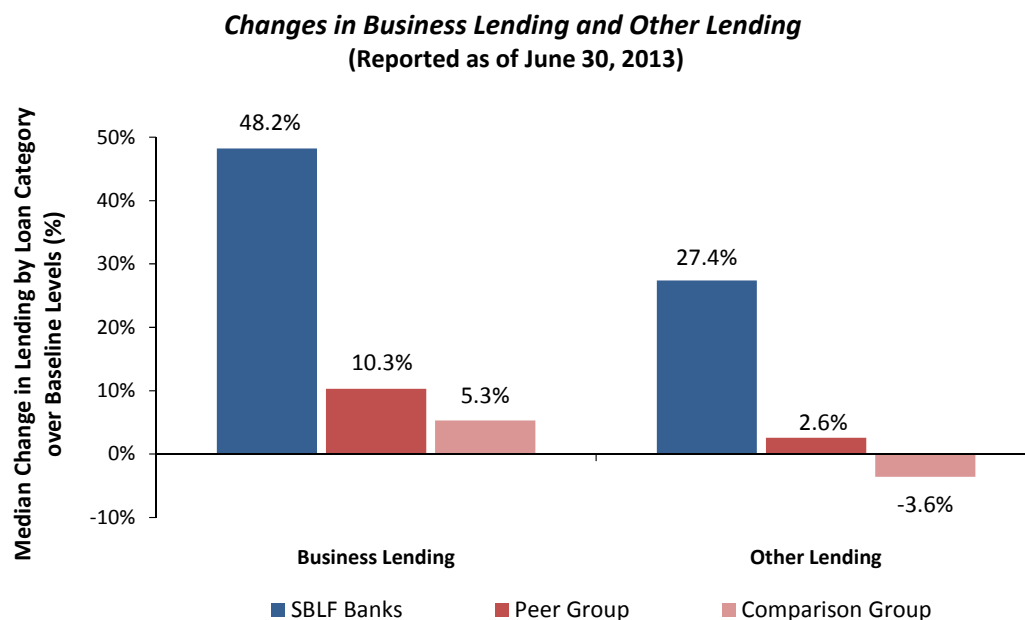
This section compares changes in business lending and other lending by SBLF banks relative to (i) a representative “peer group” of 510 community banks that were selected to match the specific size, geography, and financial condition of SBLF banks and (ii) a broader “comparison group” of all 6,090 similarly-sized 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.

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

Overall Changes in Business Lending and Other Lending

Comparing the level of loans outstanding as of June 30, 2013 to their baseline levels, SBLF banks increased business lending by a median of 48.2 percent, versus a 10.3 percent median increase for the peer group and a 5.3 percent median increase for the comparison group. In addition to increasing business lending, SBLF banks increased other types of lending by a median of 27.4 percent over baseline levels, versus a median increase of 2.6 percent among the peer group and 3.6 percent decrease among the comparison group.

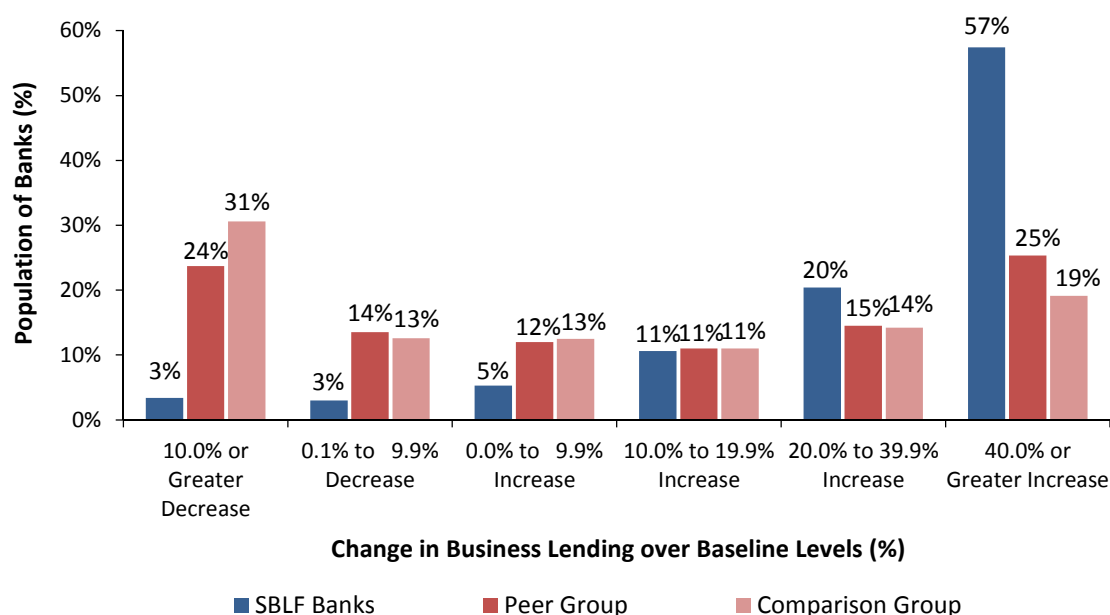
The following graph shows changes in business lending and other lending by SBLF banks, the peer group, and the comparison group.



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, 88 percent of banks participating in SBLF have increased their business lending by 10 percent or more versus 51 percent for the peer group and 44 percent for the comparison group. Thirty-seven percent of the peer group and 43 percent of the comparison group have reduced business lending versus 6 percent of SBLF bank participants.

Distribution of Changes in Business Lending
(Reported as of June 30, 2013)

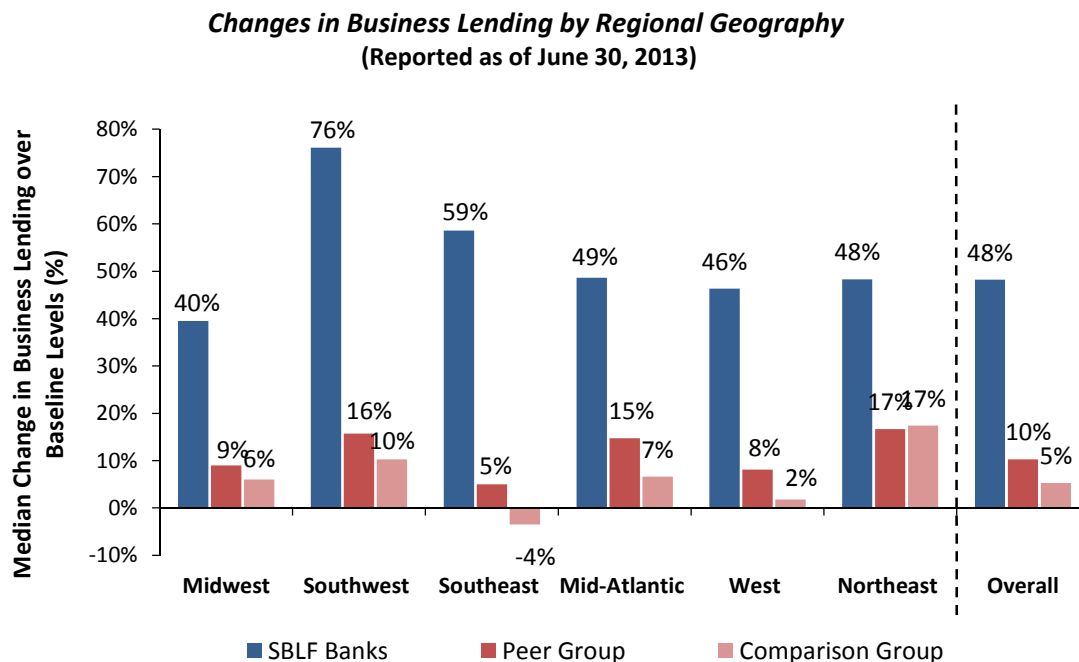


SBLF banks increased business lending to a greater extent than both the peer and comparison groups as measured by the proportion of institutions reporting increases, as well as the percentage increases reported. SBLF banks increased business lending by a mean of 72 percent with a standard deviation of 70 percentage points.¹⁰ The peer group of non-SBLF banks increased business lending by a mean of 26 percent with a standard deviation of 53 percentage points while the comparison group increased business lending by a mean of 14 percent with a standard deviation of 44 percentage points.

¹⁰ 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

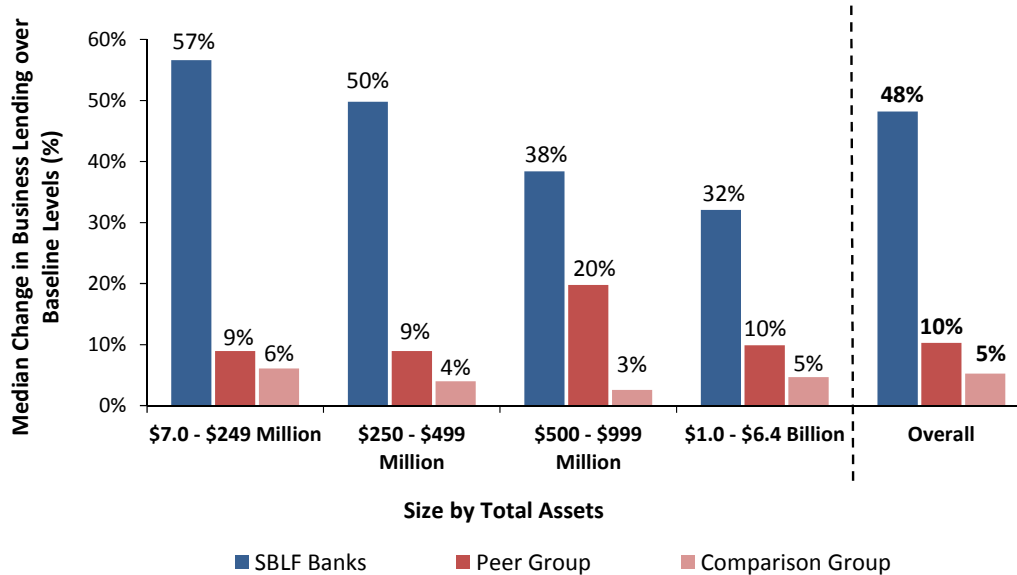
In each region of the country, SBLF banks reported median increases in business lending while both the peer group and the comparison group reported smaller median increases. The following graph compares median changes in business lending by SBLF banks and the peer and comparison groups across six regions.



Changes in Business Lending by Institution Size

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

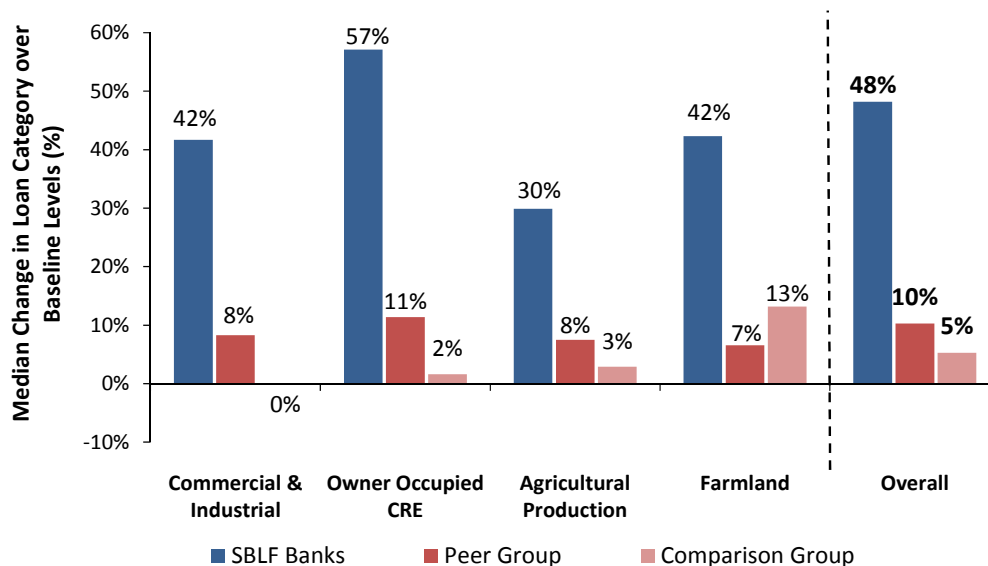
Changes in Business Lending by Institution Size
(Reported as of June 30, 2013)



Changes in Business Lending by Loan Category

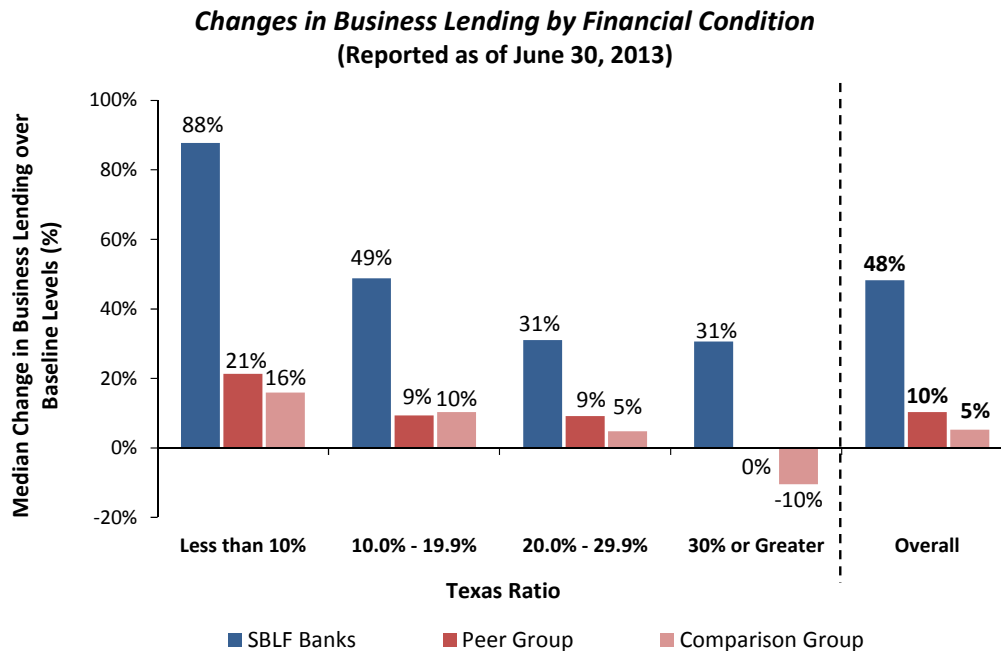
Across all of the four loan categories that comprise business lending, SBLF banks reported median increases in business lending while both the peer group and comparison group reported smaller median increases or no change. The following graph compares median changes in business lending by SBLF banks and the peer and comparison bank groups across the four loan categories.

Changes in Business Lending by Loan Category
(Reported as of June 30, 2013)



Changes in Business Lending by Financial Condition

Across all ranges of financial condition as measured by Texas ratio¹¹, SBLF banks reported median increases in business lending while both the peer group and comparison group reported smaller median increases or median decreases. The following graph compares median changes in business lending by SBLF banks and the peer and comparison groups across four categories of Texas ratios.



¹¹ The Texas ratio is used as a proxy for the financial condition of the institution, and is defined as the institution's nonperforming assets plus loans 90 days or more past due all divided by the institution's tangible equity plus loan loss reserves.

