

CDFI Market Conditions Second Quarter 2013

Report II – Detailed Tables Published January 2014

The Opportunity Finance Network CDFI Market Conditions Report is based on a survey of community development financial institutions (CDFIs). Opportunity Finance Network began conducting these surveys in October 2008 to better understand the impacts of tight credit markets and the economic downturn on the opportunity finance industry. Through the first half of 2012, OFN conducted a survey each quarter and published four Market Conditions Reports each year. Beginning in the second half of 2013, OFN has conducted two quarterly surveys each year and published two Market Conditions Reports each year based on second and fourth quarter activity. Each report provides a view of CDFI responses to current market conditions, analysis of regional and primary financing sector differences, and analysis of important trends.

Opportunity Finance Network
Public Ledger Building
620 Chestnut Street
Suite 572
Philadelphia, PA 19106-3413

P 215.923.4754
F 215.923.4755

www.ofn.org

CDFI Market Conditions Report Second Quarter 2013

Published January 2014

INTRODUCTION

This report presents the results of the eighteenth CDFI Market Conditions Survey. OFN conducted the survey in August - September 2013. The survey covers the second quarter (April – June) of 2013. The CDFI Market Conditions Survey is the only survey of its kind; there is no other source of current data on CDFI industry performance.

The CDFI Market Conditions Report includes two separate documents:

- CDFI Market Conditions, Second Quarter 2013, Report I - Results and Analysis
- CDFI Market Conditions, Second Quarter 2013, Report II - Detailed Tables

The first report provides a concise and streamlined presentation of the survey findings. It includes a discussion of the survey responses from the second quarter survey as well as a comparative analysis with previous quarters for both the full and trend survey samples.

This document, *Report II – Detailed Tables*, provides the supporting data for the Report I analysis including data for the full and trend samples and all breakouts. It also includes the methodology and a list of survey respondents.

TABLE OF CONTENTS

Table I. Results for All Respondents	1
Table II. Results by Asset Size	
II A. All Large CDFIs	5
II B. All Medium CDFIs	8
II C. All Small CDFIs	11
Table III. Results by Financing Sector	
III A. All Business	14
III B. All Commercial Real Estate	17
III C. All Community Services	20
III D. All Consumer	23
III E. All Housing to Individuals	26
III F. All Housing to Organizations	29
III G. All Microenterprise	32
Table IV. Results by Region	
IV A. All Midwest CDFIs	35
IV B. All Northeast CDFIs	38
IV C. All South CDFIs	41
IV D. All West CDFIs	44
Table V. Results for Trend Respondents	47
Appendices:	
Appendix I. Methodology and Changes in the Survey Questions	51
Appendix II. Definitions of Categories	52
Appendix III. List of CDFIs Participating in the OFN Market Conditions Survey	
A. All Respondents	54
B. Trend Sample	57
Appendix IV. Composition of Breakout Samples	
A. Sectoral Composition by Financial Institution Type	58
B. Sectoral Composition by Asset Size	58
C. Sectoral Composition by Region	58

Table I: All Respondents

All Summary

I. Results for All Respondents	13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
All	143	149	126	124	139	112	138	153	118	122	125	107	121	129	132	113	118
Type n=	143	149	126	124	139	112	138	153	118	122	125	107	121	129	132	113	118
Banks	1%	1%	2%	1%	1%	3%	1%	2%	1%	1%	2%	2%	2%	2%	2%	3%	1%
Credit Unions	5%	7%	5%	4%	5%	8%	11%	10%	8%	9%	7%	10%	11%	12%	8%	5%	5%
Loan Funds	93%	91%	93%	94%	93%	88%	86%	86%	90%	89%	89%	86%	84%	84%	86%	88%	92%
Venture Funds	1%	1%	1%	1%	1%	1%	2%	1%	2%	2%	2%	2%	3%	2%	3%	4%	3%
Financing Sector n=	142	149	126	124	139	111	138	153	118	122	125	107	121	129	132	113	118
Business	29%	30%	33%	35%	31%	32%	29%	30%	30%	30%	28%	28%	28%	26%	27%	34%	24%
Commercial Real Estate	4%	6%	4%	4%	3%	3%	5%	3%	3%	3%	3%	3%	4%	6%	3%	6%	2%
Community Services	8%	5%	6%	10%	5%	8%	5%	6%	6%	6%	5%	7%	6%	5%	11%	9%	6%
Consumer	4%	7%	6%	2%	6%	5%	8%	8%	5%	5%	7%	9%	8%	13%	6%	4%	5%
Housing to Individuals	13%	17%	11%	14%	16%	13%	12%	12%	16%	14%	13%	12%	12%	13%	14%	12%	15%
Housing to Organizations	24%	23%	25%	23%	24%	26%	25%	20%	25%	21%	28%	22%	26%	26%	23%	19%	28%
Intermediary	2%	2%	1%	1%	2%	2%	3%	2%	2%	2%	2%	2%	2%	1%	2%	4%	2%
Microenterprise	15%	10%	14%	12%	14%	13%	12%	17%	14%	19%	14%	17%	13%	10%	15%	12%	19%
Urban/Rural Market n=	143	149	126	124	139	110	137	153	118	122	125	107	121	129	132	113	118
Equally Rural/Urban	23%	19%	23%	22%	23%	24%	22%	22%	14%	16%	21%	21%	22%	19%	17%	19%	19%
Primarily Rural	27%	25%	29%	28%	27%	29%	32%	25%	33%	30%	28%	29%	26%	26%	33%	30%	28%
Primarily Urban	50%	56%	48%	50%	50%	47%	46%	53%	53%	54%	51%	50%	51%	54%	50%	51%	53%
Region n=	143	147	126	124	139	112	138	153	118	122	125	107	121	129	132	113	118
Midwest	21%	20%	20%	23%	21%	23%	20%	26%	25%	21%	22%	23%	20%	21%	23%	21%	18%
Northeast	20%	24%	21%	26%	27%	24%	23%	22%	28%	29%	28%	25%	26%	26%	27%	27%	30%
South*	34%	33%	33%	32%	33%	34%	36%	30%	28%	25%	26%	35%	29%	33%	30%	30%	26%
West	26%	23%	25%	19%	19%	19%	22%	22%	19%	25%	23%	17%	26%	19%	20%	21%	26%
Asset Size n=	143	147	126	124	138	110	134	139	116	121	125	107	121	129	132	112	114
Assets > \$50MM	22%	27%	28%	27%	21%	33%	28%	29%	26%	26%	26%	24%	24%	22%	19%	21%	17%
Assets between \$10-50MM	46%	41%	40%	41%	44%	35%	34%	27%	29%	31%	33%	33%	36%	31%	35%	37%	30%
Assets < \$10MM	31%	32%	32%	32%	35%	32%	38%	44%	45%	43%	41%	43%	40%	47%	46%	42%	54%

* Includes Puerto Rico.

Table I: All Respondents

Demand, Originations and Capital

I. Results for All Respondents	13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Number of Financing Applications Received, Change from Previous Year (%) n=	142	148	126	124	138	107	138	153	115	121	121	106	118	127	NR	NR	NR
Decreased	19%	25%	25%	23%	29%	33%	33%	33%	26%	40%	35%	25%	24%	21%	NR	NR	NR
Increased	64%	64%	53%	56%	57%	56%	53%	45%	56%	42%	45%	52%	55%	59%	NR	NR	NR
No Change	17%	11%	21%	22%	14%	11%	14%	22%	18%	18%	21%	24%	21%	20%	NR	NR	NR
Number of Loans/Investments Originated, Change from Previous Year (%) n=	141	149	126	124	138	109	138	153	115	122	125	106	120	127	NR	NR	NR
Decreased	26%	32%	26%	32%	30%	27%	30%	34%	37%	41%	39%	38%	29%	30%	NR	NR	NR
Increased	60%	55%	56%	48%	60%	61%	54%	48%	48%	39%	43%	40%	50%	40%	NR	NR	NR
No Change	14%	13%	18%	20%	9%	13%	15%	18%	15%	20%	18%	23%	21%	30%	NR	NR	NR
Ability to Access Capital, Change from Previous Year (%) n=	121	134	112	114	130	95	121	127	105	107	102	88	91	101	NR	NR	NR
Decreased	8%	9%	13%	8%	6%	7%	15%	12%	10%	9%	18%	15%	27%	28%	NR	NR	NR
Increased	45%	44%	42%	45%	48%	52%	36%	37%	51%	54%	44%	36%	31%	26%	NR	NR	NR
No Change	46%	47%	45%	47%	46%	41%	50%	51%	38%	36%	38%	49%	42%	47%	NR	NR	NR
Capital Liquidity, Change from Previous Year (%) n=	142	148	126	123	137	109	137	148	113	120	124	106	120	125	NR	NR	NR
Decreased	27%	22%	16%	19%	20%	18%	31%	24%	25%	25%	28%	27%	30%	31%	NR	NR	NR
Increased	54%	57%	53%	57%	55%	56%	48%	45%	56%	53%	40%	40%	38%	32%	NR	NR	NR
No Change	19%	20%	31%	24%	24%	26%	20%	30%	19%	23%	32%	33%	32%	37%	NR	NR	NR
Capital-Constrained (%) n=	143	148	125	122	139	112	137	151	116	122	123	106	119	125	132	113	118
Both	8%	5%	8%	2%	5%	5%	9%	11%	8%	11%	12%	15%	19%	22%	21%	25%	25%
Debt	8%	3%	2%	1%	2%	2%	4%	6%	3%	7%	3%	6%	12%	13%	14%	16%	15%
Equity	10%	7%	4%	7%	9%	10%	12%	10%	7%	8%	11%	8%	18%	12%	15%	10%	14%
Neither	73%	85%	86%	89%	84%	83%	75%	73%	82%	75%	73%	72%	50%	53%	49%	50%	47%
Capital Shortfall During the Quarter n=	30	16	12	8	16	12	27	30	16	21	20	13	NR	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)	\$ 198.5	\$ 215.3	\$ 89.8	\$ 25.2	\$ 44.3	\$ 52.1	\$ 120.8	\$ 86.0	\$ 38.0	\$ 27.2	\$ 80.1	\$ 23.8	NR	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)	\$ 6.6	\$ 13.5	\$ 7.5	\$ 3.2	\$ 2.8	\$ 4.3	\$ 4.5	\$ 2.9	\$ 2.4	\$ 1.3	\$ 4.0	\$ 1.8	NR	NR	NR	NR	NR
Average Cost of Borrowed Capital n=	143	148	125	122	137	109	137	149	115	121	122	105	119	124	130	112	116
Decreased	16%	16%	17%	16%	18%	18%	7%	13%	11%	13%	12%	13%	19%	9%	17%	15%	13%
Increased	14%	12%	9%	7%	11%	10%	7%	11%	11%	9%	13%	8%	11%	8%	14%	15%	15%
No Change	70%	72%	74%	77%	71%	72%	86%	77%	77%	78%	75%	79%	70%	83%	69%	70%	72%

