

Fourth Quarter 2011

Use of Funds Report

Report to Congress submitted 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 (SBJA), the Small Business Lending Fund (SBLF) is a dedicated fund that provided capital to qualified community banks¹ and community development loan funds (CDLFs) in order to encourage small business lending.

The SBLF provided more than \$4 billion through Treasury purchases of preferred stock or debt instruments from 332 institutions. In lending plans submitted with their applications, these institutions projected that they would increase their small business lending over baseline levels by \$9.3 billion in the next two years.²

As of September 30, 2011, institutions participating in SBLF have made important progress in increasing their small business lending, helping to support small businesses and local economies across the nation:

- **In total, SBLF participants have increased their small business lending by \$3.5 billion over a \$35.9 billion baseline.**
- **Increases in small business lending are widespread across SBLF participants, with 78 percent of participants having already increased their small business lending over baseline levels.**
- **A substantial majority of SBLF participants — more than 60 percent of participants — have now increased their small business lending by 10 percent or more.**

Background

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

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 SBJA, the baseline for measuring the change in small business lending is the average of the amount that was reported for each of the four calendar quarters ended June 30, 2010. The SBJA defines “small business lending” as business loans that are (a) \$10 million or less in amount to businesses with \$50 million or less in revenue and (b) included in one of the following categories: (i) commercial and industrial loans, (ii) owner-occupied nonfarm, nonresidential real estate loans, (iii) loans to finance agricultural production and other loans to farmers, and (iv) loans secured by farmland.



All SBLF investments were completed in 2011, between June 21 and September 27. This report focuses on the change in small business lending reported³ by each participating institution between the baseline and September 30, 2011.

Treasury invested in 332 institutions through the SBLF program, including \$3.9 billion in 281 community banks and \$104 million in 51 CDLFs.

SBLF Participants	Number of Participants	Amount Invested
Community Banks	281	\$3,923,424,880
Community Development Loan Funds (CDLFs)	51	\$104,279,000
Total	332	\$4,027,703,880

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

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

Increases in Small Business Lending Over Baseline Levels

As of the end of the third quarter of 2011, SBLF participants have increased their small business lending by \$3.5 billion over their aggregate baseline.

Community bank participants increased their small business lending by \$3.4 billion over a \$35.1 billion baseline (or 9.8 percent), and CDLFs increased their small business lending by \$86.8 million over a \$785.2 million baseline (or 11.1 percent). To date, of the 332 institutions participating in the SBLF, 259 (or 78 percent) have increased their small business lending over baseline levels. The following table

³ Participating banks and CDLFs report changes in small business lending to Treasury on quarterly supplemental reports. This use of funds report includes information from the supplemental reports as of September 30, 2011.

⁴These rates apply to C corporation participants. 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.



shows the aggregate increase in qualified small business lending reported by SBLF participants at the end of the third quarter of 2011.

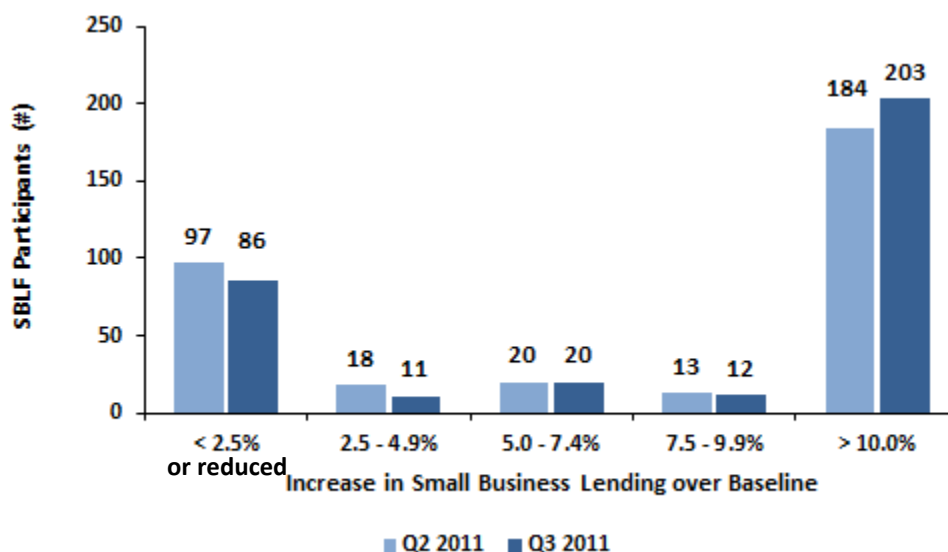
Aggregate Increase in Small Business Lending Over Baseline Reported by Institutions Participating in SBLF	Qualified Small Business Lending as of 3Q 2011		
	Baseline Level	Current Level	Increase (Decrease) over Baseline
Gross Business Loans Reported	40,458,636,250	46,105,848,000	5,647,211,750
Adjustments for Small Business Lending*	(4,580,150,250)	(6,693,489,000)	
Total	35,878,486,000	39,412,359,000	3,533,873,000

**Adjustments are subtracted from gross total loans. Adjustments exclude loans of more than \$10 million, to firms with more than \$50 million in revenue, loans guaranteed by the US government and loans in which a third party participates.*

Increases in small business lending are widespread among SBLF participants. To date, 218 of the 281 participating community banks (or 78 percent) and 41 of the 51 CDLFs (or 80 percent) have increased their small business lending.

In addition, a substantial majority of SBLF participants — more than 60 percent of participants — have now increased their small business lending by 10 percent or more. Nineteen additional institutions have now increased lending by more than 10 percent in the third quarter. The following graph charts quarter-over-quarter changes in the number of participants in five categories of small business loan growth.

SBLF Participants Reporting Increases in Small Business Lending over Baseline
(Reported as of 2Q 2011 and 3Q 2011)



Attachment

Institution-specific reporting for both banks and CDLFs is attached to this report.