LENDING BY FORMER CAPITAL PURCHASE PROGRAM (CPP) PARTICIPANTS

The Act authorized Treasury to allow CPP participants that met certain requirements to refinance CPP investments into SBLF. In total, 137 institutions repaid a CPP investment in connection with an SBLF closing. These banks received \$2.7 billion in SBLF funding and used \$2.2 billion of this capital to repay outstanding CPP balances. This section of the report includes information on the 124 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 \$4.5 billion increase in small business lending over baseline levels, with a median increase of 24.3 percent. By comparison, these institutions would have needed to increase small business lending by at least \$2.7 billion in aggregate to achieve the maximum program incentive (as defined previously).

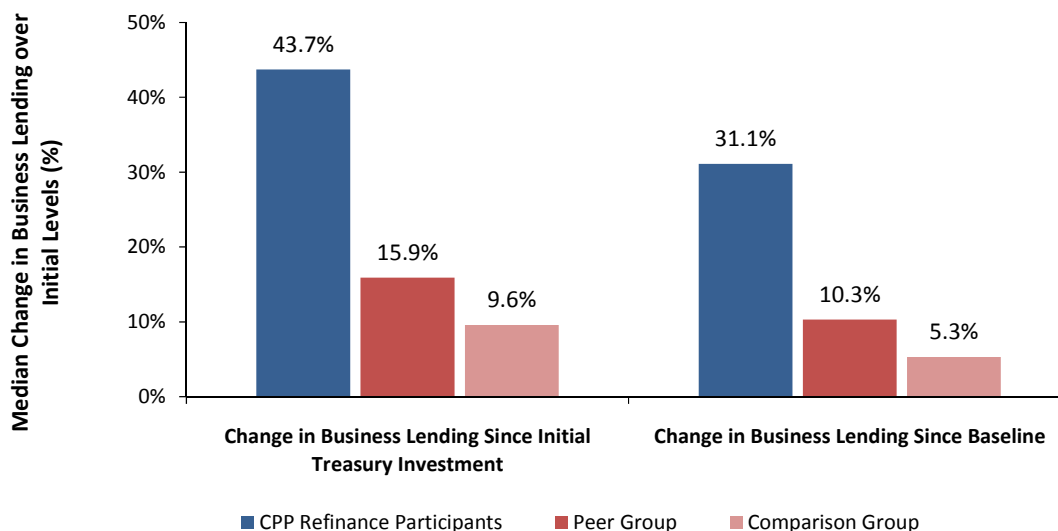
To date, 89 percent of institutions that refinanced CPP investments have increased their small business lending over baseline levels and 80 percent have increased their small business lending by 10 percent or more. Of the 14 institutions (11 percent) that report decreases in small business lending over baseline levels, four have increased lending by \$24.7 million since receiving SBLF funding but report an aggregate decrease in small business lending of \$47.8 million because of decreases in lending that occurred in the period between the baseline and Treasury's investment.

Changes in Business Lending by Former CPP Participants

Banks that received CPP funding and refinanced these investments through SBLF reported a significant median increase in business lending following receipt of the initial CPP investments. These institutions also reported a median increase from the SBLF baseline period.

SBLF banks that refinanced CPP funding reported a median increase in business lending of 43.7 percent since their initial receipt of CPP funding from Treasury. These participants also reported that their business lending has increased by a median of 31.1 percent since the baseline period. The peer group of non-SBLF banks reported a median increase in business lending of 15.9 percent since the reporting date following the CPP closings and the comparison group reported a median increase in business lending of 9.6 percent over the same period. Since the baseline period, the peer group has increased business lending by a median of 10.3 percent and the comparison group has increased business lending by 5.3 percent, as previously noted. Increases in business lending following the CPP investment prior to the baseline period would generally have the effect of increasing the reported baseline, thereby reducing the percentage increase in business lending reported since the baseline period.

Changes in Business Lending by Former CPP Participants¹²
(Reported as of June 30, 2013)



Dividend Rates Payable by Institutions that Refinanced CPP Investments

Institutions that refinance capital from CPP benefit from the dividend or interest rate incentive provided by SBLF only if they increase their small business lending over baseline levels. As of June 30, 2013, banks that refinanced CPP capital pay an average dividend or interest rate of 1.8 percent on SBLF funding, whereas other bank participants pay an average rate of 1.3 percent.¹³

APPENDICES

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

¹² For the 124 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 June 30, 2013. Because the median CPP refinance participant received this capital during the first quarter of 2009, the median increase in business lending for the peer and comparison groups is measured from March 31, 2009 to June 30, 2013 for this calculation. This calculation excludes two SBLF participants that were former CPP participants but were subsequently acquired following the receipt of SBLF funding.

¹³ These figures are adjusted to account for differences in the rates paid by subchapter S corporations and mutual institutions.

APPENDIX A: REPORT METHODOLOGY

This report provides information on changes in small business lending, business lending, and other (non-business related) lending by SBLF participants as of June 30, 2013, relative to baseline levels. For each institution analyzed for this report, changes in lending are measured as the dollar value or percentage change, as noted, in lending between June 30, 2013 and the baseline period, unless otherwise specified. The baseline is calculated as the average of the applicable loan amounts that the institution reported for each of the four calendar quarters ended June 30, 2010.

Measurement of Small Business Lending

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

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

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

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

Changes in small business lending are calculated as the difference between the level of loans outstanding as of June 30, 2013 and the baseline amount. Participants report their baseline and changes in small business lending by submitting quarterly supplemental reports to Treasury. The most recent supplemental report includes lending information as of June 30, 2013.

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.

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 510 community banks that were selected to match the specific size, geography, and financial condition of SBLF banks and (ii) a broader comparison group of all 6,090 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 over \$10 million and loans to businesses with more than \$50 million in revenue, and without the additional adjustments used in SBLF’s calculation of small business lending. Because the banks in the non-SBLF bank groups are not program participants and do not report small business lending as defined by the program terms, this analysis uses business lending as proxy for small business lending activities. Most business lending reported by SBLF banks qualifies as small business lending. For example, as of March 31, 2013, small business lending totaled 95.0 percent of business lending by dollar value for the median SBLF bank.

Changes in business and other lending are calculated as the difference between the level of loans outstanding as of June 30, 2013 and the baseline amount. The baseline is calculated as the average of the business loans outstanding that the institution reported for each of the four calendar quarters ended June 30, 2010. Changes in other lending are calculated based on the institution’s total loans and leases, including loans held for sale, less the amount of business loans outstanding.

For 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 June 30, 2013. This section also includes a calculation of the median increase in business lending by the non-SBLF bank groups from March 31, 2009 (the first reporting date after the median CPP participant received its initial CPP investment) to June 30, 2013.

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

baseline values. 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 265 banks that continue to participate in the SBLF program to a broad comparison group of non-SBLF banks and a representative peer group selected from the broader comparison group:

- **Comparison Group.** The comparison group is comprised of the 6,090 non-SBLF insured depository institutions that (i) were established prior to March 31, 2009, (ii) had total assets between \$7.0 million and \$6.4 billion (the range of total assets for SBLF banks) as of March 31, 2011, which is the end of the first quarter prior to SBLF banks receiving funding, (iii) are located in one of the 44 states in which SBLF banks are headquartered, and (iv) reported a positive amount of business lending in the baseline period.

Institutions are removed from the comparison group if they are merged into another institution or closed. As of June 30, 2013, a total of 327 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 510 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 June 30, 2013, a total of 28 institutions have been removed from the peer group as a result of SBLF participants exiting the program and 24 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	265	510	6090
Increase in business lending (median)	48.2%	10.3%	5.3%
Increase in other lending (median)	27.4%	2.6%	-3.6%
Assets (\$000s)			
Median	\$308,873	\$292,854	\$145,312
Mean	\$579,264	\$497,566	\$309,638
Texas Ratio			
Median	14.8%	15.7%	17.1%
Mean	17.5%	19.5%	30.0%
Region (% of institutions)			
Midwest	27.9%	28.4%	45.2%
Northeast	18.9%	19.4%	9.5%
South	38.9%	38.4%	37.0%
West	14.3%	13.7%	8.2%

APPENDIX B: CHANGES IN LENDING SINCE INITIAL SBLF INVESTMENTS

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

Participant Changes in Qualified Small Business Lending Since Initial SBLF Investments (Q2 2011)								
	Q3 2011	Q4 2011	Q1 2012	Q2 2012	Q3 2012	Q4 2012	Q1 2013	Q2 2013
Increase in Small Business Lending (\$ in Billions)	\$0.8	\$2.0	\$2.4	\$3.9	\$4.6	\$6.0	\$6.1	\$7.5
Change in Small Business Lending (# of Participants)								
Under 2.5% or Reduced	183	125	117	74	69	51	54	41
2.5 to 4.9% Increase	48	35	34	22	24	17	17	9
5.0 to 7.4% Increase	40	39	26	33	25	16	19	11
7.5 to 9.9% Increase	17	24	21	31	22	23	21	12
10.0% or Greater Increase	44	109	134	171	186	213	206	242

¹⁴ In this analysis, the point of SBLF investment is defined as Q2 2011 and is measured as the change in lending between June 30, 2011 and June 30, 2013. 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 June 2013 and the methodology described in Appendix A.

Measurement of Lending by SBLF Banks, Peer Group, and Comparison Group Since Initial SBLF Investments (Q2 2011)			
	SBLF Banks	Peer Group	Comparison Group
Number of institutions	265	508	6082
Changes in Business and Other Lending			
Increase in Business Lending (median)	28.5%	7.2%	3.7%
Increase in Other Lending (median)	19.8%	4.6%	0.1%
Increase in Business Lending (mean)	37.0%	13.5%	7.4%
Increase in Business Lending (standard dev.)	33.6%	31.3%	27.2%
Increase in Business Lending by 10% or more	82.3%	44.1%	38.7%
Reduction in Business Lending	7.9%	35.0%	42.8%
Distribution of Changes in Business Lending			
10.0% or Greater Decrease	3.0%	21.3%	25.6%
0.1% to 9.9% Decrease	4.9%	13.8%	17.2%
0.0% to 9.9% Increase	9.8%	20.9%	18.6%
10.0% to 19.9% Increase	21.1%	16.1%	14.5%
20.0% to 39.9% Increase	25.7%	13.8%	13.0%
40.0% or Greater Increase	35.5%	14.2%	11.2%
Changes in Business Lending by Regional Geography			
Midwest	21.7%	5.4%	4.9%
Southwest	43.5%	10.7%	8.4%
Southeast	31.2%	4.5%	-3.6%
Mid-Atlantic	30.8%	8.6%	2.4%
West	28.3%	9.1%	3.3%
Northeast	27.8%	12.1%	9.9%
Changes in Business Lending by Institution Size			
\$7.0 to \$249 Million	32.5%	5.5%	4.0%
\$250 to \$499 Million	29.2%	5.0%	2.6%
\$500 to \$999 Million	18.1%	10.9%	3.7%
\$1.0 to \$6.4 Billion	27.3%	9.6%	3.7%
Changes in Business Lending by Loan Category			
Commercial & Industrial	27.2%	7.1%	2.3%
Owner-Occupied CRE	29.3%	4.0%	-1.1%
Agricultural Production	21.0%	2.5%	4.6%
Farmland	20.0%	2.7%	6.2%
Changes in Business Lending by Texas Ratio			
Less than 10%	38.4%	9.8%	9.4%
10.0% to 19.9%	25.8%	5.6%	7.0%
20.0% to 29.9%	24.7%	7.4%	4.0%
30.0% or Greater	22.2%	3.9%	-5.3%
Changes in Business Lending by Former CPP Participants			
Increase in Business Lending since SBLF Investment	18.8%	7.2%	3.7%

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

Institutions Participating in SBLF

Report on Information from 6/30/2013 Quarterly Supplemental Reports transmitted with October 2013 Lending Growth Report

Institution			Bank or CDF?	SBLF Funding Outstanding	Qualified Small Business Lending as of 6/30/2013				
Name	City	State			Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
BancIndependent, Incorporated	Sheffield	AL	Bank	30,000,000	241,790,000	288,340,000	46,550,000	19.3%	1.00%
First Partners Bank (SouthCity Bank)	Vestavia Hills	AL	Bank	5,200,000	39,071,000	50,872,000	11,801,000	30.2%	1.00%
ServisFirst Bancshares, Inc.	Birmingham	AL	Bank	40,000,000	654,406,000	1,343,334,000	688,928,000	105.3%	1.00%
Southern National Corporation	Andalusia	AL	Bank	4,500,000	155,408,000	194,345,000	38,937,000	25.1%	1.50%
Southern States Bancshares, Inc.	Anniston	AL	Bank	7,492,000	53,588,000	78,209,000	24,621,000	45.9%	1.00%
First Service Bancshares, Inc.	Greenbrier	AR	Bank	7,716,000	73,164,000	66,154,000	(7,010,000)	-9.6%	7.70%
Liberty Bancshares, Inc.	Jonesboro	AR	Bank	52,500,000	619,989,000	608,259,000	(11,730,000)	-1.9%	5.00%
Rock Bancshares, Inc.	Little Rock	AR	Bank	6,742,000	56,208,000	109,910,000	53,702,000	95.5%	1.50%
Western Alliance Bancorporation	Phoenix	AZ	Bank	141,000,000	1,662,518,000	1,875,855,000	213,337,000	12.8%	1.00%
1st Enterprise Bank	Los Angeles	CA	Bank	16,400,000	88,154,000	255,863,000	167,709,000	190.2%	1.00%
Banc of California, Inc. (First PacTrust Bancorp, Inc.)	Irvine	CA	Bank	32,000,000	141,197,000	171,954,000	30,757,000	21.8%	1.16%
Bank of Commerce Holdings	Redding	CA	Bank	20,000,000	211,659,000	263,223,000	51,564,000	24.4%	1.00%
California Bank of Commerce	Lafayette	CA	Bank	11,000,000	73,565,000	174,064,000	100,499,000	136.6%	1.00%
Capital Bank	San Juan Capistrano	CA	Bank	3,132,000	16,458,000	60,183,000	43,725,000	265.7%	1.00%
Central Valley Community Bancorp	Fresno	CA	Bank	7,000,000	235,351,000	206,157,000	(29,194,000)	-12.4%	5.00%
Community Valley Bank	El Centro	CA	Bank	2,400,000	13,645,000	31,182,000	17,537,000	128.5%	1.00%
First Northern Community Bancorp	Dixon	CA	Bank	12,847,000	225,762,000	232,294,000	6,532,000	2.9%	4.49%
FNB Bancorp	South San Francisco	CA	Bank	9,450,000	149,634,000	131,070,000	(18,564,000)	-12.4%	5.00%
Founders Bancorp	San Luis Obispo	CA	Bank	4,178,000	35,399,000	52,259,000	16,860,000	47.6%	1.00%
GBC Holdings, Inc.	Los Angeles	CA	Bank	5,000,000	81,993,000	115,806,000	33,813,000	41.2%	1.00%
Pacific Coast Bankers' Bancshares	San Francisco	CA	Bank	11,960,000	42,624,000	27,848,000	(14,776,000)	-34.7%	5.00%
Partners Bank of California	Mission Viejo	CA	Bank	2,463,000	54,729,000	62,271,000	7,542,000	13.8%	1.00%
ProAmerica Bank (Promérica Bank)	Los Angeles	CA	Bank	3,750,000	43,274,000	52,457,000	9,183,000	21.2%	1.00%
Redwood Capital Bancorp	Eureka	CA	Bank	7,310,000	46,088,000	56,993,000	10,905,000	23.7%	1.00%
Seacoast Commerce Bank	Chula Vista	CA	Bank	4,000,000	45,347,000	84,618,000	39,271,000	86.6%	1.00%
Security California Bancorp	Riverside	CA	Bank	7,200,000	164,981,000	220,709,000	55,728,000	33.8%	1.00%
Silvergate Capital Corporation	La Jolla	CA	Bank	12,427,000	9,115,000	13,461,000	4,346,000	47.7%	3.60%
Summit State Bank	Santa Rosa	CA	Bank	13,750,000	82,734,000	99,019,000	16,285,000	19.7%	1.00%
The Bank of Santa Barbara	Santa Barbara	CA	Bank	1,882,380	22,776,000	52,836,000	30,060,000	132.0%	1.00%
The Private Bank of California	Los Angeles	CA	Bank	10,000,000	69,125,000	140,227,000	71,102,000	102.9%	1.00%
CIC Bancshares, Inc.	Denver	CO	Bank	1,772,000	67,982,000	108,882,000	40,900,000	60.2%	1.00%
CoBiz Financial Inc.	Denver	CO	Bank	57,366,000	740,718,000	856,661,000	115,943,000	15.7%	1.00%
Columbine Capital Corp.	Buena Vista	CO	Bank	6,050,000	44,150,000	85,071,000	40,921,000	92.7%	1.00%
Morgan Capital Corporation	Fort Morgan	CO	Bank	3,250,000	27,381,000	31,514,000	4,133,000	15.1%	1.50%
Steele Street Bank Corporation	Denver	CO	Bank	11,350,000	65,842,000	109,174,000	43,332,000	65.8%	1.50%
Verus Acquisition Group, Inc.	Fort Collins	CO	Bank	9,740,000	66,000,000	74,929,000	8,929,000	13.5%	1.33%
BNC Financial Group, Inc.	New Canaan	CT	Bank	10,980,000	28,259,000	141,312,000	113,053,000	400.1%	1.00%
Salisbury Bancorp, Inc.	Lakeville	CT	Bank	16,000,000	77,732,000	109,472,000	31,740,000	40.8%	1.00%
SBT Bancorp, Inc.	Simsbury	CT	Bank	9,000,000	34,899,000	51,987,000	17,088,000	49.0%	1.00%
Community Bank Delaware	Lewes	DE	Bank	4,500,000	30,078,000	34,288,000	4,210,000	14.0%	1.26%
Bank of Central Florida	Lakeland	FL	Bank	7,000,000	65,574,000	108,957,000	43,383,000	66.2%	1.00%
Broward Financial Holdings, Inc.	Fort Lauderdale	FL	Bank	3,134,000	14,233,000	54,643,000	40,410,000	283.9%	1.00%
CBOS Bankshares, Inc.	Merritt Island	FL	Bank	3,893,000	46,283,000	32,391,000	(13,892,000)	-30.0%	5.00%
Community Southern Bank	Lakeland	FL	Bank	5,700,000	28,611,000	49,568,000	20,957,000	73.2%	1.00%