Table I: All Respondents

Portfolio Quality

I. Results for All Respondents		13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Average Loan Loss Reserve (%)	n=	133	122	96	100	130	98	122	131	99	106	97	88	104	NR	NR	NR	NR
Loan Loss Reserve		8.7%	7.8%	10.3%	8.7%	8.3%	8.8%	8.9%	8.7%	10.4%	9.6%	10.8%	8.8%	8.5%	NR	NR	NR	NR
Average Portfolio-at-Risk	n=	133	122	96	100	130	98	122	131	99	106	97	88	104	108	110	102	97
31-60 days		1.6%	1.8%	1.7%	2.2%	1.8%	1.8%	1.4%	3.0%	2.1%	2.5%	4.0%	2.7%	2.4%	2.7%	2.9%	2.7%	2.7%
61-90 days		0.8%	0.7%	1.1%	1.0%	1.1%	0.8%	1.0%	1.4%	0.8%	1.2%	1.5%	2.1%	1.5%	1.2%	1.4%	1.7%	1.7%
90+ days		3.0%	2.5%	2.5%	2.7%	2.9%	4.2%	4.2%	4.1%	5.5%	4.8%	4.7%	5.2%	4.2%	5.6%	5.6%	4.8%	6.8%
Total		5.3%	5.1%	5.3%	5.9%	5.8%	6.8%	6.5%	8.5%	8.5%	8.5%	10.2%	10.1%	8.1%	9.5%	10.0%	9.3%	11.2%
Average Non-Accruals (%)	n=	133	122	90	90	112	88	122	130	85	90	86	66	NR	NR	NR	NR	NR
Non-Accruals		1.4%	1.2%	0.9%	2.1%	0.9%	1.3%	1.0%	3.9%	1.2%	1.1%	1.6%	0.4%	NR	NR	NR	NR	NR
Average Loans Restructured (%)		133	122	90	90	112	88	122	130	85	90	86	66	NR	NR	NR	NR	NR
Loans Restructured		3.9%	4.7%	6.3%	4.9%	7.0%	5.0%	5.4%	5.0%	7.7%	7.5%	4.4%	4.2%	NR	NR	NR	NR	NR
Average Net Charge-Offs (%)	n=	133	122	96	100	130	98	122	131	99	106	97	88	104	108	110	102	97
Net Charge-Offs		0.4%	0.7%	0.5%	0.3%	1.3%	0.8%	0.7%	0.5%	1.0%	0.7%	0.8%	0.9%	1.1%	0.7%	0.8%	0.4%	1.6%
Number of Loans/Investments in Workout (%)	n=	142	147	117	119	136	107	130	139	111	113	122	107	120	129	128	112	117
Decreased		24%	18%	17%	18%	16%	23%	18%	15%	23%	20%	11%	14%	8%	8%	12%	8%	4%
Increased		15%	17%	16%	23%	21%	21%	14%	23%	32%	20%	34%	37%	50%	42%	45%	41%	56%
No Change		61%	65%	67%	60%	63%	56%	68%	62%	46%	59%	55%	49%	43%	50%	43%	51%	40%
Number of Loans Given Term Extensions (%)	n=	142	149	119	119	139	108	131	136	112	113	124	105	119	127	128	111	116
Decreased		16%	15%	18%	19%	17%	18%	15%	9%	13%	19%	18%	15%	8%	6%	6%	6%	3%
Increased		13%	17%	17%	19%	22%	19%	15%	18%	27%	18%	23%	30%	41%	31%	45%	37%	51%
No Change		70%	68%	66%	61%	61%	63%	70%	74%	61%	64%	59%	54%	51%	63%	49%	57%	46%

Table I: All Respondents

Outlook

I. Results for All Respondents		13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Expected Demand for Financing(%)	n=	143	149	121	123	139	108	134	141	115	120	124	106	120	121	126	109	117
Decrease		4%	3%	2%	1%	4%	6%	2%	4%	3%	8%	2%	3%	7%	6%	4%	4%	5%
Increase		64%	66%	69%	73%	70%	62%	70%	68%	67%	60%	65%	73%	68%	64%	70%	72%	83%
No Change		31%	31%	29%	26%	27%	32%	28%	28%	30%	33%	33%	25%	25%	30%	26%	24%	12%
Projected Financing Next Year (if no Capital Constraints)	n=	130	141	115	115	130	103	124	125	103	103	109	86	NR	NR	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 1,947	\$ 2,954	\$ 1,809	\$ 2,012	\$ 2,309	\$ 2,068	\$ 2,474	\$ 1,962	\$ 1,737	\$ 1,488	\$ 1,970	\$ 457	NR	NR	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 15.0	\$ 21.0	\$ 15.7	\$ 17.5	\$ 17.8	\$ 20.1	\$ 20.0	\$ 15.7	\$ 16.9	\$ 14.4	\$ 18.1	\$ 5.3	NR	NR	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	99	95	76	79	92	68	93	90	64	68	79	NR	NR	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 650	\$ 662	\$ 468	\$ 536	\$ 694	\$ 664	\$ 888	\$ 575	\$ 355	\$ 341	\$ 499	NR	NR	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 6.6	\$ 7.0	\$ 6.2	\$ 6.8	\$ 7.5	\$ 9.8	\$ 9.5	\$ 6.4	\$ 5.5	\$ 5.0	\$ 6.3	NR	NR	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	143	149	121	121	138	107	134	139	114	119	125	107	121	120	131	109	115
Deteriorate		4%	1%	5%	5%	7%	8%	5%	6%	7%	4%	10%	12%	23%	21%	23%	24%	45%
Improve		41%	36%	37%	34%	45%	35%	35%	42%	44%	39%	36%	41%	33%	32%	30%	28%	24%
No Change		55%	63%	58%	61%	48%	57%	60%	52%	49%	56%	54%	47%	44%	48%	47%	49%	30%

Table II. Results by Asset Size

Demand, Originations and Capital

II. A. All Large CDFIs	13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Number of Financing Applications Received, Change Over Previous Year(%) n=	32	39	35	33	29	36	38	40	30	31	32	26	28	28	NR	NR	NR
Decreased	19%	18%	17%	18%	10%	31%	37%	35%	30%	39%	28%	31%	39%	46%	NR	NR	NR
Increased	66%	74%	69%	64%	72%	58%	47%	45%	57%	42%	53%	50%	46%	36%	NR	NR	NR
No Change	16%	8%	14%	18%	17%	11%	16%	20%	13%	19%	19%	19%	14%	18%	NR	NR	NR
Number of Loans/Investments Originated, Change Over Previous Year (%) n=	31	39	35	33	29	36	38	40	30	32	33	26	29	28	NR	NR	NR
Decreased	39%	23%	14%	30%	17%	31%	39%	38%	30%	28%	45%	42%	55%	50%	NR	NR	NR
Increased	55%	67%	66%	45%	69%	50%	45%	55%	60%	53%	48%	50%	38%	32%	NR	NR	NR
No Change	6%	10%	20%	24%	14%	19%	16%	8%	10%	19%	6%	8%	7%	18%	NR	NR	NR
Ability to Access Capital, Change from Previous Year (%) n=	30	36	30	30	28	31	36	39	30	32	29	26	27	25	NR	NR	NR
Decreased	3%	11%	13%	7%	7%	6%	17%	10%	7%	6%	14%	8%	15%	12%	NR	NR	NR
Increased	37%	36%	47%	33%	57%	58%	33%	41%	40%	59%	41%	42%	26%	28%	NR	NR	NR
No Change	60%	53%	40%	60%	36%	35%	50%	49%	53%	34%	45%	50%	59%	60%	NR	NR	NR
Capital Liquidity, Change Over Previous Year(%) n=	31	39	35	33	29	36	38	40	30	32	33	26	29	28	NR	NR	NR
Decreased	19%	21%	20%	15%	17%	14%	26%	20%	20%	19%	27%	27%	24%	25%	NR	NR	NR
Increased	55%	59%	49%	61%	72%	61%	47%	48%	60%	72%	39%	38%	45%	32%	NR	NR	NR
No Change	26%	21%	31%	24%	10%	25%	26%	33%	20%	9%	33%	35%	31%	43%	NR	NR	NR
Capital-Constrained (%) n=	32	39	35	32	29	36	38	40	30	32	32	26	29	28	25	24	19
Both	9%	3%	11%	6%	0%	3%	8%	3%	0%	6%	6%	15%	21%	14%	20%	21%	26%
Debt	3%	8%	3%	0%	3%	3%	3%	5%	7%	9%	9%	8%	10%	21%	28%	25%	26%
Equity	6%	5%	3%	6%	7%	6%	11%	13%	7%	3%	13%	4%	14%	7%	4%	4%	5%
Neither	81%	85%	83%	88%	90%	89%	79%	80%	87%	81%	72%	73%	55%	57%	48%	50%	42%
Capital Shortfall During the Quarter n=	5	4	4	3	NR	NR	5	4	NR	3	3	NR	NR	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)	\$ 152.0	\$ 170.0	\$ 51.4	\$ 19.0	NR	NR	\$ 43.5	\$ 58.6	NR	\$ 16.0	\$ 53.0	NR	NR	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)	\$ 30.4	\$ 34.0	\$ 10.3	\$ 4.8	NR	NR	\$ 8.7	\$ 8.4	NR	\$ 3.2	\$ 17.7	NR	NR	NR	NR	NR	NR
Average Cost of Borrowed Capital n=	32	39	34	33	29	34	38	40	30	32	31	25	29	28	24	24	19
Decreased	31%	28%	21%	24%	31%	24%	13%	20%	17%	19%	10%	16%	24%	7%	25%	21%	32%
Increased	16%	10%	9%	9%	3%	12%	8%	18%	17%	13%	13%	12%	14%	14%	21%	21%	16%
No Change	53%	62%	71%	67%	66%	65%	79%	63%	67%	69%	77%	72%	62%	79%	54%	58%	53%

Table II. Results by Asset Size

Portfolio Quality

II. A. All Large CDFIs		13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Average Loan Loss Reserve (%)	n=	30	33	28	27	28	33	35	37	26	28	26	22	24	NR	NR	NR	NR
Loan Loss Reserve		6.2%	5.2%	6.5%	5.3%	5.6%	5.8%	5.2%	5.9%	6.2%	6.7%	6.7%	6.2%	6.3%	NR	NR	NR	NR
Average Portfolio-at-Risk	n=	30	31	28	27	28	33	35	37	26	28	26	22	24	24	23	23	17
31-60 days		1.6%	1.9%	1.1%	1.5%	1.5%	1.1%	1.1%	2.3%	1.8%	1.9%	1.8%	1.5%	1.8%	2.4%	2.9%	2.0%	2.0%
61-90 days		0.6%	0.3%	0.8%	0.7%	0.5%	0.3%	0.7%	1.0%	0.6%	0.5%	1.2%	1.5%	1.5%	1.1%	1.0%	1.2%	1.0%
90+ days		2.4%	2.0%	2.5%	2.3%	2.0%	2.5%	3.2%	2.8%	4.2%	4.6%	4.2%	4.4%	4.8%	5.1%	5.0%	5.3%	3.1%
Total		4.6%	4.3%	4.5%	4.6%	4.0%	4.0%	5.1%	6.1%	6.5%	7.0%	7.2%	7.5%	8.1%	8.5%	8.8%	8.5%	6.1%
Average Non-Accruals (%)	n=	30	33	26	24	26	30	35	37	22	21	24	14	NR	NR	NR	NR	NR
Non-Accruals		2.6%	1.0%	0.7%	1.4%	1.0%	1.6%	1.5%	0.7%	1.0%	0.6%	1.5%	0.8%	NR	NR	NR	NR	NR
Average Loans Restructured (%)	n=	30	33	26	24	26	30	35	37	22	21	24	14	NR	NR	NR	NR	NR
Loans Restructured		4.8%	6.3%	8.9%	9.7%	6.9%	6.4%	7.5%	7.7%	11.2%	10.7%	4.1%	2.6%	NR	NR	NR	NR	NR
Average Net Charge-Offs (%)	n=	30	33	28	27	28	33	35	37	26	28	26	22	24	24	23	23	17
Net Charge-Offs		0.3%	0.3%	0.3%	0.2%	0.4%	0.6%	0.1%	0.2%	0.9%	0.6%	0.6%	0.2%	0.7%	0.4%	0.3%	0.3%	0.3%
Number of Loans/Investments in Workout (%)	n=	32	37	34	33	28	32	36	40	29	32	33	26	29	28	24	24	19
Decreased		34%	27%	15%	24%	25%	31%	25%	23%	34%	19%	15%	23%	7%	11%	25%	13%	5%
Increased		19%	19%	12%	18%	11%	13%	14%	23%	24%	22%	39%	42%	62%	61%	50%	67%	74%
No Change		47%	54%	74%	58%	64%	56%	61%	55%	41%	59%	45%	35%	31%	29%	25%	21%	21%
Number of Loans Given Term Extensions (%)	n=	32	39	34	31	29	34	37	39	29	31	33	25	28	28	24	24	19
Decreased		25%	23%	21%	26%	14%	18%	19%	8%	28%	16%	18%	16%	7%	11%	13%	8%	11%
Increased		16%	18%	9%	29%	24%	29%	14%	23%	24%	16%	27%	28%	50%	43%	42%	29%	47%
No Change		59%	59%	71%	45%	62%	53%	68%	69%	48%	68%	55%	56%	43%	46%	46%	63%	42%

