



# ***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 banks<sup>1</sup> and community development loan funds (CDLFs) in order to encourage small business lending. The purpose of the SBLF is to encourage Main Street banks and small businesses to work together, help create jobs, and promote economic growth in communities across the nation.

This report provides information on changes in small business lending by SBLF participants as of June 30, 2015, relative to baseline levels.<sup>2</sup> As of June 30, 2015, 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.

- **Since inception, the total increase in small business lending reported by current and former<sup>3</sup> SBLF participants is \$17.2 billion over baseline.**
- **As of Q2 2015, current SBLF participants have increased their small business lending by \$14.8 billion over a \$30.0 billion baseline. This reflects a \$625 million decrease over the prior quarter, largely attributable to participants leaving the program.<sup>4</sup>**
- **Increases in small business lending are widespread across SBLF participants, with 95.8 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 92.7 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 374 community banks that were selected to match the specific size, geography, and financial condition of SBLF banks and (ii) a broader comparison group of the 5,581 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 84.7 percent over baseline levels, versus a 24.0 percent median increase for the representative peer group and a 21.4 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.**

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

<sup>2</sup> 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.

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

<sup>4</sup> The \$625 million decrease represents aggregate lending of \$843 million minus \$1.47 billion of lending over baseline in the prior quarter by participants who exited the program this quarter.

- **SBLF banks that refinanced CPP funding have increased business lending by a median of 80.5 percent since their initial receipt of CPP funding from Treasury versus a 29.0 percent increase for the peer group and an 27.1 percent increase for the comparison group over the same period.**

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

## BACKGROUND

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

Treasury invested more than \$4.0 billion in 332 institutions through the SBLF program. These amounts include investments of \$3.9 billion in 281 community banks and \$104 million in 51 CDLFs. Collectively, these institutions operate in more than 3,000 locations across 47 states and the District of Columbia. This report includes information on the 259 institutions that continued to participate in the program as of June 30, 2015 and submitted quarterly supplemental reports for the fourth quarter, including 212 community banks and 47 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, 2015, 79 institutions with aggregate investments of \$1.3 billion have fully redeemed their SBLF securities and exited the program, and 32 institutions have partially redeemed \$348 million (or 55 percent of their SBLF securities) though continue to participate in the program.

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

- For community banks, the SBLF program is structured to encourage small business lending through a dividend or interest rate incentive structure. The initial rate payable on SBLF capital is, at most, 5 percent, and the rate falls to 1 percent if a bank's small business lending increases by 10 percent or more.<sup>5</sup> 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 – coupled with the program's dividend or interest rate incentives in the case of community banks – encourages institutions to increase small business lending.

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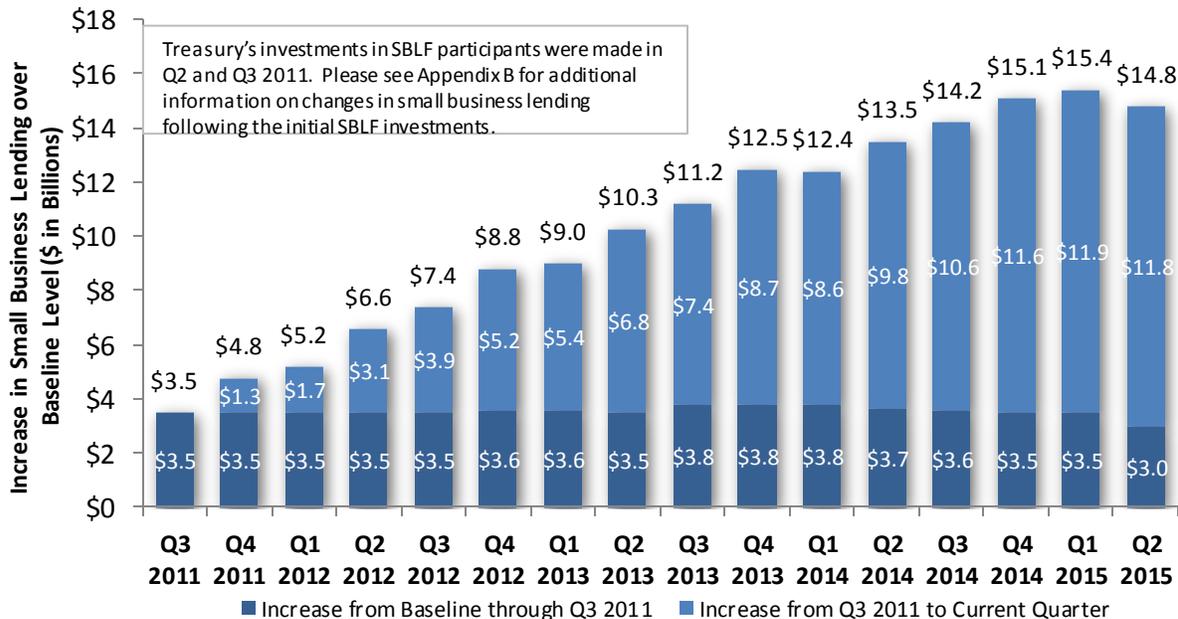
<sup>5</sup> The initial interest rate paid by S corporations and mutual institutions is, at most, 7.7 percent. If these institutions increase their small business lending by 10 percent or more, then the rate falls to as low as 1.5 percent. These interest rates equate to after-tax effective rates (assuming a 35% tax rate) equivalent to the dividend rate paid by C corporation participants.

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, 2015, the total cumulative net increase in small business lending over baseline reported by current SBLF participants during the course of their participation in the SBLF program is \$14.8 billion, a decrease of \$625 million from the previous quarter.<sup>6</sup> As participants leave the program prior to the step up rate in Q1 2016, total lending growth by current participants will decrease. The following graph shows the aggregate increase in qualified small business lending reported by SBLF participants as of June 30, 2015. Increases in small business lending reflect that of current participants only and exclude institutions that have exited the program prior to the end of the quarter.

**Increase in Small Business Lending over Baseline by SBLF Participants<sup>7</sup>**  
(Reported as of June 30, 2015)



Increases in small business lending are widespread among SBLF participants. To date, 206 of the 212 participating community banks (or 97 percent) and 42 of the 47 CDLFs (or 89 percent) have increased their small business lending.

<sup>6</sup> Due to redemptions totaling \$1.47 billion by eight participants exiting the program, the total change was negative; however, current participants continued to increase lending by \$843 million.

<sup>7</sup> The increase in lending for each quarter is representative of only those institutions participating in the quarter listed. Figures reflect the total aggregate net dollar amount of reported increases and decreases in small business lending. The increase over time of the baseline through Q3 2011 amount is driven by redemptions from institutions which reported decreases in small business lending outnumbering those which reported increases.



In addition, 240 of the 259 SBLF participants (or 93 percent) have increased their small business lending by 10 percent or more.

These figures reflect changes in small business lending over baseline levels as specified by the Act (defined as the loan balances that were reported for each of the four calendar quarters ended June 30, 2010). The first four of Treasury's investments in SBLF participants were made in the quarter ended June 30, 2011, with all subsequent investments made in the quarter ended September 30, 2011.

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

In total, 262 (79 percent) of SBLF participants increased lending by \$4.5 billion and 70 (21 percent) participants decreased lending by \$991 million from the baseline period until the time of Treasury's initial investments in the quarter ended September 30, 2011. Of the 6 participants (2.3 percent) that presently report negative changes in small business lending, two had reduced their small business lending in the period between the baseline and the investment date, though have since increased their lending above that initial level. Please see Appendix B for additional information on changes in small business lending following the initial SBLF investments.

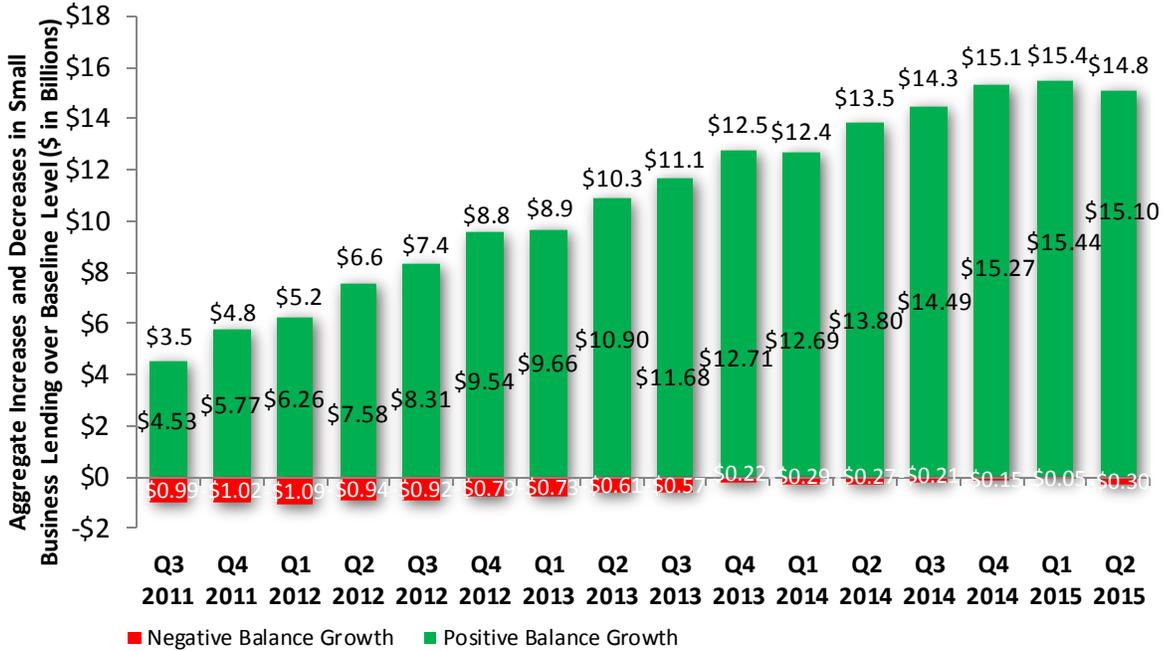
The following chart displays the aggregate positive and negative qualified small business lending growth<sup>8</sup> reported by current SBLF participants. The sum of these balances reflects the total increase in qualified small business lending reported.

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<sup>8</sup> Increases and decreases of lending balances are affected by both new originations and loan runoff at participant institutions.



**Aggregate Increases and Decreases in Small Business Lending over Baseline by SBLF Participants**  
(Reported as of June 30, 2015)



Changes in the net qualified small business loan growth reported are driven largely by positive and negative changes in qualified small business lending balances at SBLF participants. To date, the vast majority, or 96 percent, of SBLF participants have increased qualified small business lending, for a total of \$15.1 billion in positive qualified small business loan growth over baseline. The remaining 4 percent of SBLF participants evidenced a decrease in qualified small business lending balances over baseline of \$300 million, such that the net of these positive and negative qualified small business growth balances is equal to \$14.8 billion across all SBLF participants (see also chart on page four).

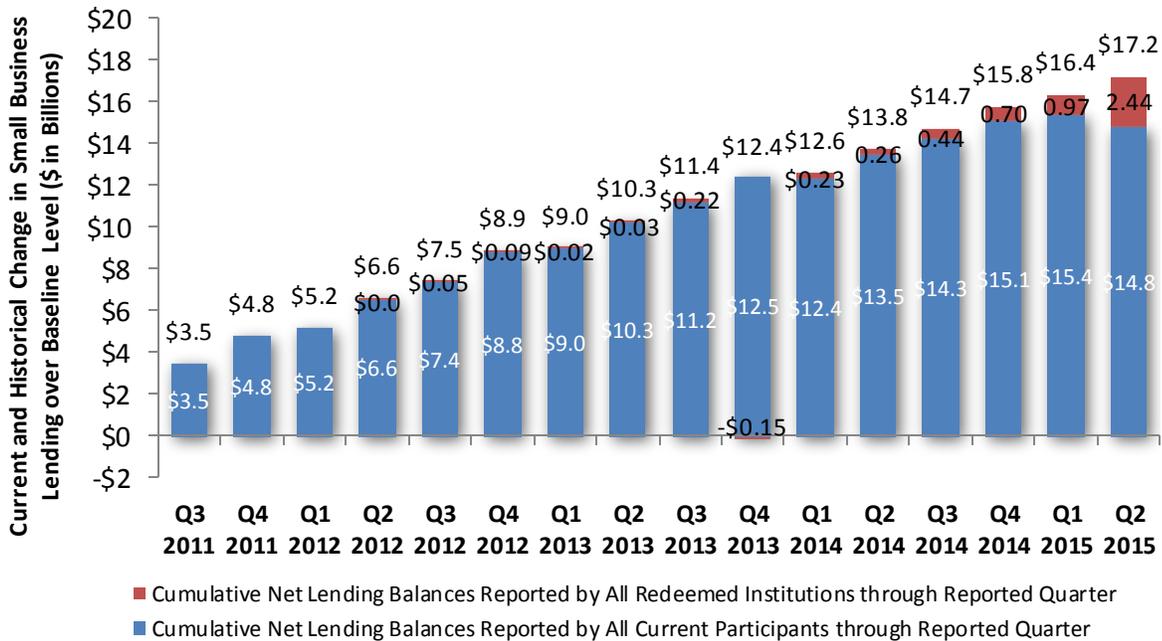
Redemptions also impact the total qualified small business lending reported in a given quarter. As institutions redeem from the SBLF program, their respective increases or decreases in lending over baseline are removed for future reporting purposes. For example, should an SBLF institution with \$100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

The chart below shows the cumulative net impact of all current and former participants in the program by incorporating changes in qualified small business lending over baseline for former SBLF participants at the amount reported in the final quarter of program participation and holding those balance changes constant in future quarters.



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

**Current and Historical Change in Small Business Lending over Baseline by SBLF Participants**  
(Reported as of June 30, 2015)



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

The redemption of several participants with declines in small business lending balances in Q4 2013 (just following the dividend rate set period) resulted in a negative cumulative net effect of small business lending for redeemed participants totaling approximately -\$150 million through that quarter, and therefore led to a respective increase of the same amount in total measured qualified small business lending during Q4 2013 under the standard methodology, as outlined in the chart on page 3.

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

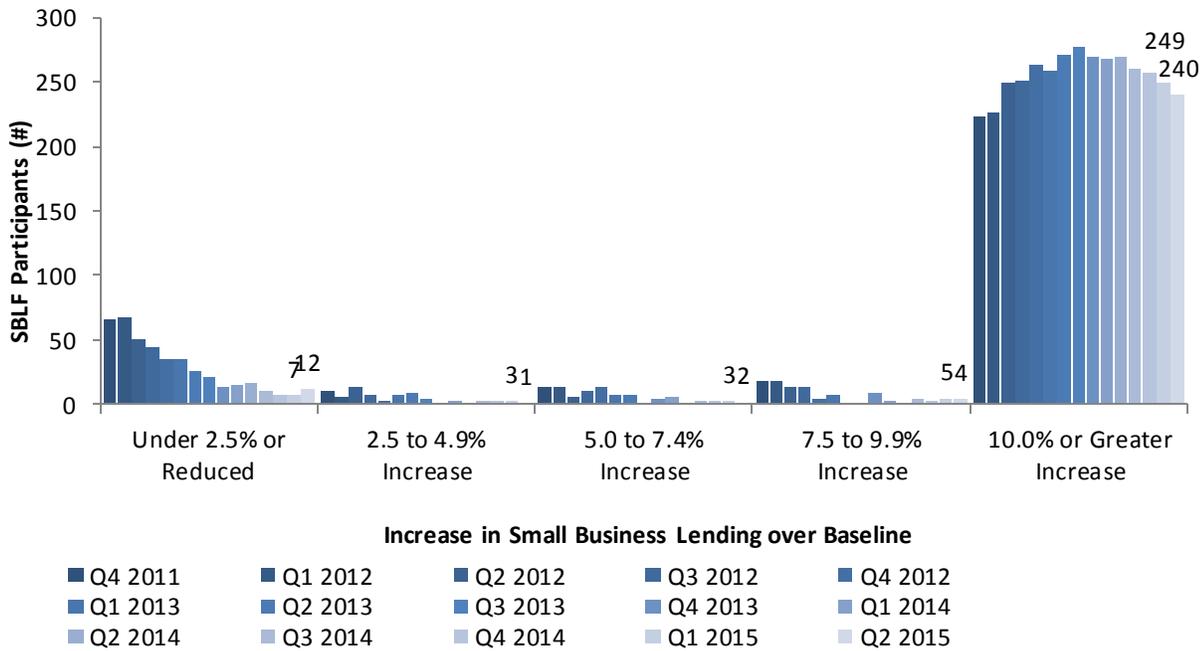
All subsequent analysis reflects current SBLF participants only.