Institution			Bank or CDLF?	SBLF Funding Outstanding	Qualified Small Business Lending as of 6/30/2013				
Name	City	State			Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
FineMark Holdings, Inc.	Fort Myers	FL	Bank	5,665,000	25,709,000	70,894,000	45,185,000	175.8%	1.00%
First Green Bancorp, Inc. (First Green Bank)	Eustis	FL	Bank	4,727,000	30,339,000	82,262,000	51,923,000	171.1%	1.00%
Florida Business BancGroup, Inc.	Tampa	FL	Bank	15,360,000	98,486,000	143,499,000	45,013,000	45.7%	1.00%
Florida Community Bankshares, Inc.	Ocala	FL	Bank	17,000,000	158,498,000	130,434,000	(28,064,000)	-17.7%	5.00%
Florida Shores Bancorp, Inc.	Pompano Beach	FL	Bank	12,750,000	88,898,000	138,686,000	49,788,000	56.0%	1.00%
Florida Traditions Bank	Dade City	FL	Bank	8,800,000	61,282,000	127,537,000	66,255,000	108.1%	1.00%
Gulfstream Bancshares, Inc.	Stuart	FL	Bank	7,500,000	283,018,000	245,280,000	(37,738,000)	-13.3%	5.00%
HomeBancorp, Inc.	Tampa	FL	Bank	7,398,000	12,298,000	17,002,000	4,704,000	38.3%	2.46%
Jefferson Bank of Florida	Oldsmar	FL	Bank	3,367,000	13,891,000	36,399,000	22,508,000	162.0%	1.00%
Marquis Bank	Coral Gables	FL	Bank	3,500,000	11,273,000	38,907,000	27,634,000	245.1%	1.00%
Ovation Holdings, Inc.	Naples	FL	Bank	5,000,000	22,467,000	54,251,000	31,784,000	141.5%	1.00%
Platinum Bank Holding Co. (Platinum Bank)	Brandon	FL	Bank	13,800,000	166,747,000	189,305,000	22,558,000	13.5%	1.50%
Lowndes Bancshares, Inc.	Valdosta	GA	Bank	6,000,000	41,214,000	53,362,000	12,148,000	29.5%	1.00%
Resurgens Bancorp	Atlanta	GA	Bank	2,967,000	18,065,000	29,596,000	11,531,000	63.8%	1.50%
The Peoples Bank of Talbotton	Talbotton	GA	Bank	890,000	5,943,000	9,134,000	3,191,000	53.7%	1.00%
Commercial Financial Corp	Storm Lake	IA	Bank	18,000,000	225,764,000	267,748,000	41,984,000	18.6%	1.00%
Heartland Financial USA, Inc.	Dubuque	IA	Bank	81,698,000	1,005,993,000	1,110,681,000	104,688,000	10.4%	1.00%
Liberty Financial Services, Inc.	Sioux City	IA	Bank	7,000,000	67,761,000	85,871,000	18,110,000	26.7%	1.00%
Two Rivers Financial Group, Inc.	Burlington	IA	Bank	17,430,000	205,708,000	197,715,000	(7,993,000)	-3.9%	5.00%
D. L. Evans Bancorp	Burley	ID	Bank	22,391,000	350,577,000	354,176,000	3,599,000	1.0%	5.00%
Bancorp Financial, Inc.	Oak Brook	IL	Bank	14,643,000	14,912,000	17,615,000	2,703,000	18.1%	4.26%
Community First Bancorp, Inc.	Fairview Heights	IL	Bank	7,000,000	52,195,000	80,191,000	27,996,000	53.6%	1.50%
Community Illinois Corporation	Rock Falls	IL	Bank	4,500,000	78,909,000	88,929,000	10,020,000	12.7%	1.00%
First Bankers Trustshares, Inc.	Quincy	IL	Bank	10,000,000	147,290,000	187,584,000	40,294,000	27.4%	1.00%
First Busey Corporation	Champaign	IL	Bank	72,664,000	555,684,000	563,257,000	7,573,000	1.4%	5.00%
First Community Financial Corporation	Elgin	IL	Bank	6,100,000	32,801,000	37,779,000	4,978,000	15.2%	1.74%
First Eldorado Bancshares, Inc.	Eldorado	IL	Bank	3,000,000	41,312,000	68,362,000	27,050,000	65.5%	1.50%
First Robinson Financial Corporation	Robinson	IL	Bank	4,900,000	36,324,000	52,319,000	15,995,000	44.0%	1.00%
Fisher Bancorp, Inc.	Fisher	IL	Bank	500,000	15,062,000	20,886,000	5,824,000	38.7%	1.50%
Heartland Bancorp, Inc.	Bloomington	IL	Bank	25,000,000	584,542,000	600,989,000	16,447,000	2.8%	6.71%
Illinois State Bancorp, Inc.	Chicago	IL	Bank	13,368,000	60,188,000	84,439,000	24,251,000	40.3%	1.00%
Merchants and Manufacturers Bank Corporation	Joliet	IL	Bank	6,800,000	57,311,000	77,007,000	19,696,000	34.4%	1.00%
People First Bancshares, Inc.	Pana	IL	Bank	9,198,000	129,986,000	156,638,000	26,652,000	20.5%	1.50%
Prime Banc Corp.	Dieterich	IL	Bank	10,000,000	98,266,000	118,844,000	20,578,000	20.9%	1.00%
QCR Holdings, Inc.	Moline	IL	Bank	29,867,000	559,120,000	497,959,000	(61,161,000)	-10.9%	5.00%
Signature Bancorporation, Inc.	Chicago	IL	Bank	12,500,000	123,830,000	217,807,000	93,977,000	75.9%	1.00%
Southern Illinois Bancorp, Inc.	Carmi	IL	Bank	9,000,000	92,975,000	135,315,000	42,340,000	45.5%	1.00%
Town and Country Financial Corporation	Springfield	IL	Bank	5,000,000	91,149,000	126,139,000	34,990,000	38.4%	1.00%
Tri-County Financial Group, Inc.	Mendota	IL	Bank	20,000,000	153,315,000	201,957,000	48,642,000	31.7%	1.00%
United Community Bancorp, Inc.	Chatham	IL	Bank	22,262,000	260,066,000	288,693,000	28,627,000	11.0%	1.50%
AMB Financial Corp.	Munster	IN	Bank	3,858,000	22,233,000	24,913,000	2,680,000	12.1%	2.22%
Community Bank Shares of Indiana, Inc.	New Albany	IN	Bank	28,000,000	187,861,000	215,879,000	28,018,000	14.9%	1.00%
First Merchants Corporation	Muncie	IN	Bank	68,087,000	1,354,910,000	1,086,968,000	(267,942,000)	-19.8%	5.00%
First Savings Financial Group, Inc.	Clarksville	IN	Bank	17,120,000	58,334,000	90,159,000	31,825,000	54.6%	1.00%
Horizon Bancorp	Michigan City	IN	Bank	12,500,000	189,998,000	222,469,000	32,471,000	17.1%	1.00%
MutualFirst Financial, Inc.	Muncie	IN	Bank	21,692,000	182,945,000	169,761,000	(13,184,000)	-7.2%	5.00%
Bern Bancshares, Inc.	Bern	KS	Bank	1,500,000	23,043,000	24,696,000	1,653,000	7.2%	3.00%
Brotherhood Bancshares, Inc.	Kansas City	KS	Bank	16,000,000	55,235,000	40,669,000	(14,566,000)	-26.4%	5.00%
CB Bancshares Corp.	Weir	KS	Bank	190,000	1,222,000	1,086,000	(136,000)	-11.1%	5.00%
Equity Bancshares, Inc.	Wichita	KS	Bank	16,372,000	274,732,000	315,573,000	40,841,000	14.9%	1.00%

Institution			Bank or CDLF?	SBLF Funding Outstanding	Qualified Small Business Lending as of 6/30/2013				
Name	City	State			Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Freedom Bancshares, Inc.	Overland Park	KS	Bank	4,000,000	31,191,000	44,213,000	13,022,000	41.7%	1.00%
Osborne Investments, Inc.	Osborne	KS	Bank	1,000,000	14,215,000	25,648,000	11,433,000	80.4%	1.50%
UBT Bancshares, Inc.	Marysville	KS	Bank	16,500,000	154,451,000	213,546,000	59,095,000	38.3%	1.00%
FCB Bancorp, Inc.	Louisville	KY	Bank	9,759,000	78,649,000	70,661,000	(7,988,000)	-10.2%	5.00%
Magnolia Bancshares Inc.	Hodgenville	KY	Bank	2,000,000	30,631,000	31,822,000	1,191,000	3.9%	6.81%
Community Trust Financial Corporation	Ruston	LA	Bank	48,260,000	359,389,000	539,818,000	180,429,000	50.2%	1.00%
First Guaranty Bancshares, Inc.	Hammond	LA	Bank	39,435,000	180,281,000	224,088,000	43,807,000	24.3%	1.00%
First NBC Bank Holding Company	New Orleans	LA	Bank	37,935,000	370,388,000	506,533,000	136,145,000	36.8%	1.00%
MidSouth Bancorp, Inc.	LaFayette	LA	Bank	32,000,000	393,866,000	480,784,000	86,918,000	22.1%	1.00%
Ouachita Bancshares Corp.	Monroe	LA	Bank	17,930,000	142,925,000	198,137,000	55,212,000	38.6%	1.50%
Progressive Bancorp, Inc.	Monroe	LA	Bank	12,000,000	104,272,000	132,545,000	28,273,000	27.1%	1.00%
Hyde Park Bancorp, Inc.	Hyde Park	MA	Bank	18,724,000	27,812,000	42,663,000	14,851,000	53.4%	1.83%
Island Bancorp, Inc.	Edgartown	MA	Bank	4,000,000	23,581,000	36,558,000	12,977,000	55.0%	1.00%
Leader Bancorp, Inc.	Arlington	MA	Bank	12,852,000	30,398,000	57,857,000	27,459,000	90.3%	1.00%
New England Bancorp, Inc.	Hyannis	MA	Bank	4,000,000	41,202,000	59,980,000	18,778,000	45.6%	1.00%
Provident Bancorp, Inc.	Amesbury	MA	Bank	17,145,000	84,302,000	136,135,000	51,833,000	61.5%	1.00%
Rockport National Bancorp, Inc.	Rockport	MA	Bank	3,000,000	37,136,000	43,235,000	6,099,000	16.4%	1.00%
StonehamBank, A Co-operative Bank	Stoneham	MA	Bank	13,813,000	46,808,000	92,475,000	45,595,000	97.3%	1.50%
Eagle Bancorp, Inc.	Bethesda	MD	Bank	56,600,000	413,330,000	679,302,000	265,972,000	64.3%	1.00%
Howard Bancorp, Inc.	Ellicott City	MD	Bank	12,562,000	120,455,000	163,933,000	43,478,000	36.1%	1.00%
Monument Bank	Bethesda	MD	Bank	11,355,000	34,983,000	52,115,000	17,132,000	49.0%	1.00%
Tri-County Financial Corporation	Waldorf	MD	Bank	20,000,000	244,812,000	281,326,000	36,514,000	14.9%	1.00%
Katahdin Bankshares Corp.	Houlton	ME	Bank	11,000,000	138,863,000	176,825,000	37,962,000	27.3%	1.00%
Birmingham Bloomfield Bancshares, Inc.	Birmingham	MI	Bank	4,621,000	33,793,000	53,913,000	20,120,000	59.5%	1.00%
Crestmark Bancorp, Inc.	Troy	MI	Bank	8,250,000	198,199,000	397,549,000	199,350,000	100.6%	1.00%
Huron Valley State Bank	Millford	MI	Bank	2,597,000	21,470,000	32,686,000	11,216,000	52.2%	1.00%
Level One Bancorp, Inc.	Farmington Hills	MI	Bank	11,301,000	94,054,000	168,036,000	73,982,000	78.7%	1.00%
Valley Financial Group, Ltd.	Saginaw	MI	Bank	2,000,000	73,968,000	87,899,000	13,931,000	18.8%	1.00%
Financial Services of Winger, Inc.	Fosston	MN	Bank	4,069,000	60,984,000	82,163,000	21,179,000	34.7%	1.50%
Heritage Bancshares Group, Inc.	Willmar	MN	Bank	11,000,000	149,302,000	171,141,000	21,839,000	14.6%	1.50%
Kerkhoven Bancshares, Inc	Kerkhoven	MN	Bank	1,500,000	24,950,000	34,772,000	9,822,000	39.4%	1.50%
McLeod Bancshares, Inc.	Shorewood	MN	Bank	6,000,000	64,344,000	50,436,000	(13,908,000)	-21.6%	5.00%
MidWest Bancorporation, Inc.	Eden Prairie	MN	Bank	5,115,000	71,952,000	83,718,000	11,766,000	16.4%	1.50%
Platinum Bancorp, Inc.	Oakdale	MN	Bank	4,453,000	45,123,000	51,160,000	6,037,000	13.4%	1.50%
Redwood Financial, Inc.	Redwood Falls	MN	Bank	6,425,000	53,010,000	77,720,000	24,710,000	46.6%	1.00%
Cardinal Bancorp II, Inc.	Washington	MO	Bank	6,251,000	62,590,000	76,459,000	13,869,000	22.2%	1.50%
Fortune Financial Corporation	Arnold	MO	Bank	3,255,000	46,918,000	42,214,000	(4,704,000)	-10.0%	5.00%
Great Southern Bancorp, Inc.	Springfield	MO	Bank	57,943,000	201,374,000	299,349,000	97,975,000	48.7%	1.00%
Liberty Bancorp, Inc.	Liberty	MO	Bank	16,169,000	98,984,000	123,677,000	24,693,000	24.9%	1.00%
Security State Bancshares, Inc.	Charleston	MO	Bank	22,000,000	177,012,000	214,915,000	37,903,000	21.4%	1.00%
Southern Missouri Bancorp, Inc.	Poplar Bluff	MO	Bank	20,000,000	188,556,000	234,621,000	46,065,000	24.4%	1.00%
Triad Bancorp, Inc.	Frontenac	MO	Bank	5,000,000	30,501,000	53,857,000	23,356,000	76.6%	1.00%
BankFirst Capital Corporation	Macon	MS	Bank	15,000,000	176,916,000	185,881,000	8,965,000	5.1%	3.80%
Cadence Financial Corporation (Encore Bancshares, Inc.)	Starkville	MS	Bank	32,914,000	633,113,000	675,797,000	42,684,000	6.7%	3.00%
Bancorp of Montana Holding Company	Missoula	MT	Bank	1,460,000	3,332,000	7,080,000	3,748,000	112.5%	1.50%
First Bancorp	Troy	NC	Bank	63,500,000	496,528,000	578,080,000	81,552,000	16.4%	1.00%
Live Oak Bancshares, Inc.	Wilmington	NC	Bank	6,800,000	53,679,000	165,350,000	111,671,000	208.0%	1.50%
Park Sterling Corporation (Citizens South Banking Corporation)	Charlotte	NC	Bank	20,500,000	353,772,000	365,353,000	11,581,000	3.3%	4.44%
Premara Financial, Inc.	Charlotte	NC	Bank	6,238,000	51,862,000	62,229,000	10,367,000	20.0%	1.00%
Providence Bank	Rocky Mount	NC	Bank	4,250,000	30,302,000	38,616,000	8,314,000	27.4%	1.00%