Community Banks Participating in SBLF

Report on Information from 9/30/2011 Quarterly Supplemental Reports transmitted with 4Q 2011 Use of Funds Report

Institution			SBLF Funding Outstanding	Qualified Small Business Lending as of 9/30/2011				
Name	City	State		Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
1st Enterprise Bank	Los Angeles	CA	16,400,000	88,154,000	159,553,000	71,399,000	81.0%	1.00%
Adbanc, Inc.	Ogallala	NE	21,905,000	250,743,000	271,776,000	21,033,000	8.4%	2.12%
AIM Bancshares, Inc.	Levelland	TX	9,100,000	73,188,000	113,023,000	39,835,000	54.4%	1.50%
Alerus Financial Corporation	Grand Forks	ND	20,000,000	280,617,000	322,852,000	42,235,000	15.1%	1.00%
Algodon de Calidad Bancshares, Inc.	Abilene	TX	600,000	6,159,000	5,644,000	(515,000)	-8.4%	7.70%
Alma Bank	Astoria	NY	19,000,000	91,798,000	235,162,000	143,364,000	156.2%	1.00%
AMB Financial Corp.	Munster	IN	3,858,000	21,278,000	21,661,000	383,000	1.8%	5.00%
AmeriBank Holding Company	Collinsville	OK	5,347,000	33,172,000	37,876,000	4,704,000	14.2%	1.48%
AmeriServ Financial, Inc.	Johnstown	PA	21,000,000	116,684,000	111,014,000	(5,670,000)	-4.9%	5.00%
Avenue Financial Holdings, Inc.	Nashville	TN	18,950,000	74,788,000	102,138,000	27,350,000	36.6%	1.00%
BancIndependent, Incorporated	Sheffield	AL	30,000,000	277,727,000	308,292,000	30,565,000	11.0%	1.00%
Bancorp Financial, Inc.	Oak Brook	IL	14,643,000	14,912,000	15,896,000	984,000	6.6%	4.87%
Bancorp of Montana Holding Company	Missoula	MT	1,460,000	2,251,000	3,383,000	1,132,000	50.3%	2.89%
Bank of Central Florida	Lakeland	FL	7,000,000	64,474,000	78,761,000	14,287,000	22.2%	1.00%
Bank of Commerce Holdings	Redding	CA	20,000,000	200,059,000	212,781,000	12,722,000	6.4%	3.73%
BankFirst Capital Corporation	Macon	MS	20,000,000	180,864,000	176,267,000	(4,597,000)	-2.5%	5.00%
Banner County Ban Corporation	Harrisburg	NE	2,427,000	50,318,000	63,443,000	13,125,000	26.1%	1.00%
Bern Bancshares, Inc.	Bern	KS	1,500,000	23,043,000	24,412,000	1,369,000	5.9%	3.17%
BHCB Holding Company	Rapid City	SD	2,000,000	30,894,000	43,299,000	12,405,000	40.2%	1.50%
Birmingham Bloomfield Bancshares, Inc.	Birmingham	MI	4,621,000	33,793,000	38,730,000	4,937,000	14.6%	1.00%
Blue Ridge Bankshares, Inc.	Luray	VA	4,500,000	15,558,000	15,045,000	(513,000)	-3.3%	5.00%
BMC Bancshares, Inc.	Dallas	TX	1,206,000	6,992,000	7,768,000	776,000	11.1%	3.71%
BNC Financial Group, Inc.	New Canaan	CT	10,980,000	28,259,000	85,710,000	57,451,000	203.3%	1.00%
BOH Holdings, Inc.	Houston	TX	23,938,350	191,161,000	256,526,000	65,365,000	34.2%	1.00%
Brotherhood Bancshares, Inc.	Kansas City	KS	16,000,000	55,235,000	47,651,000	(7,584,000)	-13.7%	5.00%
Broward Financial Holdings, Inc.	Fort Lauderdale	FL	3,134,000	14,233,000	24,475,000	10,242,000	72.0%	1.00%
Cache Valley Banking Company	Logan	UT	11,670,000	97,466,000	124,529,000	27,063,000	27.8%	1.00%
California Bank of Commerce	Lafayette	CA	11,000,000	73,565,000	118,879,000	45,314,000	61.6%	1.00%
Capital Bank	San Juan Capistrano	CA	3,132,000	16,458,000	31,119,000	14,661,000	89.1%	1.00%
CapitalMark Bank & Trust	Chattanooga	TN	18,212,000	134,549,000	154,695,000	20,146,000	15.0%	1.00%
Cardinal Bancorp II, Inc.	Washington	MO	6,251,000	62,590,000	69,228,000	6,638,000	10.6%	1.50%
Carolina Alliance Bank	Spartanburg	SC	5,000,000	65,737,000	81,671,000	15,934,000	24.2%	1.00%
Carrroll Financial Services, Inc.	Huntingdon	TN	3,000,000	61,317,000	71,729,000	10,412,000	17.0%	1.00%
Catskill Hudson Bancorp, Inc.	Rock Hill	NY	9,681,000	98,522,000	120,189,000	21,667,000	22.0%	1.00%
CB Bancshares Corp.	Weir	KS	190,000	1,203,000	1,646,000	443,000	36.8%	1.00%