**Distribution of Small Business Lending Increases**

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

**SBLF Participants Reporting Increases in Small Business Lending over Baseline<sup>9</sup>**  
(Reported as of June 30, 2015)



To achieve the lowest available dividend or interest rate under the SBLF program terms (the “program incentive”), current participants would have needed to increase small business lending in aggregate by at least \$3.24 billion.<sup>10</sup> As of June 30, 2015, the \$14.8 billion increase achieved over baseline levels is approximately 4.4 times greater than the \$3.4 billion program incentive.<sup>11</sup>

**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.

<sup>9</sup> As a result of redemptions, the total number of SBLF institutions was 259 as of Q2 2015, 267 as of Q1 2015, 274 as of Q4 2014, 280 as of Q3 2014, 290 as of Q2 2014, 295 as of Q1 2014, 298 as of Q4 2013, 307 as of Q3 2013, 315 as of Q2 2013, 317 as of Q1 2013, 320 as of Q4 2012, 326 as of Q3 2012, 328 as of Q2 2012, and 332 as of Q1 2012 and Q4 2011.

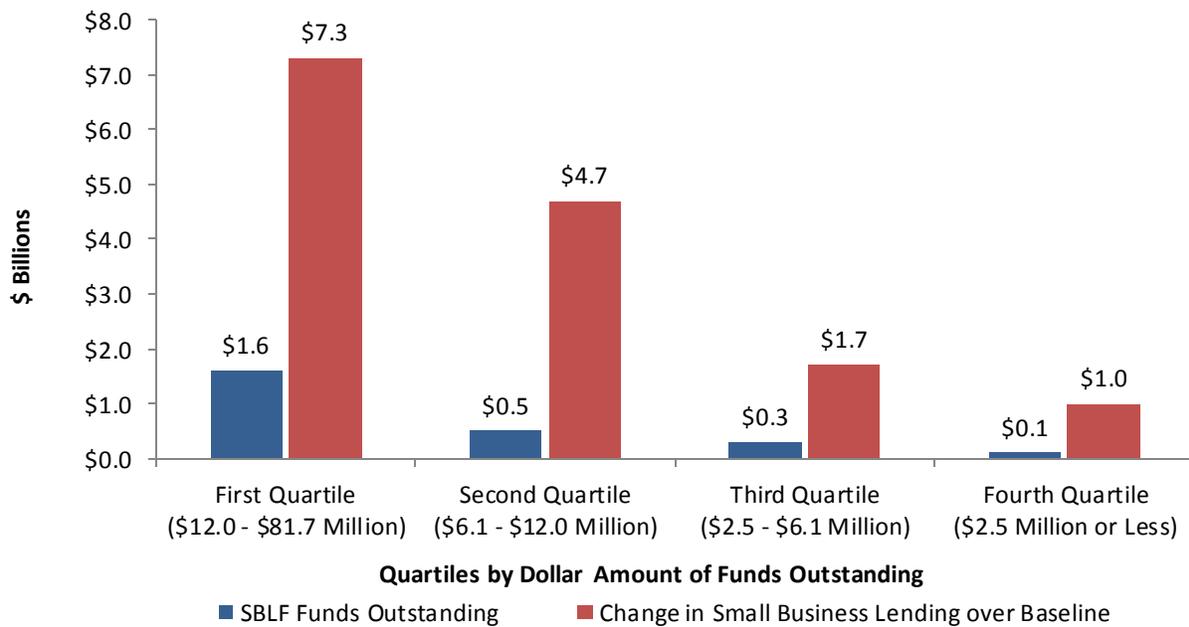
<sup>10</sup> Throughout this report, the term “program incentive” is defined as the aggregate increase that would be required for current participants to receive the lowest available dividend or interest rate under the SBLF program terms.

<sup>11</sup> As of June 30, 2015, 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.



If ranked and grouped by the amount of SBLF investment outstanding, the 65 institutions that held \$12.0 million or more of outstanding SBLF investment accounted for \$7.3 billion of the total reported increase in small business lending with \$1.6 billion of total investment outstanding. The following graph shows the changes in small business lending over baseline levels across four equally-sized groups of SBLF participants based on the dollar amount of their SBLF investments outstanding.

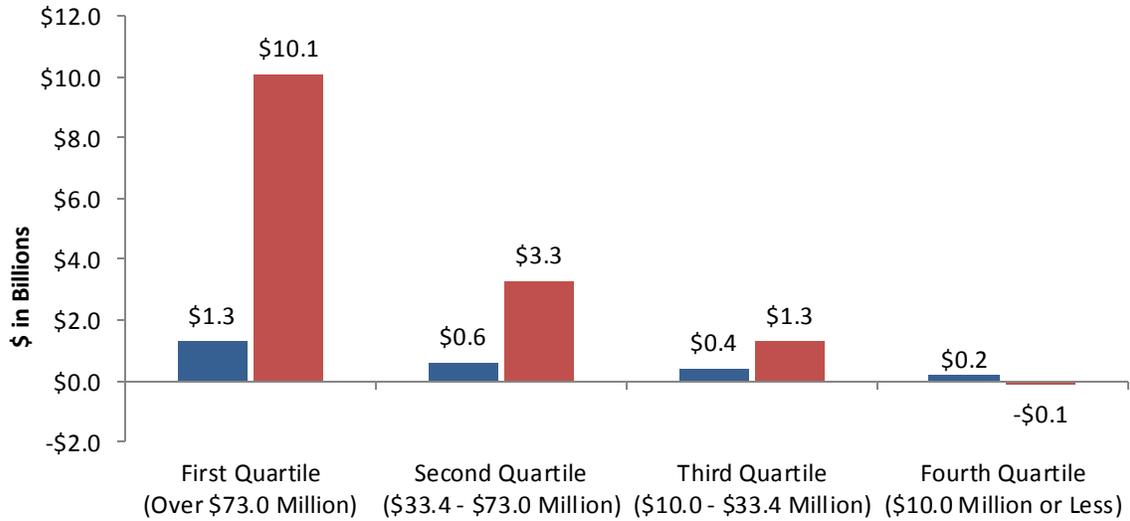
**Changes in Small Business Lending by Dollar Amount of SBLF Funds Outstanding**  
(Reported as of June 30, 2015)



If ranked and grouped by the dollar value of changes in small business lending, the top quartile of participants accounted for \$10.1 billion of the gross reported increase in small business lending with \$1.3 billion of SBLF funds outstanding. The following graph shows the change in small business lending over baseline levels across four equally-sized groups of SBLF participants based on the dollar amount of their change in lending.



**Increase in Small Business Lending by Dollar Amount of Lending Change**  
(Reported as of June 30, 2015)



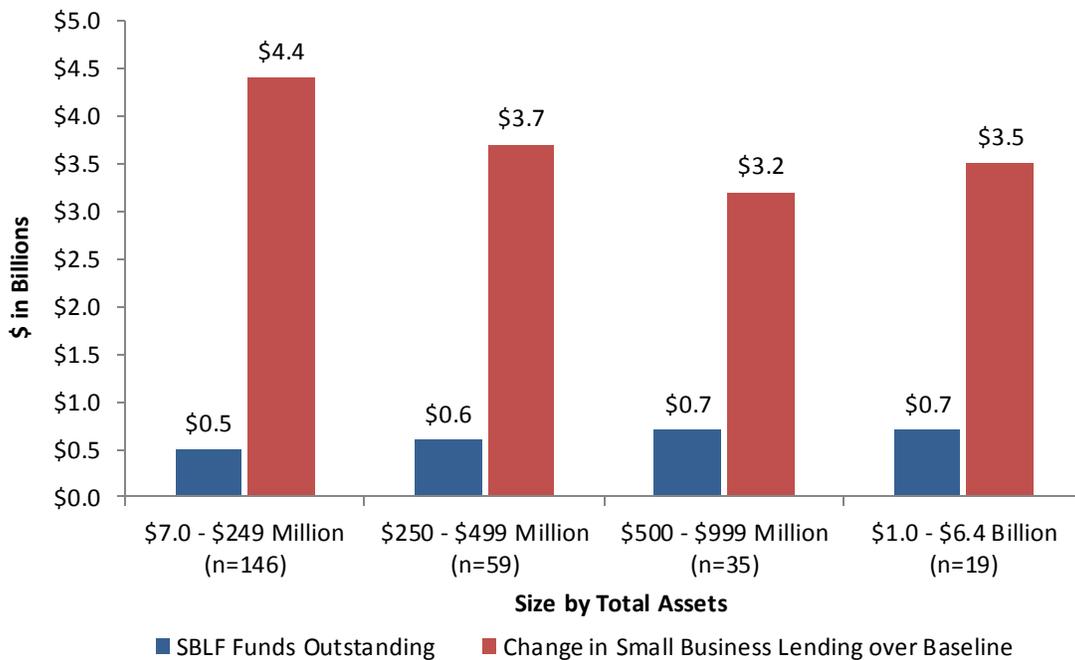
**Quartiles by Dollar Amount of Change in Small Business Lending**  
■ SBLF Funds Outstanding    ■ Change in Small Business Lending over Baseline



**Distribution of Small Business Lending Increases by Institution Size**

Small business lending increased among groups of institutions of all sizes (as defined by total assets), with the largest aggregate increases in dollar value reported by the largest institutions.<sup>12</sup> The largest institutions (defined as those participants with more than \$1.0 billion in total assets) increased small business lending by \$3.5 billion while the smallest institutions (defined as those participants with less than \$250 million in assets) increased small business lending by \$4.4 billion. The following graph shows increases in small business lending over baseline levels and SBLF funds outstanding across four categories of institution size.

**Increase in Small Business Lending by Institution Size**  
(Reported as of June 30, 2015)



<sup>12</sup> 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.

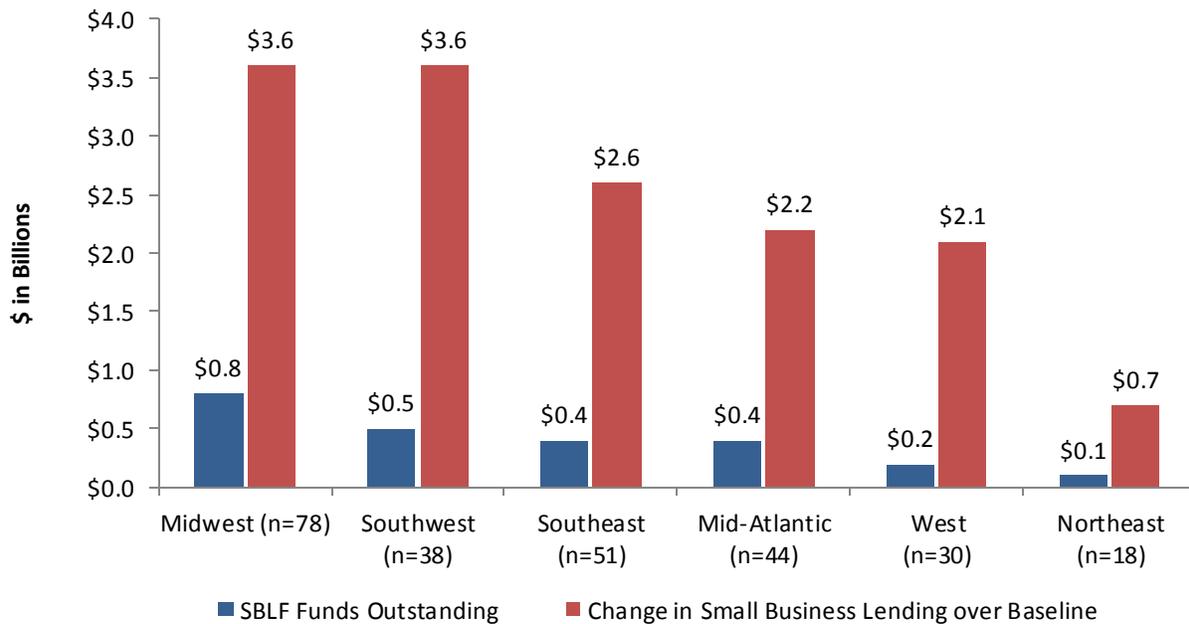


**Distribution of Small Business Lending Increases by Regional Geography**

In each region of the country, SBLF participants reported aggregate increases in small business lending. Institutions in the Midwest reported the largest aggregate increase (\$3.6 billion) with one of the larger shares of SBLF funds outstanding (\$815 million).

The following graph shows increases in small business lending over baseline levels and SBLF funds outstanding across six geographic regions.<sup>13</sup>

**Increase in Small Business Lending by Regional Geography**  
(Reported as of June 30, 2015)

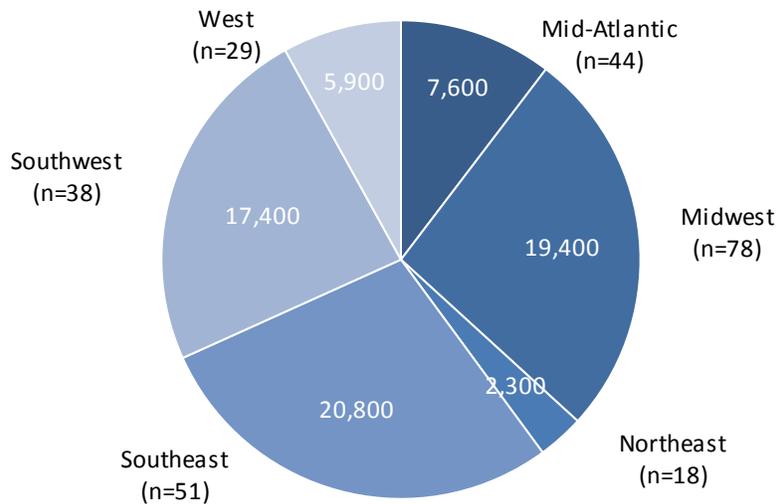


<sup>13</sup> In this report, the Midwest region includes: IA, IL, IN, KS, KY, MI, MN, MO, ND, NE, OH, SD, and WI. The Southwest region includes: AZ, CO, LA, NM, OK, TX, and UT. The Southeast region includes: AL, AR, FL, GA, MS, NC, TN, SC, VA, and WV. The Mid-Atlantic region includes: DC, DE, MD, NJ, NY, and PA. The West region includes: CA, ID, MT, NV, OR, WA, and WY. The Northeast region includes: CT, MA, ME, NH, RI, and VT.



Based on the average loan size reported by participants in the *August 2014 Results of the Third Annual Lending Survey*, the \$14.8 billion aggregate increase in small business lending represents an estimated 73,400 additional loans to small businesses.<sup>14</sup> 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, 2015)



<sup>14</sup> The number of additional small business loans is calculated by dividing each participant's change in small business lending as of September 30, 2014 by the average loan size the participant reported on its SBLF lending survey for the year ended June 30, 2013 and aggregating the resulting loan counts. The resulting aggregate is rounded to the nearest hundred loans.



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

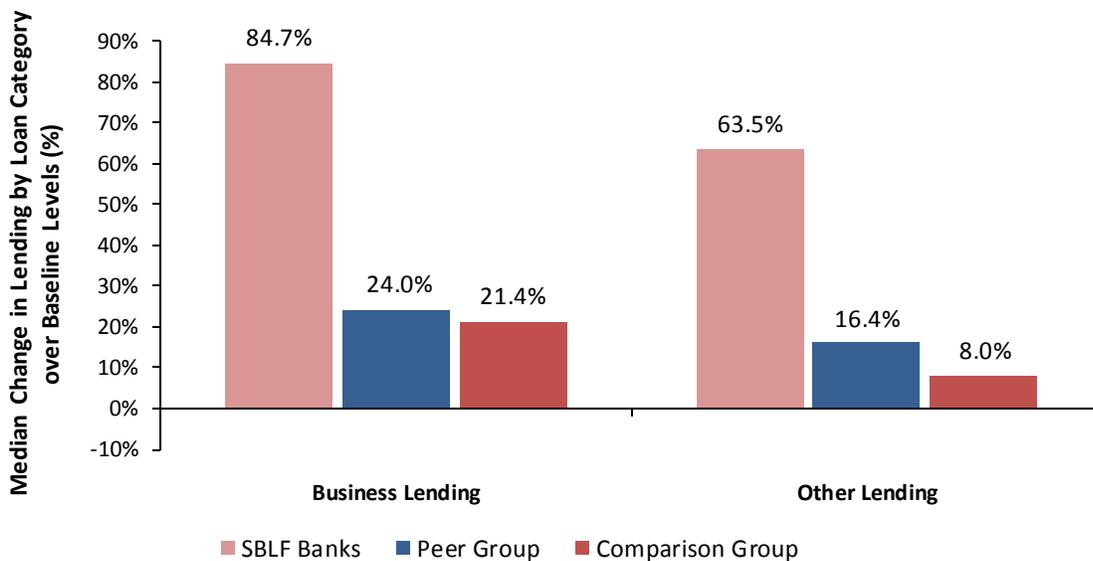
This section compares changes in business lending and other lending by SBLF banks relative to (i) a representative “peer group” of 374 community banks that were selected to match the specific size, geography, and financial condition of SBLF banks and (ii) a broader “comparison group” of all 5,581 similarly-sized 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.<sup>15</sup>

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

**Overall Changes in Business Lending and Other Lending**

Comparing the level of loans outstanding as of June 30, 2015 to their baseline levels, SBLF banks increased business lending by a median of 84.7 percent, versus a 24 percent median increase for the peer group and a 21.4 percent median increase for the comparison group. In addition to increasing business lending, SBLF banks increased other types of lending by a median of 63.5 percent over baseline levels, versus a median increase of 16.4 percent among the peer group and 8.0 percent among the comparison group. The following graph shows changes in business lending and other lending by SBLF banks, the peer group, and the comparison group.