Institution			Bank or CDLF?	SBLF Funding Outstanding	Qualified Small Business Lending as of 6/30/2013				
Name	City	State			Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Select Bancorp, Inc.	Greenville	NC	Bank	7,645,000	30,424,000	58,272,000	27,848,000	91.5%	1.00%
Union Bank & Trust Company	Oxford	NC	Bank	6,200,000	38,662,000	48,854,000	10,192,000	26.4%	1.00%
Alerus Financial Corporation	Grand Forks	ND	Bank	20,000,000	280,617,000	449,717,000	169,100,000	60.3%	1.00%
Western State Agency, Inc.	Devils Lake	ND	Bank	12,000,000	154,511,000	244,776,000	90,265,000	58.4%	1.00%
Adbanc Inc.	Ogallala	NE	Bank	21,905,000	250,743,000	302,048,000	51,305,000	20.5%	1.00%
Banner County Ban Corporation	Harrisburg	NE	Bank	2,427,000	50,318,000	71,036,000	20,718,000	41.2%	1.50%
First State Holding Co. (Wilber Co.)	Lincoln	NE	Bank	12,000,000	139,696,000	168,380,000	28,684,000	20.5%	1.50%
The State Bank of Bartley	Bartley	NE	Bank	2,380,000	27,962,000	39,901,000	11,939,000	42.7%	1.50%
Centrix Bank & Trust	Bedford	NH	Bank	24,500,000	234,642,000	336,517,000	101,875,000	43.4%	1.00%
First Colebrook Bancorp, Inc.	Colebrook	NH	Bank	8,623,000	61,976,000	79,447,000	17,471,000	28.2%	1.00%
Guaranty Bancorp, Inc.	Woodsville	NH	Bank	7,000,000	75,321,000	92,056,000	16,735,000	22.2%	1.00%
New Hampshire Thrift Bancshares, Inc.	Newport	NH	Bank	23,000,000	145,102,000	184,314,000	39,212,000	27.0%	1.00%
Northway Financial, Inc.	Berlin	NH	Bank	23,593,000	109,533,000	147,591,000	38,058,000	34.7%	1.00%
Center Bancorp, Inc.	Union	NJ	Bank	11,250,000	230,584,000	269,326,000	38,742,000	16.8%	1.00%
Crest Savings Bancorp, Inc.	Wildwood	NJ	Bank	2,500,000	23,276,000	29,148,000	5,872,000	25.2%	1.00%
Freedom Bank	Oradell	NJ	Bank	4,000,000	32,445,000	57,125,000	24,680,000	76.1%	1.00%
Harmony Bank	Jackson	NJ	Bank	3,500,000	15,897,000	44,074,000	28,177,000	177.2%	1.00%
Highlands Bancorp, Inc.	Vernon	NJ	Bank	6,853,000	33,899,000	63,158,000	29,259,000	86.3%	1.00%
Hopewell Valley Community Bank	Pennington	NJ	Bank	11,000,000	92,334,000	123,470,000	31,136,000	33.7%	1.00%
Regal Bank	Livingston	NJ	Bank	7,000,000	25,872,000	49,256,000	23,384,000	90.4%	1.00%
Stewardship Financial Corporation	Midland Park	NJ	Bank	15,000,000	207,925,000	215,045,000	7,120,000	3.4%	4.53%
Two River Bancorp (Community Partners Bancorp)	Middletown	NJ	Bank	12,000,000	173,978,000	196,111,000	22,133,000	12.7%	1.00%
Meadows Bank	Las Vegas	NV	Bank	8,500,000	47,672,000	110,012,000	62,340,000	130.8%	1.00%
Alma Bank	Astoria	NY	Bank	19,000,000	91,798,000	317,304,000	225,506,000	245.7%	1.00%
Catskill Hudson Bancorp, Inc.	Rock Hill	NY	Bank	9,681,000	106,743,000	137,090,000	30,347,000	28.4%	1.00%
Elmira Savings Bank (The Elmira Savings Bank, FSB)	Elmira	NY	Bank	3,515,000	94,555,000	90,208,000	(4,347,000)	-4.6%	5.00%
Greater Rochester Bancorp, Inc.	Rochester	NY	Bank	7,000,000	58,822,000	105,477,000	46,655,000	79.3%	1.00%
Kinderhook Bank Corp.	Kinderhook	NY	Bank	7,000,000	43,624,000	60,604,000	16,980,000	38.9%	1.00%
Pathfinder Bancorp, Inc.	Oswego	NY	Bank	13,000,000	70,953,000	95,606,000	24,653,000	34.7%	1.00%
Seneca-Cayuga Bancorp, Inc.	Seneca Falls	NY	Bank	5,000,000	19,513,000	39,535,000	20,022,000	102.6%	1.00%
Columbus First Bancorp, Inc.	Worthington	OH	Bank	6,150,000	36,629,000	50,911,000	14,282,000	39.0%	1.00%
Community Independent Bancorp Inc.	West Salem	OH	Bank	2,250,000	12,020,000	18,662,000	6,642,000	55.3%	1.00%
Insight Bank	Columbus	OH	Bank	4,250,000	16,410,000	37,106,000	20,696,000	126.1%	1.00%
AmeriBank Holding Company	Collinsville	OK	Bank	5,347,000	33,172,000	49,202,000	16,030,000	48.3%	1.00%
Central Service Corporation	Enid	OK	Bank	7,000,000	147,930,000	201,984,000	54,054,000	36.5%	1.50%
F & M Bancorporation, Inc.	Tulsa	OK	Bank	38,222,000	290,250,000	662,640,000	372,390,000	128.3%	1.00%
Prime Bank Group	Edmond	OK	Bank	4,456,000	20,960,000	45,007,000	24,047,000	114.7%	1.50%
Regent Capital Corporation	Nowata	OK	Bank	3,350,000	52,719,000	72,550,000	19,831,000	37.6%	1.00%
AmeriServ Financial, Inc.	Johnstown	PA	Bank	21,000,000	116,684,000	172,112,000	55,428,000	47.5%	1.00%
CBT Financial Corp.	Clearfield	PA	Bank	10,000,000	64,719,000	104,749,000	40,030,000	61.9%	1.00%
Centric Financial Corporation	Harrisburg	PA	Bank	7,492,000	50,832,000	83,604,000	32,772,000	64.5%	1.00%
Codorus Valley Bancorp, Inc.	York	PA	Bank	25,000,000	168,440,000	225,613,000	57,173,000	33.9%	1.00%
DNB Financial Corporation	Downingtown	PA	Bank	13,000,000	120,810,000	137,143,000	16,333,000	13.5%	1.00%
Emclair Financial Corp.	Emlenton	PA	Bank	10,000,000	56,761,000	59,931,000	3,170,000	5.6%	4.37%
Enterprise Financial Services Group, Inc.	Allison Park	PA	Bank	5,000,000	87,306,000	89,789,000	2,483,000	2.8%	4.50%
First Resource Bank	Exton	PA	Bank	5,083,000	33,001,000	43,543,000	10,542,000	31.9%	1.00%
Franklin Security Bancorp, Inc.	Wilkes-Barre	PA	Bank	6,955,000	26,190,000	36,723,000	10,533,000	40.2%	1.00%
Jonestown Bank and Trust Company	Jonestown	PA	Bank	4,000,000	40,820,000	61,638,000	20,818,000	51.0%	1.00%
MileStone Bank	Doylestown	PA	Bank	5,100,000	46,778,000	93,506,000	46,728,000	99.9%	1.00%
Monument Bank	Doylestown	PA	Bank	2,970,000	19,715,000	51,867,000	32,152,000	163.1%	1.00%

Institution			Bank or CDLF?	SBLF Funding Outstanding	Qualified Small Business Lending as of 6/30/2013				
Name	City	State			Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Penn Liberty Financial Corp.	Wayne	PA	Bank	20,000,000	134,752,000	172,499,000	37,747,000	28.0%	1.00%
Phoenix Bancorp, Inc.	Minersville	PA	Bank	2,625,000	28,520,000	40,919,000	12,399,000	43.5%	1.00%
Team Capital Bank	Bethlehem	PA	Bank	22,412,000	127,646,000	180,001,000	52,355,000	41.0%	1.00%
The Victory Bancorp, Inc.	Limerick	PA	Bank	3,431,000	27,184,000	58,195,000	31,011,000	114.1%	1.00%
Valley Green Bank	Philadelphia	PA	Bank	5,000,000	27,493,000	71,858,000	44,365,000	161.4%	1.00%
York Traditions Bank	York	PA	Bank	5,115,000	78,487,000	94,258,000	15,771,000	20.1%	1.00%
Carolina Alliance Bank	Spartanburg	SC	Bank	5,000,000	65,737,000	89,623,000	23,886,000	36.3%	1.00%
GrandSouth Bancorporation	Greenville	SC	Bank	15,422,000	92,718,000	115,317,000	22,599,000	24.4%	1.00%
TCB Corporation	Greenwood	SC	Bank	8,640,000	56,579,000	73,274,000	16,695,000	29.5%	1.50%
BHCB Holding Company	Rapid City	SD	Bank	2,000,000	33,830,000	52,235,000	18,405,000	54.4%	1.50%
Avenue Financial Holdings, Inc.	Nashville	TN	Bank	18,950,000	74,788,000	144,676,000	69,888,000	93.4%	1.00%
CapitalMark Bank & Trust	Chattanooga	TN	Bank	18,212,000	134,549,000	238,964,000	104,415,000	77.6%	1.00%
Carroll Financial Services, Inc.	Huntingdon	TN	Bank	3,000,000	61,317,000	77,282,000	15,965,000	26.0%	1.00%
Community First Bancshares, Inc.	Union City	TN	Bank	30,852,000	302,286,000	306,439,000	4,153,000	1.4%	5.00%
Evolve Bancorp, Inc.	Cordova	TN	Bank	4,699,000	19,101,000	45,950,000	26,849,000	140.6%	1.00%
Franklin Financial Network, Inc.	Franklin	TN	Bank	10,000,000	18,547,000	46,942,000	28,395,000	153.1%	1.00%
Independent Holdings, Inc.	Memphis	TN	Bank	34,900,000	44,702,000	76,521,000	31,819,000	71.2%	1.35%
InsCorp, Inc.	Nashville	TN	Bank	3,000,000	27,512,000	49,695,000	22,183,000	80.6%	1.00%
Landmark Community Bank	Collierville	TN	Bank	8,000,000	29,258,000	53,813,000	24,555,000	83.9%	1.00%
Magna Bank	Memphis	TN	Bank	18,350,000	51,767,000	79,063,000	27,296,000	52.7%	1.00%
Merchants and Planters Bancshares, Inc.	Bolivar	TN	Bank	2,000,000	19,097,000	21,369,000	2,272,000	11.9%	1.00%
Moneytree Corporation	Lenoir City	TN	Bank	9,992,000	69,543,000	78,610,000	9,067,000	13.0%	1.37%
Planters Financial Group, Inc.	Clarksville	TN	Bank	20,000,000	150,359,000	187,960,000	37,601,000	25.0%	1.50%
Sequatchie Valley Bancshares, Inc.	Dunlap	TN	Bank	2,500,000	43,802,000	20,981,000	(22,821,000)	-52.1%	7.70%
SmartFinancial, Inc.	Pigeon Forge	TN	Bank	12,000,000	37,009,000	69,056,000	32,047,000	86.6%	1.00%
Southern Heritage Bancshares, Inc.	Cleveland	TN	Bank	5,105,000	58,099,000	69,125,000	11,026,000	19.0%	1.00%
Sumner Bank & Trust	GALLATIN	TN	Bank	4,264,000	27,039,000	29,594,000	2,555,000	9.4%	3.20%
AIM Bancshares, Inc.	Levelland	TX	Bank	9,100,000	75,752,000	182,833,000	107,081,000	141.4%	1.50%
BMC Bancshares, Inc.	Dallas	TX	Bank	1,206,000	8,021,000	12,823,000	4,802,000	59.9%	1.50%
BOH Holdings, Inc.	Houston	TX	Bank	23,938,350	200,835,000	294,311,000	93,476,000	46.5%	1.00%
FB BanCorp	San Antonio	TX	Bank	12,000,000	39,335,000	96,606,000	57,271,000	145.6%	1.00%
First Texas BHC, Inc.	Fort Worth	TX	Bank	29,822,000	137,852,000	255,215,000	117,363,000	85.1%	1.00%
Frontier Bancshares, Inc.	Austin	TX	Bank	6,184,000	64,697,000	154,417,000	89,720,000	138.7%	1.50%
FVNB Corp.	Victoria	TX	Bank	18,000,000	668,934,000	758,650,000	89,716,000	13.4%	1.00%
Happy Bancshares, Inc.	Amarillo	TX	Bank	31,929,000	436,374,000	521,962,000	85,588,000	19.6%	1.00%
Hilltop Holdings, Inc. (PlainsCapital Corporation)	Dallas	TX	Bank	114,068,000	1,018,287,000	1,051,858,000	33,571,000	3.3%	4.71%
Joaquin Bankshares Inc.	Huntington	TX	Bank	3,908,000	40,722,000	50,985,000	10,263,000	25.2%	1.50%
Liberty Capital Bancshares, Inc.	Addison	TX	Bank	1,500,000	16,656,000	44,807,000	28,151,000	169.0%	1.50%
McLaughlin Bancshares, Inc.	Ralls	TX	Bank	6,600,000	47,152,000	73,097,000	25,945,000	55.0%	1.00%
Pioneer Bank, SSB	Drippings Springs	TX	Bank	3,004,000	26,496,000	58,828,000	32,332,000	122.0%	1.00%
Southwestern Bancorp, Inc.	Boerne	TX	Bank	1,500,000	22,454,000	28,082,000	5,628,000	25.1%	1.50%
Sovereign Bancshares, Inc.	Dallas	TX	Bank	24,500,000	183,263,000	229,247,000	45,984,000	25.1%	1.00%
Steele Holdings, Inc.	Tyler	TX	Bank	8,282,000	31,142,000	53,847,000	22,705,000	72.9%	1.50%
The ANB Corporation	Terrell	TX	Bank	37,000,000	402,694,000	482,375,000	79,681,000	19.8%	1.00%
Third Coast Bancshares, Inc. (Third Coast Bank SSB)	Humble	TX	Bank	8,673,000	57,861,000	146,314,000	88,453,000	152.9%	1.00%
Veritex Holdings, Inc.	Dallas	TX	Bank	8,000,000	100,919,000	215,377,000	114,458,000	113.4%	1.00%
Cache Valley Banking Company	Logan	UT	Bank	11,670,000	151,344,000	186,235,000	34,891,000	23.1%	1.00%
LCA Bank Corporation	Park City	UT	Bank	2,727,000	14,000	2,612,000	2,598,000	18557.1%	1.19%
Medallion Bank	Salt Lake City	UT	Bank	26,303,000	229,336,000	395,614,000	166,278,000	72.5%	1.00%
Blue Ridge Bankshares, Inc.	Luray	VA	Bank	4,500,000	18,920,000	21,470,000	2,550,000	13.5%	2.73%