Table II. Results by Asset Size

Outlook

II. A. All Large CDFIs		13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Expected Demand for Financing (%)	n=	32	39	34	33	29	34	37	40	30	32	33	26	29	27	24	24	19
Decrease		3%	0%	6%	0%	3%	9%	5%	3%	0%	3%	3%	0%	3%	7%	4%	0%	0%
Increase		47%	56%	62%	61%	62%	59%	65%	58%	57%	41%	67%	69%	62%	44%	58%	63%	68%
No Change		50%	44%	32%	39%	34%	32%	30%	40%	43%	56%	30%	31%	34%	48%	38%	38%	32%
Projected Financing Next Year (if no Capital Constraints)	n=	27	37	32	32	28	33	32	36	27	25	26	18	NR	NR	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 1,307	\$ 2,362	\$1,281	\$ 1,556	\$1,621	\$ 1,587	\$ 1,784	\$ 1,532	\$1,316	\$ 1,101	\$ 1,434	\$ 337	NR	NR	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 48.4	\$ 63.8	\$ 40.0	\$ 48.6	\$ 57.9	\$ 48.1	\$ 55.7	\$ 42.6	\$ 48.7	\$ 44.0	\$ 55.2	\$ 18.7	NR	NR	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	21	24	23	22	18	21	24	22	13	16	14	NR	NR	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 405	\$ 496	\$ 307	\$ 369	\$ 340	\$ 466	\$ 520	\$ 395	\$ 213	\$ 255	\$ 313	NR	NR	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 19.3	\$ 20.7	\$ 13.3	\$ 16.8	\$ 18.9	\$ 22.2	\$ 21.7	\$ 17.9	\$ 16.4	\$ 15.9	\$ 22.3	NR	NR	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	32	39	34	32	29	33	38	40	30	31	33	26	29	27	24	24	19
Deteriorate		3%	0%	0%	3%	3%	9%	8%	5%	0%	10%	15%	27%	38%	30%	17%	25%	58%
Improve		47%	31%	41%	31%	31%	27%	32%	40%	40%	42%	27%	27%	17%	19%	29%	17%	16%
No Change		50%	69%	59%	66%	66%	64%	61%	55%	60%	48%	58%	46%	45%	52%	54%	58%	26%

Table II. Results by Asset Size

Demand, Originations and Capital

II. B. All Medium CDFIs		13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Number of Financing Applications Received, Change Over Previous Year (%)	n=	66	60	51	51	60	35	45	38	33	37	41	35	43	39	NR	NR	NR
Decreased		21%	30%	31%	29%	38%	31%	40%	26%	27%	43%	44%	29%	19%	15%	NR	NR	NR
Increased		70%	63%	43%	53%	53%	54%	47%	53%	52%	30%	37%	49%	67%	77%	NR	NR	NR
No Change		9%	7%	25%	18%	8%	14%	13%	21%	21%	27%	20%	23%	14%	8%	NR	NR	NR
Number of Loans/Investments Originated, Change Over Previous Year (%)	n=	66	61	51	51	60	37	45	38	33	37	41	35	42	39	NR	NR	NR
Decreased		30%	34%	31%	35%	35%	19%	33%	26%	42%	46%	39%	37%	21%	23%	NR	NR	NR
Increased		58%	56%	53%	51%	58%	73%	56%	61%	39%	30%	39%	43%	57%	54%	NR	NR	NR
No Change		12%	10%	16%	14%	7%	8%	11%	13%	18%	24%	22%	20%	21%	23%	NR	NR	NR
Ability to Access Capital, Change from Previous Year (%)	n=	55	53	46	46	57	33	39	30	31	33	34	25	35	32	NR	NR	NR
Decreased		13%	6%	15%	9%	5%	3%	5%	10%	3%	6%	18%	20%	34%	25%	NR	NR	NR
Increased		49%	51%	39%	57%	54%	55%	44%	43%	55%	55%	50%	40%	31%	25%	NR	NR	NR
No Change		38%	43%	46%	35%	40%	42%	51%	47%	42%	39%	32%	40%	34%	50%	NR	NR	NR
Capital Liquidity, Change Over Previous Year (%)	n=	66	60	51	51	59	37	44	36	33	36	41	35	43	39	NR	NR	NR
Decreased		23%	22%	12%	16%	17%	14%	25%	19%	21%	22%	29%	34%	35%	44%	NR	NR	NR
Increased		62%	65%	59%	59%	61%	62%	61%	58%	61%	50%	44%	46%	40%	41%	NR	NR	NR
No Change		15%	13%	29%	25%	22%	24%	14%	22%	18%	28%	27%	20%	26%	15%	NR	NR	NR
Capital-Constrained (%)	n=	66	61	51	51	61	39	44	38	32	37	41	35	42	40	46	41	34
Both		8%	5%	8%	0%	3%	8%	9%	13%	13%	8%	15%	14%	17%	25%	17%	24%	29%
Debt		8%	0%	2%	2%	3%	3%	5%	3%	3%	5%	2%	9%	14%	13%	15%	20%	21%
Equity		8%	3%	4%	8%	5%	3%	7%	5%	6%	5%	7%	6%	24%	18%	13%	17%	15%
Neither		77%	92%	86%	90%	89%	87%	80%	79%	78%	81%	76%	71%	45%	45%	54%	39%	35%
Capital Shortfall During the Quarter	n=	12	3	5	NR	5	5	9	6	7	5	8	7	NR	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)		\$ 36.8	\$ 31.0	\$ 32.3	NR	\$ 17.2	\$ 28.0	\$ 62.5	\$ 6.7	\$ 18.5	\$ 4.4	\$ 18.1	\$ 13.1	NR	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)		\$ 3.1	\$ 10.3	\$ 6.5	NR	\$ 3.4	\$ 5.6	\$ 6.9	\$ 1.1	\$ 2.6	\$ 0.9	\$ 2.3	\$ 1.9	NR	NR	NR	NR	NR
Average Cost of Borrowed Capital	n=	66	61	51	51	60	39	45	37	33	37	41	35	43	40	46	41	34
Decreased		12%	18%	18%	18%	18%	26%	9%	8%	9%	11%	17%	9%	19%	13%	17%	17%	12%
Increased		14%	11%	8%	8%	15%	15%	7%	14%	18%	14%	20%	6%	14%	3%	13%	15%	21%
No Change		74%	70%	75%	75%	67%	59%	84%	78%	73%	76%	63%	86%	67%	85%	70%	68%	68%

Table II. Results by Asset Size

Portfolio Quality

II. B. All Medium CDFIs	13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Average Loan Loss Reserve (%) n=	64	51	40	43	56	35	41	36	30	32	35	32	37	NR	NR	NR	NR
Loan Loss Reserve	9.7%	9.0%	12.1%	10.2%	9.5%	10.5%	8.1%	7.9%	9.7%	8.6%	8.7%	8.0%	9.3%	NR	NR	NR	NR
Average Portfolio-at-Risk n=	64	51	40	43	56	35	41	36	30	32	35	32	37	37	38	38	31
31-60 days	1.1%	1.3%	2.1%	1.5%	1.5%	1.6%	1.0%	2.3%	2.7%	2.5%	2.6%	2.4%	2.6%	2.5%	1.6%	2.0%	1.6%
61-90 days	0.8%	0.6%	1.7%	0.7%	0.8%	1.2%	1.1%	1.4%	1.2%	0.9%	1.3%	1.7%	2.0%	1.1%	1.1%	1.5%	1.4%
90+ days	2.7%	2.0%	2.8%	2.5%	2.9%	4.2%	2.7%	3.4%	4.9%	3.4%	3.9%	4.4%	3.6%	5.1%	3.9%	5.4%	5.3%
Total	4.7%	4.0%	6.6%	4.6%	5.3%	7.0%	4.7%	7.2%	8.7%	6.7%	7.8%	8.6%	8.1%	8.7%	6.6%	8.8%	8.3%
Average Non-Accruals (%) n=	64	51	39	40	45	31	41	35	24	30	31	24	NR	NR	NR	NR	NR
Non-Accruals	1.2%	1.7%	1.1%	2.0%	1.3%	1.2%	1.2%	13.3%	2.5%	1.8%	1.6%	0.5%	NR	NR	NR	NR	NR
Average Loans Restructured (%) n=	64	51	39	40	45	31	41	35	24	30	31	24	NR	NR	NR	NR	NR
Loans Restructured	4.1%	5.1%	5.4%	4.2%	11.2%	5.8%	6.3%	2.6%	8.1%	5.4%	4.9%	5.1%	NR	NR	NR	NR	NR
Average Net Charge-Offs (%) n=	64	51	40	43	56	35	41	36	30	32	35	32	37	37	38	38	31
Net Charge-Offs	0.4%	0.7%	0.6%	0.3%	1.2%	0.4%	0.7%	0.8%	0.3%	1.0%	0.7%	0.5%	1.2%	0.7%	0.8%	0.5%	0.6%
Number of Loans/Investments in Workout (%) n=	65	61	47	48	60	39	44	37	31	34	39	35	43	40	45	41	34
Decreased	28%	15%	28%	15%	18%	18%	18%	19%	23%	24%	13%	17%	9%	3%	7%	7%	3%
Increased	14%	15%	13%	33%	28%	26%	18%	30%	48%	26%	38%	43%	42%	43%	42%	34%	59%
No Change	58%	70%	60%	52%	53%	56%	64%	51%	29%	50%	49%	40%	49%	55%	51%	59%	38%
Number of Loans Given Term Extensions (%) n=	65	61	48	50	61	38	45	37	32	35	41	35	43	40	46	41	34
Decreased	15%	16%	21%	18%	21%	18%	20%	8%	16%	20%	27%	26%	7%	8%	9%	7%	3%
Increased	17%	13%	23%	22%	26%	18%	20%	27%	25%	17%	22%	31%	40%	28%	48%	46%	56%
No Change	68%	70%	56%	60%	52%	63%	60%	65%	59%	63%	51%	43%	53%	65%	43%	46%	41%