Institution			SBLF Funding Outstanding	Qualified Small Business Lending as of 9/30/2011				
Name	City	State		Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
CBOS Bankshares, Inc.	Merritt Island	FL	3,893,000	50,777,000	35,835,000	(14,942,000)	-29.4%	5.00%
CBT Financial Corp.	Clearfield	PA	10,000,000	64,719,000	84,707,000	19,988,000	30.9%	1.00%
Center Bancorp, Inc.	Union	NJ	11,250,000	219,941,000	210,209,000	(9,732,000)	-4.4%	5.00%
Central Bancorp, Inc.	Somerville	MA	10,000,000	41,313,000	31,083,000	(10,230,000)	-24.8%	5.00%
Central Service Corporation	Enid	OK	7,000,000	148,110,000	156,157,000	8,047,000	5.4%	4.60%
Central Valley Community Bancorp	Fresno	CA	7,000,000	237,197,000	229,534,000	(7,663,000)	-3.2%	5.00%
Centric Financial Corporation	Harrisburg	PA	7,492,000	50,832,000	59,515,000	8,683,000	17.1%	1.00%
Centrix Bank & Trust	Bedford	NH	24,500,000	234,642,000	275,217,000	40,575,000	17.3%	1.00%
CIC Bancshares, Inc.	Greenwood Village	CO	1,772,000	5,584,000	29,740,000	24,156,000	432.6%	1.00%
Citizens Community Bank	South Hill	VA	4,000,000	38,520,000	39,032,000	512,000	1.3%	5.00%
Citizens South Banking Corporation	Gastonia	NC	20,500,000	126,415,000	138,057,000	11,642,000	9.2%	3.30%
CoBiz Financial Inc.	Denver	CO	57,366,000	740,718,000	730,602,000	(10,116,000)	-1.4%	5.00%
Codorus Valley Bancorp, Inc.	York	PA	25,000,000	168,440,000	185,025,000	16,585,000	9.8%	3.01%
Columbine Capital Corp.	Buena Vista	CO	6,050,000	39,448,000	61,391,000	21,943,000	55.6%	1.00%
Columbus First Bancorp, Inc	Worthington	OH	6,150,000	34,778,000	43,927,000	9,149,000	26.3%	1.00%
Commercial Financial Corp	Storm Lake	IA	18,000,000	222,813,000	226,058,000	3,245,000	1.5%	5.00%
Community Bank Delaware	Lewes	DE	4,500,000	28,753,000	34,095,000	5,342,000	18.6%	1.00%
Community Bank Shares of Indiana, Inc.	New Albany	IN	28,000,000	184,263,000	200,824,000	16,561,000	9.0%	3.23%
Community First Bancorp, Inc.	Fairview Heights, Inc.	IL	7,000,000	51,317,000	61,890,000	10,573,000	20.6%	1.50%
Community First Bancshares, Inc.	Union City	TN	30,852,000	298,741,000	278,930,000	(19,811,000)	-6.6%	5.00%
Community Illinois Corporation	Rock Falls	IL	4,500,000	78,909,000	87,267,000	8,358,000	10.6%	1.00%
Community Independent Bancorp Inc.	West Salem	OH	2,250,000	12,020,000	14,367,000	2,347,000	19.5%	1.00%
Community Partners Bancorp	Middletown	NJ	12,000,000	203,821,000	202,998,000	(823,000)	-0.4%	5.00%
Community Southern Bank	Lakeland	FL	5,700,000	28,735,000	40,476,000	11,741,000	40.9%	1.00%
Community Trust Financial Corporation	Ruston	LA	48,260,000	349,389,000	475,642,000	126,253,000	36.1%	1.00%
Community Valley Bank	El Centro	CA	2,400,000	13,645,000	28,056,000	14,411,000	105.6%	1.00%
Continental Bancorporation	Salt Lake City	UT	4,724,000	84,925,000	38,255,000	(46,670,000)	-55.0%	7.70%
County Bancorp, Inc.	Manitowoc	WI	15,000,000	379,535,000	423,388,000	43,853,000	11.6%	1.00%
Crest Savings Bancorp, Inc.	Wildwood	NJ	2,500,000	23,276,000	22,192,000	(1,084,000)	-4.7%	5.00%
Crestmark Bancorp, Inc.	Troy	MI	8,250,000	173,893,000	279,995,000	106,102,000	61.0%	1.00%
D. L. Evans Bancorp	Burley	ID	29,891,000	350,577,000	319,148,000	(31,429,000)	-9.0%	5.00%
Deerfield Financial Corporation	Deerfield	WI	3,650,000	15,146,000	16,955,000	1,809,000	11.9%	4.63%
DNB Financial Corporation	Downingtown	PA	13,000,000	107,588,000	115,386,000	7,798,000	7.2%	3.80%
Eagle Bancorp, Inc.	Bethesda	MD	56,600,000	413,505,000	580,638,000	167,133,000	40.4%	1.00%
Emclair Financial Corp.	Emlenton	PA	10,000,000	56,761,000	56,401,000	(360,000)	-0.6%	5.00%
Encore Bancshares, Inc.	Houston	TX	32,914,000	186,431,000	225,253,000	38,822,000	20.8%	1.00%
Enterprise Financial Services Group, Inc.	Allison Park	PA	5,000,000	85,598,000	90,503,000	4,905,000	5.7%	3.04%
Equity Bancshares, Inc.	Wichita	KS	16,372,000	115,446,000	129,741,000	14,295,000	12.4%	1.51%
Evolve Bancorp, Inc.	Cordova	TN	4,699,000	19,101,000	39,904,000	20,803,000	108.9%	1.00%
F & M Bancorporation, Inc.	Tulsa	OK	38,222,000	290,250,000	352,186,000	61,936,000	21.3%	1.00%
Farmers State Bankshares, Inc.	Holton	KS	700,000	12,762,000	13,082,000	320,000	2.5%	4.54%
FB BanCorp	San Antonio	TX	12,000,000	39,335,000	43,684,000	4,349,000	11.1%	3.55%