**Changes in Business Lending and Other Lending**  
(Reported as of June 30, 2015)



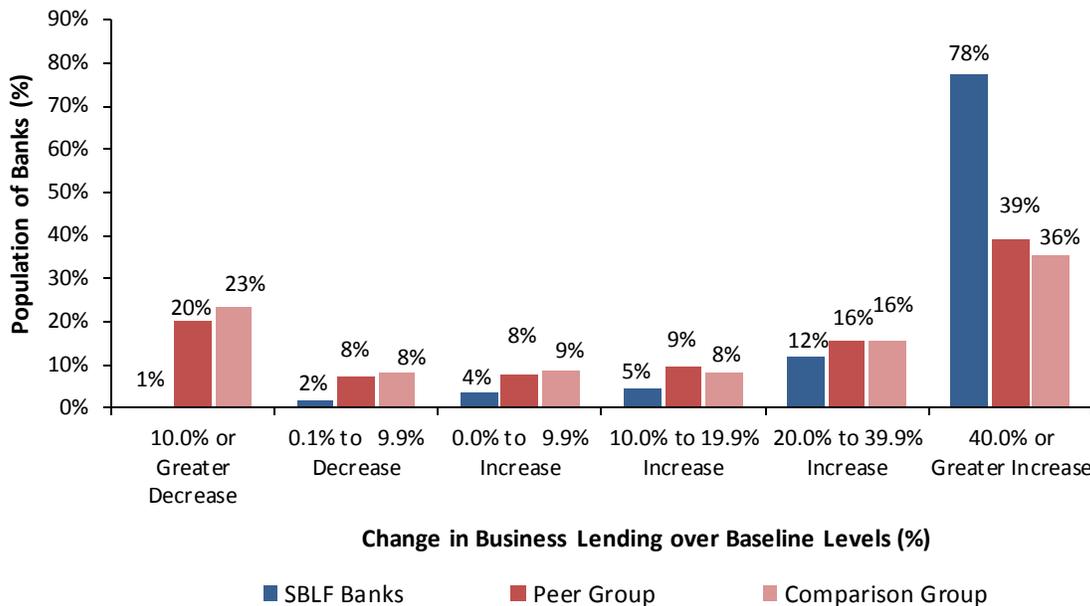
<sup>15</sup> Treasury also used a statistical methodology called propensity score analysis to identify a peer group. This analysis of participant lending growth was performed for the quarter ending September 30, 2013. Consistent with the previously reported findings from the peer and comparison group analysis in the quarterly SBLF Lending Growth Reports, the results of this additional analysis suggested that the SBLF program supported increased business lending among program participants. The results of that analysis can be found at [http://www.treasury.gov/resource-center/sb-programs/Pages/sblf\\_transactions.aspx](http://www.treasury.gov/resource-center/sb-programs/Pages/sblf_transactions.aspx)



**Distribution of Changes in Business Lending**

A substantially greater percentage of SBLF banks than banks in the peer and comparison groups report significant increases in business lending. In total, 94 percent of banks participating in SBLF have increased their business lending by 10 percent or more versus 64 percent for the peer group and 60 percent for the comparison group. 28 percent of the peer group and 32 percent of the comparison group have reduced business lending versus 2 percent of SBLF bank participants.

**Distribution of Changes in Business Lending**  
(Reported as of June 30, 2015)



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 130 percent with a standard deviation of 125 percentage points.<sup>16</sup> The peer group of non-SBLF banks increased business lending by a mean of 49 percent with a standard deviation of 80 percentage points while the comparison group increased business lending by a mean of 37 percent with a standard deviation of 68 percentage points.

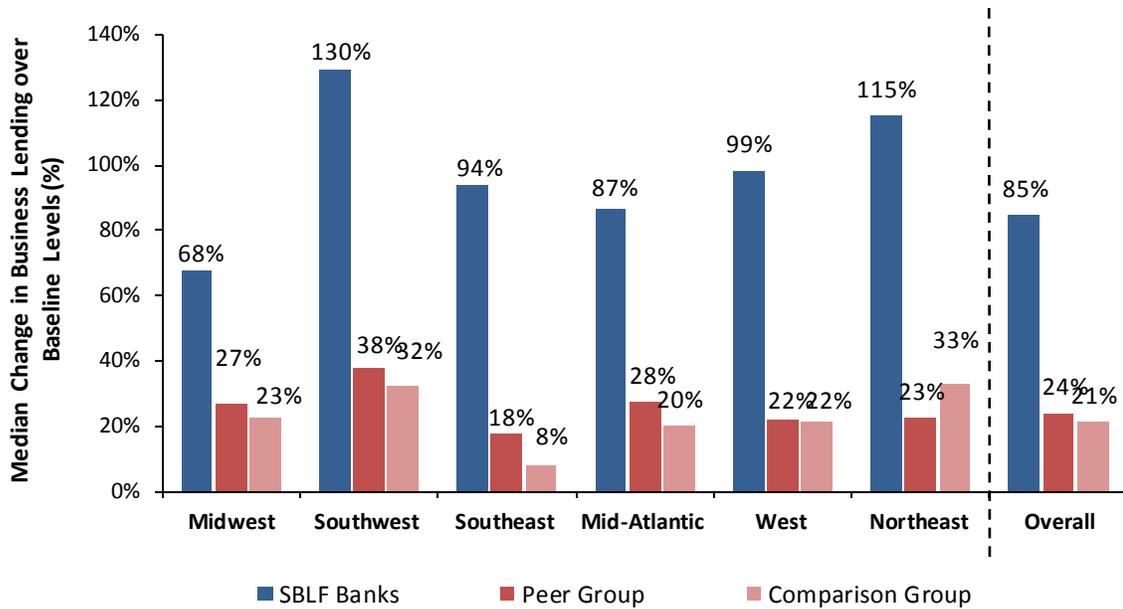
<sup>16</sup> The calculations of the mean and standard deviation for each group apply a 90 percent winsorization (i.e., all data below the fifth percentile is set to the value of the fifth percentile and all data above the 95th percentile is set to the value of the 95th percentile). Winsorization is a statistical transformation used to limit the effect of extreme values in a sample. The standard deviation is a measure of the variation of data points from their mean. In these results, the large standard deviations indicate that the percentage increases in business lending by SBLF banks and the peer and comparison groups are distributed over a large range of values and not concentrated around the mean.



**Changes in Business Lending by Regional Geography**

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

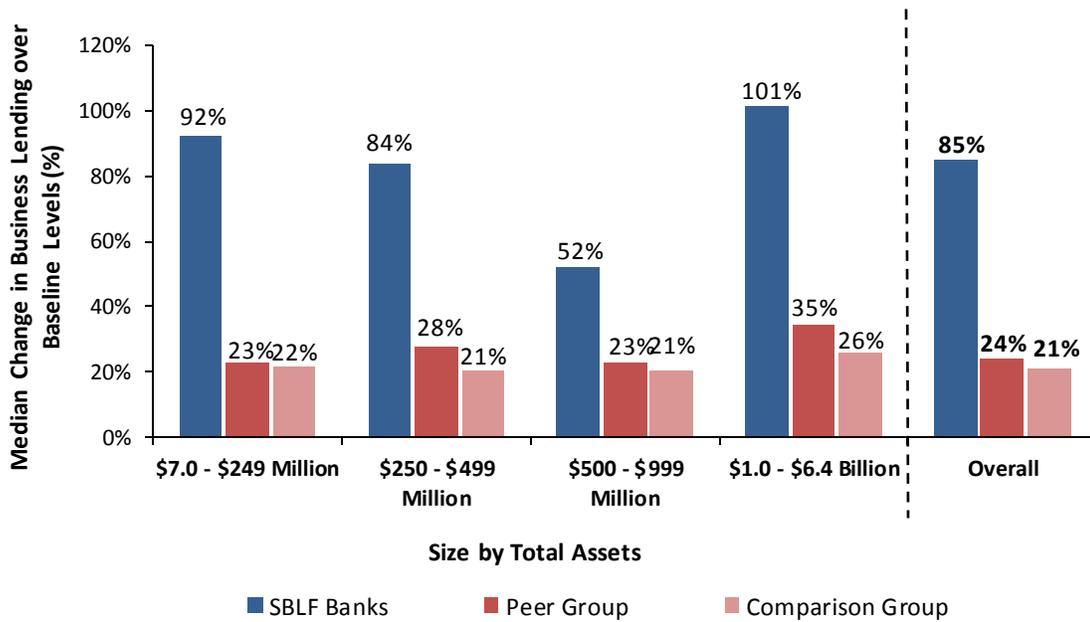
**Changes in Business Lending by Regional Geography**  
(Reported as of June 30, 2015)



**Changes in Business Lending by Institution Size**

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

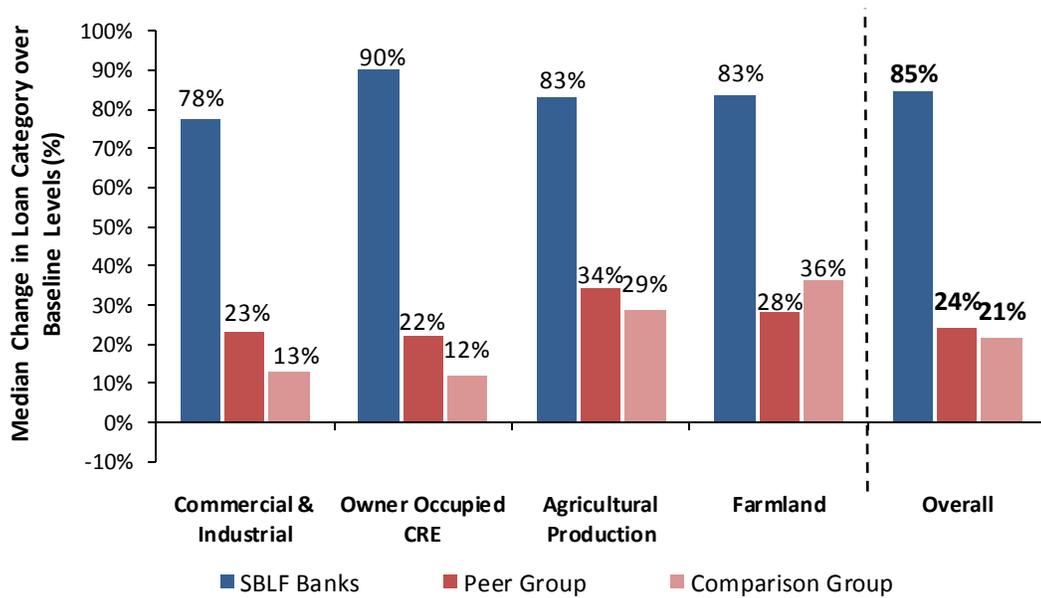
**Changes in Business Lending by Institution Size**  
(Reported as of June 30, 2015)



**Changes in Business Lending by Loan Category**

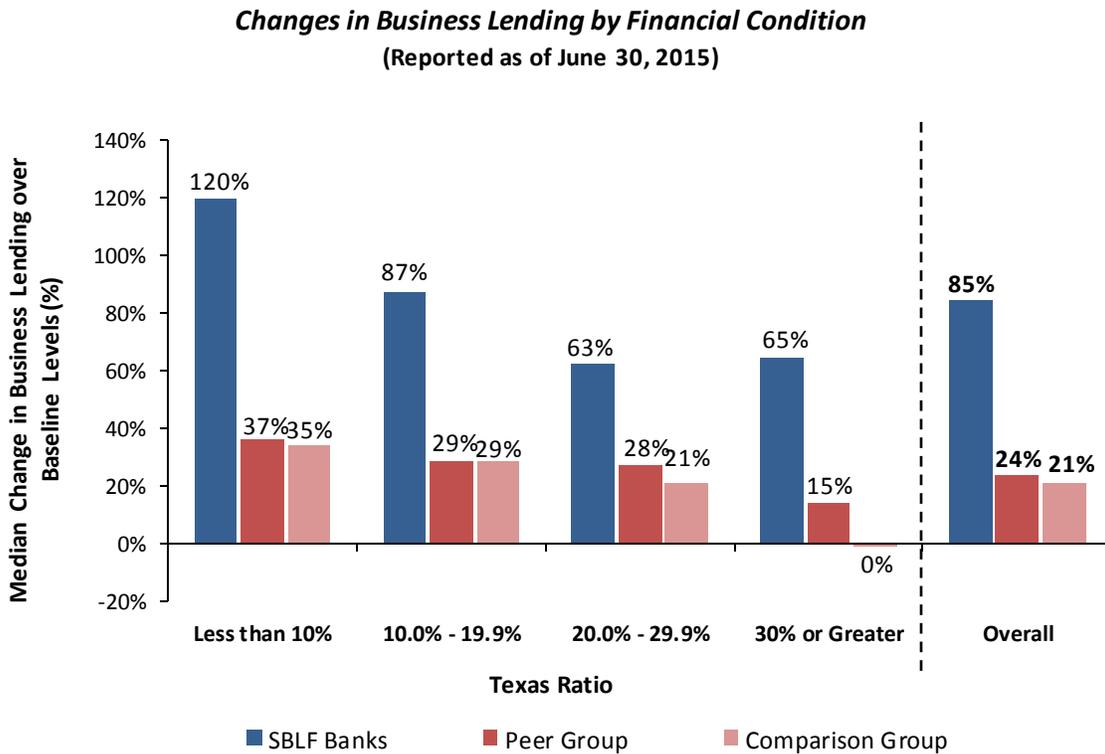
Across all of the four loan categories that comprise business lending, SBLF banks reported median increases in business lending while both the peer group and comparison group generally reported smaller median increases. The following graph compares median changes in business lending by SBLF banks and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

**Changes in Business Lending by Loan Category**  
(Reported as of June 30, 2015)



**Changes in Business Lending by Financial Condition**

Across all ranges of financial condition as measured by Texas ratio<sup>17</sup>, SBLF banks reported higher median increases in business lending than both the peer group and the comparison group. The following graph compares median changes in business lending by SBLF banks and the peer and comparison groups across four categories of Texas ratios.



<sup>17</sup> 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 99 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 \$7.4 billion increase in small business lending over baseline levels, with a median increase of 41 percent. By comparison, these institutions would have needed to increase small business lending by at least \$1.9 billion in aggregate to achieve the maximum program incentive (as defined previously).

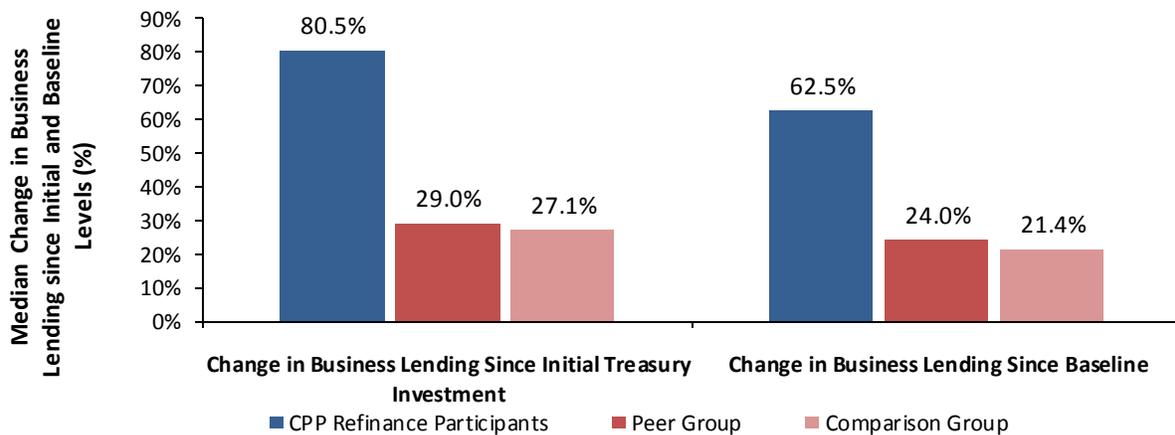
To date, 97 percent of institutions that refinanced CPP investments have increased their small business lending over baseline levels and 92 percent have increased their small business lending by 10 percent or more. Of the 3 institutions (3 percent) that report decreases in small business lending over baseline levels, one has increased lending in the period between the baseline and Treasury's investment by the amount of \$6.9 million.

**Changes in Business Lending by Former CPP Participants**

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

SBLF banks that refinanced CPP funding reported a median increase in business lending of 80.5 percent since their initial receipt of CPP funding from Treasury. These participants also reported that their business lending has increased by a median of 62.5 percent since the baseline period. The peer group of non-SBLF banks reported a median increase in business lending of 29.0 percent since the reporting date following the CPP closings and the comparison group reported a median increase in business lending of 24.0 percent over the same period. Since the baseline period, the peer group has increased business lending by a median of 27.1 percent and the comparison group has increased business lending by 21.4 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 Participants<sup>18</sup>**  
(Reported as of June 30, 2015)



**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, 2015, banks that refinanced CPP capital pay an average dividend or interest rate of 1.31 percent on SBLF funding, whereas other bank participants pay an average rate of 1.08 percent.<sup>19</sup>

<sup>18</sup> For the 108 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, 2015. 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, 2015 for this calculation. This calculation excludes two SBLF participants that were former CPP participants but were subsequently acquired following the receipt of SBLF funding.