Table II. Results by Asset Size

Outlook

II. B. All Medium CDFIs		13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Expected Demand for Financing (%)	n=	66	61	50	51	61	38	45	38	32	37	40	35	42	39	44	40	34
Decrease		5%	2%	2%	0%	5%	0%	2%	8%	0%	3%	3%	3%	10%	3%	5%	8%	12%
Increase		71%	72%	74%	80%	72%	66%	71%	61%	75%	70%	75%	83%	69%	77%	77%	78%	82%
No Change		24%	26%	24%	20%	23%	34%	27%	32%	25%	27%	23%	14%	21%	21%	18%	15%	6%
Projected Financing Next Year (if no Capital Constraints)	n=	61	57	47	45	55	37	43	31	30	35	39	33	NR	NR	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 541	\$ 483	\$ 434	\$ 356	\$ 500	\$ 392	\$ 491	\$ 321	\$ 298	\$ 313	\$ 432	\$ 101	NR	NR	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 8.9	\$ 8.5	\$ 9.2	\$ 7.9	\$ 9.1	\$ 10.6	\$ 11.4	\$ 10.3	\$ 9.9	\$ 9.0	\$ 11.1	\$ 3.1	NR	NR	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	48	35	28	31	36	22	27	22	19	25	31	NR	NR	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 202	\$ 111	\$ 118	\$ 134	\$ 221	\$ 165	\$ 210	\$ 114	\$ 93	\$ 50	\$ 149	NR	NR	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 4.2	\$ 3.2	\$ 4.2	\$ 4.3	\$ 6.2	\$ 7.5	\$ 7.8	\$ 5.2	\$ 4.9	\$ 2.0	\$ 4.8	NR	NR	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	66	61	50	50	60	38	45	37	33	37	41	35	43	39	46	40	33
Deteriorate		5%	3%	8%	10%	12%	5%	2%	5%	12%	0%	15%	6%	16%	23%	28%	30%	45%
Improve		36%	34%	38%	30%	43%	32%	40%	38%	36%	41%	37%	37%	33%	31%	20%	23%	30%
No Change		59%	62%	54%	60%	45%	63%	58%	57%	52%	59%	49%	57%	51%	46%	52%	48%	24%

Table II. Results by Asset Size

Demand, Originations and Capital

II C. All Small CDFIs	13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Number of Financing Applications Received, Change Over Previous Year(%) n=	44	47	39	39	48	34	51	61	50	52	48	45	47	60	NR	NR	NR
Decreased	16%	26%	23%	18%	29%	35%	27%	34%	24%	38%	31%	18%	19%	13%	NR	NR	NR
Increased	55%	57%	54%	54%	54%	56%	61%	41%	58%	52%	46%	56%	49%	58%	NR	NR	NR
No Change	30%	17%	23%	28%	17%	9%	12%	25%	18%	10%	23%	27%	32%	28%	NR	NR	NR
Number of Loans/Investments Originated, Change Over Previous Year (%) n=	44	47	39	39	48	34	51	61	50	52	51	45	49	60	NR	NR	NR
Decreased	9%	36%	31%	28%	31%	29%	22%	34%	40%	46%	35%	36%	20%	25%	NR	NR	NR
Increased	68%	45%	49%	46%	58%	59%	59%	41%	46%	38%	43%	31%	51%	35%	NR	NR	NR
No Change	23%	19%	21%	26%	10%	12%	20%	25%	14%	15%	22%	33%	29%	40%	NR	NR	NR
Ability to Access Capital, Change from Previous Year (%) n=	36	44	35	37	44	30	43	51	44	41	39	37	29	44	NR	NR	NR
Decreased	6%	11%	11%	8%	7%	13%	23%	14%	18%	15%	21%	16%	31%	39%	NR	NR	NR
Increased	47%	43%	40%	41%	34%	40%	28%	29%	57%	51%	41%	30%	34%	25%	NR	NR	NR
No Change	47%	45%	49%	51%	59%	47%	49%	57%	25%	34%	38%	54%	34%	36%	NR	NR	NR
Capital Liquidity, Change Over Previous Year(%) n=	45	47	39	38	48	34	51	61	49	51	50	45	48	58	NR	NR	NR
Decreased	38%	26%	18%	26%	27%	26%	39%	31%	31%	31%	28%	22%	29%	26%	NR	NR	NR
Increased	42%	49%	49%	53%	40%	44%	37%	39%	51%	43%	36%	36%	33%	26%	NR	NR	NR
No Change	20%	26%	33%	21%	33%	29%	24%	30%	18%	25%	36%	42%	38%	48%	NR	NR	NR
Capital-Constrained (%) n=	45	46	38	38	48	35	51	61	52	52	50	45	48	57	61	47	61
Both	7%	7%	5%	3%	10%	6%	12%	18%	10%	15%	14%	16%	21%	25%	25%	26%	23%
Debt	13%	2%	0%	0%	0%	0%	4%	8%	2%	6%	0%	2%	10%	9%	8%	9%	10%
Equity	18%	13%	5%	8%	15%	20%	18%	11%	8%	13%	14%	11%	17%	11%	21%	6%	13%
Neither	62%	78%	89%	89%	75%	74%	67%	62%	81%	65%	72%	71%	52%	56%	46%	60%	54%
Capital Shortfall During the Quarter n=	13	9	3	3	9	5	12	18	7	13	9	5	NR	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)	\$ 9.7	\$ 14.3	\$ 6.2	\$ 2.5	\$ 17.1	\$ 5.1	\$ 14.8	\$ 19.7	\$ 7.5	\$ 6.8	\$ 9.0	\$ 3.2	NR	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)	\$ 0.7	\$ 1.6	\$ 2.1	\$ 0.8	\$ 1.9	\$ 1.0	\$ 1.2	\$ 1.1	\$ 1.1	\$ 0.5	\$ 1.0	\$ 0.6	NR	NR	NR	NR	NR
Average Cost of Borrowed Capital n=	45	46	39	37	47	34	50	60	50	51	50	45	47	56	60	46	60
Decreased	11%	4%	13%	8%	11%	3%	0%	12%	10%	12%	10%	16%	17%	7%	13%	11%	7%
Increased	13%	15%	8%	3%	11%	3%	6%	7%	4%	4%	8%	7%	6%	9%	12%	13%	12%
No Change	76%	80%	79%	89%	79%	94%	94%	82%	86%	84%	82%	78%	77%	84%	75%	76%	82%

Table II. Results by Asset Size

Portfolio Quality

II C. All Small CDFIs		13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Average Loan Loss Reserve (%)	n=	39	38	28	30	45	29	43	54	42	46	36	34	43	NR	NR	NR	NR
Loan Loss Reserve		9.0%	8.3%	11.6%	9.6%	8.0%	9.7%	10.9%	10.6%	13.7%	12.0%	15.7%	11.2%	9.0%	NR	NR	NR	NR
Average Portfolio-at-Risk	n=	39	38	28	30	45	29	43	54	42	46	36	34	43	47	49	41	48
31-60 days		2.3%	2.4%	1.7%	3.8%	2.3%	2.8%	1.9%	4.0%	2.0%	3.0%	6.9%	3.9%	2.4%	2.9%	4.0%	3.7%	3.7%
61-90 days		0.8%	1.2%	0.6%	1.6%	1.7%	0.9%	1.0%	1.5%	0.7%	1.9%	1.9%	2.8%	1.1%	1.5%	1.9%	2.3%	2.2%
90+ days		3.7%	3.7%	1.9%	3.4%	3.4%	6.0%	4.8%	5.3%	6.9%	5.9%	5.8%	6.6%	4.5%	6.3%	7.3%	4.1%	9.0%
Total		6.8%	7.3%	4.2%	8.8%	7.3%	9.8%	7.7%	10.9%	9.6%	10.7%	14.6%	13.3%	8.1%	10.7%	13.2%	10.2%	14.9%
Average Non-Accruals (%)	n=	39	38	25	26	40	26	43	54	38	39	31	28	NR	NR	NR	NR	NR
Non-Accruals		0.7%	0.6%	0.6%	3.0%	0.4%	0.9%	0.4%	0.2%	0.5%	0.8%	1.7%	0.1%	NR	NR	NR	NR	NR
Average Loans Restructured (%)	n=	39	38	25	26	40	26	43	54	38	39	31	28	NR	NR	NR	NR	NR
Loans Restructured		2.7%	2.7%	4.9%	1.6%	1.9%	1.6%	2.6%	4.3%	5.3%	7.5%	4.2%	4.3%	NR	NR	NR	NR	NR
Average Net Charge-Offs (%)	n=	39	38	28	30	45	29	43	54	42	46	36	34	43	47	49	41	48
Net Charge-Offs		0.5%	0.9%	0.5%	0.4%	1.8%	1.5%	1.3%	0.5%	1.4%	0.6%	1.1%	1.6%	1.3%	1.0%	1.1%	0.5%	2.9%
Number of Loans/Investments in Workout (%)	n=	45	47	35	37	47	34	46	58	49	46	50	46	48	61	59	46	60
Decreased		11%	17%	6%	14%	9%	24%	11%	7%	16%	20%	6%	7%	6%	10%	10%	4%	3%
Increased		13%	19%	26%	14%	19%	18%	11%	19%	27%	15%	28%	30%	50%	33%	46%	35%	48%
No Change		76%	64%	69%	73%	72%	59%	78%	74%	57%	65%	66%	63%	44%	57%	44%	61%	48%
Number of Loans Given Term Extensions (%)	n=	45	47	36	37	48	34	46	56	49	46	50	45	48	59	58	45	60
Decreased		11%	6%	11%	14%	13%	18%	4%	11%	2%	20%	10%	7%	8%	3%	2%	2%	2%
Increased		7%	23%	17%	8%	17%	6%	11%	7%	31%	20%	22%	31%	38%	27%	43%	33%	48%
No Change		82%	70%	72%	78%	71%	76%	85%	82%	67%	61%	68%	62%	54%	69%	55%	64%	50%

Table II. Results by Asset Size

Outlook

II C. All Small CDFIs		13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Expected Demand for Financing(%)	n=	45	47	36	38	48	34	48	58	51	50	51	45	49	55	58	44	60
Decrease		4%	4%	0%	3%	2%	6%	0%	2%	6%	14%	0%	4%	6%	7%	3%	2%	3%
Increase		67%	70%	67%	76%	73%	65%	71%	79%	69%	66%	57%	67%	71%	65%	69%	73%	87%
No Change		29%	26%	33%	21%	25%	29%	29%	19%	25%	20%	43%	29%	22%	27%	28%	25%	10%
Projected Financing Next Year (if no Capital Constraints)	n=	42	46	36	38	46	31	44	54	45	43	43	35	NR	NR	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 99	\$ 109	\$ 95	\$ 99	\$ 187	\$ 76	\$ 195	\$ 105	\$ 123	\$ 74	\$ 104	\$ 18	NR	NR	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 2.4	\$ 2.4	\$ 2.6	\$ 2.6	\$ 4.1	\$ 2.5	\$ 4.4	\$ 1.9	\$ 2.7	\$ 1.7	\$ 2.4	\$ 0.5	NR	NR	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	30	35	25	26	38	24	37	44	31	27	33	NR	NR	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 43	\$ 55	\$ 43	\$ 33	\$ 133	\$ 26	\$ 153	\$ 63	\$ 49	\$ 36	\$ 37	NR	NR	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 1.4	\$ 1.6	\$ 1.7	\$ 1.3	\$ 3.5	\$ 1.1	\$ 4.1	\$ 1.4	\$ 1.6	\$ 1.3	\$ 1.1	NR	NR	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	45	47	36	38	48	34	47	57	49	50	51	46	49	54	61	44	60
Deteriorate		4%	0%	6%	0%	4%	6%	6%	7%	8%	4%	2%	9%	20%	15%	21%	18%	38%
Improve		42%	43%	33%	42%	54%	47%	34%	46%	49%	38%	41%	52%	43%	39%	38%	36%	25%
No Change		53%	57%	61%	58%	42%	47%	60%	47%	43%	58%	57%	39%	37%	46%	41%	45%	37%