Institution			Bank or CDLF?	SBLF Funding Outstanding	Qualified Small Business Lending as of 6/30/2013				
Name	City	State			Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Citizens Community Bank	South Hill	VA	Bank	4,000,000	38,520,000	41,906,000	3,386,000	8.8%	2.46%
Heritage Bankshares, Inc.	Norfolk	VA	Bank	7,800,000	68,967,000	79,399,000	10,432,000	15.1%	1.00%
TowneBank	Portsmouth	VA	Bank	76,458,000	814,570,000	977,985,000	163,415,000	20.1%	1.00%
United Financial Banking Companies, Inc.	Vienna	VA	Bank	3,000,000	76,307,000	88,623,000	12,316,000	16.1%	1.00%
Virginia Heritage Bank	Fairfax	VA	Bank	15,300,000	85,644,000	140,970,000	55,326,000	64.6%	1.00%
WashingtonFirst Bankshares, Inc.	Reston	VA	Bank	17,796,000	199,484,000	280,799,000	81,315,000	40.8%	1.00%
Xenith Bankshares, Inc.	Richmond	VA	Bank	8,381,000	82,147,000	186,069,000	103,922,000	126.5%	1.00%
Puget Sound Bank	Bellevue	WA	Bank	9,886,000	102,984,000	133,268,000	30,284,000	29.4%	1.00%
U&I Financial Corp	Lynnwood	WA	Bank	5,500,000	39,884,000	58,462,000	18,578,000	46.6%	1.00%
W.T.B. Financial Corporation	Spokane	WA	Bank	44,571,000	878,103,000	993,837,000	115,734,000	13.2%	1.00%
County Bancorp, Inc.	Manitowoc	WI	Bank	15,000,000	379,555,000	428,649,000	49,094,000	12.9%	1.00%
Deerfield Financial Corporation	Deerfield	WI	Bank	3,650,000	20,670,000	24,467,000	3,797,000	18.4%	1.50%
First American Investment, Inc.	Hudson	WI	Bank	1,705,710	20,445,000	26,798,000	6,353,000	31.1%	1.50%
First Menasha Bancshares, Inc.	Neenah	WI	Bank	10,000,000	64,278,000	84,360,000	20,082,000	31.2%	1.00%
Nicolet Bankshares, Inc.	Green Bay	WI	Bank	24,400,000	360,839,000	397,524,000	36,685,000	10.2%	1.00%
Northern Bankshares, Inc.	McFarland	WI	Bank	22,000,000	138,447,000	161,798,000	23,351,000	16.9%	1.50%
PFSB Bancorporation, Inc.	Pigeon Falls	WI	Bank	1,500,000	25,844,000	30,600,000	4,756,000	18.4%	1.00%
Sword Financial Corporation	Horicon	WI	Bank	17,000,000	194,468,000	245,294,000	50,826,000	26.1%	1.50%
First Bank of Charleston Inc.	Charleston	WV	Bank	3,345,000	24,923,000	29,817,000	4,894,000	19.6%	1.00%
MVB Financial Corp.	Fairmont	WV	Bank	8,500,000	53,681,000	130,818,000	77,137,000	143.7%	1.00%
Financial Security Corporation	Basin	WY	Bank	5,000,000	67,715,000	85,977,000	18,262,000	27.0%	1.00%
California Coastal Rural Development Corporation	Salinas	CA	CDLF	870,000	9,545,000	7,695,000	(1,850,000)	-19.4%	2.00%
Low Income Investment Fund	San Francisco	CA	CDLF	7,490,000	26,595,000	55,359,000	28,764,000	108.2%	2.00%
OBDC Small Business Finance	Oakland	CA	CDLF	219,000	2,473,000	4,391,000	1,918,000	77.6%	2.00%
Opportunity Fund Northern California	San Jose	CA	CDLF	2,236,000	5,935,000	15,029,000	9,094,000	153.2%	2.00%
Rural Community Assistance Corporation	West Sacramento	CA	CDLF	4,300,000	6,104,000	10,092,000	3,988,000	65.3%	2.00%
Valley Economic Development Center, Inc.	Van Nuys	CA	CDLF	661,000	9,581,000	28,122,000	18,541,000	193.5%	2.00%
Colorado Enterprise Fund, Inc.	Denver	CO	CDLF	463,000	5,721,000	8,054,000	2,333,000	40.8%	2.00%
Greater New Haven Community Loan Fund	New Haven	CT	CDLF	525,000	758,000	1,163,000	405,000	53.4%	2.00%
Building Hope... A Charter School Facilities Fund	Washington	DC	CDLF	2,091,000	23,190,000	36,389,000	13,199,000	56.9%	2.00%
Partners for the Common Good, Inc.	Washington	DC	CDLF	1,009,000	4,888,000	6,065,000	1,177,000	24.1%	2.00%
Access to Capital for Entrepreneurs, Inc. (Appalachian Community Enter)	Cleveland	GA	CDLF	188,000	2,773,000	7,824,000	5,051,000	182.1%	2.00%
IFF	Chicago	IL	CDLF	8,294,000	108,261,000	135,637,000	27,376,000	25.3%	2.00%
Community Ventures Corporation	Lexington	KY	CDLF	1,045,000	3,451,000	8,004,000	4,553,000	131.9%	2.00%
Federation of Appalachian Housing Enterprises, Inc.	Berea	KY	CDLF	2,063,000	4,137,000	6,970,000	2,833,000	68.5%	2.00%
Boston Community Loan Fund, Inc.	Roxbury	MA	CDLF	4,410,000	11,378,000	13,012,000	1,634,000	14.4%	2.00%
Capital Link, Inc.	Boston	MA	CDLF	198,000	1,420,000	5,555,000	4,135,000	291.2%	2.00%
Common Capital, Inc. (The Western Massachusetts Enterprise Fund, Inc. Holyoke		MA	CDLF	200,000	3,526,000	3,760,000	234,000	6.6%	2.00%
Enterprise Community Loan Fund, Inc.	Columbia	MD	CDLF	8,817,000	8,849,000	13,599,000	4,750,000	53.7%	2.00%
Coastal Enterprises, Inc.	Wiscasset	ME	CDLF	2,316,000	17,640,000	24,057,000	6,417,000	36.4%	2.00%
Community Reinvestment Fund, Inc.	Minneapolis	MN	CDLF	5,100,000	60,645,000	46,223,000	(14,422,000)	-23.8%	2.00%
Midwest Minnesota Community Development Corporation	Detroit Lakes	MN	CDLF	4,600,000	29,638,000	54,582,000	24,944,000	84.2%	2.00%
Nonprofits Assistance Fund	Minneapolis	MN	CDLF	686,000	6,979,000	10,453,000	3,474,000	49.8%	2.00%
Montana Community Development Corporation	Missoula	MT	CDLF	585,000	8,377,000	13,615,000	5,238,000	62.5%	2.00%
Mountain BizCapital, Inc.	Asheville	NC	CDLF	197,000	1,791,000	3,276,000	1,485,000	82.9%	2.00%
Nebraska Enterprise Fund	Oakland	NE	CDLF	197,000	1,454,000	3,863,000	2,409,000	165.7%	2.00%
La Fuerza Unida Community Development Corporation	East Norwich	NY	CDLF	42,000	86,000	515,000	429,000	498.8%	2.00%
Leviticus 25:23 Alternative Fund, Inc.	Elmsford	NY	CDLF	750,000	2,218,000	4,209,000	1,991,000	89.8%	2.00%
Primary Care Development Corporation	New York	NY	CDLF	4,000,000	33,280,000	24,882,000	(8,398,000)	-25.2%	2.00%
TruFund Financial Services (Seedco Financial Services, Inc.)	New York	NY	CDLF	2,500,000	33,651,000	39,644,000	5,993,000	17.8%	2.00%

Institution			Bank or CDLF?	SBLF Funding Outstanding	Qualified Small Business Lending as of 6/30/2013				
Name	City	State			Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Economic and Community Development Institute, Inc.	Columbus	OH	CDLF	203,000	2,728,000	6,956,000	4,228,000	155.0%	2.00%
Citizen Potawatomi Community Development Corporation	Shawnee	OK	CDLF	490,000	6,505,000	10,164,000	3,659,000	56.2%	2.00%
Bridgeway Capital, Inc.	Pittsburgh	PA	CDLF	1,820,000	18,674,000	19,579,000	905,000	4.8%	2.00%
Community First Fund	Lancaster	PA	CDLF	862,000	11,002,000	13,721,000	2,719,000	24.7%	2.00%
Northside Community Development Fund	Pittsburgh	PA	CDLF	250,000	2,190,000	2,897,000	707,000	32.3%	2.00%
The Progress Fund	Greensburg	PA	CDLF	1,052,000	12,109,000	19,711,000	7,602,000	62.8%	2.00%
The Reinvestment Fund, Inc.	Philadelphia	PA	CDLF	11,708,000	113,268,000	122,276,000	9,008,000	8.0%	2.00%
Charleston Citywide Local Development Corporation	Charleston	SC	CDLF	1,000,000	1,799,000	3,245,000	1,446,000	80.4%	2.00%
Lowcountry Housing Trust, Incorporated	North Charleston	SC	CDLF	392,000	96,000	565,000	469,000	488.5%	2.00%
Northeast South Dakota Economic Corporation	Sisseton	SD	CDLF	1,000,000	11,758,000	12,235,000	477,000	4.1%	2.00%
Rural Electric Economic Development, Inc.	Madison	SD	CDLF	1,230,000	11,116,000	9,232,000	(1,884,000)	-16.9%	2.00%
South Eastern Development Foundation	Sioux Falls	SD	CDLF	240,000	2,486,000	4,740,000	2,254,000	90.7%	2.00%
CEN-TEX Certified Development Corporation	Austin	TX	CDLF	489,000	6,554,000	5,934,000	(620,000)	-9.5%	2.00%
PeopleFund	Austin	TX	CDLF	500,000	6,412,000	7,511,000	1,099,000	17.1%	2.00%
ECDC Enterprise Development Group	Arlington	VA	CDLF	320,000	1,402,000	2,665,000	1,263,000	90.1%	2.00%
NCB Capital Impact	Arlington	VA	CDLF	8,218,000	95,578,000	127,627,000	32,049,000	33.5%	2.00%
Vermont Community Loan Fund, Inc.	Montpelier	VT	CDLF	1,247,000	12,787,000	16,695,000	3,908,000	30.6%	2.00%
Craft3 (ShoreBank Enterprise Group, Pacific)	Ilwaco	WA	CDLF	1,867,000	24,108,000	42,028,000	17,920,000	74.3%	2.00%
Forward Community Investments, Inc.	Madison	WI	CDLF	470,000	3,964,000	4,153,000	189,000	4.8%	2.00%
Impact Seven, Incorporated	Almena	WI	CDLF	4,000,000	13,344,000	20,972,000	7,628,000	57.2%	2.00%
Wisconsin Women's Business Initiative Corporation	Milwaukee	WI	CDLF	391,000	4,562,000	8,110,000	3,548,000	77.8%	2.00%

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

Community Banks Participating in SBLF

Report on Information from 06/30/2013 Call Reports transmitted with October 2013 Lending Growth Report