<sup>19</sup> These figures are adjusted to account for differences in the rates paid by subchapter S corporations and mutual institutions.



## 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

## 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, 2015, 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, 2015 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, 2015 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, 2015. Participants are required to revise prior period submissions of small business lending data if inaccuracies are identified. Treasury publishes this updated information quarterly in its Report on SBLF Participants’ Small Business Lending Growth (previously titled the SBLF Use of Funds Report). This report includes restatements of prior period institution-specific information in the report appendices, which are also available in Microsoft Excel format. These resubmissions may yield minor differences in reporting, with each report including the most recent available data for the then-current period as well as all prior periods. Because the most recent information available for all periods is included in each quarterly report, Treasury does not generally revise prior period reports to reflect these resubmissions.

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

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

### Measurement of Business Lending and Other Lending

This report provides information on changes in “business lending” and “other lending” by SBLF bank participants relative to (i) a representative peer group of 374 community banks that were selected to match the specific size,

geography, and financial condition of SBLF banks and (ii) a broader comparison group of all 5,581 similarly-sized community banks that are located in one of the 44 states in which SBLF banks are headquartered and that engaged in business lending. The report also analyzes changes in business lending for the subset of SBLF banks that refinanced into the program from Treasury's Capital Purchase Program (CPP).

To obtain information regarding business and other lending by SBLF banks and the two non-SBLF bank groups, Treasury accessed information from SNL Financial, a private financial database that contains publicly-filed regulatory and financial reports.

In contrast to small business lending, "business lending" refers to the same four categories of loans referenced in the definition of small business lending without exclusions for loans to businesses that are more than \$10 million and loans to businesses with more than \$50 million in revenue, and without the additional adjustments used in SBLF's calculation of small business lending. Because the banks in the non-SBLF bank groups are not program participants and do not report small business lending as defined by the program terms, this analysis uses business lending as proxy for small business lending activities. Most business lending reported by SBLF banks qualifies as small business lending. For example, as of June 30, 2015, 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, 2015 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, 2015. 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, 2015.

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

- **Comparison Group.** The comparison group is comprised of the 5,581 non-SBLF insured depository institutions that (i) were established prior to March 31, 2009, (ii) had total assets between \$7.0 million and \$6.4 billion (the range of total assets for SBLF banks) as of March 31, 2011, which is the end of the first quarter prior to SBLF banks receiving funding, (iii) are located in one of the 44 states in which SBLF banks are headquartered, and (iv) reported a positive amount of business lending in the baseline period.

Each quarter, institutions are removed from the initial comparison group if they are merged into another institution or closed. As of June 30, 2015, a total of 836 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 374 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, 2015, a total of 101 institutions have been removed from the peer group as a result of SBLF participants exiting the program and 51 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.

<b>Summary of the Characteristics of SBLF Banks, the Peer Group, and the Comparison Group</b>			
	<b>SBLF Banks</b>	<b>Peer Group</b>	<b>Comparison Group</b>
<b>Number of institutions</b>	213	374	5,581
<b>Increase in business lending (median)</b>	84.7%	24.0%	21.4%
<b>Increase in other lending (median)</b>	63.5%	16.4%	8.0%
<b>Assets (\$000s)</b>			
Median	\$291,296	\$268,124	\$145,531
Mean	\$542,054	\$431,175	\$311,348
<b>Texas Ratio</b>			
Median	15.3%	15.7%	16.5%
Mean	17.8%	18.7%	28.5%
<b>Region (% of institutions)</b>			
Midwest	67.9%	27.8%	23.4%
Northeast	86.5%	23.7%	26.2%
South	101.3%	21.8%	16.5%
West	103.2%	19.2%	22.2%



## 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.<sup>20</sup> Additionally, it shows quarter-over-quarter changes in the number of participants reporting lending in the five ranges of small business loan growth that correspond to various dividend or interest rates payable on SBLF securities. Please see Appendix D for institution-specific reporting of small business lending by SBLF participants.

Participant Changes in Qualified Small Business Lending Since Initial SBLF Investments (Q3 2011)

	Q4 2011	Q1 2012	Q2 2012	Q3 2012	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015
<b>Cumulative Increase in Small Business Lending (\$ in Billions)</b>	\$1.3	\$1.7	\$3.1	\$3.9	\$5.2	\$5.4	\$6.8	\$7.4	\$8.7	\$8.6	\$9.8	\$10.6	\$11.6	\$11.9	\$11.8
<b>Change in Small Business Lending (# of Participants)</b>															
Under 2.5% or Reduced	156	137	93	84	65	70	47	40	31	34	26	20	17	15	13
2.5 to 4.9% Increase	46	37	39	20	17	17	6	10	9	8	13	5	6	3	5
5.0 to 7.4% Increase	45	31	26	22	17	18	18	9	8	9	3	9	6	6	7
7.5 to 9.9% Increase	27	27	26	31	20	12	16	15	12	9	8	7	4	8	6
10.0% or Greater Increase	58	100	147	169	201	200	228	233	238	235	240	239	241	235	228

<sup>20</sup> In this analysis, the point of SBLF investment is defined as Q3 2011 and is measured as the change in lending between September 30, 2011 and September 30, 2014. The first four of Treasury's investments in SBLF participants were made in the quarter ended June 30, 2011, with all subsequent investments made in the quarter ended September 30, 2011.



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



**Measurement of Lending by SBLF Banks, Peer Group, and Comparison Group Since Initial SBLF Investments (Q3 2011)**

	<b>SBLF Banks</b>	<b>Peer Group</b>	<b>Comparison Group</b>
<b>Number of institutions</b>	<b>213</b>	<b>372</b>	<b>5,573</b>
<b>Changes in Business and Other Lending</b>	<b>%</b>	<b>%</b>	<b>%</b>
Increase in Business Lending (median)	54.7	18.5	18.6
Increase in Other Lending (median)	49.6	16.7	11.4
Increase in Business Lending (mean)	71.2	32.3	27.3
Increase in Business Lending (standard dev.)	59.0	54.0	47.9
Institutions that Increased Business Lending by 10% or more	91.1	60.5	59.8
Institutions that Reduced Business Lending	4.2	29.0	29.4
<b>Distribution of Changes in Business Lending</b>			
10.0% or Greater Decrease	1.9	17.5	19.7
0.1% to 9.9% Decrease	2.3	11.6	9.7
0.0% to 9.9% Increase	4.7	10.5	10.7
10.0% to 19.9% Increase	9.4	12.6	11.3
20.0% to 39.9% Increase	18.3	17.5	19.7
40.0% or Greater Increase	63.4	30.4	28.8
<b>Changes in Business Lending by Regional Geography</b>			
Midwest	51.5	19.2	19.7
Southwest	79.7	22.3	26.7
Southeast	50.0	13.4	7.7
Mid-Atlantic	51.6	20.5	16.1
West	48.5	32.2	24.3
Northeast	58.3	11.5	19.8
<b>Changes in Business Lending by Institution Size</b>			
\$7.0 to \$249 Million	55.1	17.7	18.8
\$250 to \$499 Million	56.6	16.5	17.0
\$500 to \$999 Million	41.0	18.9	19.3
\$1.0 to \$6.4 Billion	63.8	30.7	24.0
<b>Changes in Business Lending by Loan Category</b>			
Commercial & Industrial	53.8	21.9	16.2
Owner-Occupied CRE	51.6	14.0	8.3
Agricultural Production	55.1	26.4	26.4
Farmland	55.5	27.3	26.3
<b>Changes in Business Lending by Texas Ratio</b>			
Less than 10%	57.8	20.5	24.1
10.0% to 19.9%	59.1	20.5	23.0
20.0% to 29.9%	49.8	18.6	18.8
30.0% or Greater	52.7	14.4	6.8
<b>Changes in Business Lending by Former CPP Participants</b>			
Increase in Business Lending since SBLF Investment	50.9	18.5	18.6



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



**Institutions Participating in SBLF**

Report on Information from 6/30/2015 Quarterly Supplemental Reports transmitted with October 2015 Report

Institution			Bank or CDLF?	SBLF Funding Outstanding	Qualified Small Business Lending as of 6/30/2015				
Name	City	State			Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Current Rate
Southern States Bancshares, Inc.	Anniston	AL	Bank	7,492,000	53,588,000	100,309,000	46,721,000	87.19%	1.00%
BancIndependent, Incorporated	Sheffield	AL	Bank	30,000,000	241,790,000	338,399,000	96,609,000	39.96%	1.00%
First Partners Bank (SouthCity Bank)	Vestavia Hills	AL	Bank	5,200,000	39,071,000	56,887,000	17,816,000	45.60%	1.00%
Rock Bancshares, Inc.	Little Rock	AR	Bank	6,742,000	56,208,000	105,213,000	49,005,000	87.19%	1.50%
Simmons First National Corporation (Community First Bancshares, Inc.)	Little Rock	AR	Bank	30,852,000	1,546,842,000	1,692,741,000	145,899,000	9.43%	1.00%
Western Alliance Bancorporation	Phoenix	AZ	Bank	70,500,000	2,474,640,000	2,646,870,000	172,230,000	6.96%	1.00%
First Northern Community Bancorp	Dixon	CA	Bank	12,847,000	225,762,000	295,841,000	70,079,000	31.04%	1.00%
Community Valley Bank	El Centro	CA	Bank	1,800,000	13,645,000	50,177,000	36,532,000	267.73%	1.00%
CU Bancorp (1st Enterprise Bank)	Encino	CA	Bank	16,400,000	340,835,000	725,443,000	384,608,000	112.84%	1.00%
Redwood Capital Bancorp	Eureka	CA	Bank	7,310,000	46,088,000	64,849,000	18,761,000	40.71%	1.00%
Banc of California, Inc. (First PacTrust Bancorp, Inc.)	Irvine	CA	Bank	42,000,000	568,663,000	775,231,000	206,568,000	36.33%	1.00%
Silvergate Capital Corporation	La Jolla	CA	Bank	7,427,000	9,115,000	18,770,000	9,655,000	105.92%	2.14%
California Bank of Commerce	Lafayette	CA	Bank	11,000,000	73,565,000	243,230,000	169,665,000	230.63%	1.00%
ProAmérica Bank (Promérica Bank)	Los Angeles	CA	Bank	3,750,000	43,274,000	67,435,000	24,161,000	55.83%	1.00%
GBC Holdings, Inc.	Los Angeles	CA	Bank	5,000,000	81,993,000	97,077,000	15,084,000	18.40%	1.00%
Partners Bank of California	Mission Viejo	CA	Bank	2,463,000	54,729,000	53,494,000	(1,235,000)	-2.26%	3.00%
Bank of Commerce Holdings	Redding	CA	Bank	20,000,000	200,059,000	266,463,000	66,404,000	33.19%	1.00%
Security California Bancorp	Riverside	CA	Bank	7,200,000	164,981,000	268,619,000	103,638,000	62.82%	1.00%
Seacoast Commerce Banc Holdings (Seacoast Commerce Bank)	San Diego	CA	Bank	4,000,000	45,347,000	102,570,000	57,223,000	126.19%	1.00%
Capital Bank	San Juan Capistrano	CA	Bank	3,132,000	16,458,000	95,843,000	79,385,000	482.35%	1.00%
Founders Bancorp	San Luis Obispo	CA	Bank	4,178,000	35,399,000	42,290,000	6,891,000	19.47%	1.00%
The Bank of Santa Barbara	Santa Barbara	CA	Bank	1,882,380	22,776,000	52,628,000	29,852,000	131.07%	1.00%
Summit State Bank	Santa Rosa	CA	Bank	13,750,000	82,734,000	123,199,000	40,465,000	48.91%	1.00%
Columbine Capital Corp.	Buena Vista	CO	Bank	6,050,000	44,150,000	89,252,000	45,102,000	102.16%	1.00%
Stockmens Bank (The State Bank of Bartley)	Colorado Springs	CO	Bank	2,380,000	29,743,000	48,651,000	18,908,000	63.57%	1.50%
CIC Bancshares, Inc.	Denver	CO	Bank	1,772,000	87,266,000	149,616,000	62,350,000	71.45%	1.00%
Verus Acquisition Group, Inc.	Fort Collins	CO	Bank	9,740,000	66,000,000	65,000,000	(1,000,000)	-1.52%	1.00%
Morgan Capital Corporation	Fort Morgan	CO	Bank	3,250,000	27,381,000	40,448,000	13,067,000	47.72%	1.91%
Salisbury Bancorp, Inc.	Lakeville	CT	Bank	16,000,000	208,120,000	256,375,000	48,255,000	23.19%	1.00%
Bankwell Financial Group, Inc. (BNC Financial Group, Inc.)	New Canaan	CT	Bank	10,980,000	78,178,000	276,833,000	198,655,000	254.11%	1.00%
SBT Bancorp, Inc.	Simsbury	CT	Bank	9,000,000	34,899,000	62,822,000	27,923,000	80.01%	1.00%
Community Bank Delaware	Lewes	DE	Bank	4,500,000	32,823,000	42,642,000	9,819,000	29.91%	1.80%
Platinum Bank Holding Co. (Platinum Bank)	Brandon	FL	Bank	13,800,000	166,747,000	215,668,000	48,921,000	29.34%	1.50%
Marquis Bank	Coral Gables	FL	Bank	3,500,000	11,273,000	58,384,000	47,111,000	417.91%	1.00%
FineMark Holdings, Inc.	Fort Myers	FL	Bank	5,665,000	25,709,000	99,383,000	73,674,000	286.57%	1.00%
Sunshine Bancorp, Inc. (Community Southern Bank)	Lakeland	FL	Bank	5,700,000	71,091,000	113,993,000	42,902,000	60.35%	1.00%
Bank of Central Florida	Lakeland	FL	Bank	7,000,000	65,574,000	126,013,000	60,439,000	92.17%	1.00%
Ovation Holdings, Inc.	Naples	FL	Bank	5,000,000	30,742,000	51,024,000	20,282,000	65.97%	1.00%
Jefferson Bankshares, Inc. (Jefferson Bank of Florida)	Oldsmar	FL	Bank	3,367,000	14,704,000	49,410,000	34,706,000	236.03%	1.00%
HomeBancorp, Inc.	Tampa	FL	Bank	7,398,000	12,298,000	29,515,000	17,217,000	140.00%	1.00%
Florida Business BancGroup, Inc.	Tampa	FL	Bank	15,360,000	101,505,000	164,898,000	63,393,000	62.45%	1.00%
Resurgens Bancorp	Atlanta	GA	Bank	2,967,000	18,065,000	27,432,000	9,367,000	51.85%	1.50%
United Community Banks, Inc. (Moneytree Corporation)	Blairsville	GA	Bank	9,992,000	69,543,000	72,514,000	2,971,000	4.27%	1.00%
The Peoples Bank of Talbotton	Talbotton	GA	Bank	890,000	5,943,000	11,512,000	5,569,000	93.71%	1.00%

**Institutions Participating in SBLF**

Report on Information from 6/30/2015 Quarterly Supplemental Reports transmitted with October 2015 Report