Table III. Results by Financing Sector

Demand, Originations and Capital

III A. All Business	13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Number of Financing Applications Received, Change Over Previous Year(%) n=	41	44	42	43	42	32	40	46	34	37	32	30	33	34	NR	NR	NR
Decreased	15%	18%	24%	28%	29%	31%	33%	39%	24%	38%	41%	17%	15%	9%	NR	NR	NR
Increased	68%	68%	48%	53%	52%	50%	58%	30%	62%	43%	38%	60%	67%	68%	NR	NR	NR
No Change	17%	14%	29%	19%	19%	19%	10%	30%	15%	19%	22%	23%	18%	24%	NR	NR	NR
Number of Loans/Investments Originated, Change Over Previous Year (%) n=	40	44	42	43	42	33	40	46	34	37	35	30	34	34	NR	NR	NR
Decreased	30%	30%	29%	35%	33%	30%	25%	41%	35%	38%	43%	27%	29%	26%	NR	NR	NR
Increased	65%	55%	50%	47%	57%	52%	65%	39%	53%	46%	46%	50%	56%	38%	NR	NR	NR
No Change	5%	16%	21%	19%	10%	18%	10%	20%	12%	16%	11%	23%	15%	35%	NR	NR	NR
Ability to Access Capital, Change from Previous Year (%) n=	36	40	38	43	39	28	38	37	31	34	30	23	26	27	NR	NR	NR
Decreased	8%	8%	13%	5%	8%	4%	16%	5%	13%	6%	10%	13%	27%	19%	NR	NR	NR
Increased	39%	48%	34%	47%	46%	50%	42%	43%	48%	62%	47%	35%	31%	19%	NR	NR	NR
No Change	53%	45%	53%	49%	46%	46%	42%	51%	39%	32%	43%	52%	42%	63%	NR	NR	NR
Capital Liquidity, Change Over Previous Year(%) n=	41	43	42	43	41	33	40	44	34	37	35	30	33	33	NR	NR	NR
Decreased	29%	26%	12%	19%	27%	9%	30%	18%	21%	24%	29%	27%	18%	33%	NR	NR	NR
Increased	41%	58%	55%	60%	59%	67%	53%	52%	59%	51%	40%	40%	33%	36%	NR	NR	NR
No Change	29%	16%	33%	21%	15%	24%	18%	30%	21%	24%	31%	33%	48%	30%	NR	NR	NR
Capital-Constrained (%) n=	41	44	42	43	43	35	40	45	35	37	34	30	34	33	35	38	28
Both	7%	7%	7%	0%	7%	0%	10%	11%	3%	8%	6%	13%	21%	21%	31%	24%	36%
Debt	5%	2%	0%	0%	2%	0%	5%	7%	6%	11%	3%	7%	12%	18%	6%	13%	7%
Equity	20%	2%	0%	9%	7%	9%	8%	16%	6%	0%	12%	7%	21%	6%	9%	8%	11%
Neither	68%	89%	93%	91%	84%	91%	78%	67%	86%	81%	79%	73%	47%	55%	54%	55%	46%
Capital Shortfall During the Quarter n=	8	4	3	NR	4	NR	8	12	3	6	4	4	NR	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)	\$ 12.3	\$ 7.5	\$ 28.8	NR	\$ 11.2	NR	\$ 11.1	\$ 13.0	\$ 4.3	\$ 3.1	\$ 5.8	\$ 5.4	NR	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)	\$ 1.5	\$ 1.9	\$ 9.6	NR	\$ 2.8	NR	\$ 1.4	\$ 1.1	\$ 1.4	\$ 0.5	\$ 1.4	\$ 1.3	NR	NR	NR	NR	NR
Average Cost of Borrowed Capital n=	41	44	42	43	42	34	40	45	34	37	35	30	33	33	35	37	27
Decreased	15%	11%	10%	23%	24%	15%	3%	13%	9%	22%	9%	13%	15%	9%	23%	11%	0%
Increased	12%	11%	7%	7%	12%	15%	13%	13%	21%	14%	20%	7%	3%	6%	17%	16%	15%
No Change	73%	77%	83%	70%	64%	71%	85%	73%	71%	65%	71%	80%	82%	85%	60%	73%	85%

Table III. Results by Financing Sector

Portfolio Quality

III A. All Business		13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Average Loan Loss Reserve (%)	n=	38	36	30	33	40	27	31	30	27	31	30	24	30	NR	NR	NR	NR
Loan Loss Reserve		8.5%	10.3%	12.3%	8.6%	9.9%	9.7%	9.8%	9.5%	12.2%	10.1%	9.9%	8.8%	9.9%	NR	NR	NR	NR
Average Portfolio-at-Risk	n=	38	36	30	33	40	27	31	30	27	31	30	24	30	30	27	34	22
31-60 days		1.9%	1.7%	1.8%	2.3%	1.4%	2.9%	1.0%	2.8%	2.0%	3.6%	7.8%	4.3%	1.5%	2.6%	3.0%	2.6%	2.5%
61-90 days		0.7%	0.9%	1.8%	0.7%	1.1%	0.9%	1.1%	1.3%	1.0%	0.7%	1.8%	2.4%	1.4%	1.7%	1.3%	1.3%	1.8%
90+ days		3.1%	3.1%	3.1%	2.5%	2.7%	4.4%	4.9%	5.5%	7.6%	5.1%	3.2%	4.2%	4.0%	6.2%	4.2%	6.2%	7.8%
Total		5.7%	5.7%	6.7%	5.5%	5.1%	8.2%	7.0%	9.6%	10.6%	9.4%	12.7%	10.9%	6.9%	10.6%	8.5%	10.0%	12.1%
Average Non-Accruals (%)	n=	38	36	30	32	29	23	31	29	22	25	27	14	NR	NR	NR	NR	NR
Non-Accruals		1.3%	1.4%	0.8%	1.0%	1.5%	1.4%	0.8%	1.0%	1.5%	1.0%	1.1%	0.9%	NR	NR	NR	NR	NR
Average Loans Restructured (%)	n=	38	36	30	32	29	23	31	29	22	25	27	14	NR	NR	NR	NR	NR
Loans Restructured		4.1%	5.2%	6.1%	3.1%	4.3%	5.4%	7.6%	2.8%	4.7%	7.8%	4.6%	4.1%	NR	NR	NR	NR	NR
Average Net Charge-Offs (%)	n=	38	36	30	33	40	27	31	30	27	31	30	24	30	30	27	34	22
Net Charge-Offs		0.5%	0.9%	0.5%	0.3%	1.4%	0.6%	1.7%	0.8%	1.5%	0.7%	0.5%	0.7%	0.6%	0.7%	1.5%	0.4%	0.9%
Number of Loans/Investments in Workout (%)	n=	40	44	39	41	43	33	36	36	34	33	34	30	34	34	35	38	28
Decreased		20%	27%	21%	27%	16%	24%	22%	19%	26%	12%	18%	23%	9%	6%	17%	3%	0%
Increased		15%	7%	18%	22%	19%	21%	25%	22%	26%	27%	35%	40%	50%	32%	51%	45%	50%
No Change		65%	66%	62%	51%	65%	55%	53%	58%	47%	61%	47%	37%	41%	62%	31%	53%	50%
Number of Loans Given Term Extensions (%)	n=	40	44	40	41	43	33	36	36	33	34	35	29	33	33	34	37	26
Decreased		23%	14%	15%	10%	16%	18%	6%	11%	15%	12%	20%	17%	9%	3%	6%	3%	4%
Increased		15%	20%	25%	22%	23%	18%	22%	11%	24%	18%	26%	34%	42%	30%	35%	38%	42%
No Change		63%	66%	60%	68%	60%	64%	72%	78%	61%	71%	54%	48%	48%	67%	59%	59%	54%

Table III. Results by Financing Sector

Outlook

III A. All Business		13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Expected Demand for Financing(%)	n=	41	44	41	42	43	33	37	36	35	36	35	30	34	33	33	36	28
Decrease		0%	2%	5%	0%	2%	6%	3%	6%	0%	6%	0%	3%	6%	0%	0%	0%	0%
Increase		66%	61%	63%	71%	81%	55%	68%	69%	66%	67%	66%	80%	76%	76%	76%	75%	96%
No Change		34%	36%	32%	29%	16%	39%	30%	25%	34%	28%	34%	17%	18%	24%	24%	25%	4%
Projected Financing Next Year (if no Capital Constraints)	n=	37	40	39	39	39	29	35	33	32	31	29	25	NR	NR	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 249	\$ 351	\$ 495	\$ 432	\$ 382	\$ 399	\$ 536	\$ 348	\$ 360	\$ 425	\$ 453	\$ 192	NR	NR	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 6.7	\$ 8.8	\$ 12.7	\$ 11.1	\$ 9.8	\$ 13.8	\$ 15.3	\$ 10.5	\$ 11.3	\$ 13.7	\$ 15.6	\$ 7.7	NR	NR	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	29	26	27	26	27	14	26	25	16	19	24	NR	NR	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 83	\$ 91	\$ 167	\$ 115	\$ 117	\$ 135	\$ 285	\$ 59	\$ 49	\$ 39	\$ 109	NR	NR	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 2.9	\$ 3.5	\$ 6.2	\$ 4.4	\$ 4.3	\$ 9.6	\$ 11.0	\$ 2.4	\$ 3.1	\$ 2.1	\$ 4.6	NR	NR	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	41	44	41	41	43	33	37	36	34	35	35	30	34	32	35	36	27
Deteriorate		2%	2%	5%	2%	2%	3%	3%	0%	3%	0%	20%	13%	32%	28%	26%	33%	52%
Improve		39%	34%	39%	39%	44%	45%	41%	53%	50%	43%	23%	37%	21%	19%	29%	22%	19%
No Change		59%	64%	56%	59%	53%	52%	57%	47%	47%	57%	57%	50%	47%	53%	46%	44%	30%

Table III. Results by Financing

Demand, Originations and Capital

III B. All Commercial Real Estate	13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4	
Number of Financing Applications Received, Change Over Previous Year(%) n=	6	9	5	5	4	3	7	4	3	4	4	3	5	8	NR	NR	NR	
Decreased	50%	22%	20%	20%	25%	33%	14%	25%	67%	75%	50%	67%	40%	25%	NR	NR	NR	
Increased	33%	56%	60%	60%	75%	67%	71%	75%	0%	0%	50%	0%	40%	75%	NR	NR	NR	
No Change	17%	22%	20%	20%	0%	0%	14%	0%	33%	25%	0%	33%	20%	0%	NR	NR	NR	
Number of Loans/Investments Originated, Change Over Previous Year (%) n=	6	9	5	5	4	3	7	4	3	4	4	3	5	8	NR	NR	NR	
Decreased	33%	22%	0%	20%	25%	33%	0%	25%	67%	25%	75%	67%	20%	63%	NR	NR	NR	
Increased	50%	67%	60%	40%	75%	33%	86%	50%	0%	25%	25%	33%	80%	25%	NR	NR	NR	
No Change	17%	11%	40%	40%	0%	33%	14%	25%	33%	50%	0%	0%	0%	13%	NR	NR	NR	
Ability to Access Capital, Change from Previous Year (%) n=	6	7	4	5	4	3	6	3	3	4	4	3	4	7	NR	NR	NR	
Decreased	0%	29%	0%	20%	0%	0%	0%	0%	0%	0%	25%	33%	25%	43%	NR	NR	NR	
Increased	33%	14%	25%	20%	50%	33%	33%	0%	33%	100%	0%	33%	50%	14%	NR	NR	NR	
No Change	67%	57%	75%	60%	50%	67%	67%	100%	67%	0%	75%	33%	25%	43%	NR	NR	NR	
Capital Liquidity, Change Over Previous Year(%) n=	6	9	5	4	4	3	7	4	3	4	4	3	5	8	NR	NR	NR	
Decreased	17%	44%	0%	0%	0%	33%	43%	0%	0%	0%	25%	33%	40%	13%	NR	NR	NR	
Increased	67%	22%	40%	50%	75%	33%	43%	75%	33%	75%	0%	33%	40%	50%	NR	NR	NR	
No Change	17%	33%	60%	50%	25%	33%	14%	25%	67%	25%	75%	33%	20%	38%	NR	NR	NR	
Capital-Constrained (%) n=	6	9	5	4	4	3	7	4	3	4	4	3	5	8	4	7	NR	
Both	0%	11%	20%	25%	0%	33%	29%	75%	33%	0%	25%	0%	40%	50%	25%	57%	NR	
Debt	17%	11%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	NR
Equity	0%	11%	0%	0%	0%	0%	14%	0%	0%	0%	25%	0%	20%	0%	25%	0%	NR	
Neither	83%	67%	80%	75%	100%	67%	57%	25%	67%	100%	50%	100%	40%	50%	50%	43%	NR	
Projected Financing Next Quarter (if no Capital Constraints) (MM) n=	NR	3	3	3	NR	NR	3	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	
Projected Total Financing Next Quarter (if no Capital Constraints) (MM)	NR	\$ 31.0	\$ 31.0	\$ 31.0	NR	NR	\$ 31.0	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	
Projected Average Financing Next Quarter (if no Capital Constraints) (MM)	NR	\$ 10.3	\$ 10.3	\$ 10.3	NR	NR	\$ 10.3	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	
Average Cost of Borrowed Capital n=	6	9	5	5	4	3	7	4	3	4	4	3	5	8	3	7	NR	
Decreased	33%	11%	20%	20%	25%	33%	14%	25%	0%	25%	0%	33%	20%	0%	33%	29%	NR	
Increased	17%	0%	20%	0%	0%	0%	0%	0%	33%	0%	0%	0%	0%	13%	33%	29%	NR	
No Change	50%	89%	60%	80%	75%	67%	86%	75%	67%	75%	100%	67%	80%	88%	33%	43%	NR	