Institution			SBLF Funding Outstanding	Qualified Small Business Lending as of 9/30/2011				
Name	City	State		Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
FCB Bancorp, Inc.	Louisville	KY	9,759,000	78,649,000	74,046,000	(4,603,000)	-5.9%	5.00%
Financial Security Corporation	Basin	WY	5,000,000	67,715,000	85,107,000	17,392,000	25.7%	1.00%
Financial Services of Winger, Inc.	Fosston	MN	4,069,000	60,984,000	70,927,000	9,943,000	16.3%	1.50%
FineMark Holdings, Inc.	Fort Myers	FL	5,665,000	25,709,000	45,040,000	19,331,000	75.2%	1.00%
First American Investment, Inc.	Hudson	WI	1,705,710	20,101,000	23,297,000	3,196,000	15.9%	1.50%
First Bancorp	Troy	NC	63,500,000	493,414,000	506,910,000	13,496,000	2.7%	4.79%
First Bank of Charleston	Charleston	WV	3,345,000	24,923,000	23,742,000	(1,181,000)	-4.7%	5.00%
First Bankers Trustshares, Inc.	Quincy	IL	10,000,000	138,461,000	170,136,000	31,675,000	22.9%	1.00%
First Busey Corporation	Champaign	IL	72,664,000	555,684,000	502,348,000	(53,336,000)	-9.6%	5.00%
First California Financial Group, Inc.	Westlake Village	CA	25,000,000	313,952,000	280,439,000	(33,513,000)	-10.7%	5.00%
First Colebrook Bancorp, Inc.	Colebrook	NH	8,623,000	61,376,000	64,508,000	3,132,000	5.1%	4.27%
First Community Financial Corporation	Elgin	IL	6,100,000	32,801,000	36,184,000	3,383,000	10.3%	2.78%
First Eldorado Bancshares, Inc.	Eldorado	IL	3,000,000	41,312,000	43,644,000	2,332,000	5.6%	5.29%
First Federal Bancorp, Inc.	Lake City	FL	20,000,000	97,500,000	85,458,000	(12,042,000)	-12.4%	5.00%
First Financial Bancshares, Inc.	Lawrence	KS	3,905,000	31,624,000	32,877,000	1,253,000	4.0%	7.22%
First Green Bank	Eustis	FL	4,727,000	30,339,000	63,460,000	33,121,000	109.2%	1.00%
First Guaranty Bancshares, Inc.	Hammond	LA	39,435,000	162,636,000	163,520,000	884,000	0.5%	5.00%
First Menasha Bancshares, Inc.	Neenah	WI	10,000,000	67,578,000	71,416,000	3,838,000	5.7%	4.23%
First Merchants Corporation	Muncie	IN	90,782,940	1,291,653,000	1,077,350,000	(214,303,000)	-16.6%	5.00%
First NBC Bank Holding Company	New Orleans	LA	37,935,000	325,008,000	379,538,000	54,530,000	16.8%	1.00%
First Northern Community Bancorp	Dixon	CA	22,847,000	229,907,000	217,745,000	(12,162,000)	-5.3%	5.00%
First PacTrust Bancorp, Inc.	Chula Vista	CA	32,000,000	36,082,000	34,320,000	(1,762,000)	-4.9%	5.00%
First Resource Bank	Exton	PA	5,083,000	32,165,000	32,411,000	246,000	0.8%	5.00%
First Robinson Financial Corporation	Robinson	IL	4,900,000	34,824,000	45,454,000	10,630,000	30.5%	1.00%
First Savings Financial Group, Inc.	Clarksville	IN	17,120,000	58,599,000	88,781,000	30,182,000	51.5%	1.00%
First Service Bancshares, Inc.	Greenbrier	AR	7,716,000	73,171,000	59,860,000	(13,311,000)	-18.2%	7.70%
First Texas BHC, Inc.	Fort Worth	TX	29,822,000	137,852,000	173,915,000	36,063,000	26.2%	1.00%
Fisher Bancorp, Inc.	Fisher	IL	1,000,000	15,062,000	13,678,000	(1,384,000)	-9.2%	7.70%
Florida Business BancGroup, Inc.	Tampa	FL	15,360,000	97,329,000	113,434,000	16,105,000	16.5%	1.00%
Florida Community Bankshares, Inc.	Ocala	FL	17,000,000	158,498,000	135,789,000	(22,709,000)	-14.3%	5.00%
Florida Shores Bancorp, Inc.	Pompano Beach	FL	12,750,000	88,040,000	106,861,000	18,821,000	21.4%	1.00%
Florida Traditions Bank	Dade City	FL	8,800,000	61,282,000	105,250,000	43,968,000	71.7%	1.00%
FNB Bancorp	South San Francisco	CA	12,600,000	139,556,000	115,216,000	(24,340,000)	-17.4%	5.00%
Fortune Financial Corporation	Arnold	MO	3,255,000	46,918,000	44,312,000	(2,606,000)	-5.6%	5.00%
Founders Bancorp	San Luis Obispo	CA	4,178,000	35,399,000	38,897,000	3,498,000	9.9%	2.49%
Franklin Financial Network, Inc.	Franklin	TN	10,000,000	18,547,000	21,144,000	2,597,000	14.0%	3.96%
Franklin Security Bancorp, Inc.	Plains	PA	6,955,000	24,504,000	23,697,000	(807,000)	-3.3%	5.00%
Freedom Bancshares, Inc.	Overland Park	KS	4,000,000	29,355,000	33,288,000	3,933,000	13.4%	1.07%
Freedom Bank	Oradell	NJ	4,000,000	32,445,000	46,227,000	13,782,000	42.5%	1.00%
Frontier Bancshares, Inc.	Austin	TX	6,184,000	62,651,000	92,305,000	29,654,000	47.3%	1.50%
FVNB Corp.	Victoria	TX	18,000,000	588,173,000	622,203,000	34,030,000	5.8%	3.00%
GBC Holdings, Inc.	Los Angeles	CA	5,000,000	81,993,000	84,388,000	2,395,000	2.9%	4.52%

Institution			SBLF Funding Outstanding	Qualified Small Business Lending as of 9/30/2011				
Name	City	State		Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Grand Capital Corporation	Tulsa	OK	5,200,000	79,441,000	78,605,000	(836,000)	-1.1%	5.00%
GrandSouth Bancorporation	Greenville	SC	15,422,000	92,718,000	108,867,000	16,149,000	17.4%	1.00%
Great Southern Bancorp, Inc.	Springfield	MO	57,943,000	152,567,000	211,671,000	59,104,000	38.7%	1.00%
Greater Rochester Bancorp, Inc.	Rochester	NY	7,000,000	57,322,000	74,080,000	16,758,000	29.2%	1.00%
Guaranty Bancorp, Inc.	Woodsville	NH	7,000,000	75,321,000	75,221,000	(100,000)	-0.1%	5.00%
Gulfstream Bancshares, Inc.	Stuart	FL	7,500,000	283,018,000	258,694,000	(24,324,000)	-8.6%	5.00%
Happy Bancshares, Inc.	Amarillo	TX	31,929,000	419,971,000	566,895,000	146,924,000	35.0%	1.00%
Harmony Bank	Jackson Township	NJ	3,500,000	10,988,000	26,179,000	15,191,000	138.3%	1.00%
Heartland Bancorp, Inc.	Bloomington	IL	25,000,000	410,550,000	421,014,000	10,464,000	2.5%	7.07%
Heartland Financial USA, Inc.	Dubuque	IA	81,698,000	923,037,000	930,785,000	7,748,000	0.8%	5.00%
Heritage Bancshares Group, Inc.	Willmar	MN	11,000,000	149,302,000	127,636,000	(21,666,000)	-14.5%	7.70%
Heritage Bankshares, Inc.	Norfolk	VA	7,800,000	69,854,000	76,517,000	6,663,000	9.5%	2.44%
Highlands Bancorp, Inc.	Vernon	NJ	6,853,000	33,999,000	51,429,000	17,430,000	51.3%	1.00%
HomeBancorp, Inc.	Tampa	FL	7,398,000	12,298,000	10,062,000	(2,236,000)	-18.2%	5.00%
Hopewell Valley Community Bank	Pennington	NJ	11,000,000	89,771,000	101,610,000	11,839,000	13.2%	1.00%
Horizon Bancorp	Michigan City	IN	12,500,000	153,661,000	163,624,000	9,963,000	6.5%	3.41%
Howard Bancorp, Inc.	Ellicott City	MD	12,562,000	120,456,000	113,761,000	(6,695,000)	-5.6%	5.00%
Huron Valley State Bank	Milford	MI	2,597,000	21,470,000	28,334,000	6,864,000	32.0%	1.00%
Hyde Park Bancorp, Inc.	Hyde Park	MA	18,724,000	1,684,000	4,869,000	3,185,000	189.1%	4.32%
Illinois State Bancorp, Inc.	Chicago	IL	13,368,000	60,188,000	62,770,000	2,582,000	4.3%	4.81%
Indebancorp	Oak Harbor	OH	2,000,000	43,067,000	39,751,000	(3,316,000)	-7.7%	5.00%
Independent Holdings, Inc.	Memphis	TN	34,900,000	44,702,000	43,365,000	(1,337,000)	-3.0%	5.00%
InsCorp, Inc.	Nashville	TN	3,000,000	23,024,000	29,509,000	6,485,000	28.2%	1.00%
Insight Bank	Columbus	OH	4,250,000	16,410,000	29,037,000	12,627,000	76.9%	1.00%
Island Bancorp, Inc.	Edgartown	MA	4,000,000	23,581,000	31,298,000	7,717,000	32.7%	1.00%
Jefferson Bank of Florida	Oldsmar	FL	3,367,000	13,891,000	22,082,000	8,191,000	59.0%	1.00%
Joaquin Bankshares Inc.	Huntington	TX	3,908,000	40,722,000	45,043,000	4,321,000	10.6%	1.50%
Jonestown Bank and Trust Company	Jonestown	PA	4,000,000	40,820,000	48,650,000	7,830,000	19.2%	1.00%
Katahdin Bankshares Corp.	Houlton	ME	11,000,000	134,599,000	151,826,000	17,227,000	12.8%	1.00%
Kerkhoven Bancshares, Inc	Kerkhoven	MN	1,500,000	22,617,000	25,253,000	2,636,000	11.7%	1.50%
Kinderhook Bank Corp.	Kinderhook	NY	7,000,000	41,610,000	49,337,000	7,727,000	18.6%	1.00%
Landmark Community Bank	Collierville	TN	8,000,000	29,258,000	45,355,000	16,097,000	55.0%	1.00%
LCA Bank Corporation	Park City	UT	2,727,000	14,000	218,000	204,000	1457.1%	4.70%
Leader Bancorp, Inc.	Arlington	MA	12,852,000	30,398,000	38,522,000	8,124,000	26.7%	2.47%
Level One Bancorp, Inc.	Farmington Hills	MI	11,301,000	94,054,000	123,764,000	29,710,000	31.6%	1.00%
Liberty Bancorp, Inc.	Liberty	MO	16,169,000	85,208,000	85,328,000	120,000	0.1%	5.00%
Liberty Bancshares, Inc.	Springfield	MO	22,995,000	304,442,000	264,904,000	(39,538,000)	-13.0%	5.00%
Liberty Bancshares, Inc.	Jonesboro	AR	52,500,000	619,989,000	610,586,000	(9,403,000)	-1.5%	5.00%
Liberty Capital Bancshares, Inc.	Addison	TX	1,500,000	16,656,000	29,066,000	12,410,000	74.5%	1.50%
Liberty Financial Services, Inc.	Sioux City	IA	7,000,000	63,107,000	74,863,000	11,756,000	18.6%	1.00%
Live Oak Bancshares, Inc.	Wilmington	NC	6,800,000	53,679,000	98,865,000	45,186,000	84.2%	1.50%
Lowndes Bancshares, Inc.	Valdosta	GA	6,000,000	47,099,000	57,414,000	10,315,000	21.9%	1.00%