Institution				Bank or CDLF?	SBLF Funding Outstanding	Qualified Small Business Lending as of 6/30/2015				
Name	City	State	Baseline Level			Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Current Rate	
Lowndes Bancshares, Inc.	Valdosta	GA	Bank	6,000,000	41,214,000	54,056,000	12,842,000	31.16%	1.00%	
Heartland Financial USA, Inc.	Dubuque	IA	Bank	81,698,000	1,525,741,000	1,761,081,000	235,340,000	15.42%	1.00%	
Liberty Financial Services, Inc.	Sioux City	IA	Bank	7,000,000	67,844,000	126,204,000	58,360,000	86.02%	1.00%	
Commercial Financial Corp	Storm Lake	IA	Bank	18,000,000	251,677,000	5,559,000	(246,118,000)	-97.79%	1.00%	
D.L. EVANS BANCORP	Burley	ID	Bank	14,891,000	380,372,000	418,693,000	38,321,000	10.07%	3.00%	
Southern Illinois Bancorp, Inc.	Carmi	IL	Bank	6,750,000	93,472,000	143,607,000	50,135,000	53.64%	1.00%	
First Busey Corporation	Champaign	IL	Bank	72,664,000	572,525,000	729,989,000	157,464,000	27.50%	1.00%	
United Community Bancorp, Inc.	Chatham	IL	Bank	22,262,000	330,565,000	427,158,000	96,593,000	29.22%	1.50%	
Illinois State Bancorp, Inc.	Chicago	IL	Bank	10,026,000	60,188,000	84,347,000	24,159,000	40.14%	1.00%	
Signature Bancorporation, Inc.	Chicago	IL	Bank	12,500,000	123,830,000	212,321,000	88,491,000	71.46%	1.00%	
Prime Banc Corp.	Dieterich	IL	Bank	10,000,000	98,284,000	198,132,000	99,848,000	101.59%	1.00%	
First Eldorado Bancshares, Inc.	Eldorado	IL	Bank	3,000,000	41,312,000	117,626,000	76,314,000	184.73%	1.50%	
First Community Financial Corporation	Elgin	IL	Bank	6,100,000	32,801,000	35,541,000	2,740,000	8.35%	1.00%	
Merchants and Manufacturers Bank Corporation	Joliet	IL	Bank	6,800,000	57,311,000	90,245,000	32,934,000	57.47%	1.00%	
Tri-County Financial Group, Inc.	Mendota	IL	Bank	20,000,000	161,867,000	278,631,000	116,764,000	72.14%	1.00%	
Bancorp Financial, Inc.	Oak Brook	IL	Bank	14,643,000	14,912,000	47,486,000	32,574,000	218.44%	2.69%	
People First Bancshares, Inc.	Pana	IL	Bank	9,198,000	129,986,000	177,278,000	47,292,000	36.38%	1.50%	
First Bankers Trustshares, Inc.	Quincy	IL	Bank	10,000,000	153,258,000	192,951,000	39,693,000	25.90%	1.00%	
Community Illinois Corporation	Rock Falls	IL	Bank	4,500,000	78,909,000	97,202,000	18,293,000	23.18%	1.00%	
Town and Country Financial Corporation	Springfield	IL	Bank	5,000,000	91,149,000	142,391,000	51,242,000	56.22%	1.00%	
First Savings Financial Group, Inc.	Clarksville	IN	Bank	17,120,000	58,334,000	94,926,000	36,592,000	62.73%	1.00%	
Horizon Bancorp	Michigan City	IN	Bank	12,500,000	224,567,000	297,461,000	72,894,000	32.46%	1.00%	
AMB Financial Corp.	Munster	IN	Bank	3,858,000	21,296,000	25,349,000	4,053,000	19.03%	1.00%	
Your Community Bankshares Inc. (Community Bank Shares of Indiana, In	New Albany	IN	Bank	28,000,000	260,928,000	312,653,000	51,725,000	19.82%	1.57%	
Bern Bancshares, Inc.	Bern	KS	Bank	1,500,000	23,043,000	32,996,000	9,953,000	43.19%	1.00%	
Brotherhood Bancshares, Inc.	Kansas City	KS	Bank	4,000,000	55,235,000	28,271,000	(26,964,000)	-48.82%	7.00%	
UBT Bancshares, Inc.	Marysville	KS	Bank	16,500,000	159,008,000	271,958,000	112,950,000	71.03%	1.00%	
Osborne Investments, Inc.	Osborne	KS	Bank	1,000,000	14,565,000	29,887,000	15,322,000	105.20%	1.50%	
Freedom Bancshares, Inc.	Overland Park	KS	Bank	4,000,000	31,191,000	38,796,000	7,605,000	24.38%	1.00%	
Equity Bancshares, Inc.	Wichita	KS	Bank	16,372,000	274,732,000	361,408,000	86,676,000	31.55%	1.00%	
Magnolia Bancshares Inc.	Hodgenville	KY	Bank	2,000,000	30,631,000	52,983,000	22,352,000	72.97%	1.50%	
FCB Bancorp, Inc.	Louisville	KY	Bank	9,759,000	78,649,000	78,795,000	146,000	0.19%	1.00%	
First Guaranty Bancshares, Inc.	Hammond	LA	Bank	39,435,000	186,883,000	228,143,000	41,260,000	22.08%	1.00%	
MidSouth Bancorp, Inc.	LaFayette	LA	Bank	32,000,000	401,918,000	575,624,000	173,706,000	43.22%	1.00%	
Progressive Bancorp, Inc.	Monroe	LA	Bank	12,000,000	104,272,000	166,124,000	61,852,000	59.32%	1.00%	
First NBC Bank Holding Company	New Orleans	LA	Bank	37,935,000	370,388,000	599,739,000	229,351,000	61.92%	1.00%	
Community Trust Financial Corporation	Ruston	LA	Bank	48,260,000	387,778,000	763,255,000	375,477,000	96.83%	1.00%	
Provident Bancorp, Inc.	Amesbury	MA	Bank	17,145,000	84,302,000	182,400,000	98,098,000	116.36%	1.00%	
Leader Bancorp, Inc.	Arlington	MA	Bank	12,852,000	30,398,000	81,008,000	50,610,000	166.49%	1.00%	
Island Bancorp, Inc.	Edgartown	MA	Bank	2,000,000	23,581,000	36,317,000	12,736,000	54.01%	1.00%	
New England Bancorp, Inc.	Hyannis	MA	Bank	4,000,000	46,716,000	76,342,000	29,626,000	63.42%	1.00%	
StonehamBank, A Co-operative Bank	Stoneham	MA	Bank	6,906,500	46,880,000	117,763,000	70,883,000	151.20%	1.50%	
Monument Bank (MD)	Bethesda	MD	Bank	5,675,000	37,823,000	73,098,000	35,275,000	93.26%	1.00%	
Eagle Bancorp, Inc.	Bethesda	MD	Bank	71,900,000	588,762,000	914,846,000	326,084,000	55.38%	1.00%	

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Howard Bancorp, Inc.	Ellicott City	MD	Bank	12,562,000	174,762,000	249,936,000	75,174,000	43.02%	1.00%	
Birmingham Bloomfield Bancshares, Inc.	Birmingham	MI	Bank	4,621,000	33,793,000	65,227,000	31,434,000	93.02%	1.00%	
Level One Bancorp, Inc.	Farmington Hills	MI	Bank	11,301,000	131,388,000	319,374,000	187,986,000	143.08%	1.00%	
Huron Valley Bancorp, Inc. (Huron Valley State Bank)	Milford	MI	Bank	2,597,000	21,470,000	49,635,000	28,165,000	131.18%	1.00%	
Valley Financial Group, Ltd.	Saginaw	MI	Bank	1,000,000	73,968,000	104,528,000	30,560,000	41.32%	1.00%	
Crestmark Bancorp, Inc.	Troy	MI	Bank	8,250,000	198,199,000	449,284,000	251,085,000	126.68%	1.00%	
MidWest Bancorporation, Inc.	Eden Prairie	MN	Bank	1,500,000	71,952,000	118,040,000	46,088,000	64.05%	1.50%	
Financial Services of Winger, Inc.	Fosston	MN	Bank	3,051,000	60,984,000	106,739,000	45,755,000	75.03%	1.50%	
Kerkhoven Bancshares, Inc	Kerkhoven	MN	Bank	1,500,000	24,950,000	42,047,000	17,097,000	68.53%	1.50%	
Platinum Bancorp, Inc.	Oakdale	MN	Bank	4,453,000	44,920,000	58,379,000	13,459,000	29.96%	1.50%	
Redwood Financial, Inc.	Redwood Falls	MN	Bank	6,425,000	53,010,000	92,130,000	39,120,000	73.80%	1.00%	
McLeod Bancshares, Inc.	Shorewood	MN	Bank	4,000,000	64,344,000	53,175,000	(11,169,000)	-17.36%	7.00%	
Heritage Bancshares Group, Inc.	Willmar	MN	Bank	11,000,000	149,302,000	211,371,000	62,069,000	41.57%	1.50%	
Fortune Financial Corporation	Arnold	MO	Bank	3,255,000	46,918,000	54,252,000	7,334,000	15.63%	7.00%	
Security State Bancshares, Inc.	Charleston	MO	Bank	22,000,000	178,876,000	270,759,000	91,883,000	51.37%	1.50%	
Triad Bancorp, Inc.	Frontenac	MO	Bank	5,000,000	30,753,000	71,465,000	40,712,000	132.38%	1.00%	
Liberty Bancorp, Inc.	Liberty	MO	Bank	16,169,000	114,583,000	135,448,000	20,865,000	18.21%	1.00%	
Southern Missouri Bancorp, Inc.	Poplar Bluff	MO	Bank	20,000,000	248,276,000	304,668,000	56,392,000	22.71%	1.00%	
Great Southern Bancorp, Inc.	Springfield	MO	Bank	57,943,000	249,729,000	383,526,000	133,797,000	53.58%	1.00%	
Cardinal Bancorp II, Inc.	Washington	MO	Bank	6,251,000	62,590,000	74,165,000	11,575,000	18.49%	1.50%	
Bancorp of Montana Holding Company	Missoula	MT	Bank	1,460,000	3,332,000	13,856,000	10,524,000	315.85%	1.50%	
Premara Financial, Inc.	Charlotte	NC	Bank	6,238,000	58,881,000	64,234,000	5,353,000	9.09%	1.00%	
Select Bancorp, Inc.	Dunn	NC	Bank	7,645,000	150,180,000	200,151,000	49,971,000	33.27%	1.00%	
Union Bank & Trust Company	Oxford	NC	Bank	6,200,000	38,779,000	64,628,000	25,849,000	66.66%	1.00%	
Providence Bank	Rocky Mount	NC	Bank	4,250,000	32,074,000	40,008,000	7,934,000	24.74%	1.00%	
First Bancorp	Troy	NC	Bank	31,500,000	496,528,000	641,365,000	144,837,000	29.17%	1.00%	
Live Oak Bancshares, Inc.	Wilmington	NC	Bank	6,800,000	53,679,000	344,071,000	290,392,000	540.98%	1.50%	
Western State Agency, Inc.	Devils Lake	ND	Bank	12,000,000	154,511,000	359,192,000	204,681,000	132.47%	1.00%	
Alerus Financial Corporation	Grand Forks	ND	Bank	20,000,000	299,876,000	495,513,000	195,637,000	65.24%	1.00%	
Banner County Ban Corporation	Harrisburg	NE	Bank	2,427,000	50,318,000	80,856,000	30,538,000	60.69%	1.50%	
First State Holding Co. (Wilber Co.)	Lincoln	NE	Bank	12,000,000	149,493,000	209,484,000	59,991,000	40.13%	1.50%	
Adbanc Inc.	Ogallala	NE	Bank	15,000,000	250,743,000	361,542,000	110,799,000	44.19%	1.00%	
Northway Financial, Inc.	Berlin	NH	Bank	23,593,000	113,897,000	122,595,000	8,698,000	7.64%	1.00%	
First Colebrook Bancorp, Inc.	Colebrook	NH	Bank	8,623,000	61,976,000	85,451,000	23,475,000	37.88%	1.00%	
Lake Sunapee Bank Group (New Hampshire Thrift Bancshares, Inc.)	Newport	NH	Bank	8,000,000	177,414,000	248,249,000	70,835,000	39.93%	1.00%	
Guaranty Bancorp, Inc.	Woodsville	NH	Bank	7,000,000	75,321,000	99,201,000	23,880,000	31.70%	1.00%	
ConnectOne Bancorp Inc. (Center Bancorp, Inc.)	Englewood Cliffs	NJ	Bank	11,250,000	557,777,000	645,467,000	87,690,000	15.72%	1.00%	
Harmony Bank	Jackson	NJ	Bank	3,500,000	15,897,000	58,744,000	42,847,000	269.53%	1.00%	
Regal Bank	Livingston	NJ	Bank	7,000,000	25,872,000	38,709,000	12,837,000	49.62%	1.00%	
Freedom Bank	Maywood	NJ	Bank	4,000,000	32,445,000	61,991,000	29,546,000	91.06%	1.00%	
Stewardship Financial Corporation	Midland Park	NJ	Bank	15,000,000	207,925,000	237,946,000	30,021,000	14.44%	4.56%	
Hopewell Valley Community Bank	Pennington	NJ	Bank	11,000,000	92,334,000	141,955,000	49,621,000	53.74%	1.00%	
Two River Bancorp (Community Partners Bancorp)	Tinton Falls	NJ	Bank	6,000,000	173,978,000	242,041,000	68,063,000	39.12%	1.00%	
Highlands Bancorp, Inc.	Vernon	NJ	Bank	6,853,000	33,899,000	108,921,000	75,022,000	221.31%	1.00%	

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Crest Savings Bancorp, Inc.	Wildwood	NJ	Bank	2,500,000	23,276,000	26,575,000	3,299,000	14.17%	1.00%	
Meadows Bank	Las Vegas	NV	Bank	8,500,000	47,672,000	179,305,000	131,633,000	276.12%	1.00%	
Alma Bank	Astoria	NY	Bank	19,000,000	91,798,000	309,009,000	217,211,000	236.62%	1.00%	
Kinderhook Bank Corp.	Kinderhook	NY	Bank	7,000,000	49,892,000	75,412,000	25,520,000	51.15%	1.00%	
Pathfinder Bancorp, Inc.	Oswego	NY	Bank	13,000,000	70,953,000	147,030,000	76,077,000	107.22%	1.00%	
Greater Rochester Bancorp, Inc.	Rochester	NY	Bank	7,000,000	58,822,000	150,464,000	91,642,000	155.80%	1.00%	
Catskill Hudson Bancorp, Inc.	Rock Hill	NY	Bank	9,681,000	116,163,000	149,553,000	33,390,000	28.74%	1.00%	
Seneca-Cayuga Bancorp, Inc.	Seneca Falls	NY	Bank	5,000,000	29,671,000	37,117,000	7,446,000	25.10%	1.00%	
Community Independent Bancorp Inc.	West Salem	OH	Bank	2,250,000	12,020,000	19,188,000	7,168,000	59.63%	1.00%	
Columbus First Bancorp, Inc.	Worthington	OH	Bank	6,150,000	37,266,000	61,928,000	24,662,000	66.18%	1.00%	
AmeriBank Holding Company	Collinsville	OK	Bank	5,347,000	31,172,000	72,618,000	39,446,000	118.91%	1.00%	
Prime Bank Group	Edmond	OK	Bank	4,456,000	20,960,000	60,969,000	40,009,000	190.88%	1.50%	
Central Service Corporation	Enid	OK	Bank	2,500,000	148,029,000	232,927,000	84,898,000	57.35%	1.50%	
Regent Capital Corporation	Nowata	OK	Bank	3,350,000	52,719,000	82,230,000	29,511,000	55.98%	1.00%	
Enterprise Financial Services Group, Inc.	Allison Park	PA	Bank	5,000,000	87,306,000	101,086,000	13,780,000	15.78%	5.00%	
CBT Financial Corp.	Clearfield	PA	Bank	5,000,000	64,719,000	113,556,000	48,837,000	75.46%	1.00%	
DNB Financial Corporation	Downingtown	PA	Bank	3,250,000	128,649,000	148,086,000	19,437,000	15.11%	1.00%	
Monument Bank (PA)	Doylestown	PA	Bank	2,970,000	19,715,000	48,082,000	28,367,000	143.89%	1.00%	
Covenant Bank (Milestone Bank)	Doylestown	PA	Bank	5,100,000	46,778,000	119,763,000	72,985,000	156.02%	1.00%	
Emclair Financial Corp.	Emlenton	PA	Bank	5,000,000	56,761,000	68,294,000	11,533,000	20.32%	2.00%	
First Resource Bank	Exton	PA	Bank	5,083,000	32,586,000	59,824,000	27,238,000	83.59%	1.00%	
Centric Financial Corporation	Harrisburg	PA	Bank	7,492,000	51,985,000	112,769,000	60,784,000	116.93%	1.00%	
AmeriServ Financial, Inc.	Johnstown	PA	Bank	21,000,000	116,684,000	181,272,000	64,588,000	55.35%	1.00%	
Jonestown Bank and Trust Company	Jonestown	PA	Bank	4,000,000	40,820,000	63,175,000	22,355,000	54.76%	1.00%	
The Victory Bancorp, Inc.	Limerick	PA	Bank	3,431,000	30,149,000	71,748,000	41,599,000	137.98%	1.00%	
Mid Penn Bancorp, Inc. (Phoenix Bancorp, Inc.)	Millersburg	PA	Bank	1,750,000	47,153,000	234,708,000	187,555,000	397.76%	1.00%	
Penn Liberty Financial Corp.	Wayne	PA	Bank	20,000,000	137,280,000	193,024,000	55,744,000	40.61%	1.00%	
Codorus Valley Bancorp, Inc.	York	PA	Bank	12,000,000	173,982,000	294,126,000	120,144,000	69.06%	1.00%	
GrandSouth Bancorporation	Greenville	SC	Bank	7,922,000	92,718,000	144,628,000	51,910,000	55.99%	1.00%	
TCB Corporation	Greenwood	SC	Bank	8,640,000	56,579,000	74,828,000	18,249,000	32.25%	1.50%	
Carolina Alliance Bank	Spartanburg	SC	Bank	5,000,000	98,693,000	139,480,000	40,787,000	41.33%	1.00%	
BHCB Holding Company	Rapid City	SD	Bank	2,000,000	34,697,000	71,192,000	36,495,000	105.18%	1.50%	
Merchants and Planters Bancshares, Inc.	Bolivar	TN	Bank	1,000,000	19,097,000	18,058,000	(1,039,000)	-5.44%	1.00%	
CapitalMark Bank & Trust	Chattanooga	TN	Bank	18,212,000	134,549,000	436,785,000	302,236,000	224.63%	1.00%	
Planters Financial Group, Inc.	Clarksville	TN	Bank	20,000,000	135,095,000	182,327,000	47,232,000	34.96%	1.50%	
Landmark Community Bank	Collierville	TN	Bank	8,000,000	29,713,000	68,958,000	39,245,000	132.08%	1.00%	
Evolve Bancorp, Inc.	Cordova	TN	Bank	4,699,000	19,101,000	102,398,000	83,297,000	436.09%	1.00%	
Franklin Financial Network, Inc.	Franklin	TN	Bank	10,000,000	86,339,000	203,036,000	116,697,000	135.16%	1.00%	
Sumner Bank & Trust	Gallatin	TN	Bank	934,000	27,039,000	30,601,000	3,562,000	13.17%	7.00%	
Carroll Financial Services, Inc.	Huntingdon	TN	Bank	3,000,000	61,317,000	91,124,000	29,807,000	48.61%	1.00%	
SmartFinancial, Inc.	Knoxville	TN	Bank	12,000,000	37,009,000	103,598,000	66,589,000	179.93%	1.00%	
Magna Bank	Memphis	TN	Bank	18,350,000	66,375,000	77,559,000	11,184,000	16.85%	1.00%	
Independent Holdings, Inc.	Memphis	TN	Bank	34,900,000	44,702,000	76,395,000	31,693,000	70.90%	1.00%	
InsCorp, Inc.	Nashville	TN	Bank	3,000,000	27,512,000	81,036,000	53,524,000	194.55%	1.00%	