Table III. Results by Financing Sector

Portfolio Quality

III B. All Commercial Real Estate		13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Average Loan Loss Reserve (%)	n=	6	9	5	4	NR	3	7	4	NR	3	4	3	4	NR	NR	NR	NR
Loan Loss Reserve		5.2%	5.6%	4.1%	3.8%	NR	2.4%	5.4%	4.6%	NR	4.9%	5.7%	4.2%	5.5%	NR	NR	NR	NR
Average Portfolio-at-Risk	n=	6	9	5	4	NR	3	7	4	NR	3	4	3	4	3	3	6	NR
31-60 days		2.5%	2.8%	0.7%	0.3%	NR	1.0%	0.9%	6.4%	NR	0.9%	1.9%	3.0%	0.6%	0.4%	1.7%	1.4%	NR
61-90 days		0.3%	1.0%	0.3%	0.0%	NR	0.1%	0.2%	1.2%	NR	0.5%	1.3%	0.9%	0.9%	1.2%	1.2%	2.7%	NR
90+ days		2.4%	2.6%	1.1%	0.1%	NR	3.1%	3.4%	4.8%	NR	0.6%	2.1%	5.7%	6.4%	8.4%	4.6%	1.9%	NR
Total		5.2%	6.4%	2.1%	0.5%	NR	4.2%	4.5%	12.4%	NR	2.0%	5.3%	9.7%	7.9%	10.1%	7.6%	6.1%	NR
Average Non-Accruals (%)	n=	6	NR	NR	NR	NR	NR	7	4	NR	3	4	NR	NR	NR	NR	NR	NR
Non-Accruals		0.9%	NR	NR	NR	NR	NR	1.6%	0.3%	NR	0.5%	1.2%	NR	NR	NR	NR	NR	NR
Average Loans Restructured (%)	n=	6	NR	NR	NR	NR	NR	7	4	NR	3	4	NR	NR	NR	NR	NR	NR
Loans Restructured		0.3%	NR	NR	NR	NR	NR	3.8%	3.1%	NR	0.0%	2.6%	4.4%	NR	NR	NR	NR	NR
Average Net Charge-Offs (%)	n=	6	9	5	4	NR	3	7	4	NR	3	4	3	4	3	3	6	NR
Net Charge-Offs		0.2%	0.9%	0.1%	0.0%	NR	0.2%	0.0%	1.2%	NR	0.4%	0.1%	0.1%	1.1%	0.1%	0.6%	0.8%	NR
Number of Loans/Investments in Workout (%)	n=	6	9	5	5	3	NR	7	4	NR	4	4	3	5	8	3	7	NR
Decreased		17%	0%	0%	0%	0%	NR	14%	25%	NR	0%	0%	33%	0%	0%	0%	0%	NR
Increased		33%	44%	0%	20%	0%	NR	29%	25%	NR	0%	25%	33%	40%	63%	67%	71%	NR
No Change		50%	56%	100%	80%	100%	NR	57%	50%	NR	100%	75%	33%	60%	38%	33%	29%	NR
Number of Loans Given Term Extensions (%)	n=	6	9	5	5	4	3	6	4	NR	4	4	NR	5	8	3	7	NR
Decreased		0%	22%	0%	20%	0%	0%	0%	0%	NR	0%	25%	NR	0%	0%	0%	0%	NR
Increased		17%	44%	0%	20%	50%	33%	17%	0%	NR	25%	0%	NR	40%	38%	0%	29%	NR
No Change		83%	33%	100%	60%	50%	67%	83%	100%	NR	75%	75%	NR	60%	63%	100%	71%	NR

Table III. Results by Financing Sector

Outlook

III B. All Commercial Real Estate		13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Expected Demand for Financing(%)	n=	6	9	5	5	4	3	7	4	NR	4	4	3	5	8	4	7	NR
Decrease		17%	0%	0%	0%	0%	0%	0%	0%	NR	0%	0%	0%	0%	13%	25%	0%	NR
Increase		33%	78%	40%	40%	25%	67%	71%	100%	NR	25%	75%	67%	40%	63%	75%	71%	NR
No Change		50%	22%	60%	60%	75%	33%	29%	0%	NR	75%	25%	33%	60%	25%	0%	29%	NR
Projected Financing Next Year (if no Capital Constraints)	n=	5	8	4	4	3	3	6	3	NR	NR	3	3	NR	NR	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 122	\$ 258	\$ 108	\$ 72	\$ 46	\$ 85	\$ 184	\$ 59	NR	NR	\$ 82	\$ 35	NR	NR	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 24.4	\$ 32.2	\$ 27	\$ 18.0	\$ 15	\$ 28.2	\$ 31	\$ 19.8	NR	NR	\$ 27.3	\$ 11.5	NR	NR	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	3	4	NR	NR	NR	NR	5	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 16	\$ 79	NR	NR	NR	NR	\$ 45	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 5.4	\$ 19.7	NR	NR	NR	NR	\$ 9.0	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	6	9	5	5	4	3	7	4	3	4	4	3	5	8	4	7	NR
Deteriorate		0%	0%	20%	0%	25%	0%	14%	0%	0%	25%	0%	0%	20%	38%	0%	0%	NR
Improve		17%	56%	20%	20%	50%	33%	57%	75%	67%	25%	25%	33%	0%	38%	25%	29%	NR
No Change		83%	44%	60%	80%	25%	67%	29%	25%	33%	50%	75%	67%	80%	25%	75%	71%	NR

Table III. Results by Financing Sector

Demand, Originations and Capital

III C. All Community Services/Facilities	13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Number of Financing Applications Received, Change Over Previous Year(%) n=	12	8	8	12	7	8	7	9	7	7	6	7	7	6	NR	NR	NR
Decreased	8%	13%	25%	33%	43%	63%	57%	44%	29%	43%	33%	14%	29%	17%	NR	NR	NR
Increased	67%	88%	50%	50%	57%	25%	29%	22%	71%	29%	33%	71%	43%	67%	NR	NR	NR
No Change	25%	0%	25%	17%	0%	13%	14%	33%	0%	29%	33%	14%	29%	17%	NR	NR	NR
Number of Loans/Investments Originated, Change Over Previous Year (%) n=	12	8	8	12	7	9	7	9	7	7	6	7	7	6	NR	NR	NR
Decreased	42%	13%	13%	50%	29%	44%	43%	33%	29%	43%	50%	71%	14%	0%	NR	NR	NR
Increased	50%	75%	38%	25%	57%	44%	14%	44%	57%	57%	50%	29%	57%	67%	NR	NR	NR
No Change	8%	13%	50%	25%	14%	11%	43%	22%	14%	0%	0%	0%	29%	33%	NR	NR	NR
Ability to Access Capital, Change from Previous Year (%) n=	9	8	8	11	6	8	7	8	7	7	6	7	7	6	NR	NR	NR
Decreased	0%	13%	13%	0%	0%	0%	0%	25%	14%	29%	17%	14%	14%	17%	NR	NR	NR
Increased	56%	25%	75%	45%	67%	88%	86%	25%	43%	43%	50%	29%	14%	33%	NR	NR	NR
No Change	44%	63%	13%	55%	33%	13%	14%	50%	43%	29%	33%	57%	71%	50%	NR	NR	NR
Capital Liquidity, Change Over Previous Year(%) n=	11	8	8	12	7	9	7	9	7	7	6	7	7	6	NR	NR	NR
Decreased	36%	13%	13%	17%	14%	0%	14%	44%	29%	29%	17%	43%	43%	17%	NR	NR	NR
Increased	64%	63%	88%	67%	71%	78%	71%	33%	71%	71%	50%	29%	29%	33%	NR	NR	NR
No Change	0%	25%	0%	17%	14%	22%	14%	22%	0%	0%	33%	29%	29%	50%	NR	NR	NR
Capital-Constrained (%) n=	12	8	8	12	7	9	7	9	7	7	6	7	7	6	14	10	7
Both	25%	0%	13%	8%	0%	11%	14%	11%	29%	14%	17%	29%	14%	17%	14%	10%	29%
Debt	0%	13%	0%	0%	0%	11%	29%	11%	0%	14%	0%	29%	14%	17%	21%	20%	14%
Equity	0%	0%	0%	0%	0%	11%	14%	11%	14%	14%	17%	0%	14%	17%	0%	0%	0%
Neither	75%	88%	88%	92%	100%	67%	43%	67%	57%	57%	67%	43%	57%	50%	64%	70%	57%
Capital Shortfall During the Quarter n=	3	NR	NR	NR	NR	3	3	NR	3	NR	NR	NR	NR	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)	\$ 4.0	NR	NR	NR	NR	\$ 19.5	\$ 21.0	NR	\$ 12.0	NR	NR	NR	NR	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)	\$ 1.3	NR	NR	NR	NR	\$ 6.5	\$ 7.0	NR	\$ 4.0	NR	NR	NR	NR	NR	NR	NR	NR
Average Cost of Borrowed Capital n=	12	8	8	12	7	9	7	9	7	7	5	7	7	6	14	10	7
Decreased	25%	13%	25%	0%	14%	22%	0%	0%	0%	0%	0%	29%	57%	0%	21%	20%	43%
Increased	17%	13%	13%	0%	14%	11%	0%	0%	0%	29%	60%	0%	29%	33%	14%	20%	14%
No Change	58%	75%	63%	100%	71%	67%	100%	100%	100%	71%	40%	71%	14%	67%	64%	60%	43%