Institution			Region	Total Assets	Baseline Lending				Baseline Business Lending	Q2 2013				Q2 2013 Business Lending	% Change over Baseline
Name	City	State			Commercial & Industrial	Owner-Occupied Commercial Real Estate	Agricultural Production	Secured by Farmland		Commercial & Industrial	Owner-Occupied Commercial Real Estate	Agricultural Production	Secured by Farmland		
BancIndependent, Incorporated	Sheffield	AL	Southeast	1,078,260	126,083	110,777	6,105	15,249	258,213	168,030	137,686	3,718	17,025	326,459	26%
First Partners Bank (SouthCity Bank)	Vestavia Hills	AL	Southeast	169,865	34,442	6,394	-	-	40,837	41,594	8,000	-	-	49,594	21%
ServisFirst Bancshares, Inc.	Birmingham	AL	Southeast	3,140,712	440,705	209,801	25,580	22,243	698,328	1,102,552	623,146	52,264	71,682	1,849,644	165%
Southern National Corporation	Andalusia	AL	Southeast	407,715	42,858	46,952	5,776	59,822	155,408	43,873	52,135	14,280	78,285	188,573	21%
Southern States Bancshares, Inc.	Anniston	AL	Southeast	278,921	18,236	18,732	-	943	37,910	37,149	49,851	1,103	1,554	89,657	136%
First Service Bancshares, Inc.	Greenbrier	AR	Southeast	211,759	20,458	31,269	6,055	16,417	74,199	14,568	24,460	6,345	19,863	65,236	-12%
Liberty Bancshares, Inc.	Jonesboro	AR	Southeast	2,852,726	258,145	402,154	36,465	59,998	756,761	251,444	443,125	39,087	40,239	773,895	2%
Rock Bancshares, Inc.	Little Rock	AR	Southeast	202,302	49,812	7,116	-	1,804	58,732	104,902	3,471	-	1,361	109,734	87%
Western Alliance Bancorporation	Phoenix	AZ	Southwest	8,403,951	550,987	1,063,943	186	4,343	1,619,459	1,164,990	1,543,347	1,901	5,814	2,716,052	68%
1st Enterprise Bank	Los Angeles	CA	West	716,111	52,170	35,416	-	-	87,586	156,641	105,125	-	-	261,766	199%
Bank of Commerce Holdings	Redding	CA	West	952,647	133,779	72,044	1,173	7,805	214,800	190,365	78,153	707	5,237	274,462	28%
California Bank of Commerce	Lafayette	CA	West	349,232	60,775	13,291	390	1,632	76,087	126,201	47,038	106	1,346	174,691	130%
Capital Bank	San Juan Capistrano	CA	West	156,899	13,838	11,346	98	295	25,575	14,478	47,166	-	1,506	63,150	147%
Central Valley Community Bancorp	Fresno	CA	West	870,482	82,216	110,907	18,420	41,356	252,898	73,379	112,114	38,756	31,607	255,856	1%
Community Valley Bank	El Centro	CA	West	104,449	11,352	2,293	-	-	13,645	10,028	19,648	251	651	30,578	124%
First Northern Community Bancorp	Dixon	CA	West	844,664	88,431	116,575	30,680	22,480	258,166	89,534	103,270	24,576	23,523	240,903	-7%
Banc of California, Inc.	Irvine	CA	West	2,536,595	553	8,525	-	-	9,077	110,799	69,661	-	1,617	182,077	1906%
FNB Bancorp	South San Francisco	CA	West	900,793	67,974	69,468	0	5,118	142,560	47,894	77,586	-	4,906	130,386	-9%
Founders Bancorp	San Luis Obispo	CA	West	154,798	24,400	11,516	-	2,218	38,133	23,539	30,972	-	1,996	56,507	48%
GBC Holdings, Inc.	Los Angeles	CA	West	439,033	48,872	64,652	-	468	113,992	92,460	97,332	29	-	189,821	67%
Pacific Coast Bankers' Bancshares	San Francisco	CA	West	613,199	10,701	35,168	-	-	45,869	13,517	20,136	-	-	33,653	-27%
Partners Bank of California	Mission Viejo	CA	West	121,838	40,849	13,880	-	-	54,729	43,804	18,796	-	-	62,600	14%
ProAmerica (Promerica Bank)	Los Angeles	CA	West	157,884	18,665	28,650	-	-	47,315	14,975	42,569	-	-	57,544	22%
Redwood Capital Bancorp	Eureka	CA	West	247,306	16,119	28,172	120	2,899	47,311	14,647	44,363	-	1,146	60,156	27%
Seacoast Commerce Bank	Chula Vista	CA	West	247,318	12,916	42,691	-	456	56,063	2,568	190,324	-	296	193,188	245%
Security California Bancorp	Riverside	CA	West	490,140	112,334	67,475	-	-	179,809	106,261	121,041	-	514	227,816	27%
Silvergate Capital Corporation	La Jolla	CA	West	642,660	3,408	6,233	-	-	9,641	3,420	10,508	-	-	13,928	44%
Summit State Bank	Santa Rosa	CA	West	432,067	40,612	33,151	2,405	24,934	101,101	30,719	45,584	4,690	23,569	104,562	3%
The Bank of Santa Barbara	Santa Barbara	CA	West	157,946	11,319	9,943	-	1,514	22,776	36,917	19,753	-	-	56,670	149%
The Private Bank of California	Los Angeles	CA	West	656,622	70,098	16,855	-	-	86,953	129,773	45,836	-	-	175,609	102%
CIC Bancshares, Inc.	Greenwood Village	CO	Southwest	424,856	1,433	21	-	-	1,454	56,592	57,782	-	1,013	115,387	7837%
CoBiz Financial Inc.	Denver	CO	Southwest	2,702,956	464,781	390,528	5,703	2,295	863,306	604,276	416,083	60	175	1,020,594	18%
Columbine Capital Corp.	Buena Vista	CO	Southwest	315,765	22,300	16,986	221	893	40,399	41,207	43,728	243	2,534	87,712	117%
Morgan Capital Corporation	Fort Morgan	CO	Southwest	144,315	13,330	6,289	4,169	3,950	27,738	16,590	7,843	3,341	5,053	32,827	18%
Steele Street Bank Corporation	Denver	CO	Southwest	479,904	34,832	32,612	-	-	67,443	52,746	58,612	-	-	111,358	65%
Verus Acquisition Group, Inc.	Fort Collins	CO	Southwest	265,761	14,365	45,134	88	7,204	66,792	21,562	55,786	-	2,600	79,948	20%
BNC Financial Group, Inc.	New Canaan	CT	Northeast	652,322	3,378	24,882	-	-	28,259	58,801	82,511	-	-	141,312	400%
Salisbury Bancorp, Inc.	Lakeville	CT	Northeast	596,977	23,290	49,853	402	5,666	79,211	37,769	71,235	456	4,233	113,693	44%
SBT Bancorp, Inc.	Simsbury	CT	Northeast	382,438	14,128	21,168	-	-	35,295	13,918	39,030	-	-	52,948	50%
Community Bank Delaware	Lewes	DE	Mid-Atlantic	141,967	6,962	20,018	574	1,175	28,729	4,530	30,386	211	1,230	36,357	27%
Bank of Central Florida	Lakeland	FL	Southeast	307,195	29,147	27,541	-	-	56,688	53,829	55,331	-	161	109,321	93%
Broward Financial Holdings, Inc.	Fort Lauderdale	FL	Southeast	150,496	14,234	-	-	-	14,234	19,195	35,448	-	-	54,643	284%
CBOS Bankshares, Inc.	Merritt Island	FL	Southeast	129,693	5,742	40,542	-	-	46,283	4,516	27,976	-	-	32,492	-30%
Community Southern Bank	Lakeland	FL	Southeast	213,578	13,773	15,059	813	115	29,759	28,729	23,282	533	229	52,773	77%
FineMark Holdings, Inc.	Fort Myers	FL	Southeast	618,077	12,141	15,375	112	-	27,628	39,268	31,264	-	-	70,532	155%
First Green Bank	Eustis	FL	Southeast	234,876	6,491	23,716	-	133	30,339	18,103	63,961	-	147	82,211	171%
Florida Business BancGroup, Inc.	Tampa	FL	Southeast	501,230	41,885	46,924	-	-	88,809	52,971	97,438	-	957	151,366	70%
Florida Community Bankshares, Inc.	Ocala	FL	Southeast	602,887	29,777	56,970	8,266	68,740	163,752	18,464	42,728	6,176	59,384	126,752	-23%

Institution			Region	Total Assets	Baseline Lending					Baseline Business Lending	Q2 2013				Q2 2013 Business Lending	% Change over Baseline
Name	City	State			Commercial & Industrial	Owner-Occupied Commercial Real Estate	Agricultural Production	Secured by Farmland	Commercial & Industrial		Owner-Occupied Commercial Real Estate	Agricultural Production	Secured by Farmland			
Florida Shores Bancorp, Inc.	Pompano Beach	FL	Southeast	553,924	35,523	38,461	-	-	73,983	38,162	97,397	-	469	136,028	84%	
Florida Traditions Bank	Dade City	FL	Southeast	287,030	30,449	24,910	299	5,624	61,282	56,660	56,847	1,665	11,792	126,964	107%	
Gulfstream Bancshares, Inc.	Stuart	FL	Southeast	570,277	123,553	159,465	-	-	283,018	99,193	138,823	-	-	238,016	-16%	
HomeBancorp, Inc.	Tampa	FL	Southeast	792,607	3,043	10,343	-	-	13,385	4,113	16,645	-	-	20,758	55%	
Jefferson Bank of Florida	Oldsmar	FL	Southeast	177,524	9,021	4,870	-	-	13,891	19,255	15,201	-	-	34,456	148%	
Marquis Bank	Coral Gables	FL	Southeast	194,700	1,427	9,846	-	-	11,273	15,872	24,305	-	-	40,177	256%	
Ovation Holdings, Inc.	Naples	FL	Southeast	327,976	1,684	8,013	-	-	9,698	9,044	48,166	-	1,116	58,326	501%	
Platinum Bank	Brandon	FL	Southeast	440,151	57,110	95,349	222	10,816	163,496	84,340	100,993	135	15,586	201,054	23%	
Lowndes Bancshares, Inc.	Valdosta	GA	Southeast	219,755	10,135	38,874	-	-	49,009	12,092	33,958	3,932	2,888	52,870	8%	
Resurgens Bancorp	Atlanta	GA	Southeast	88,696	8,251	4,870	-	1,965	15,086	14,674	13,549	-	1,845	30,068	99%	
The Peoples Bank of Talbotton	Talbotton	GA	Southeast	39,347	647	3,191	-	2,106	5,943	1,732	2,738	123	4,592	9,185	55%	
Commercial Financial Corp	Storm Lake	IA	Midwest	489,278	128,275	39,538	38,076	22,656	228,545	133,388	48,171	65,263	42,456	289,278	27%	
Heartland Financial USA, Inc.	Dubuque	IA	Midwest	5,056,198	453,188	485,865	80,290	194,060	1,213,402	713,959	522,032	156,002	193,032	1,585,025	31%	
Liberty Financial Services, Inc.	Sioux City	IA	Midwest	273,254	36,186	17,912	4,466	5,574	64,138	41,020	30,085	5,300	13,930	90,335	41%	
Two Rivers Financial Group, Inc.	Burlington	IA	Midwest	610,786	114,756	65,269	13,984	20,410	214,418	120,620	55,165	12,420	22,293	210,498	-2%	
D. L. Evans Bancorp	Burley	ID	West	977,810	69,464	158,111	107,881	60,654	396,108	84,026	154,571	90,256	82,519	411,372	4%	
Bancorp Financial, Inc.	Oak Brook	IL	Midwest	473,645	5,790	9,122	-	-	14,912	11,015	6,475	-	-	17,490	17%	
Community First Bancorp, Inc.	Fairview Heights	IL	Midwest	207,718	23,850	23,424	-	7,233	54,507	38,956	39,207	-	8,492	86,655	59%	
Community Illinois Corporation	Rock Falls	IL	Midwest	258,486	29,250	10,821	16,703	22,134	78,909	28,252	19,529	16,664	23,713	88,158	12%	
First Bankers Trustshares, Inc.	Quincy	IL	Midwest	785,381	34,554	53,147	20,504	20,851	129,056	52,748	83,120	28,469	27,740	192,077	49%	
First Busey Corporation	Champaign	IL	Midwest	3,433,693	313,814	356,714	38,356	57,626	766,509	345,503	314,576	36,957	71,385	768,421	0%	
First Community Financial Corporation	Elgin	IL	Midwest	171,611	6,337	26,075	-	582	32,993	8,091	29,773	-	21	37,885	15%	
First Eldorado Bancshares, Inc.	Eldorado	IL	Midwest	287,918	7,789	-	7,887	25,857	41,533	17,122	12,911	7,620	42,162	79,815	92%	
First Robinson Financial Corporation	Robinson	IL	Midwest	224,874	14,280	7,658	3,957	8,804	34,699	12,850	20,825	2,192	16,059	51,926	50%	
Fisher Bancorp, Inc.	Fisher	IL	Midwest	95,000	4,244	6,329	2,457	2,741	15,770	3,742	8,043	4,205	5,327	21,317	35%	
Heartland Bancorp, Inc.	Bloomington	IL	Midwest	2,806,015	189,580	219,980	36,243	38,855	484,658	231,276	350,830	47,855	88,634	718,595	48%	
Illinois State Bancorp, Inc.	Chicago	IL	Midwest	392,499	21,057	38,971	-	160	60,188	18,181	59,750	-	3,447	81,378	35%	
Merchants and Manufacturers Bank Corporation	Joliet	IL	Midwest	178,458	35,038	20,722	-	-	55,760	59,571	18,814	-	-	78,385	41%	
People First Bancshares, Inc.	Pana	IL	Midwest	372,147	48,975	9,408	48,716	13,254	120,352	70,346	25,344	66,873	31,473	194,036	61%	
Prime Banc Corp.	Dieterich	IL	Midwest	524,033	21,310	6,268	9,480	22,344	59,401	28,629	56,068	9,242	26,492	120,431	103%	
QCR Holdings, Inc.	Moline	IL	Midwest	2,473,470	367,351	208,531	2,449	9,305	587,636	355,104	245,718	2,792	11,601	615,215	5%	
Signature Bancorporation, Inc.	Chicago	IL	Midwest	428,187	88,196	37,019	-	-	125,214	176,024	60,735	-	-	236,759	89%	
Southern Illinois Bancorp, Inc.	Carmi	IL	Midwest	388,385	37,465	17,420	18,888	21,392	95,164	52,719	42,929	21,769	22,202	139,619	47%	
Town and Country Financial Corporation	Springfield	IL	Midwest	472,449	34,830	59,359	6,536	5,550	106,274	38,388	94,447	7,525	6,421	146,781	38%	
Tri-County Financial Group, Inc.	Mendota	IL	Midwest	945,912	23,912	24,883	30,134	35,679	114,608	49,564	49,087	44,024	68,039	210,714	84%	
United Community Bancorp, Inc.	Chatham	IL	Midwest	1,263,414	98,783	95,660	47,661	74,408	316,511	133,876	87,887	47,288	92,583	361,634	14%	
AMB Financial Corp.	Munster	IN	Midwest	178,891	7,638	14,191	-	-	21,829	7,812	15,655	-	935	24,402	12%	
Community Bank Shares of Indiana, Inc.	New Albany	IN	Midwest	836,417	87,840	88,791	690	4,709	182,030	102,844	103,479	1,505	6,943	214,771	18%	
First Merchants Corporation	Muncie	IN	Midwest	4,324,820	673,225	515,331	115,882	147,472	1,451,909	657,764	436,253	105,175	129,173	1,328,365	-9%	
First Savings Financial Group, Inc.	Clarksville	IN	Midwest	647,566	26,351	39,403	-	-	65,754	24,546	58,934	1,994	4,308	89,782	37%	
Horizon Bancorp	Michigan City	IN	Midwest	1,785,138	63,712	84,200	3,279	7,424	158,615	90,259	139,190	2,190	11,853	243,492	54%	
MutualFirst Financial, Inc.	Muncie	IN	Midwest	1,408,643	71,501	108,819	-	-	180,319	67,565	92,937	1,130	3,743	165,375	-8%	
Bern Bancshares, Inc.	Bern	KS	Midwest	78,791	4,671	46	14,941	3,145	22,803	3,827	675	16,554	3,924	24,980	10%	
Brotherhood Bancshares, Inc.	Kansas City	KS	Midwest	535,618	42,681	28,067	-	3,673	74,420	25,722	16,667	-	2,577	44,966	-40%	
CB Bancshares Corp.	Weir	KS	Midwest	12,048	819	-	263	299	1,382	345	517	64	301	1,227	-11%	
Equity Bancshares, Inc.	Wichita	KS	Midwest	1,188,454	72,242	44,546	7,028	5,075	128,891	137,563	152,440	16,469	27,834	334,306	159%	
Freedom Bancshares, Inc.	Overland Park	KS	Midwest	153,266	17,081	18,667	-	-	35,748	29,602	23,972	-	-	53,574	50%	
Osborne Investments, Inc.	Osborne	KS	Midwest	55,652	1,549	451	9,025	4,697	15,722	3,151	2,063	12,047	12,145	29,406	87%	
UBT Bancshares, Inc.	Marysville	KS	Midwest	542,745	41,004	27,943	44,044	63,137	176,128	49,705	21,546	59,942	98,663	229,856	31%	
FCB Bancorp, Inc.	Louisville	KY	Midwest	475,712	27,761	54,823	-	56	82,640	17,567	51,006	-	1,350	69,923	-15%	
Magnolia Bancshares Inc.	Hodgenville	KY	Midwest	137,282	6,246	10,176	2,066	14,930	33,419	6,776	16,963	3,335	13,955	41,029	23%	
Community Trust Financial Corporation	Ruston	LA	Southwest	3,138,189	294,044	150,315	1,480	24,990	470,828	904,045	249,578	88	17,808	1,171,519	149%	
First Guaranty Bancshares, Inc.	Hammond	LA	Southwest	1,420,910	85,481	82,769	17,727	12,111	198,087	136,177	146,503	27,244	9,652	319,576	61%	
First NBC Bank Holding Company	New Orleans	LA	Southwest	3,022,048	288,580	212,783	-	261	501,625	707,913	373,214	-	1,069	1,082,196	116%	
MidSouth Bancorp, Inc.	Lafayette	LA	Southwest	1,861,405	185,803	126,929	6,367	3,019	322,119	371,032	208,401	20,370	26,139	625,942	94%	