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Liberty Capital Bancshares, Inc.	Addison	TX	Bank	1,500,000	16,656,000	52,608,000	35,952,000	215.85%	1.50%
Happy Bancshares, Inc.	Amarillo	TX	Bank	31,929,000	434,816,000	747,420,000	312,604,000	71.89%	1.00%
Frontier Bancshares, Inc.	Austin	TX	Bank	6,184,000	65,133,000	237,656,000	172,523,000	264.88%	1.50%
BMC Bancshares, Inc.	Dallas	TX	Bank	1,206,000	8,021,000	15,277,000	7,256,000	90.46%	1.50%
Veritex Holdings, Inc.	Dallas	TX	Bank	8,000,000	100,919,000	245,774,000	144,855,000	143.54%	1.00%
Sovereign Bancshares, Inc.	Dallas	TX	Bank	24,500,000	183,263,000	283,994,000	100,731,000	54.97%	1.00%
Pioneer Bancshares, Inc. (Pioneer Bank, SSB)	Dripping Springs	TX	Bank	3,004,000	33,150,000	90,644,000	57,494,000	173.44%	1.00%
First Texas BHC, Inc.	Fort Worth	TX	Bank	29,822,000	137,852,000	283,417,000	145,565,000	105.60%	1.00%
Third Coast Bancshares, Inc. (Third Coast Bank SSB)	Humble	TX	Bank	8,673,000	58,535,000	174,784,000	116,249,000	198.60%	1.00%
Joaquin Bankshares Inc.	Huntington	TX	Bank	3,908,000	40,722,000	48,779,000	8,057,000	19.79%	1.50%
AIM Bancshares, Inc.	Levelland	TX	Bank	9,100,000	108,192,000	309,400,000	201,208,000	185.97%	1.50%
Independent Bank Group, Inc. (BOH Holdings, Inc.)	McKinney	TX	Bank	23,938,350	770,748,000	1,022,467,000	251,719,000	32.66%	1.00%
Vista Bancshares, Inc. (McLaughlin Bancshares, Inc.)	Ralls	TX	Bank	6,600,000	47,152,000	93,515,000	46,363,000	98.33%	1.00%
FB BanCorp	San Antonio	TX	Bank	12,000,000	39,335,000	129,543,000	90,208,000	229.33%	1.00%
The ANB Corporation	Terrell	TX	Bank	37,000,000	402,694,000	555,425,000	152,731,000	37.93%	1.00%
Steele Holdings, Inc.	Tyler	TX	Bank	8,282,000	31,142,000	53,703,000	22,561,000	72.45%	1.50%
Cache Valley Banking Company	Logan	UT	Bank	11,670,000	218,868,000	367,658,000	148,790,000	67.98%	1.00%
LCA Bank Corporation	Park City	UT	Bank	2,727,000	14,000	2,638,000	2,624,000	18742.86%	1.00%
Medallion Bank	Salt Lake City	UT	Bank	26,303,000	233,231,000	393,855,000	160,624,000	68.87%	1.00%
Blue Ridge Bankshares, Inc.	Luray	VA	Bank	4,500,000	18,920,000	32,103,000	13,183,000	69.68%	1.00%
Heritage Bankshares, Inc.	Norfolk	VA	Bank	7,800,000	68,967,000	78,195,000	9,228,000	13.38%	1.00%
WashingtonFirst Bankshares, Inc.	Reston	VA	Bank	8,898,000	217,686,000	365,189,000	147,503,000	67.76%	1.00%
Citizens Community Bank	South Hill	VA	Bank	1,000,000	38,520,000	52,930,000	14,410,000	37.41%	1.00%
Puget Sound Bank	Bellevue	WA	Bank	9,886,000	118,257,000	193,118,000	74,861,000	63.30%	1.00%
U&I Financial Corp	Lynnwood	WA	Bank	5,500,000	39,884,000	57,910,000	18,026,000	45.20%	1.00%
W.T.B. Financial Corporation	Spokane	WA	Bank	19,571,000	878,103,000	1,204,237,000	326,134,000	37.14%	1.00%
Deerfield Financial Corporation	Deerfield	WI	Bank	3,650,000	21,564,000	25,944,000	4,380,000	20.31%	1.50%
Nicolet Bankshares, Inc.	Green Bay	WI	Bank	24,400,000	371,324,000	433,896,000	62,572,000	16.85%	1.00%
Sword Financial Corporation	Horicon	WI	Bank	12,750,000	205,125,000	305,774,000	100,649,000	49.07%	1.50%
First American Investment, Inc.	Hudson	WI	Bank	1,705,710	39,254,000	44,531,000	5,277,000	13.44%	1.50%
County Bancorp, Inc.	Manitowoc	WI	Bank	15,000,000	379,555,000	498,626,000	119,071,000	31.37%	1.00%
Northern Bankshares, Inc.	McFarland	WI	Bank	22,000,000	138,447,000	147,681,000	9,234,000	6.67%	1.50%
First Menasha Bancshares, Inc.	Neenah	WI	Bank	10,000,000	65,519,000	120,443,000	54,924,000	83.83%	1.00%
PFSB Bancorporation, Inc.	Pigeon Falls	WI	Bank	1,500,000	26,844,000	30,011,000	3,167,000	11.80%	1.00%
First Bank of Charleston Inc.	Charleston	WV	Bank	3,345,000	24,923,000	30,697,000	5,774,000	23.17%	1.00%
MVB Financial Corp.	Fairmont	WV	Bank	8,500,000	70,057,000	164,822,000	94,765,000	135.27%	1.00%
OBDC Small Business Finance	Oakland	CA	CDLF	219,000	2,473,000	6,079,000	3,606,000	145.81%	2.00%
California Coastal Rural Development Corporation	Salinas	CA	CDLF	870,000	9,545,000	8,119,000	(1,426,000)	-14.94%	2.00%
Low Income Investment Fund	San Francisco	CA	CDLF	7,490,000	26,595,000	85,584,000	58,989,000	221.80%	2.00%
Opportunity Fund Northern California	San Jose	CA	CDLF	2,236,000	5,935,000	34,819,000	28,884,000	486.67%	2.00%
Valley Economic Development Center, Inc.	Van Nuys	CA	CDLF	661,000	11,450,000	39,981,000	28,531,000	249.18%	2.00%
Rural Community Assistance Corporation	West Sacramento	CA	CDLF	4,300,000	6,104,000	9,773,000	3,669,000	60.11%	2.00%
Colorado Enterprise Fund, Inc.	Denver	CO	CDLF	463,000	5,721,000	13,548,000	7,827,000	136.81%	2.00%
Greater New Haven Community Loan Fund	New Haven	CT	CDLF	525,000	758,000	3,056,000	2,298,000	303.17%	2.00%

**Institutions Participating in SBLF**

Report on Information from 6/30/2015 Quarterly Supplemental Reports transmitted with October 2015 Report

Institution			Bank or CDLF?	SBLF Funding Outstanding	Qualified Small Business Lending as of 6/30/2015				
Name	City	State			Baseline Level	Current Level	Increase (Decrease) over Baseline	% Change over Baseline	Current Rate
Partners for the Common Good, Inc.	Washington	DC	CDLF	1,009,000	4,888,000	5,453,000	565,000	11.56%	2.00%
BUILDING HOPE...A CHARTER SCHOOL FACILITIES FUND	Washington	DC	CDLF	2,091,000	23,190,000	35,493,000	12,303,000	53.05%	2.00%
Access to Capital for Entrepreneurs, Inc. (Appalachian Community Enterprise Fund)	Cleveland	GA	CDLF	188,000	2,773,000	15,140,000	12,367,000	445.98%	2.00%
IFF	Chicago	IL	CDLF	8,294,000	108,261,000	153,551,000	45,290,000	41.83%	2.00%
Federation of Appalachian Housing Enterprises, Inc.	Berea	KY	CDLF	2,063,000	4,137,000	10,236,000	6,099,000	147.43%	2.00%
Community Ventures Corporation	Lexington	KY	CDLF	1,045,000	3,451,000	13,935,000	10,484,000	303.80%	2.00%
Community Health Center Capital Fund, Inc. (Capital Link, Inc.)	Boston	MA	CDLF	198,000	1,420,000	7,669,000	6,249,000	440.07%	2.00%
Common Capital, Inc. (The Western Massachusetts Enterprise Fund, Inc.)	Holyoke	MA	CDLF	200,000	3,526,000	4,499,000	973,000	27.60%	2.00%
Boston Community Loan Fund, Inc.	Roxbury	MA	CDLF	4,410,000	11,378,000	24,866,000	13,488,000	118.54%	2.00%
Enterprise Community Loan Fund, Inc.	Columbia	MD	CDLF	8,817,000	8,849,000	24,305,000	15,456,000	174.66%	2.00%
Coastal Enterprises, Inc.	Wiscasset	ME	CDLF	2,316,000	17,640,000	31,766,000	14,126,000	80.08%	2.00%
Nonprofits Assistance Fund	Minneapolis	MN	CDLF	686,000	6,979,000	14,357,000	7,378,000	105.72%	2.00%
Community Reinvestment Fund, Inc.	Minneapolis	MN	CDLF	5,100,000	43,655,000	42,327,000	(1,328,000)	-3.04%	2.00%
Mountain BizCapital, Inc.	Asheville	NC	CDLF	197,000	2,154,000	4,290,000	2,136,000	99.16%	2.00%
Nebraska Enterprise Fund	Oakland	NE	CDLF	197,000	1,454,000	6,265,000	4,811,000	330.88%	2.00%
Leviticus 25:23 Alternative Fund, Inc.	Elmsford	NY	CDLF	750,000	2,218,000	3,764,000	1,546,000	69.70%	2.00%
TruFund Financial Services (Seedco Financial Services, Inc.)	New York	NY	CDLF	2,500,000	33,651,000	31,842,000	(1,809,000)	-5.38%	2.00%
Primary Care Development Corporation	New York	NY	CDLF	4,000,000	33,280,000	20,478,000	(12,802,000)	-38.47%	2.00%
Economic and Community Development Institute, Inc.	Columbus	OH	CDLF	203,000	2,728,000	12,589,000	9,861,000	361.47%	2.00%
Citizen Potawatomi Community Development Corporation	Shawnee	OK	CDLF	490,000	6,505,000	11,354,000	4,849,000	74.54%	2.00%
The Progress Fund	Greensburg	PA	CDLF	1,052,000	12,109,000	23,897,000	11,788,000	97.35%	2.00%
Community First Fund	Lancaster	PA	CDLF	862,000	11,002,000	24,388,000	13,386,000	121.67%	2.00%
The Reinvestment Fund, Inc.	Philadelphia	PA	CDLF	11,708,000	113,268,000	209,180,000	95,912,000	84.68%	2.00%
Northside Community Development Fund	Pittsburgh	PA	CDLF	250,000	2,190,000	3,078,000	888,000	40.55%	2.00%
Bridgeway Capital, Inc.	Pittsburgh	PA	CDLF	1,820,000	18,674,000	34,215,000	15,541,000	83.22%	2.00%
Charleston Citywide Local Development Corporation	Charleston	SC	CDLF	1,000,000	1,799,000	3,286,000	1,487,000	82.66%	2.00%
South Carolina Community Loan Fund (Lowcountry Housing Trust, Incorporated)	North Charleston	SC	CDLF	392,000	96,000	4,192,000	4,096,000	4266.67%	2.00%
Rural Electric Economic Development, Inc.	Madison	SD	CDLF	1,230,000	11,116,000	11,023,000	(93,000)	-0.84%	2.00%
South Eastern Development Foundation	Sioux Falls	SD	CDLF	240,000	2,486,000	5,959,000	3,473,000	139.70%	2.00%
Northeast South Dakota Economic Corporation	Sisseton	SD	CDLF	1,000,000	11,758,000	14,132,000	2,374,000	20.19%	2.00%
CEN-TEX Certified Development Corporation	Austin	TX	CDLF	489,000	3,435,000	6,374,000	2,939,000	85.56%	2.00%
PeopleFund	Austin	TX	CDLF	500,000	6,412,000	10,211,000	3,799,000	59.25%	2.00%
ECDC Enterprise Development Group	Arlington	VA	CDLF	320,000	1,402,000	3,363,000	1,961,000	139.87%	2.00%
Capital Impact Partners (NCB Capital Impact)	Arlington	VA	CDLF	8,218,000	95,578,000	150,812,000	55,234,000	57.79%	2.00%
Vermont Community Loan Fund, Inc.	Montpelier	VT	CDLF	1,247,000	12,787,000	16,077,000	3,290,000	25.73%	2.00%
Craft3 (ShoreBank Enterprise Group, Pacific)	Ilwaco	WA	CDLF	1,867,000	24,108,000	48,601,000	24,493,000	101.60%	2.00%
Impact Seven, Incorporated	Almena	WI	CDLF	4,000,000	13,344,000	23,491,000	10,147,000	76.04%	2.00%
Forward Community Investments, Inc.	Madison	WI	CDLF	470,000	3,964,000	7,857,000	3,893,000	98.21%	2.00%
Wisconsin Women's Business Initiative Corporation	Milwaukee	WI	CDLF	391,000	4,562,000	12,375,000	7,813,000	171.26%	2.00%

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





Community banks Participating in SBLF

Report on Information from 6/30/2015 Quarterly Supplemental Reports transmitted with October 2015 Report