Table III. Results by Financing Sector

Portfolio Quality		13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
III C. All Community Services/Facilities																		
Average Loan Loss Reserve (%)	n=	11	6	7	10	7	9	6	9	6	6	5	5	5	NR	NR	NR	NR
Loan Loss Reserve		8.5%	6.8%	8.4%	5.6%	7.7%	7.8%	6.6%	5.6%	7.3%	6.3%	6.2%	6.1%	8.5%	NR	NR	NR	NR
Average Portfolio-at-Risk	n=	11	6	7	10	7	9	6	9	6	6	5	5	5	5	13	9	6
31-60 days		0.3%	3.8%	1.8%	1.3%	1.3%	1.7%	1.1%	6.1%	1.6%	2.2%	1.6%	0.4%	3.9%	3.6%	2.5%	1.9%	1.2%
61-90 days		0.3%	0.1%	0.2%	0.3%	0.2%	0.9%	1.6%	2.9%	0.2%	0.2%	0.9%	1.1%	2.9%	0.5%	0.4%	0.5%	0.1%
90+ days		3.3%	0.4%	2.3%	2.6%	2.6%	4.2%	6.0%	1.5%	3.8%	4.3%	5.5%	3.1%	5.1%	2.5%	4.5%	4.2%	6.4%
Total		4.0%	4.3%	4.3%	4.1%	4.1%	6.8%	8.8%	10.4%	5.6%	6.7%	8.0%	4.6%	11.8%	6.6%	7.5%	6.6%	7.6%
Average Non-Accruals (%)	n=	11	6	6	9	7	8	6	9	6	4	4	4	NR	NR	NR	NR	NR
Non-Accruals		0.9%	2.8%	2.5%	1.6%	1.4%	1.3%	1.9%	0.4%	2.1%	0.9%	0.6%	0.6%	NR	NR	NR	NR	NR
Average Loans Restructured (%)	n=	11	6	6	9	7	8	6	9	6	4	4	4	NR	NR	NR	NR	NR
Loans Restructured		0.6%	3.3%	4.0%	4.4%	2.4%	1.6%	3.2%	7.6%	1.7%	7.5%	3.5%	5.7%	NR	NR	NR	NR	NR
Average Net Charge-Offs (%)	n=	11	6	7	10	7	9	6	9	6	6	5	5	5	5	13	9	6
Net Charge-Offs		0.0%	0.1%	0.2%	0.2%	0.2%	0.9%	0.3%	0.1%	1.2%	0.6%	0.0%	0.1%	0.0%	0.0%	0.5%	0.0%	0.4%
Number of Loans/Investments in Workout (%)	n=	12	7	8	12	7	9	7	9	7	7	6	7	7	6	14	10	7
Decreased		25%	29%	0%	8%	0%	33%	43%	0%	0%	0%	0%	0%	14%	0%	7%	0%	0%
Increased		8%	14%	38%	8%	43%	11%	0%	33%	29%	14%	67%	43%	14%	67%	14%	20%	71%
No Change		67%	57%	63%	83%	57%	56%	57%	67%	71%	86%	33%	57%	71%	33%	79%	80%	29%
Number of Loans Given Term Extensions (%)	n=	12	8	8	11	7	9	7	9	7	7	6	7	6	6	14	10	7
Decreased		8%	25%	0%	18%	0%	22%	29%	0%	14%	29%	0%	0%	0%	17%	7%	0%	0%
Increased		8%	0%	13%	36%	14%	22%	0%	0%	14%	0%	33%	0%	17%	33%	29%	10%	57%
No Change		83%	75%	88%	45%	86%	56%	71%	100%	71%	71%	67%	100%	83%	50%	64%	90%	43%

Table III. Results by Financing Sector

Outlook

III C. All Community Services/Facilities		13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Expected Demand for Financing(%)	n=	12	8	8	12	7	9	7	9	7	7	6	7	7	5	14	10	7
Decrease		0%	0%	0%	0%	0%	11%	0%	11%	0%	0%	0%	0%	0%	0%	0%	10%	14%
Increase		75%	50%	75%	67%	86%	67%	71%	56%	71%	43%	83%	100%	86%	60%	79%	60%	86%
No Change		25%	50%	25%	33%	14%	22%	29%	33%	29%	57%	17%	0%	14%	40%	21%	30%	0%
Projected Financing Next Year (if no Capital Constraints)	n=	11	7	7	12	7	9	7	7	7	6	6	7	NR	NR	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 363	\$ 389	\$ 172	\$ 609	\$ 362	\$ 426	\$ 595	\$ 415	\$ 394	\$ 302	\$ 300	\$ 109	NR	NR	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 33.0	\$ 55.5	\$ 24.6	\$ 50.8	\$ 51.7	\$ 47.3	\$ 84.9	\$ 59.2	\$ 56.3	\$ 50.3	\$ 50.0	\$ 15.5	NR	NR	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	10	6	6	9	5	7	5	4	5	5	5	NR	NR	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 131	\$ 127	\$ 77	\$ 191	\$ 103	\$ 209	\$ 229	\$ 86	\$ 65	\$ 81	\$ 154	NR	NR	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 13.1	\$ 21.1	\$ 12.9	\$ 21.2	\$ 20.5	\$ 29.9	\$ 45.8	\$ 21.5	\$ 13.0	\$ 16.1	\$ 30.8	NR	NR	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	12	8	8	11	7	9	7	9	7	7	6	7	7	5	14	10	7
Deteriorate		8%	0%	0%	9%	29%	0%	0%	11%	0%	14%	33%	43%	29%	40%	29%	10%	57%
Improve		50%	13%	25%	36%	0%	22%	14%	22%	29%	14%	17%	0%	29%	20%	29%	10%	14%
No Change		42%	88%	75%	55%	71%	78%	86%	67%	71%	71%	50%	57%	43%	40%	43%	80%	29%

Table III. Results by Financing Sector

Demand, Originations and Capital

III D. All Consumer	13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Number of Financing Applications Received, Change Over Previous Year(%) n=	5	10	7	3	8	5	11	13	6	6	9	10	9	17	NR	NR	NR
Decreased	20%	20%	29%	67%	0%	40%	18%	23%	50%	67%	33%	40%	44%	18%	NR	NR	NR
Increased	60%	70%	57%	33%	88%	60%	55%	54%	0%	33%	56%	40%	44%	47%	NR	NR	NR
No Change	20%	10%	14%	0%	13%	0%	27%	23%	50%	0%	11%	20%	11%	35%	NR	NR	NR
Number of Loans/Investments Originated, Change Over Previous Year (%) n=	5	10	7	3	8	5	11	13	6	6	9	10	9	17	NR	NR	NR
Decreased	20%	10%	43%	33%	13%	40%	18%	46%	50%	67%	33%	40%	33%	29%	NR	NR	NR
Increased	60%	70%	57%	67%	75%	60%	64%	54%	17%	33%	56%	30%	56%	29%	NR	NR	NR
No Change	20%	20%	0%	0%	13%	0%	18%	0%	33%	0%	11%	30%	11%	41%	NR	NR	NR
Ability to Access Capital, Change from Previous Year (%) n=	3	7	6	NR	7	4	8	7	3	3	4	4	4	8	NR	NR	NR
Decreased	0%	14%	0%	NR	0%	25%	13%	0%	0%	0%	25%	0%	25%	13%	NR	NR	NR
Increased	33%	71%	17%	NR	29%	25%	25%	29%	67%	33%	50%	25%	50%	38%	NR	NR	NR
No Change	67%	14%	83%	NR	71%	50%	63%	71%	33%	67%	25%	75%	25%	50%	NR	NR	NR
Capital Liquidity, Change Over Previous Year(%) n=	6	10	7	3	8	5	11	13	5	6	9	10	10	16	NR	NR	NR
Decreased	33%	20%	0%	33%	38%	20%	9%	23%	20%	17%	0%	20%	20%	25%	NR	NR	NR
Increased	50%	70%	29%	0%	50%	40%	55%	38%	60%	33%	33%	0%	40%	25%	NR	NR	NR
No Change	17%	10%	71%	67%	13%	40%	36%	38%	20%	50%	67%	80%	40%	50%	NR	NR	NR
Capital-Constrained (%) n=	6	10	7	3	8	5	10	13	6	6	9	9	9	15	8	5	6
Both	0%	0%	0%	0%	13%	0%	0%	8%	0%	0%	0%	0%	0%	0%	0%	0%	17%
Debt	17%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	20%	0%
Equity	0%	20%	0%	33%	38%	0%	30%	8%	17%	17%	22%	11%	33%	13%	38%	20%	17%
Neither	83%	80%	100%	67%	50%	100%	70%	85%	83%	83%	78%	89%	67%	87%	63%	60%	67%
Capital Shortfall During the Quarter n=	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Average Cost of Borrowed Capital n=	6	10	7	3	8	5	11	12	6	6	7	10	10	13	8	5	6
Decreased	0%	0%	14%	0%	0%	20%	0%	8%	0%	17%	14%	0%	20%	8%	13%	0%	17%
Increased	33%	30%	0%	0%	13%	0%	0%	17%	0%	0%	0%	0%	0%	0%	0%	0%	0%
No Change	67%	70%	86%	100%	88%	80%	100%	75%	100%	83%	86%	100%	80%	92%	88%	100%	83%

Table III. Results by Financing Sector

Portfolio Quality

III D. All Consumer		13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Average Loan Loss Reserve (%)	n=	5	8	5	NR	7	5	11	13	5	5	6	7	8	NR	NR	NR	NR
Loan Loss Reserve		2.6%	2.1%	4.4%	NR	2.0%	1.0%	3.8%	4.3%	2.6%	1.3%	7.6%	2.0%	2.6%	NR	NR	NR	NR
Average Portfolio-at-Risk	n=	5	8	5	NR	7	5	11	13	5	5	6	7	8	15	7	4	NR
31-60 days		2.5%	2.4%	3.7%	NR	1.5%	3.9%	1.2%	1.7%	4.1%	4.9%	1.5%	4.7%	4.2%	4.8%	3.0%	1.9%	NR
61-90 days		2.3%	1.7%	1.6%	NR	3.6%	1.9%	1.8%	1.0%	1.9%	2.1%	0.9%	3.9%	1.4%	1.5%	2.4%	2.9%	NR
90+ days		1.2%	2.3%	2.1%	NR	2.6%	2.3%	0.3%	1.7%	3.1%	2.1%	4.0%	2.5%	1.0%	4.4%	1.7%	1.1%	NR
Total		6.0%	6.4%	7.5%	NR	7.7%	8.1%	3.3%	4.4%	9.0%	9.1%	6.4%	11.0%	6.6%	10.6%	7.1%	5.9%	NR
Average Non-Accruals (%)	n=	5	8	5	N A	7	4	11	13	NR	3	4	6	NR	NR	NR	NR	NR
Non-Accruals		1.9%	0.4%	0.0%	NR	0.7%	0.7%	0.0%	0.1%	NR	0.0%	0.0%	0.0%	NR	NR	NR	NR	NR
Average Loans Restructured (%)	n=	5	8	5	NR	7	4	11	13	NR	3	4	6	NR	NR	NR	NR	NR
Loans Restructured		7.0%	0.8%	1.9%	NR	0.3%	0.7%	0.2%	4.0%	NR	0.3%	0.0%	3.1%	NR	NR	NR	NR	NR
Average Net Charge-Offs (%)	n=	5	8	5	NR	7	5	11	13	5	5	6	7	8	15	7	4	NR
Net Charge-Offs		1.0%	0.3%	0.1%	NR	0.3%	0.7%	0.2%	0.2%	0.9%	0.6%	1.6%	0.4%	2.4%	1.4%	1.0%	0.3%	NR
Number of Loans/Investments in Workout (%)	n=	6	10	5	3	8	5	9	12	5	5	9	10	9	17	7	5	6
Decreased		33%	20%	40%	33%	25%	20%	0%	0%	0%	0%	0%	0%	0%	12%	14%	0%	17%
Increased		33%	20%	0%	33%	13%	0%	22%	33%	40%	0%	22%	10%	44%	41%	57%	20%	50%
No Change		33%	60%	60%	33%	63%	80%	78%	67%	60%	100%	78%	90%	56%	47%	29%	80%	33%
Number of Loans Given Term Extensions (%)	n=	6	10	5	3	8	5	11	12	5	5	9	10	10	17	8	5	6
Decreased		17%	30%	20%	33%	13%	20%	9%	0%	0%	0%	0%	0%	0%	6%	0%	0%	0%
Increased		0%	10%	20%	0%	13%	0%	18%	33%	0%	20%	11%	20%	60%	29%	63%	20%	67%
No Change		83%	60%	60%	67%	75%	80%	73%	67%	100%	80%	89%	80%	40%	65%	38%	80%	33%