Institution			Region	Total Assets	Baseline Lending				Baseline Business Lending	Q2 2013				Q2 2013 Business Lending	% Change over Baseline
Name	City	State			Commercial & Industrial	Owner-Occupied Commercial Real Estate	Agricultural Production	Secured by Farmland		Commercial & Industrial	Owner-Occupied Commercial Real Estate	Agricultural Production	Secured by Farmland		
Ouachita Bancshares Corp.	Monroe	LA	Southwest	627,981	47,682	73,761	14,288	9,163	144,892	68,126	95,837	17,424	31,273	212,660	47%
Progressive Bancorp, Inc.	Monroe	LA	Southwest	459,534	54,604	42,050	1,671	7,976	106,300	49,747	43,456	11,865	27,583	132,651	25%
Hyde Park Bancorp, Inc.	Hyde Park	MA	Northeast	1,206,285	1,142	542	-	-	1,684	91,268	15,525	-	-	106,793	6244%
Island Bancorp, Inc.	Edgartown	MA	Northeast	148,947	2,672	20,909	-	-	23,581	6,011	30,579	-	-	36,590	55%
Leader Bancorp, Inc.	Arlington	MA	Northeast	673,841	7,075	24,647	-	-	31,722	22,477	51,867	-	-	74,344	134%
New England Bancorp, Inc.	Hyannis	MA	Northeast	201,152	9,707	19,019	-	-	28,726	29,380	34,598	-	-	63,978	123%
Provident Bancorp, Inc.	Amesbury	MA	Northeast	610,118	17,487	70,118	-	93	87,697	73,613	85,903	-	11	159,527	82%
Rockport National Bancorp, Inc.	Rockport	MA	Northeast	197,587	9,222	29,422	-	-	38,643	9,022	35,485	-	-	44,507	15%
StonehamBank, A Co-operative Bank	Stoneham	MA	Northeast	458,509	22,466	24,415	-	-	46,880	39,779	52,696	-	-	92,475	97%
Eagle Bancorp, Inc.	Bethesda	MD	Mid-Atlantic	3,395,218	325,046	122,093	-	-	447,140	678,522	289,284	-	521	968,327	117%
Howard Bancorp, Inc.	Ellicott City	MD	Mid-Atlantic	414,570	91,705	41,681	-	794	134,180	95,351	76,406	-	4,039	175,796	31%
Monument Bank	Bethesda	MD	Mid-Atlantic	402,792	20,990	12,522	-	576	34,088	25,735	27,281	-	1,007	54,023	58%
Tri-County Financial Corporation	Waldorf	MD	Mid-Atlantic	978,630	121,233	137,607	-	-	258,840	102,320	192,192	-	-	294,512	14%
Katahdin Bankshares Corp.	Houlton	ME	Northeast	607,055	95,319	50,102	3,312	2,706	151,438	121,063	62,926	5,592	5,069	194,650	29%
Birmingham Bloomfield Bancshares, Inc.	Birmingham	MI	Midwest	163,981	15,987	17,807	-	-	33,793	28,065	26,637	-	-	54,702	62%
Crestmark Bancorp, Inc.	Troy	MI	Midwest	470,981	153,006	1,470	-	-	154,475	398,226	-	-	-	398,226	158%
Huron Valley State Bank	Milford	MI	Midwest	84,196	5,648	16,506	-	191	22,345	10,449	23,311	-	167	33,927	52%
Level One Bancorp, Inc.	Farmington Hills	MI	Midwest	565,224	39,110	24,606	-	-	63,716	122,317	66,797	-	-	189,114	197%
Valley Financial Group, Ltd.	Saginaw	MI	Midwest	181,794	38,248	36,190	-	90	74,528	51,144	40,038	-	752	91,934	23%
Financial Services of Winger, Inc.	Fosston	MN	Midwest	135,913	19,628	7,190	25,894	21,040	73,751	22,129	12,021	37,027	35,085	106,262	44%
Heritage Bancshares Group, Inc.	Willmar	MN	Midwest	401,196	59,801	32,540	48,486	28,555	169,382	65,762	18,547	55,939	57,793	198,041	17%
Kerkhoven Bancshares, Inc	Kerkhoven	MN	Midwest	65,482	4,668	9,381	3,475	7,114	24,637	10,072	18,579	3,767	6,153	38,571	57%
McLeod Bancshares, Inc.	Shorewood	MN	Midwest	426,395	23,330	3,763	5,618	2,780	35,490	15,696	26,764	4,964	2,613	50,037	41%
MidWest Bancorporation, Inc.	Eden Prairie	MN	Midwest	215,897	35,697	18,909	-	-	54,606	19,244	11,610	23,915	32,287	87,056	59%
Platinum Bancorp, Inc.	Oakdale	MN	Midwest	135,375	19,145	27,015	-	573	46,733	28,727	28,050	-	2,368	59,145	27%
Redwood Financial, Inc.	Redwood Falls	MN	Midwest	207,907	24,855	31,378	-	-	56,233	20,030	20,003	22,885	15,516	78,434	39%
Cardinal Bancorp II, Inc.	Washington	MO	Midwest	304,917	34,752	29,431	190	5,482	69,855	38,144	34,891	409	9,610	83,054	19%
Fortune Financial Corporation	Arnold	MO	Midwest	144,210	24,461	23,534	-	370	48,366	20,889	24,199	-	-	45,088	-7%
Great Southern Bancorp, Inc.	Springfield	MO	Midwest	3,825,090	138,613	136,926	4,079	21,896	301,514	225,323	142,908	1,935	32,332	402,498	33%
Liberty Bancorp, Inc.	Liberty	MO	Midwest	461,477	23,445	53,499	-	-	76,944	52,930	70,002	420	1,464	124,816	62%
Security State Bancshares, Inc.	Charleston	MO	Midwest	644,750	56,094	57,781	30,314	49,925	194,113	54,523	57,549	50,186	91,558	253,816	31%
Southern Missouri Bancorp, Inc.	Poplar Bluff	MO	Midwest	789,734	52,833	42,934	28,817	26,753	151,336	69,965	87,608	47,377	53,047	257,997	70%
Triad Bancorp, Inc.	Frontenac	MO	Midwest	225,159	15,530	16,895	-	820	33,245	29,440	33,531	-	2,574	65,545	97%
BankFirst Capital Corporation	Macon	MS	Southeast	716,661	58,754	75,633	9,765	42,941	187,093	75,640	77,395	8,947	45,559	207,541	11%
Bancorp of Montana Holding Company	Missoula	MT	West	47,781	1,208	1,994	-	444	3,646	7,638	2,959	-	881	11,478	215%
Park Sterling Corporation (Citizens South Banking Corporation)	Charlotte	NC	Southeast	1,960,241	42,334	51,218	-	122	93,673	118,672	256,220	109	9,336	384,337	310%
First Bancorp	Troy	NC	Southeast	3,247,059	140,198	279,520	7,734	36,485	463,938	137,794	374,720	10,847	42,905	566,266	22%
Live Oak Bancshares, Inc.	Wilmington	NC	Southeast	389,523	27,794	73,668	-	-	101,462	103,893	116,874	-	-	220,767	118%
Premara Financial, Inc.	Charlotte	NC	Southeast	232,420	15,263	23,523	-	-	38,786	28,005	42,625	-	540	71,170	83%
Providence Bank	Rocky Mount	NC	Southeast	204,432	14,547	12,644	780	826	28,797	17,210	20,208	1,851	2,439	41,708	45%
Select Bancorp, Inc.	Greenville	NC	Southeast	265,258	18,588	9,146	-	1,726	29,459	19,220	29,939	-	9,462	58,621	99%
Union Bank & Trust Company	Oxford	NC	Southeast	210,344	19,991	15,549	10	3,112	38,662	21,763	19,649	2,032	5,257	48,701	26%
Alerus Financial Corporation	Grand Forks	ND	Midwest	1,289,511	180,756	65,037	33,489	10,852	290,134	296,695	132,595	33,156	12,299	474,745	64%
Western State Agency, Inc.	Devils Lake	ND	Midwest	619,836	97,220	32,153	14,569	6,955	150,896	196,194	20,176	15,703	12,602	244,675	62%
Adbanc Inc.	Ogallala	NE	Midwest	575,261	69,479	59,439	77,060	51,676	257,654	73,551	65,756	98,837	84,255	322,399	25%
Banner County Ban Corporation	Harrisburg	NE	Midwest	111,574	8,633	2,981	30,815	15,368	57,797	10,831	7,622	32,764	26,987	78,204	35%
First State Holding Co. (Wilber Co.)	Lincoln	NE	Midwest	388,943	40,835	24,786	25,570	36,985	128,176	46,252	33,813	38,362	73,592	192,019	50%
The State Bank of Bartley	Bartley	NE	Midwest	83,664	13,050	4,465	8,672	2,035	28,221	13,628	5,647	11,787	6,160	37,222	32%
Centrix Bank & Trust	Bedford	NH	Northeast	895,031	105,188	145,314	-	-	250,502	161,724	204,312	-	-	366,036	46%
First Colebrook Bancorp, Inc.	Colebrook	NH	Northeast	260,446	25,654	42,281	569	82	68,585	38,001	46,912	759	698	86,370	26%
Guaranty Bancorp, Inc.	Woodsville	NH	Northeast	391,219	37,136	48,710	454	1,988	88,288	35,294	61,485	412	2,376	99,567	13%
New Hampshire Thrift Bancshares, Inc.	Newport	NH	Northeast	1,219,331	57,064	80,606	-	-	137,670	55,154	146,596	31	98	201,879	47%
Northway Financial, Inc.	Berlin	NH	Northeast	879,788	44,870	67,422	-	-	112,292	86,747	68,240	-	-	154,987	38%
Center Bancorp, Inc.	Union	NJ	Mid-Atlantic	1,604,659	106,353	113,588	-	-	219,941	182,301	93,997	-	-	276,298	26%
Community Partners Bancorp	Middletown	NJ	Mid-Atlantic	735,580	48,487	135,572	-	204	184,262	45,117	158,659	-	152	203,928	11%