Institution				Region	Total Assets	Baseline Lending				Baseline Business Lending	Q2 2015				Q2 2015 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	1,180,991	126,083	110,777	6,105	15,249	258,213	204,334	145,515	1,840	15,718	367,407	42%	
First Partners Bank (SouthCity Bank)	Vestavia Hills	AL	Southeast	232,090	34,442	6,394	-	-	40,837	44,967	10,878	-	202	56,047	37%	
ServisFirst Bancshares, Inc.	Birmingham	AL	Southeast	4,491,328	440,705	209,801	25,580	22,243	698,328	1,588,490	930,719	47,178	78,442	2,644,829	279%	
Southern States Bancshares, Inc.	Anniston	AL	Southeast	334,728	18,236	18,732	-	943	37,910	30,703	69,644	2,081	3,122	105,550	178%	
Rock Bancshares, Inc.	Little Rock	AR	Southeast	244,548	49,812	7,116	-	1,804	58,732	121,837	1,702	-	1,017	124,556	112%	
Western Alliance Bancorporation	Phoenix	AZ	West	13,305,160	550,987	1,063,943	186	4,343	1,619,459	2,878,186	2,007,177	2,378	6,138	4,893,879	202%	
CU Bancorp	Los Angeles	CA	West	2,470,515	91,889	64,830	-	-	156,719	505,605	380,867	-	-	886,472	466%	
Banc of California, Inc. (First PacTrust Bancorp, Inc.)	Irvine	CA	West	6,428,629	553	8,525	-	-	9,077	479,899	303,996	-	-	783,895	8536%	
Bank of Commerce Holdings	Redding	CA	West	983,894	133,779	72,044	1,173	7,805	214,800	138,013	136,981	599	1,203	276,796	29%	
California Bank of Commerce	Lafayette	CA	West	472,621	60,775	13,291	390	1,632	76,087	195,537	61,343	192	1,674	258,746	240%	
Capital Bank	San Juan Capistrano	CA	West	263,321	13,838	11,346	98	295	25,575	25,244	72,948	-	1,440	99,632	290%	
Community Valley Bank	El Centro	CA	West	131,630	11,352	2,293	-	-	13,645	15,211	29,529	849	3,106	48,695	257%	
First Northern Community Bancorp	Dixon	CA	West	1,002,114	88,431	116,575	30,680	22,480	258,166	114,923	115,991	22,942	45,339	299,195	16%	
Founders Bancorp	San Luis Obispo	CA	West	185,765	24,400	11,516	-	2,218	38,133	18,534	28,240	-	1,935	48,709	28%	
GBC Holdings, Inc.	Los Angeles	CA	West	490,101	48,872	64,652	-	468	113,992	99,285	93,780	-	-	193,065	69%	
Partners Bank of California	Mission Viejo	CA	West	132,290	40,849	13,880	-	-	54,729	27,473	25,350	-	-	52,823	-3%	
ProAmerica Bank (Promerica Bank)	Los Angeles	CA	West	189,108	18,665	28,650	-	-	47,315	23,825	47,861	-	-	71,686	52%	
Redwood Capital Bancorp	Eureka	CA	West	304,296	16,119	28,172	120	2,899	47,311	11,399	46,112	666	9,829	68,006	44%	
Seacoast Commerce Bank	Chula Vista	CA	West	463,357	12,916	42,691	-	456	56,063	2,623	348,044	-	-	350,667	525%	
Security California Bancorp	Riverside	CA	West	657,916	112,334	67,475	-	-	179,809	137,025	150,826	2,471	980	291,302	62%	
Silvertate Capital Corporation	La Jolla	CA	West	936,512	3,408	6,233	-	-	9,641	11,703	10,243	-	-	21,946	128%	
Summit State Bank	Santa Rosa	CA	West	492,283	40,612	33,151	2,405	24,934	101,101	48,703	58,029	7,896	21,154	135,782	34%	
The Bank of Santa Barbara	Santa Barbara	CA	West	182,818	11,319	9,943	-	1,514	22,776	21,834	30,843	-	-	52,677	131%	
CIC Bancshares, Inc.	Greenwood Village	CO	Southwest	721,859	1,433	21	-	-	1,454	84,283	78,041	-	757	163,081	11118%	
Columbine Capital Corp.	Buena Vista	CO	Southwest	377,315	22,300	16,986	221	893	40,399	41,381	47,667	438	1,211	90,697	125%	
Morgan Capital Corporation	Fort Morgan	CO	Southwest	155,511	13,330	6,289	4,169	3,950	27,738	18,576	12,961	3,737	4,587	39,861	44%	
Verus Acquisition Group, Inc.	Fort Collins	CO	Southwest	281,947	14,365	45,134	88	7,204	66,792	11,957	52,402	-	2,101	66,460	0%	
Bankwell Financial Group, Inc. (BNC Financial Group, Inc.)	New Canaan	CT	Northeast	1,208,337	3,378	24,882	-	-	28,259	133,630	143,203	-	-	276,833	880%	
Salisbury Bancorp, Inc.	Lakeville	CT	Northeast	860,851	23,290	49,853	402	5,666	79,211	120,027	137,720	572	3,187	261,506	230%	
SBT Bancorp, Inc.	Simsbury	CT	Northeast	419,578	14,128	21,168	-	-	35,295	29,109	35,652	-	-	64,761	83%	
Community Bank Delaware	Lewes	DE	Mid-Atlantic	161,622	6,962	20,018	574	1,175	28,729	6,668	33,882	239	1,861	42,650	48%	
Bank of Central Florida	Lakeland	FL	Southeast	401,640	29,147	27,541	-	-	56,688	72,588	52,477	-	280	125,345	121%	
Community Southern Holdings, Inc. (Community Southern Bank)	Lakeland	FL	Southeast	-	13,773	15,059	813	115	29,759	-	-	-	-	-	-100%	
FineMark Holdings, Inc.	Fort Myers	FL	Southeast	963,656	12,141	15,375	112	-	27,628	42,435	56,545	112	1,030	100,122	262%	
Florida Business BancGroup, Inc.	Tampa	FL	Southeast	573,247	41,885	46,924	-	-	88,809	64,142	107,160	-	1,570	172,872	95%	
HomeBancorp, Inc.	Tampa	FL	Southeast	934,949	3,043	10,343	-	-	13,385	7,652	23,527	-	-	31,179	133%	
Jefferson Bancshares, Inc. (Jefferson Bank of Florida)	Oldsmar	FL	Southeast	229,611	9,021	4,870	-	-	13,891	20,463	29,215	-	-	49,678	258%	
Marquis Bank	Coral Gables	FL	Southeast	305,071	1,427	9,846	-	-	11,273	26,092	46,621	-	-	72,713	545%	
Ovation Holdings, Inc.	Naples	FL	Southeast	346,689	1,684	8,013	-	-	9,698	8,428	44,497	-	1,002	53,927	456%	
Platinum Bank Holding Co. (Platinum Bank)	Brandon	FL	Southeast	545,511	57,110	95,349	222	10,816	163,496	100,814	120,183	185	13,984	235,166	44%	
Lowndes Bancshares, Inc.	Valdosta	GA	Southeast	227,044	10,135	38,874	-	-	49,009	16,662	31,053	1,830	3,707	53,252	9%	
Resurgens Bancorp	Atlanta	GA	Southeast	127,807	8,251	4,870	-	1,965	15,086	12,679	16,163	-	-	28,842	91%	
The Peoples Bank of Talbotton	Talbotton	GA	Southeast	49,273	647	3,191	-	2,106	5,943	4,141	3,620	430	3,397	11,588	95%	
Commercial Financial Corp	Storm Lake	IA	Midwest	667,254	128,275	39,538	38,076	22,656	228,545	140,749	64,722	74,826	63,791	344,088	51%	
Heartland Financial Services, Inc.	Dubuque	IA	Midwest	6,848,022	506,645	531,185	98,111	214,759	1,350,700	1,097,840	804,950	212,294	248,347	2,363,431	75%	
Liberty Financial Services, Inc.	Sioux City	IA	Midwest	321,813	36,186	17,912	4,466	5,574	64,138	51,799	34,958	24,945	23,047	134,749	110%	
D. L. Evans Bancorp	Burley	ID	West	1,174,817	69,464	158,111	107,881	60,654	396,108	108,190	174,957	95,909	88,027	467,083	18%	
Bancorp Financial, Inc.	Oak Brook	IL	Midwest	633,866	5,790	9,122	-	-	14,912	33,742	13,293	-	-	47,035	215%	
Community Illinois Corporation	Rock Falls	IL	Midwest	249,023	10,821	16,703	22,134	78,909	28,768	17,066	23,450	25,373	94,657	20%		
First Bankers Trustshares, Inc.	Quincy	IL	Midwest	851,436	34,554	53,147	20,504	20,851	129,056	38,315	82,292	30,945	47,026	198,578	54%	
First Busey Corporation	Champaign	IL	Midwest	3,821,600	313,814	356,714	38,356	57,626	766,509	353,678	370,956	54,692	128,888	908,214	18%	
First Community Financial Corporation	Elgin	IL	Midwest	168,664	6,337	26,075	-	582	32,993	8,196	25,881	-	1,219	35,296	7%	
First Eldorado Bancshares, Inc.	Eldorado	IL	Midwest	302,185	7,789	-	7,887	25,857	41,533	34,318	11,186	15,304	64,304	125,112	201%	
Illinois State Bancorp, Inc.	Chicago	IL	Midwest	395,902	21,057	38,971	-	160	60,188	15,931	61,409	-	3,399	80,739	34%	
Merchants and Manufacturers Bank Corporation	Joliet	IL	Midwest	218,321	35,038	20,722	-	-	55,760	65,840	24,749	-	-	90,589	62%	
People First Bancshares, Inc.	Pana	IL	Midwest	370,955	48,975	9,408	48,716	13,254	120,352	54,100	41,656	78,272	47,283	221,311	84%	
Prime Banc Corp.	Dieterich	IL	Midwest	585,295	21,310	6,268	9,480	22,344	59,401	51,613	97,535	13,631	35,870	198,649	234%	
Signature Bancorporation, Inc.	Chicago	IL	Midwest	580,108	88,196	37,019	-	-	125,214	196,644	60,108	-	749	257,501	106%	
Southern Illinois Bancorp, Inc.	Carmi	IL	Midwest	409,567	37,465	17,420	18,888	21,392	95,164	51,511	34,952	27,735	36,209	150,407	58%	
Town and Country Financial Corporation	Springfield	IL	Midwest	154,958	34,830	59,359	6,536	5,550	106,274	50,900	101,877	8,239	9,505	169,711	60%	
Tri-County Financial Group, Inc.	Mendota	IL	Midwest	846,737	23,912	24,883	30,134	35,679	114,608	69,177	70,818	61,956	95,909	297,860	160%	
United Community Bancorp, Inc.	Chatham	IL	Midwest	1,768,086	211,038	155,561	57,598	92,821	517,019	159,701	172,126	78,620	138,748	549,195	6%	
AMB Financial Corp.	Munster	IN	Midwest	186,140	7,638	14,191	-	-	21,829	8,533	18,221	-	1,300	28,054	29%	
Community Bank Shares of Indiana, Inc.	New Albany	IN	Midwest	1,585,077	87,840	88,791	690	4,709	182,030	141,750	156,932	1,621	6,890	307,193	69%	
First Savings Financial Group, Inc.	Clarksville	IN	Midwest	724,857	26,351	39,403	-	-	65,754	25,952	59,187	2,245	6,675	94,059	43%	
Horizon Bancorp	Michigan City	IN	Midwest	2,213,530	63,712	84,200	3,279	7,424	158,615	129,863	180,660	2,898	15,601	329,022	107%	
Bern Bancshares, Inc.	Bern	KS	Midwest	88,129	4,671	46	14,941	3,145	22,803	3,952	504	22,007	6,820	33,283	46%	
Brotherhood Bancshares, Inc.	Kansas City	KS	Midwest	537,272	42,681	28,067	-	3,673	74,820	78,026	6,868	-	2,284	87,178	17%	
Equity Bancshares, Inc.	Wichita	KS	Midwest	1,353,759	72,242	44,546	7,028	5,075	128,891	209,150	136,835	13,824	19,209	379,018	194%	
Freedom Bancshares, Inc.	Overland Park	KS	Midwest	156,727	17,081	18,667	-	-	35,748	26,282	19,881	-	-	46,163	29%	
Osborne Investments, Inc.	Osborne	KS	Midwest	58,876	451	9,025	-	4,697	15,722	3,500	1,791	12,439	15,161	32,891	109%	
UBT Bancshares, Inc.	Marysville	KS	Midwest	595,845	41,004	27,943	44,044	63,137	176,128	42,085	22,641	81,593	135,317	281,636	60%	
FCB Bancorp, Inc.	Louisville	KY	Midwest	498,961	27,761	54,823	-	56	82,640	13,080	62,274	-	1,314	76,668	-7%	
Magnolia Bancshares Inc.	Hodgenville	KY	Midwest	173,580	6,246	10,176	2,066	14,930	33,419	11,265	21,552	4,021	23,094	59,932	79%	

Institution	Name	City	State	Region	Total Assets	Baseline Lending				Baseline Business Lending	Q2 2015				Q2 2015 Business Lending	% Change over Baseline
						Commercial & Industrial	Owner-Occupied Commercial Real Estate	Agricultural Production	Secured by Farmland		Commercial & Industrial	Owner-Occupied Commercial Real Estate	Agricultural Production	Secured by Farmland		
Community Trust Financial Corporation	Ruston	LA	Southwest		3,810,829	294,044	150,315	1,480	24,990	470,828	1,264,486	327,726	99	30,858	1,623,169	245%
First Guaranty Bancshares, Inc.	Hammond	LA	Southwest		1,506,199	85,481	82,769	17,727	12,111	198,087	220,379	135,517	27,939	14,997	398,832	101%
First NBC Bank Holding Company	New Orleans	LA	Southwest		4,118,108	288,580	212,783	-	261	501,625	1,115,360	443,825	-	1,519	1,560,704	211%
MidSouth Bancorp, Inc.	Lafayette	LA	Southwest		1,946,166	185,803	126,929	6,367	3,019	322,119	459,216	250,105	12,345	18,051	739,717	130%
Progressive Bancorp, Inc.	Monroe	LA	Southwest		511,954	54,604	42,050	1,671	7,976	106,300	65,920	41,463	13,342	45,353	166,078	56%
Island Bancorp, Inc.	Edgartown	MA	Northeast		177,232	2,672	20,909	-	-	23,581	7,514	28,850	-	-	36,364	54%
Leader Bancorp, Inc.	Arlington	MA	Northeast		984,231	7,075	24,647	-	-	31,722	26,403	82,769	-	-	109,172	244%
New England Bancorp, Inc.	Hyannis	MA	Northeast		249,500	9,707	19,019	-	-	28,726	33,657	46,371	-	-	80,028	179%
Provident Bancorp, Inc.	Amesbury	MA	Northeast		706,360	17,487	70,118	-	93	87,697	98,031	114,229	-	1,469	213,729	144%
StonehamBank, A Co-operative Bank	Stoneham	MA	Northeast		494,505	22,466	24,415	-	-	46,880	50,970	66,793	-	-	117,763	151%
Eagle Bancorp, Inc.	Bethesda	MD	Mid-Atlantic		5,728,647	325,046	122,093	-	-	447,140	970,176	516,754	-	487	1,487,417	233%
Howard Bancorp, Inc.	Ellicott City	MD	Mid-Atlantic		746,741	91,705	41,681	-	794	134,180	137,905	108,166	92	4,623	250,786	87%
Monument Bank	Bethesda	MD	Mid-Atlantic		486,385	20,990	12,522	-	576	34,088	45,859	28,819	-	963	75,641	122%
Birmingham Bloomfield Bancshares, Inc.	Birmingham	MI	Midwest		227,843	15,987	17,807	-	-	33,793	31,449	37,080	-	-	68,529	103%
Crestmark Bancorp, Inc.	Troy	MI	Midwest		743,732	153,006	1,470	-	-	154,475	457,970	751	-	-	458,721	197%
Huron Valley State Bank	Milford	MI	Midwest		106,519	5,648	16,506	-	191	22,345	13,690	38,402	-	138	52,230	134%
Level One Bancorp, Inc.	Farmington Hills	MI	Midwest		881,779	39,110	24,606	-	-	63,716	227,573	123,336	-	-	350,909	451%
Valley Financial Group, Ltd.	Saginaw	MI	Midwest		205,341	38,248	36,190	-	90	74,528	61,544	45,049	-	36	106,629	43%
Financial Services of Winger, Inc.	Fosston	MN	Midwest		170,597	19,628	7,190	25,894	21,040	73,751	25,712	20,712	48,824	42,037	137,285	86%
Heritage Bancshares Group, Inc.	Willmar	MN	Midwest		398,199	59,801	32,540	48,486	28,555	169,382	74,532	36,923	75,402	48,505	235,362	39%
Kerkhoven Bancshares, Inc.	Kerkhoven	MN	Midwest		73,871	4,668	9,381	3,475	7,114	24,637	10,731	22,659	4,907	8,584	46,881	90%
McLeod Bancshares, Inc.	Shorewood	MN	Midwest		410,032	23,330	3,763	5,618	2,780	35,490	19,665	23,155	5,875	3,623	52,318	47%
MidWest Bancorporation, Inc.	Eden Prairie	MN	Midwest		238,230	35,697	18,909	-	-	54,606	21,146	11,910	42,658	43,227	118,941	118%
Platinum Bancorp, Inc.	Oakdale	MN	Midwest		185,116	19,145	27,015	-	573	46,733	30,451	29,113	-	1,006	60,570	30%
Redwood Financial, Inc.	Redwood Falls	MN	Midwest		237,785	24,855	31,378	-	-	56,233	34,833	21,345	23,477	15,464	95,119	69%
Cardinal Bancorp II, Inc.	Washington	MO	Midwest		296,991	34,752	29,431	190	5,482	69,855	41,212	33,595	333	10,030	85,170	22%
Fortune Financial Corporation	Arnold	MO	Midwest		152,836	24,461	23,534	-	370	48,366	31,778	23,412	-	-	55,190	14%
Great Southern Bancorp, Inc.	Springfield	MO	Midwest		4,111,821	138,613	136,926	4,079	21,896	301,514	310,228	167,750	3,148	36,607	517,733	72%
Liberty Bancorp, Inc.	Liberty	MO	Midwest		442,431	23,445	53,499	-	-	76,944	62,948	70,186	217	729	134,080	74%
Security State Bancshares, Inc.	Charleston	MO	Midwest		711,355	56,094	57,781	30,314	49,925	194,113	45,471	68,766	62,544	114,386	291,167	50%
Southern Missouri Bancorp, Inc.	Poplar Bluff	MO	Midwest		1,293,259	71,715	87,689	29,586	31,048	220,038	110,944	129,295	57,930	82,030	380,199	73%
Triad Bancorp, Inc.	Frontenac	MO	Midwest		258,949	16,895	16,895	-	820	33,245	38,196	47,315	-	2,782	88,293	166%
Bancorp of Montana Holding Company	Missoula	MT	West		53,247	1,208	1,994	-	444	3,646	6,584	6,171	-	1,896	14,651	302%
First Bancorp	Troy	NC	Southeast		3,212,256	140,198	279,520	7,734	36,485	463,938	122,975	438,805	13,085	58,148	633,013	36%
Live Oak Bancshares, Inc.	Wilmington	NC	Southeast		844,760	27,794	73,668	-	-	101,462	166,584	228,117	-	11,844	406,545	301%
Premara Financial, Inc.	Charlotte	NC	Southeast		232,237	15,263	23,523	-	-	38,786	27,110	47,501	-	438	75,049	93%
Providence Bank	Rocky Mount	NC	Southeast		236,091	14,547	12,644	780	826	28,797	16,810	20,726	1,687	3,654	42,877	49%
Select Bancorp, Inc.	Dunn	NC	Southeast		741,846	67,810	104,974	4,486	9,786	187,056	60,544	116,988	9,859	13,880	201,271	8%
Union Bank & Trust Company	Oxford	NC	Southeast		262,067	19,991	15,549	10	3,112	38,662	25,992	28,061	3,296	6,788	64,137	66%
Alerus Financial Corporation	Grand Forks	ND	Midwest		1,557,062	180,756	65,037	33,489	10,852	290,134	404,554	132,792	42,184	12,947	592,477	104%
Western State Agency, Inc.	Devils Lake	ND	Midwest		768,693	97,220	32,153	14,569	6,955	150,896	296,434	23,230	23,934	14,217	357,815	137%
Adbanc Inc.	Ogallala	ND	Midwest		647,977	69,479	59,439	77,060	51,676	257,654	71,421	68,005	136,560	94,778	370,764	44%
Banner County Ban Corporation	Harrisburg	NE	Midwest		114,336	8,633	2,981	30,815	15,368	57,797	10,723	11,770	37,998	26,029	85,820	48%
First State Holding Co. (Wilber Co.)	Lincoln	NE	Midwest		432,664	40,835	24,786	25,570	36,985	128,176	44,185	37,538	43,415	105,825	230,963	80%
Stockmens Bank	Colorado Springs	CO	Southwest		91,112	13,050	4,465	6,672	2,035	28,221	18,233	9,501	18,333	5,281	51,348	82%
First Colebrook Bancorp, Inc.	Colebrook	NH	Northeast		262,453	25,654	42,281	569	82	68,585	38,678	50,098	732	647	90,155	31%
Guaranty Bancorp, Inc.	Woodsville	NH	Northeast		418,596	37,136	48,710	454	1,988	88,288	41,786	59,475	381	2,744	104,386	18%
New Hampshire Thrift Bancshares, Inc.	Newport	NH	Northeast		1,510,096	57,064	80,606	-	-	137,670	65,258	190,997	10	459	256,724	86%
Northway Financial, Inc.	Berlin	NH	Northeast		922,335	44,870	67,422	-	-	112,292	63,099	58,104	-	-	121,203	8%
ConnectOne Bancorp, Inc.	Englewood Cliffs	NJ	Mid-Atlantic		3,657,207	19,511	83,294	-	-	102,806	419,640	244,486	-	-	664,126	546%
Crest Savings Bancorp, Inc.	Wildwood	NJ	Mid-Atlantic		419,391	3,201	17,693	-	-	20,894	4,351	22,224	-	-	26,575	27%
Freedom Bank	Oradell	NJ	Mid-Atlantic		283,969	14,905	17,540	-	-	32,445	17,257	43,380	-	-	60,637	87%
Harmony Bank	Jackson Township	NJ	Mid-Atlantic		272,331	929	9,059	-	1,000	10,988	12,749	48,790	-	2,418	63,957	482%
Highlands Bancorp, Inc.	Vernon	NJ	Mid-Atlantic		299,210	16,612	17,780	-	777	35,168	39,857	67,443	-	1,029	108,329	208%
Hopewell Valley Community Bank	Pennington	NJ	Mid-Atlantic		495,016	9,885	76,725	-	876	87,485	22,393	125,788	-	659	148,840	70%
Regal Bank	Livingston	NJ	Mid-Atlantic		373,147	1,682	24,190	-	-	25,872	3,314	35,395	-	-	38,709	50%
Stewardship Financial Corporation	Midland Park	NJ	Mid-Atlantic		699,841	48,805	156,337	-	1,053	206,195	26,048	191,788	-	1,786	219,622	7%
Two River Bancorp (Community Partners Bancorp)	Middletown	NJ	Mid-Atlantic		844,241	48,487	135,572	-	204	184,262	44,335	211,872	-	147	256,354	39%
Meadows Bank	Las Vegas	NV	West		484,533	29,330	21,164	-	-	50,495	140,508	84,744	-	-	225,252	346%
Alma Bank	Astoria	NY	Mid-Atlantic		1,026,158	66,760	25,038	-	-	91,798	163,692	225,623	-	-	389,315	324%
Catskill Hudson Bancorp, Inc.	Rock Hill	NY	Mid-Atlantic		407,832	42,715	54,456	277	1,075	98,522	48,022	92,479	166	1,199	141,866	44%
Greater Rochester Bancorp, Inc.	Rochester	NY	Mid-Atlantic		432,076	43,466	17,134	-	1,736	62,336	111,375	55,313	-	663	167,351	168%
Kinderhook Bank Corp.	Kinderhook	NY	Mid-Atlantic		386,148	18,911	19,028	58	2,330	40,328	31,595	46,240	754	265	78,854	96%
Pathfinder Bancorp, Inc.	Oswego	NY	Mid-Atlantic		698,629	25,983	48,698	-	786	75,467	47,390	100,139	87	614	148,230	96%
Seneca-Cayuga Bancorp, Inc.	Seneca Falls	NY	Mid-Atlantic		278,912	6,963	9,127	-	-	16,090	17,308	15,296	3,048	4,019	39,671	147%
Columbus First Bancorp, Inc.	Worthington	OH	Midwest		294,026	19,279	15,132	-	-	34,411	29,009	36,361	-	827	66,197	92%
Community Independent Bancorp Inc.	West Salem	OH	Midwest		95,981	2,587	5,795	133	3,505	12,020	2,908	8,595	1,359	6,874	19,736	64%
AmeriBank Holding Company	Collinsville	OK	Southwest		219,838	19,843	9,41									