Institution			SBLF Funding Outstanding	Qualified Small Business Lending as of 9/30/2011				
Name	City	State		Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Magna Bank	Memphis	TN	18,350,000	44,751,000	60,075,000	15,324,000	34.2%	1.66%
Magnolia Bancshares Inc.	Hodgenville	KY	2,000,000	33,419,000	34,275,000	856,000	2.6%	7.06%
Marquis Bank	Coral Gables	FL	3,500,000	11,273,000	26,145,000	14,872,000	131.9%	1.00%
McLaughlin Bancshares, Inc.	Ralls	TX	6,600,000	47,152,000	65,483,000	18,331,000	38.9%	1.00%
McLeod Bancshares, Inc.	Shorewood	MN	6,000,000	50,935,000	32,940,000	(17,995,000)	-35.3%	5.00%
Meadows Bank	Las Vegas	NV	8,500,000	47,672,000	85,936,000	38,264,000	80.3%	1.00%
Medallion Bank	Salt Lake City	UT	26,303,000	229,336,000	334,004,000	104,668,000	45.6%	1.00%
Mercantile Capital Corporation	Boston	MA	7,000,000	97,614,000	121,524,000	23,910,000	24.5%	1.00%
Merchants and Manufacturers Bank Corporation	Joliet	IL	6,800,000	56,795,000	63,324,000	6,529,000	11.5%	1.16%
Merchants & Planters Bancshares, Inc.	Bolivar	TN	2,000,000	16,411,000	26,297,000	9,886,000	60.2%	1.00%
MidSouth Bancorp, Inc.	LaFayette	LA	32,000,000	308,644,000	309,188,000	544,000	0.2%	5.00%
MidWest Bancorporation, Inc.	Eden Prairie	MN	5,115,000	61,382,000	69,984,000	8,602,000	14.0%	1.50%
MileStone Bank	Doylestown	PA	5,100,000	46,778,000	64,879,000	18,101,000	38.7%	1.00%
Moneytree Corporation	Lenoir City	TN	9,992,000	69,580,000	67,823,000	(1,757,000)	-2.5%	5.00%
Monument Bank	Bethesda	MD	11,355,000	34,075,000	43,155,000	9,080,000	26.6%	1.80%
Monument Bank	Doylestown	PA	2,970,000	19,715,000	36,501,000	16,786,000	85.1%	1.00%
Morgan Capital Corporation	Fort Morgan	CO	3,250,000	27,381,000	35,794,000	8,413,000	30.7%	1.50%
MutualFirst Financial, Inc.	Muncie	IN	28,923,000	194,264,000	173,535,000	(20,729,000)	-10.7%	5.00%
MVB Financial Corp.	Fairmont	WV	8,500,000	53,681,000	68,461,000	14,780,000	27.5%	1.00%
New England Bancorp, Inc.	Hyannis	MA	4,000,000	33,970,000	47,126,000	13,156,000	38.7%	1.00%
New Hampshire Thrift Bancshares, Inc.	Newport	NH	20,000,000	113,698,000	114,821,000	1,123,000	1.0%	5.00%
Nicolet Bankshares, Inc.	Green Bay	WI	24,400,000	238,645,000	198,839,000	(39,806,000)	-16.7%	5.00%
Northern Bankshares, Inc.	McFarland	WI	22,000,000	145,604,000	136,108,000	(9,496,000)	-6.5%	7.70%
Northway Financial, Inc.	Berlin	NH	23,593,000	106,433,000	122,481,000	16,048,000	15.1%	2.28%
Oak Valley Bancorp	Oakdale	CA	13,500,000	143,616,000	130,518,000	(13,098,000)	-9.1%	5.00%
Osborne Investments, Inc.	Osborne	KS	1,000,000	14,215,000	21,353,000	7,138,000	50.2%	1.50%
Ouachita Bancshares Corp.	Monroe	LA	17,930,000	138,990,000	148,751,000	9,761,000	7.0%	6.01%
Ovation Holdings, Inc.	Naples	FL	5,000,000	22,472,000	24,786,000	2,314,000	10.3%	3.15%
Pacific Coast Bankers' Bancshares	San Francisco	CA	11,960,000	42,624,000	28,365,000	(14,259,000)	-33.5%	5.00%
Partners Bank of California	Mission Viejo	CA	2,463,000	54,729,000	66,619,000	11,890,000	21.7%	1.00%
Pathfinder Bancorp, Inc.	Oswego	NY	13,000,000	68,842,000	73,873,000	5,031,000	7.3%	4.23%
Penn Liberty Financial Corp.	Wayne	PA	20,000,000	131,843,000	152,535,000	20,692,000	15.7%	1.00%
People First Bancshares, Inc.	Pana	IL	9,198,000	113,773,000	127,837,000	14,064,000	12.4%	1.50%
Peoples Bancorp	Lynden / Bellingham	WA	18,000,000	279,067,000	291,017,000	11,950,000	4.3%	4.34%
PFSB Bancorporation, Inc.	Pigeon Falls	WI	1,500,000	25,044,000	22,995,000	(2,049,000)	-8.2%	5.00%
Phoenix Bancorp, Inc.	Minersville	PA	3,500,000	21,742,000	26,601,000	4,859,000	22.3%	1.00%
Pioneer Bank, SSB	Drippings Springs	TX	3,004,000	17,568,000	23,154,000	5,586,000	31.8%	1.00%
PlainsCapital Corporation	Dallas	TX	114,068,000	978,362,000	1,045,312,000	66,950,000	6.8%	3.83%
Planters Financial Group, Inc.	Clarksville	TN	20,000,000	146,436,000	173,763,000	27,327,000	18.7%	1.50%
Platinum Bancorp, Inc.	Oakdale	MN	4,453,000	41,859,000	44,955,000	3,096,000	7.4%	5.54%
Platinum Bank	Brandon	FL	13,800,000	165,319,000	158,147,000	(7,172,000)	-4.3%	7.70%
Premara Financial, Inc.	Charlotte	NC	6,238,000	50,605,000	45,961,000	(4,644,000)	-9.2%	5.00%