Institution			Region	Total Assets	Baseline Lending				Baseline Business Lending	Q2 2013				Q2 2013 Business Lending	% Change over Baseline
Name	City	State			Commercial & Industrial	Owner-Occupied Commercial Real Estate	Agricultural Production	Secured by Farmland		Commercial & Industrial	Owner-Occupied Commercial Real Estate	Agricultural Production	Secured by Farmland		
Crest Savings Bancorp, Inc.	Wildwood	NJ	Mid-Atlantic	392,241	3,201	17,693	-	-	20,894	5,444	23,704	-	-	29,148	40%
Freedom Bank	Oradell	NJ	Mid-Atlantic	185,869	14,905	17,540	-	-	32,445	15,496	40,241	-	-	55,737	72%
Harmony Bank	Jackson Township	NJ	Mid-Atlantic	185,037	929	9,059	-	1,000	10,988	3,474	38,609	-	2,533	44,616	306%
Highlands Bancorp, Inc.	Vernon	NJ	Mid-Atlantic	201,242	16,612	17,780	-	777	35,168	24,487	39,456	-	798	64,741	84%
Hopewell Valley Community Bank	Pennington	NJ	Mid-Atlantic	421,768	9,885	76,725	-	876	87,485	16,574	114,894	-	737	132,205	51%
Regal Bank	Livingston	NJ	Mid-Atlantic	295,825	1,682	24,190	-	-	25,872	4,920	43,812	-	-	48,732	88%
Stewardship Financial Corporation	Midland Park	NJ	Mid-Atlantic	687,460	48,805	156,337	-	1,053	206,195	28,132	166,914	-	1,979	197,025	-4%
Meadows Bank	Las Vegas	NV	West	300,022	29,330	21,164	-	-	50,495	97,092	38,279	-	-	135,371	168%
Alma Bank	Astoria	NY	Mid-Atlantic	928,351	66,760	25,038	-	-	91,798	181,949	177,557	-	-	359,506	292%
Catskill Hudson Bancorp, Inc.	Rock Hill	NY	Mid-Atlantic	389,781	42,715	54,456	277	1,075	98,522	46,734	91,936	589	1,189	140,448	43%
Greater Rochester Bancorp, Inc.	Rochester	NY	Mid-Atlantic	345,893	43,466	17,134	-	1,736	62,336	85,998	38,374	-	1,131	125,503	101%
Kinderhook Bank Corp.	Kinderhook	NY	Mid-Atlantic	319,588	18,911	19,028	58	2,330	40,328	26,889	38,419	114	374	65,796	63%
Pathfinder Bancorp, Inc.	Oswego	NY	Mid-Atlantic	555,949	25,983	48,698	-	786	75,467	34,572	64,205	-	747	99,524	32%
Seneca-Cayuga Bancorp, Inc.	Seneca Falls	NY	Mid-Atlantic	266,607	6,963	9,127	-	-	16,090	19,794	14,814	3,306	4,181	42,095	162%
The Elmira Savings Bank, FSB	Elmira	NY	Mid-Atlantic	516,198	36,668	58,685	-	-	95,353	26,065	65,153	-	-	91,218	-4%
Columbus First Bancorp, Inc.	Worthington	OH	Midwest	250,348	19,279	15,132	-	-	34,411	24,776	26,836	-	956	52,568	53%
Community Independent Bancorp Inc.	West Salem	OH	Midwest	94,049	2,587	5,795	133	3,505	12,020	3,089	9,277	3,049	3,196	18,611	55%
Insight Bank	Columbus	OH	Midwest	200,740	3,205	10,876	-	-	14,080	14,448	22,658	-	-	37,106	164%
AmeriBank Holding Company	Collinsville	OK	Southwest	155,322	19,843	9,416	1,590	2,324	33,172	30,134	14,348	2,564	1,936	48,982	48%
Central Service Corporation	Enid	OK	Southwest	568,644	43,994	23,240	43,232	38,675	149,140	79,999	31,802	54,723	44,381	210,905	41%
F & M Bancorporation, Inc.	Tulsa	OK	Southwest	2,434,300	382,607	142,344	17	955	525,922	1,095,995	188,858	14	3,193	1,288,060	145%
Prime Bank Group	Edmond	OK	Southwest	182,918	7,722	10,116	53	1,742	19,632	24,491	25,359	92	857	50,799	159%
Regent Capital Corporation	Nowata	OK	Southwest	186,056	24,582	17,779	3,616	9,416	55,394	37,205	31,051	3,212	8,630	80,098	45%
AmeriServ Financial, Inc.	Johnstown	PA	Mid-Atlantic	998,329	92,509	62,972	-	178	155,659	116,083	98,925	-	500	215,508	38%
CBT Financial Corp.	Clearfield	PA	Mid-Atlantic	415,255	34,922	32,578	1,037	6,580	75,117	49,870	30,910	4,425	24,258	109,463	46%
Centric Financial Corporation	Harrisburg	PA	Mid-Atlantic	311,103	16,476	31,487	193	1,397	49,553	31,208	50,199	543	1,537	83,487	68%
Codorus Valley Bancorp, Inc.	York	PA	Mid-Atlantic	1,096,007	46,618	104,503	1,653	24,703	177,476	89,631	119,817	3,512	33,727	246,687	39%
DNB Financial Corporation	Downingtown	PA	Mid-Atlantic	668,037	38,960	73,668	-	10,878	123,505	56,992	88,387	-	15,101	160,480	30%
Emclair Financial Corp.	Emlenton	PA	Mid-Atlantic	528,331	33,244	25,924	-	-	59,168	37,124	26,238	53	179	63,594	7%
Enterprise Financial Services Group, Inc.	Allison Park	PA	Mid-Atlantic	261,908	37,394	75,423	-	424	113,241	41,284	92,968	-	190	134,442	19%
First Resource Bank	Exton	PA	Mid-Atlantic	151,688	11,395	19,652	-	1,119	32,165	12,110	30,099	-	1,072	43,281	35%
Franklin Security Bancorp, Inc.	Plains	PA	Mid-Atlantic	213,258	18,122	7,022	-	-	25,143	24,934	18,803	-	-	43,737	74%
Jonestown Bank and Trust Company	Jonestown	PA	Mid-Atlantic	412,410	6,880	29,539	11	4,390	40,820	13,665	40,758	347	5,906	60,676	49%
MileStone Bank	Doylestown	PA	Mid-Atlantic	209,629	17,161	29,937	-	-	47,098	53,248	47,562	-	5	100,815	114%
Monument Bank	Doylestown	PA	Mid-Atlantic	231,675	1,478	17,409	-	828	19,715	1,314	49,785	-	768	51,867	163%
Penn Liberty Financial Corp.	Wayne	PA	Mid-Atlantic	551,264	58,496	84,723	-	-	143,218	82,675	106,441	-	-	189,116	32%
Phoenix Bancorp, Inc.	Minersville	PA	Mid-Atlantic	132,856	5,262	4,097	-	-	9,359	13,201	27,289	-	191	40,681	335%
Team Capital Bank	Bethlehem	PA	Mid-Atlantic	920,657	58,221	58,748	-	-	116,969	71,045	111,093	-	589	182,727	56%
The Victory Bancorp, Inc.	Limerick	PA	Mid-Atlantic	135,711	13,913	8,245	-	1,757	23,916	31,255	26,134	-	2,209	59,598	149%
Valley Green Bank	Philadelphia	PA	Mid-Atlantic	311,405	10,485	12,990	-	-	23,475	32,899	38,608	-	-	71,507	205%
York Traditions Bank	York	PA	Mid-Atlantic	285,146	48,533	27,986	-	2,156	78,674	55,815	45,636	-	1,833	103,284	31%
Carolina Alliance Bank	Spartanburg	SC	Southeast	242,684	29,943	34,965	-	830	65,737	30,350	57,552	-	444	88,346	34%
GrandSouth Bancorporation	Greenville	SC	Southeast	384,681	49,299	43,148	114	3,454	96,015	60,489	43,896	367	691	105,443	10%
TCB Corporation	Greenwood	SC	Southeast	323,355	16,375	40,863	-	1,056	58,294	20,864	49,617	-	1,437	71,918	23%
BHCB Holding Company	Rapid City	SD	Midwest	130,036	11,260	16,312	1,696	1,627	30,895	20,407	36,271	156	3,327	60,161	95%
Avenue Financial Holdings, Inc.	Nashville	TN	Southeast	810,855	92,450	29,501	-	-	121,950	142,467	54,942	-	245	197,654	62%
CapitalMark Bank & Trust	Chattanooga	TN	Southeast	774,609	88,680	45,869	-	-	134,549	149,001	96,474	-	827	246,302	83%
Carroll Financial Services, Inc.	Huntingdon	TN	Southeast	262,758	7,921	34,549	4,141	14,441	61,052	14,010	41,511	8,671	15,166	79,358	30%
Community First Bancshares, Inc.	Union City	TN	Southeast	1,808,647	102,278	165,597	16,329	35,772	319,976	124,447	169,055	17,900	34,647	346,049	8%
Evolve Bancorp, Inc.	Cordova	TN	Southeast	268,861	8,239	5,161	2,211	3,490	19,101	8,689	41,397	6,712	5,963	62,761	229%
Franklin Financial Network, Inc.	Franklin	TN	Southeast	617,819	10,261	9,123	823	149	20,356	26,174	17,649	4,022	915	48,760	140%
Independent Holdings, Inc.	Memphis	TN	Southeast	826,467	39,655	11,109	-	1,474	52,238	66,892	23,385	-	7,592	97,869	87%
InsCorp, Inc.	Nashville	TN	Southeast	206,880	11,667	8,603	-	765	21,034	23,158	25,670	-	867	49,695	136%
Landmark Community Bank	Collierville	TN	Southeast	439,003	17,728	11,183	94	263	29,268	33,995	19,246	-	-	53,241	82%
Magna Bank	Memphis	TN	Southeast	495,606	24,492	17,032	-	-	41,524	72,764	23,897	415	-	97,076	134%

Institution			Region	Total Assets	Baseline Lending				Baseline Business Lending	Q2 2013				Q2 2013 Business Lending	% Change over Baseline
Name	City	State			Commercial & Industrial	Owner-Occupied Commercial Real Estate	Agricultural Production	Secured by Farmland		Commercial & Industrial	Owner-Occupied Commercial Real Estate	Agricultural Production	Secured by Farmland		
Merchants and Planters Bancshares, Inc.	Bolivar	TN	Southeast	90,987	5,479	10,527	361	2,730	19,097	6,423	11,824	72	3,194	21,513	13%
Moneytree Corporation	Lenoir City	TN	Southeast	395,610	35,050	32,806	61	1,627	69,543	18,505	57,303	-	1,313	77,121	11%
Planters Financial Group, Inc.	Clarksville	TN	Southeast	754,210	59,970	67,388	12,733	34,238	174,327	68,564	113,160	16,542	46,157	244,423	40%
Sequatchie Valley Bancshares, Inc.	Dunlap	TN	Southeast	601,341	2,685	34,739	770	6,525	44,719	1,709	9,944	273	8,723	20,649	-54%
SmartFinancial, Inc.	Pigeon Forge	TN	Southeast	475,095	21,736	14,293	-	1,139	37,167	36,268	36,957	-	2,439	75,664	104%
Southern Heritage Bancshares, Inc.	Cleveland	TN	Southeast	238,336	26,826	30,355	33	1,077	58,290	20,885	46,984	9	-	67,878	16%
Sumner Bank & Trust	Gallatin	TN	Southeast	184,341	12,075	15,701	43	694	28,512	8,025	21,354	92	379	29,850	5%
AIM Bancshares, Inc.	Levelland	TX	Southwest	422,429	39,299	14,585	13,262	6,874	74,020	115,700	40,031	19,780	20,423	195,934	165%
BMC Bancshares, Inc.	Dallas	TX	Southwest	63,418	765	2,514	825	223	4,326	1,172	13,427	20	-	14,619	238%
BOH Holdings, Inc.	Houston	TX	Southwest	934,550	127,907	69,441	-	-	197,348	195,559	151,742	-	133	347,434	76%
Cadence Financial Corporation (Encore Bancshares, Inc.)	Houston	TX	Southwest	5,882,111	390,730	469,509	9,668	19,435	889,341	2,116,017	275,928	1,952	28,758	2,422,655	172%
FB Bancorp	San Antonio	TX	Southwest	610,664	99,765	2,480	-	-	102,244	56,721	2,176	59,878	-	118,775	16%
First Texas BHC, Inc.	Fort Worth	TX	Southwest	1,171,134	85,806	71,371	110	2,229	159,515	189,451	115,441	461	12,344	317,697	99%
Frontier Bancshares, Inc.	Austin	TX	Southwest	397,638	25,056	29,742	851	6,814	62,462	61,513	98,303	370	6,007	166,193	166%
FVNB Corp.	Victoria	TX	Southwest	2,415,733	256,962	185,801	102,406	86,398	631,567	292,972	290,709	114,101	90,088	787,870	25%
Happy Bancshares, Inc.	Amarillo	TX	Southwest	2,143,742	201,680	93,384	130,663	51,686	477,414	324,454	126,816	257,729	128,046	837,045	75%
Joaquin Bankshares Inc.	Huntington	TX	Southwest	124,827	14,762	13,696	1,602	13,014	43,074	30,982	11,211	2,717	9,014	53,924	25%
Liberty Capital Bancshares, Inc.	Addison	TX	Southwest	106,280	9,008	5,927	-	1,722	16,657	32,651	12,156	-	-	44,807	169%
McLaughlin Bancshares, Inc.	Ralls	TX	Southwest	242,834	18,912	4,166	29,426	3,706	56,210	35,105	13,206	27,385	5,712	81,408	45%
Pioneer Bank, SSB	Dripping Springs	TX	Southwest	237,703	7,439	8,987	-	1,142	17,568	23,776	27,277	507	7,327	58,887	235%
PlainsCapital Corporation	Dallas	TX	Southwest	6,844,768	1,018,142	363,288	60,432	61,652	1,503,514	1,047,810	492,626	42,498	34,854	1,617,788	8%
Southwestern Bancorp, Inc.	Boerne	TX	Southwest	107,030	5,487	12,617	2,545	1,837	22,486	10,100	14,846	2,342	1,884	29,172	30%
Sovereign Bancshares, Inc.	Dallas	TX	Southwest	1,086,761	196,282	22,060	-	918	219,260	265,248	64,746	-	4,831	334,825	53%
Steele Holdings, Inc.	Tyler	TX	Southwest	263,365	14,649	15,060	427	1,007	31,142	31,493	28,030	303	687	60,513	94%
The ANB Corporation	Terrell	TX	Southwest	2,276,334	142,877	265,405	6,732	22,473	437,487	115,062	402,837	5,353	13,037	536,289	23%
Third Coast Bank SSB	Humble	TX	Southwest	258,640	33,954	30,443	-	-	64,397	92,901	54,799	85	4,849	152,634	137%
Veritex Holdings, Inc.	Dallas	TX	Southwest	595,979	24,303	14,187	-	1,151	39,641	145,054	73,354	6	4,900	223,314	463%
Cache Valley Banking Company	Logan	UT	Southwest	527,010	33,786	39,918	9,516	16,242	99,462	50,260	99,540	16,021	22,917	188,738	90%
LCA Bank Corporation	Park City	UT	Southwest	80,352	136	-	-	-	136	3,082	-	-	-	3,082	2175%
Medallion Bank	Salt Lake City	UT	Southwest	769,328	234,859	-	-	-	234,859	400,273	-	-	-	400,273	70%
Blue Ridge Bankshares, Inc.	Luray	VA	Southeast	216,017	4,225	15,593	159	2,442	22,419	8,792	13,511	109	6,688	29,100	30%
Citizens Community Bank	South Hill	VA	Southeast	161,224	18,419	16,605	251	3,246	38,520	11,337	25,842	121	3,732	41,032	7%
Heritage Bankshares, Inc.	Norfolk	VA	Southeast	320,450	29,431	36,330	-	-	65,761	25,583	53,871	-	-	79,454	21%
TowneBank	Suffolk	VA	Southeast	4,595,091	302,054	531,494	675	6,389	840,612	418,287	711,430	367	6,095	1,136,179	35%
United Financial Banking Companies, Inc.	Vienna	VA	Southeast	331,413	17,679	59,243	-	-	76,922	27,610	62,630	-	-	90,240	17%
Virginia Heritage Bank	Fairfax	VA	Southeast	847,753	39,167	50,228	-	-	89,395	41,953	113,097	-	93	155,143	74%
WashingtonFirst Bankshares, Inc.	Reston	VA	Southeast	1,124,421	60,171	13,644	117	3,240	77,172	113,832	165,007	-	-	278,839	261%
Xenith Bankshares, Inc.	Richmond	VA	Southeast	578,425	14,641	19,095	-	593	34,328	138,669	58,908	60	1,690	199,327	481%
Puget Sound Bank	Bellevue	WA	West	318,524	49,945	28,866	-	-	78,810	100,976	39,995	-	8,372	149,343	89%
U&I Financial Corp	Lynnwood	WA	West	213,987	8,950	34,994	-	-	43,943	12,412	54,291	-	-	66,703	52%
W.T.B. Financial Corporation	Spokane	WA	West	4,252,006	726,366	358,143	80,131	37,049	1,201,688	759,906	438,321	173,526	52,723	1,424,476	19%
County Bancorp, Inc.	Manitowoc	WI	Midwest	741,244	44,238	63,411	118,072	171,649	397,369	54,441	58,187	149,689	202,521	464,838	17%
Deerfield Financial Corporation	Deerfield	WI	Midwest	105,985	15,306	116	4,065	1,820	21,306	10,305	7,185	2,019	4,989	24,498	15%
First American Investment, Inc.	Hudson	WI	Midwest	93,137	4,014	15,043	163	-	19,220	7,467	21,314	132	1,556	30,469	59%
First Menasha Bancshares, Inc.	Neenah	WI	Midwest	343,157	51,762	29,044	6	519	81,331	61,923	42,949	103	1,145	106,120	30%
Nicolet Bankshares, Inc.	Green Bay	WI	Midwest	1,072,927	129,397	137,477	41	2,935	269,850	219,688	181,101	13,114	38,983	452,886	68%
Northern Bankshares, Inc.	McFarland	WI	Midwest	433,081	26,290	62,897	1,313	15,949	106,449	36,324	112,929	-	4,936	154,189	45%
PFSB Bancorporation, Inc.	Pigeon Falls	WI	Midwest	72,862	3,710	8,995	6,075	11,414	30,194	3,867	7,782	10,815	18,331	40,795	35%
Sword Financial Corporation	Horicon	WI	Midwest	529,138	63,172	127,299	10,132	21,004	221,607	74,213	124,233	20,491	46,930	265,867	20%
First Bank of Charleston	Charleston	WV	Southeast	204,504	23,426	1,497	-	-	24,923	26,640	2,681	-	-	29,321	18%
MVB Financial Corp.	Fairmont	WV	Southeast	781,568	15,650	38,312	-	-	53,962	47,869	88,034	-	-	135,903	152%
Financial Security Corporation	Basin	WY	West	308,379	26,934	10,943	18,648	17,218	73,742	34,143	20,009	21,626	21,439	97,217	32%