Institution				Region	Total Assets	Baseline Lending				Baseline Business Lending	Q2 2015				Q2 2015 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		
Codorus Valley Bancorp, Inc.	York	PA	Mid-Atlantic	1,369,410	46,618	104,503	1,653	24,703	177,476	119,698	154,379	6,291	46,302	326,670	84%	
DNB Financial Corporation	Downingtown	PA	Mid-Atlantic	756,112	38,960	73,668	-	10,878	123,505	42,243	115,830	-	16,296	174,369	41%	
Enclave Financial Corp.	Emlenton	PA	Mid-Atlantic	597,667	33,244	25,924	-	-	59,168	53,490	23,170	40	137	76,837	30%	
Enterprise Financial Services Group, Inc.	Allison Park	PA	Mid-Atlantic	250,075	37,394	75,423	-	424	113,241	34,382	100,654	-	97	135,133	19%	
First Resource Bank	Exton	PA	Mid-Atlantic	193,180	11,395	19,652	-	1,119	32,165	17,347	41,013	-	1,040	59,400	85%	
Jonestown Bank and Trust Company	Jonestown	PA	Mid-Atlantic	453,839	6,880	29,539	11	4,390	40,820	17,351	39,401	120	5,229	62,101	52%	
MileStone Bank	Doylestown	PA	Mid-Atlantic	237,704	17,161	29,937	-	-	47,098	65,609	62,545	-	55	128,209	172%	
Monument Bank	Doylestown	PA	Mid-Atlantic	251,929	1,478	17,409	-	828	19,175	1,519	45,328	-	727	47,574	141%	
Penn Liberty Financial Corp.	Wayne	PA	Mid-Atlantic	639,176	58,496	84,723	-	-	143,218	87,911	116,926	-	-	204,837	43%	
Mid Bank Bancorp, Inc.	Millersburg	PA	Mid-Atlantic	898,735	65,191	6,588	4	6,584	78,368	122,021	114,404	-	3,777	240,202	207%	
The Victory Bancorp, Inc.	Limerick	PA	Mid-Atlantic	164,896	13,913	8,245	-	1,757	23,916	34,228	36,329	-	2,356	72,913	205%	
Carolina Alliance Bank	Spartanburg	SC	Southeast	432,746	29,943	34,965	-	830	65,737	46,287	90,700	-	855	137,842	110%	
GrandSouth Bancorporation	Greenville	SC	Southeast	403,656	49,299	43,148	114	3,454	96,015	87,704	43,748	419	680	132,551	38%	
TCB Corporation	Greenwood	SC	Southeast	337,177	16,375	40,863	-	1,056	58,294	15,779	55,833	-	1,808	73,420	26%	
BHCB Holding Company	Rapid City	SD	Midwest	166,650	11,260	16,312	1,696	1,627	30,895	22,547	45,370	279	3,877	72,073	133%	
CapitalMark Bank & Trust	Chattanooga	TN	Southeast	1,048,910	88,680	45,869	-	-	134,549	221,140	218,563	-	525	440,228	227%	
Carroll Financial Services, Inc.	Huntingdon	TN	Southeast	270,919	7,921	34,549	4,141	14,441	61,052	12,931	47,163	10,044	21,418	91,556	50%	
Community First Bancshares, Inc.	Union City	TN	Southeast	1,900,083	102,278	165,597	16,329	35,772	319,976	123,193	161,361	18,549	37,156	340,259	6%	
Evolve Bancorp, Inc.	Cordova	TN	Southeast	376,468	8,239	5,161	2,211	3,490	19,101	46,791	55,634	3,295	2,074	107,794	464%	
Franklin Financial Network, Inc.	Franklin	TN	Southeast	1,766,616	10,261	9,123	823	149	20,356	146,374	79,610	3,491	1,116	230,591	1033%	
Independent Holdings, Inc.	Memphis	TN	Southeast	934,042	39,655	11,109	-	1,474	52,238	71,543	31,026	-	4,898	107,467	106%	
InsCorp, Inc.	Nashville	TN	Southeast	297,046	11,667	8,603	-	765	21,034	58,639	21,474	-	674	80,787	284%	
Landmark Community Bank	Collierville	TN	Southeast	752,961	17,728	11,183	94	263	29,268	42,852	22,473	-	2,302	67,627	131%	
Magna Bank	Memphis	TN	Southeast	587,884	24,492	17,032	-	-	41,524	78,471	27,681	370	6,729	113,251	173%	
Merchants and Planters Bancshares, Inc.	Bolivar	TN	Southeast	83,715	5,479	10,527	361	2,730	19,097	2,837	9,732	42	4,701	17,312	-9%	
United Community Banks, Inc.	Blairsville	GA	Southeast	7,867,212	346,854	962,962	1,213	47,079	1,358,107	703,657	1,226,524	1,121	43,898	1,975,200	4%	
Planters Financial Group, Inc.	Clarksville	TN	Southeast	884,470	59,970	67,388	12,733	34,238	174,327	74,345	83,443	23,098	46,657	227,543	31%	
SmartFinancial, Inc.	Pigeon Forge	TN	Southeast	543,544	21,736	14,293	-	1,139	37,167	37,507	81,564	-	1,186	120,257	224%	
Summer Bank & Trust	Gallatin	TN	Southeast	159,831	12,075	15,701	43	694	28,512	11,343	19,158	32	627	31,160	9%	
AIM Bancshares, Inc.	Levelland	TX	Southwest	795,300	39,299	14,585	13,262	6,874	74,020	166,441	75,064	47,452	39,281	328,220	343%	
BMC Bancshares, Inc.	Dallas	TX	Southwest	80,951	765	2,514	825	223	4,326	1,622	16,097	9	-	17,728	310%	
Independent Bank Group, Inc.	McKinney	TX	Southwest	4,370,665	82,574	177,239	13,025	12,039	284,877	612,933	721,089	12,844	24,470	1,371,336	381%	
FB Bancorp	San Antonio	TX	Southwest	719,033	99,765	2,480	-	-	102,244	41,874	1,453	87,143	-	130,470	28%	
First Texas BHC, Inc.	Fort Worth	TX	Southwest	1,638,181	85,806	71,371	110	2,229	159,515	242,008	154,343	650	16,589	413,590	159%	
Frontier Bancshares, Inc.	Austin	TX	Southwest	581,051	25,056	29,742	851	6,814	62,462	108,353	129,324	99	10,493	248,269	297%	
Happy Bancshares, Inc.	Amarillo	TX	Southwest	2,651,075	201,680	93,384	130,663	51,686	477,414	423,664	189,469	277,614	212,523	1,103,270	131%	
Joaquin Bancshares Inc.	Huntington	TX	Southwest	117,209	14,762	13,696	1,602	13,014	43,074	20,871	13,826	2,854	12,635	50,186	17%	
Liberty Capital Bancshares, Inc.	Addison	TX	Southwest	167,611	9,008	5,927	-	1,722	16,657	31,142	18,133	-	3,333	52,608	216%	
McLaughlin Bancshares, Inc.	Rails	TX	Southwest	290,750	18,912	4,166	29,426	3,706	56,210	42,138	14,424	27,689	9,769	94,020	67%	
Pioneer Bank, SSB	Drippings Springs	TX	Southwest	408,963	7,439	8,987	-	1,142	17,568	31,606	49,916	972	12,787	95,281	442%	
Sovereign Bancshares, Inc.	Dallas	TX	Southwest	1,118,392	196,282	22,060	-	918	219,260	324,910	107,519	-	5,957	438,386	100%	
Steele Holdings, Inc.	Tyler	TX	Southwest	266,867	14,649	15,060	427	1,007	31,142	27,256	24,610	132	1,818	53,816	73%	
The ANB Corporation	Terrell	TX	Southwest	2,593,926	142,877	265,405	6,732	22,473	437,487	153,945	460,676	8,980	11,190	634,791	45%	
Third Coast Bancshares, Inc. (Third Coast Bank SSB)	Humble	TX	Southwest	391,310	33,954	30,443	-	-	64,397	101,478	84,620	929	3,091	190,118	195%	
Vertex Holdings, Inc.	Dallas	TX	Southwest	822,629	24,303	14,187	-	1,151	39,641	201,712	84,572	-	11,796	298,080	652%	
Cache Valley Banking Company	Logan	UT	Southwest	854,932	33,786	133,956	136	-	99,462	93,958	198,492	30,047	46,884	369,381	271%	
LCA Bank Corporation	Park City	UT	Southwest	133,956	136	-	-	-	136	3,503	-	-	-	3,503	2485%	
Medallion Bank	Salt Lake City	UT	Southwest	1,004,628	234,859	-	-	-	234,859	389,723	-	-	-	389,723	66%	
Blue Ridge Bancshares, Inc.	Luray	VA	Southeast	247,466	4,225	15,593	159	2,442	22,419	14,862	12,863	81	5,121	41,927	87%	
Citizens Community Bank	South Hill	VA	Southeast	170,236	18,419	16,605	251	3,246	38,520	14,227	29,270	2,986	5,547	52,030	35%	
Heritage Bancshares, Inc.	Norfolk	VA	Southeast	323,637	29,431	36,330	-	-	65,761	25,362	52,827	-	-	78,189	19%	
WashingtonFirst Bancshares, Inc.	Reston	VA	Southeast	1,523,485	60,171	13,644	117	3,240	77,172	149,944	211,825	-	336	362,105	369%	
Puget Sound Bank	Bellevue	WA	West	425,143	49,945	28,866	-	-	78,810	127,267	74,504	-	1,406	203,177	158%	
U&I Financial Corp	Lynnwood	WA	West	237,055	8,950	34,994	-	-	43,943	14,994	54,046	-	-	69,040	57%	
W.T.B. Financial Corporation	Spokane	WA	West	4,838,057	726,366	358,143	80,131	37,049	1,201,688	980,649	503,412	206,280	41,602	1,731,943	44%	
County Bancorp, Inc.	Manitowoc	WI	Midwest	780,618	44,238	63,411	118,072	171,649	397,369	49,497	76,693	184,725	211,853	522,768	32%	
Deerfield Financial Corporation	Deerfield	WI	Midwest	124,210	15,306	116	4,065	1,820	21,306	7,155	9,114	3,407	6,246	25,922	22%	
First American Investment, Inc.	Hudson	WI	Midwest	163,109	4,014	15,043	163	-	19,220	20,503	28,836	601	2,071	52,011	171%	
First Menasha Bancshares, Inc.	Neenah	WI	Midwest	423,514	51,762	29,044	6	519	81,331	79,393	55,812	34	1,337	136,576	68%	
Nicolet Bancshares, Inc.	Green Bay	WI	Midwest	1,169,656	129,937	137,477	41	2,935	269,850	274,790	175,808	14,432	40,783	505,813	87%	
Northern Bancshares, Inc.	McFarland	WI	Midwest	428,173	26,290	62,897	1,313	15,949	106,449	33,992	101,592	22	4,371	139,977	31%	
PFSB Bancorporation, Inc.	Pigeon Falls	WI	Midwest	79,208	3,710	8,995	6,075	11,414	30,194	4,209	5,502	11,817	19,130	40,658	35%	
Sword Financial Corporation	Horicon	WI	Midwest	598,041	63,172	127,299	10,132	21,004	221,607	83,550	132,158	28,092	73,151	316,951	43%	
First Bank of Charleston Inc.	Charleston	WV	Southeast	206,762	23,426	1,497	-	-	24,923	26,246	3,762	-	-	30,008	20%	
MVB Financial Corp.	Fairmont	WV	Southeast	1,250,485	15,650	38,312	-	-	53,962	133,892	149,686	-	2,480	286,058	430%	