Institution			SBLF Funding Outstanding	Qualified Small Business Lending as of 9/30/2011				
Name	City	State		Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Prime Banc Corp.	Dieterich	IL	10,000,000	82,766,000	89,830,000	7,064,000	8.5%	2.88%
Prime Bank Group	Edmond	OK	4,456,000	17,960,000	32,339,000	14,379,000	80.1%	1.50%
Progressive Bancorp, Inc.	Monroe	LA	12,000,000	101,622,000	100,109,000	(1,513,000)	-1.5%	5.00%
Promerica Bank	Los Angeles	CA	3,750,000	43,274,000	60,978,000	17,704,000	40.9%	1.00%
Providence Bank	Rocky Mount	NC	4,250,000	28,599,000	34,520,000	5,921,000	20.7%	1.00%
Provident Bancorp, Inc.	Amesbury	MA	17,145,000	84,302,000	97,670,000	13,368,000	15.9%	1.88%
Puget Sound Bank	Bellevue	WA	9,886,000	80,331,000	105,819,000	25,488,000	31.7%	1.00%
QCR Holdings, Inc.	Moline	IL	40,090,000	435,912,000	373,071,000	(62,841,000)	-14.4%	5.00%
Redwood Capital Bancorp	Eureka	CA	7,310,000	46,088,000	52,778,000	6,690,000	14.5%	1.34%
Redwood Financial, Inc.	Redwood Falls	MN	6,425,000	42,281,000	45,025,000	2,744,000	6.5%	4.15%
Regal Bank	Livingston	NJ	7,000,000	25,872,000	34,200,000	8,328,000	32.2%	1.00%
Regent Capital Corporation	Nowata	OK	3,350,000	46,333,000	51,299,000	4,966,000	10.7%	1.00%
Resurgens Bancorp	Atlanta	GA	2,967,000	15,336,000	24,156,000	8,820,000	57.5%	1.50%
Rock Bancshares, Inc.	Little Rock	AR	6,742,000	56,208,000	81,578,000	25,370,000	45.1%	1.50%
Rockport National Bancorp, Inc.	Rockport	MA	3,000,000	37,136,000	37,110,000	(26,000)	-0.1%	5.00%
Salisbury Bancorp, Inc.	Lakeville	CT	16,000,000	78,570,000	90,155,000	11,585,000	14.7%	2.10%
SBT Bancorp, Inc.	Simsbury	CT	9,000,000	34,532,000	39,601,000	5,069,000	14.7%	2.75%
Seacoast Commerce Bank	Chula Vista	CA	4,000,000	45,347,000	50,948,000	5,601,000	12.4%	1.00%
Security Business Bancorp	San Diego	CA	8,944,500	57,964,000	74,645,000	16,681,000	28.8%	1.00%
Security California Bancorp	Riverside	CA	7,200,000	164,981,000	199,485,000	34,504,000	20.9%	1.00%
Security State Bancshares, Inc.	Charleston	MO	22,000,000	174,084,000	201,628,000	27,544,000	15.8%	1.00%
Select Bancorp, Inc.	Greenville	NC	7,645,000	29,181,000	43,861,000	14,680,000	50.3%	1.00%
Seneca-Cayuga Bancorp, Inc.	Seneca Falls	NY	5,000,000	12,955,000	23,106,000	10,151,000	78.4%	1.00%
Sequatchie Valley Bancshares, Inc.	Dunlap	TN	5,000,000	43,804,000	34,846,000	(8,958,000)	-20.5%	7.70%
ServisFirst Bancshares, Inc.	Birmingham	AL	40,000,000	649,858,000	885,333,000	235,475,000	36.2%	1.00%
Signature Bancorporation, Inc.	Chicago	IL	12,500,000	123,830,000	140,949,000	17,119,000	13.8%	1.00%
Silvergate Capital Corporation	La Jolla	CA	12,427,000	9,115,000	6,101,000	(3,014,000)	-33.1%	5.00%
SmartFinancial, Inc.	Pigeon Forge	TN	12,000,000	28,645,000	53,145,000	24,500,000	85.5%	1.00%
SouthCity Bank	Vestavia Hills	AL	5,200,000	39,071,000	47,236,000	8,165,000	20.9%	1.00%
Southern Heritage Bancshares, Inc.	Cleveland	TN	5,105,000	58,099,000	68,519,000	10,420,000	17.9%	1.00%
Southern Illinois Bancorp, Inc.	Carmi	IL	9,000,000	90,179,000	106,869,000	16,690,000	18.5%	1.00%
Southern Missouri Bancorp, Inc.	Poplar Bluff	MO	20,000,000	188,556,000	219,191,000	30,635,000	16.2%	1.00%
Southern National Corporation	Andalusia	AL	6,000,000	155,408,000	176,431,000	21,023,000	13.5%	1.50%
Southern States Bancshares, Inc.	Anniston	AL	7,492,000	37,910,000	56,779,000	18,869,000	49.8%	1.00%
Southwestern Bancorp, Inc.	Boerne	TX	1,500,000	22,454,000	24,794,000	2,340,000	10.4%	1.50%
Sovereign Bancshares, Inc.	Dallas	TX	24,500,000	177,827,000	163,153,000	(14,674,000)	-8.3%	5.00%
Steele Holdings, Inc.	Tyler	TX	8,282,000	31,142,000	27,305,000	(3,837,000)	-12.3%	7.70%
Steele Street Bank Corporation	Denver	CO	11,350,000	65,842,000	83,700,000	17,858,000	27.1%	1.50%
Stewardship Financial Corporation	Midland Park	NJ	15,000,000	206,620,000	227,113,000	20,493,000	9.9%	2.00%
StonehamBank, A Co-operative Bank	Stoneham	MA	13,813,000	46,880,000	68,829,000	21,949,000	46.8%	1.50%
Summit State Bank	Santa Rosa	CA	13,750,000	100,509,000	94,585,000	(5,924,000)	-5.9%	5.00%
Sumner Bank & Trust	Gallatin	TN	4,264,000	27,039,000	27,220,000	181,000	0.7%	5.00%

Institution			SBLF Funding Outstanding	Qualified Small Business Lending as of 9/30/2011				
Name	City	State		Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Resulting Rate
Sword Financial Corporation	Horicon	WI	17,000,000	191,381,000	178,513,000	(12,868,000)	-6.7%	7.70%
TCB Corporation	Greenwood	SC	8,640,000	56,579,000	58,086,000	1,507,000	2.7%	7.44%
Team Capital Bank	Bethlehem	PA	22,412,000	122,060,000	149,526,000	27,466,000	22.5%	1.00%
The ANB Corporation	Terrell	TX	37,000,000	402,694,000	382,672,000	(20,022,000)	-5.0%	5.00%
The Bank of Santa Barbara	Santa Barbara	CA	1,882,380	22,776,000	42,170,000	19,394,000	85.2%	1.00%
The Elmira Savings Bank, FSB	Elmira	NY	14,063,000	94,555,000	97,984,000	3,429,000	3.6%	4.76%
The Landrum Company	Columbia	MO	20,000,000	430,588,000	403,538,000	(27,050,000)	-6.3%	5.00%
The Nashua Bank	Nashua	NH	3,000,000	19,679,000	25,950,000	6,271,000	31.9%	1.00%
The Peoples Bank of Talbotton	Talbotton	GA	890,000	5,943,000	6,732,000	789,000	13.3%	1.45%
The Private Bank of California	Los Angeles	CA	10,000,000	69,125,000	114,210,000	45,085,000	65.2%	1.00%
The State Bank of Bartley	Bartley	NE	2,380,000	26,503,000	26,944,000	441,000	1.7%	7.70%
The Victory Bancorp, Inc.	Limerick	PA	3,431,000	24,103,000	43,207,000	19,104,000	79.3%	1.00%
Third Coast Bank SSB	Humble	TX	8,673,000	57,861,000	105,320,000	47,459,000	82.0%	1.00%
Town and Country Financial Corporation	Springfield	IL	5,000,000	90,567,000	95,440,000	4,873,000	5.4%	3.05%
TowneBank	Suffolk	VA	76,458,000	814,570,000	855,838,000	41,268,000	5.1%	3.92%
Triad Bancorp, Inc.	Frontenac	MO	5,000,000	30,501,000	39,300,000	8,799,000	28.8%	1.00%
Tri-County Financial Corporation	Waldorf	MD	20,000,000	244,812,000	279,024,000	34,212,000	14.0%	1.00%
Tri-County Financial Group, Inc.	Mendota	IL	20,000,000	138,077,000	154,213,000	16,136,000	11.7%	1.77%
Two Rivers Financial Group, Inc.	Burlington	IA	23,240,000	154,246,000	175,021,000	20,775,000	13.5%	1.42%
U&I Financial Corp	Lynnwood	WA	5,500,000	39,884,000	53,712,000	13,828,000	34.7%	1.00%
UBT Bancshares, Inc.	Marysville	KS	16,500,000	150,701,000	181,509,000	30,808,000	20.4%	1.00%
Union Bank & Trust Company	Oxford	NC	6,200,000	38,662,000	44,976,000	6,314,000	16.3%	1.00%
United Community Bancorp, Inc.	Chatham	IL	22,262,000	239,287,000	261,121,000	21,834,000	9.1%	3.19%
United Financial Banking Companies, Inc.	Vienna	VA	3,000,000	75,699,000	83,264,000	7,565,000	10.0%	2.00%
Valley Financial Group, Ltd.	Saginaw	MI	2,000,000	73,968,000	87,673,000	13,705,000	18.5%	1.00%
Valley Green Bank	Philadelphia	PA	5,000,000	23,475,000	49,307,000	25,832,000	110.0%	1.00%
Veritex Holdings, Inc.	Dallas	TX	8,000,000	81,140,000	110,430,000	29,290,000	36.1%	1.00%
Verus Acquisition Group, Inc.	Fort Collins	CO	9,740,000	66,000,000	92,519,000	26,519,000	40.2%	1.00%
Virginia Heritage Bank	Fairfax	VA	15,300,000	87,210,000	118,599,000	31,389,000	36.0%	1.00%
W.T.B. Financial Corporation	Spokane	WA	89,142,000	896,140,000	870,616,000	(25,524,000)	-2.8%	5.00%
WashingtonFirst Bankshares, Inc.	Reston	VA	17,796,000	112,615,000	158,871,000	46,256,000	41.1%	1.00%
Western Alliance Bancorporation	Phoenix	AZ	141,000,000	1,509,997,000	1,526,056,000	16,059,000	1.1%	5.00%
Western State Agency, Inc.	Devils Lake	ND	12,000,000	147,079,000	170,788,000	23,709,000	16.1%	1.00%
Wilber Co.	Lincoln	NE	12,000,000	131,853,000	144,995,000	13,142,000	10.0%	3.10%
Xenith Bankshares, Inc.	Richmond	VA	8,381,000	78,852,000	124,866,000	46,014,000	58.4%	1.00%
York Traditions Bank	York	PA	5,115,000	77,320,000	76,211,000	(1,109,000)	-1.4%	5.00%



Community Development Loan Funds Participating in SBLF

Report on Information from 9/30/2011 Quarterly Supplemental Reports transmitted with 4Q 2011 Use of Funds Report

Institution			SBLF Funding Outstanding	Qualified Small Business Lending as of 9/30/2011			
Name	City	State		Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline
Appalachian Community Enterprises, Inc.	Cleveland	GA	188,000	2,179,000	3,035,000	856,000	39.3%
Boston Community Loan Fund, Inc.	Roxbury	MA	4,410,000	11,378,000	20,218,000	8,840,000	77.7%
Bridgeway Capital, Inc.	Pittsburgh	PA	1,820,000	18,674,000	18,555,000	(119,000)	-0.6%
Building Hope... A Charter School Facilities Fund	Washington	DC	2,091,000	23,190,000	21,310,000	(1,880,000)	-8.1%
California Coastal Rural Development Corporation	Salinas	CA	870,000	9,545,000	6,825,000	(2,720,000)	-28.5%
Capital Link, Inc.	Boston	MA	198,000	1,420,000	2,551,000	1,131,000	79.6%
CEN-TEX Certified Development Corporation	Austin	TX	489,000	4,712,000	5,044,000	332,000	7.0%
Charleston Citywide Local Development Corporation	Charleston	SC	1,000,000	1,799,000	3,058,000	1,259,000	70.0%
Citizen Potawatomi Community Development Corporation	Shawnee	OK	490,000	6,505,000	8,731,000	2,226,000	34.2%
Coastal Enterprises, Inc.	Wiscasset	ME	2,316,000	17,640,000	15,582,000	(2,058,000)	-11.7%
Colorado Enterprise Fund, Inc.	Denver	CO	463,000	5,721,000	7,384,000	1,663,000	29.1%
Common Capital, Inc. f/k/a The Western Massachusetts Enterprise Fund, Inc.	Holyoke	MA	200,000	3,526,000	3,154,000	(372,000)	-10.6%
Community First Fund	Lancaster	PA	862,000	11,002,000	11,995,000	993,000	9.0%
Community Loan Fund of the Capital Region, Inc.	Albany	NY	478,000	6,760,000	7,211,000	451,000	6.7%
Community Reinvestment Fund, Inc.	Minneapolis	MN	5,100,000	43,948,000	33,493,000	(10,455,000)	-23.8%
Community Ventures Corporation	Lexington	KY	1,045,000	3,451,000	4,249,000	798,000	23.1%
ECDC Enterprise Development Group	Arlington	VA	320,000	1,400,000	1,778,000	378,000	27.0%
Economic and Community Development Institute, Inc.	Columbus	OH	203,000	2,728,000	4,734,000	2,006,000	73.5%
Enterprise Community Loan Fund, Inc.	Columbia	MD	8,817,000	8,849,000	12,563,000	3,714,000	42.0%
Federation of Appalachian Housing Enterprises, Inc.	Berea	KY	2,063,000	4,137,000	8,970,000	4,833,000	116.8%
Forward Community Investments, Inc.	Madison	WI	470,000	3,964,000	5,587,000	1,623,000	40.9%
Greater New Haven Community Loan Fund	New Haven	CT	525,000	758,000	786,000	28,000	3.7%
IFF	Chicago	IL	8,294,000	108,261,000	121,651,000	13,390,000	12.4%
Impact Seven, Incorporated	Almena	WI	4,000,000	13,344,000	13,527,000	183,000	1.4%
La Fuerza Unida Community Development Corporation	East Norwich	NY	42,000	86,000	354,000	268,000	311.6%
Leviticus 25:23 Alternative Fund, Inc.	Elmsford	NY	750,000	2,218,000	2,858,000	640,000	28.9%
Low Income Investment Fund	San Francisco	CA	7,490,000	26,595,000	21,374,000	(5,221,000)	-19.6%
Lowcountry Housing Trust, Incorporated	North Charleston	SC	392,000	96,000	114,000	18,000	18.8%
Midwest Minnesota Community Development Corporation	Detroit Lakes	MN	4,600,000	29,638,000	47,583,000	17,945,000	60.5%
Montana Community Development Corporation	Missoula	MT	585,000	8,377,000	9,875,000	1,498,000	17.9%

Institution			SBLF Funding Outstanding	Qualified Small Business Lending as of 9/30/2011			
Name	City	State		Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline
Mountain BizCapital, Inc.	Asheville	NC	197,000	1,791,000	2,039,000	248,000	13.8%
NCB Capital Impact	Arlington	VA	8,218,000	95,578,000	110,075,000	14,497,000	15.2%
Nebraska Enterprise Fund	Oakland	NE	197,000	1,454,000	2,840,000	1,386,000	95.3%
Nonprofits Assistance Fund	Minneapolis	MN	686,000	6,979,000	8,493,000	1,514,000	21.7%
Northeast South Dakota Economic Corporation	Sisseton	SD	1,000,000	11,758,000	13,282,000	1,524,000	13.0%
Northside Community Development Fund	Pittsburgh	PA	250,000	2,190,000	2,606,000	416,000	19.0%
OBDC Small Business Finance	Oakland	CA	219,000	2,473,000	4,612,000	2,139,000	86.5%
Opportunity Fund Northern California	San Jose	CA	2,236,000	5,935,000	7,169,000	1,234,000	20.8%
Partners for the Common Good, Inc.	Washington	DC	1,009,000	4,888,000	5,408,000	520,000	10.6%
PeopleFund	Austin	TX	500,000	6,412,000	7,603,000	1,191,000	18.6%
Primary Care Development Corporation	New York	NY	4,000,000	33,280,000	30,058,000	(3,222,000)	-9.7%
Rural Community Assistance Corporation	West Sacramento	CA	4,300,000	6,104,000	7,252,000	1,148,000	18.8%
Rural Electric Economic Development, Inc.	Madison	SD	1,230,000	11,116,000	10,611,000	(505,000)	-4.5%
Seedco Financial Services, Inc.	New York	NY	2,500,000	33,651,000	42,358,000	8,707,000	25.9%
ShoreBank Enterprise Group, Pacific	Ilwaco	WA	1,867,000	24,108,000	28,083,000	3,975,000	16.5%
South Eastern Development Foundation	Sioux Falls	SD	240,000	2,486,000	3,397,000	911,000	36.6%
The Progress Fund	Greensburg	PA	1,052,000	12,882,000	16,342,000	3,460,000	26.9%
The Reinvestment Fund, Inc.	Philadelphia	PA	11,708,000	113,268,000	108,917,000	(4,351,000)	-3.8%
Valley Economic Development Center, Inc.	Van Nuys	CA	661,000	9,581,000	15,723,000	6,142,000	64.1%
Vermont Community Loan Fund, Inc.	Montpelier	VT	1,247,000	12,787,000	15,102,000	2,315,000	18.1%
Wisconsin Women's Business Initiative Corporation	Milwaukee	WI	391,000	4,562,000	5,841,000	1,279,000	28.0%