Table III. Results by Financing Sector

Outlook

III D. All Consumer		13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Expected Demand for Financing(%)	n=	6	10	5	3	8	5	10	12	5	5	9	9	10	14	7	4	5
Decrease		0%	0%	0%	0%	0%	0%	0%	8%	0%	20%	0%	0%	0%	14%	0%	25%	0%
Increase		50%	70%	100%	100%	63%	100%	60%	50%	60%	40%	67%	44%	50%	36%	29%	25%	60%
No Change		50%	30%	0%	0%	38%	0%	40%	42%	40%	40%	33%	56%	50%	50%	71%	50%	40%
Projected Financing Next Year (if no Capital Constraints)	n=	4	9	5	NR	7	5	8	11	NR	5	6	7	NR	NR	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 9	\$ 75	\$ 28	NR	\$ 338	\$ 111	\$ 77	\$ 127	NR	\$ 13	\$ 136	\$ 4	NR	NR	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 2.4	\$ 8.3	\$ 5.5	NR	\$ 48.3	\$ 22.1	\$ 9.6	\$ 11.5	NR	\$ 2.5	\$ 22.6	\$ 0.6	NR	NR	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	3	8	4	NR	6	3	6	4	NR	NR	3	NR	NR	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 2	\$ 9	\$ 6	NR	\$ 51	\$ 10	\$ 7	\$ 5	NR	NR	\$ 1	NR	NR	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 0.6	\$ 1.1	\$ 1.6	NR	\$ 8.5	\$ 3.4	\$ 1.2	\$ 1.3	NR	NR	\$ 0.2	NR	NR	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	6	10	5	3	8	5	11	12	4	5	9	10	10	14	8	4	5
Deteriorate		0%	0%	0%	0%	0%	0%	0%	8%	0%	0%	0%	0%	0%	0%	13%	25%	40%
Improve		33%	70%	60%	0%	88%	60%	55%	58%	50%	20%	44%	50%	60%	43%	38%	25%	0%
No Change		67%	30%	40%	100%	13%	40%	45%	33%	50%	80%	56%	50%	40%	57%	50%	50%	60%

Table III. Results by Financing Sector

Demand, Originations and Capital

III E. All Housing to Individuals	13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Number of Financing Applications Received, Change Over Previous Year(%) n=	19	26	14	17	22	14	17	19	17	17	16	12	14	17	NR	NR	NR
Decreased	21%	38%	21%	12%	23%	14%	35%	26%	35%	59%	50%	17%	21%	18%	NR	NR	NR
Increased	63%	38%	64%	71%	55%	86%	47%	47%	41%	12%	25%	42%	43%	59%	NR	NR	NR
No Change	16%	23%	14%	18%	23%	0%	18%	26%	24%	29%	25%	42%	36%	24%	NR	NR	NR
Number of Loans/Investments Originated, Change Over Previous Year (%) n=	19	26	14	17	22	14	17	19	17	17	16	12	15	17	NR	NR	NR
Decreased	26%	42%	21%	12%	23%	21%	29%	37%	53%	53%	50%	25%	27%	29%	NR	NR	NR
Increased	53%	42%	57%	71%	59%	71%	47%	47%	29%	6%	19%	25%	27%	53%	NR	NR	NR
No Change	21%	15%	21%	18%	18%	7%	24%	16%	18%	41%	31%	50%	47%	18%	NR	NR	NR
Ability to Access Capital, Change from Previous Year (%) n=	15	23	12	13	21	10	13	16	15	14	12	11	12	16	NR	NR	NR
Decreased	20%	9%	8%	15%	14%	20%	31%	19%	7%	14%	17%	0%	8%	44%	NR	NR	NR
Increased	33%	30%	25%	54%	24%	20%	15%	19%	40%	36%	42%	45%	25%	19%	NR	NR	NR
No Change	47%	61%	67%	31%	62%	60%	54%	63%	53%	50%	42%	55%	67%	38%	NR	NR	NR
Capital Liquidity, Change Over Previous Year(%) n=	19	26	14	17	22	14	17	18	17	16	16	12	15	17	NR	NR	NR
Decreased	16%	15%	21%	12%	27%	43%	35%	11%	29%	31%	31%	17%	33%	35%	NR	NR	NR
Increased	53%	54%	29%	47%	32%	29%	35%	28%	41%	25%	25%	33%	40%	35%	NR	NR	NR
No Change	32%	31%	50%	41%	41%	29%	29%	61%	29%	44%	44%	50%	27%	29%	NR	NR	NR
Capital-Constrained (%) n=	19	26	14	16	22	14	17	18	17	17	15	13	14	17	18	13	18
Both	0%	4%	14%	6%	9%	7%	0%	0%	12%	6%	0%	23%	29%	35%	22%	15%	22%
Debt	11%	0%	0%	6%	5%	7%	6%	6%	0%	6%	13%	8%	14%	12%	17%	23%	39%
Equity	21%	8%	14%	13%	5%	21%	18%	6%	6%	12%	13%	8%	14%	18%	28%	15%	0%
Neither	68%	88%	71%	75%	82%	64%	76%	89%	82%	76%	73%	62%	43%	35%	33%	46%	39%
Capital Shortfall During the Quarter n=	6	NR	NR	4	5	NR	4	NR	3	4	NR	NR	NR	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)	\$ 14.1	NR	NR	\$ 8.2	\$ 18.9	NR	\$ 1.0	NR	\$ 1.5	\$ 11.8	NR	NR	NR	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)	\$ 2.3	NR	NR	\$ 2.1	\$ 3.8	NR	\$ 0.3	NR	\$ 0.5	\$ 2.9	NR	NR	NR	NR	NR	NR	NR
Average Cost of Borrowed Capital n=	19	26	13	16	22	13	16	18	18	17	16	11	15	17	17	13	17
Decreased	11%	19%	15%	0%	5%	15%	13%	11%	6%	18%	25%	9%	20%	0%	0%	31%	12%
Increased	11%	0%	0%	6%	5%	0%	13%	0%	11%	0%	6%	18%	13%	6%	12%	8%	18%
No Change	79%	81%	85%	94%	91%	85%	75%	89%	83%	82%	69%	73%	67%	94%	88%	62%	71%

Table III. Results by Financing Sector

Portfolio Quality

III E. All Housing to Individuals		13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Average Loan Loss Reserve (%)	n=	18	17	11	17	21	12	15	15	14	15	13	11	12	NR	NR	NR	NR
Loan Loss Reserve		10.0%	4.6%	6.3%	9.9%	5.5%	4.3%	5.9%	6.0%	8.9%	7.1%	5.6%	4.3%	3.4%	NR	NR	NR	NR
Average Portfolio-at-Risk	n=	18	17	11	17	21	12	15	15	14	15	13	11	12	12	12	11	15
31-60 days		3.0%	1.6%	3.5%	4.9%	3.4%	2.1%	3.5%	4.1%	3.5%	2.9%	4.3%	4.6%	2.7%	2.2%	8.8%	1.6%	4.3%
61-90 days		0.7%	0.7%	1.9%	2.5%	1.4%	1.3%	0.5%	0.8%	1.3%	1.2%	1.9%	3.7%	1.5%	1.4%	3.8%	1.0%	3.0%
90+ days		4.5%	2.4%	2.8%	4.5%	3.9%	4.3%	3.4%	4.9%	8.7%	5.4%	6.2%	6.0%	4.6%	6.8%	5.8%	1.8%	5.4%
Total		8.2%	4.7%	8.2%	11.9%	8.7%	7.7%	7.4%	9.7%	13.4%	9.6%	12.4%	14.3%	8.8%	10.4%	18.4%	4.3%	12.7%
Average Non-Accruals (%)	n=	18	17	11	14	20	10	15	15	9	14	10	7	NR	NR	NR	NR	NR
Non-Accruals		0.1%	1.4%	0.1%	3.5%	0.3%	0.1%	0.1%	27.8%	0.2%	0.0%	0.0%	0.0%	NR	NR	NR	NR	NR
Average Loans Restructured (%)	n=	18	17	11	14	20	10	15	15	9	14	10	7	NR	NR	NR	NR	NR
Loans Restructured		2.3%	0.5%	1.3%	3.3%	2.0%	0.1%	0.3%	0.3%	2.0%	1.9%	1.0%	0.6%	NR	NR	NR	NR	NR
Average Net Charge-Offs (%)	n=	18	17	11	17	21	12	15	15	14	15	13	11	12	12	12	11	15
Net Charge-Offs		0.4%	0.3%	0.1%	0.2%	0.4%	0.8%	0.2%	0.5%	0.7%	0.4%	0.7%	2.0%	0.5%	0.3%	0.1%	0.1%	1.7%
Number of Loans/Investments in Workout (%)	n=	19	26	13	15	22	14	17	17	17	15	16	13	15	17	17	13	17
Decreased		16%	4%	23%	20%	5%	14%	24%	6%	6%	27%	13%	8%	0%	0%	6%	15%	12%
Increased		21%	15%	0%	40%	32%	36%	0%	18%	59%	7%	19%	46%	53%	41%	47%	31%	47%
No Change		63%	81%	77%	40%	64%	50%	76%	76%	35%	67%	69%	46%	47%	59%	47%	54%	41%
Number of Loans Given Term Extensions (%)	n=	19	26	13	16	22	14	16	17	17	15	16	13	15	17	17	13	18
Decreased		11%	4%	15%	0%	0%	7%	6%	6%	0%	13%	25%	8%	0%	0%	0%	0%	0%
Increased		16%	12%	0%	19%	27%	21%	0%	12%	29%	7%	13%	31%	33%	24%	29%	31%	28%
No Change		74%	85%	85%	81%	73%	71%	94%	82%	71%	80%	63%	62%	67%	76%	71%	69%	72%

Table III. Results by Financing Sector

Outlook

III E. All Housing to Individuals		13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Expected Demand for Financing (%)	n=	19	26	14	17	22	13	17	18	18	17	16	13	14	17	16	12	18
Decrease		5%	0%	0%	0%	9%	8%	0%	0%	6%	18%	6%	15%	0%	6%	0%	8%	11%
Increase		79%	81%	71%	82%	64%	31%	65%	78%	78%	53%	56%	62%	50%	71%	69%	83%	78%
No Change		16%	19%	29%	18%	27%	62%	35%	22%	17%	29%	38%	23%	50%	24%	31%	8%	11%
Projected Financing Next Year (if no Capital Constraints)	n=	19	25	13	16	22	14	16	14	14	14	15	12	NR	NR	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 274	\$ 298	\$ 142	\$ 158	\$ 213	\$ 202	\$ 110	\$ 229	\$ 146	\$ 226	\$ 282	\$ 29	NR	NR	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 14.4	\$ 11.9	\$ 10.9	\$ 9.9	\$ 9.7	\$ 14.5	\$ 6.9	\$ 16.3	\$ 10.4	\$ 16.1	\$ 18.8	\$ 2.4	NR	NR	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	17	18	8	13	19	12	13	13	10	13	13	NR	NR	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 73	\$ 60	\$ 14	\$ 26	\$ 73	\$ 71	\$ 17	\$ 160	\$ 73	\$ 120	\$ 75	NR	NR	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 4.3	\$ 3.3	\$ 1.8	\$ 2.0	\$ 3.8	\$ 6.0	\$ 1.3	\$ 12.3	\$ 7.3	\$ 9.3	\$ 5.8	NR	NR	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	19	26	14	17	21	14	17	17	18	17	16	13	15	17	18	12	18
Deteriorate		0%	0%	7%	12%	14%	21%	12%	12%	17%	6%	6%	15%	33%	18%	44%	17%	50%
Improve		58%	38%	50%	41%	48%	36%	35%	35%	33%	47%	50%	38%	27%	41%	17%	50%	28%
No Change		42%	62%	43%	47%	38%	43%	53%	53%	50%	47%	44%	46%	40%	41%	39%	33%	22%

Table III. Results by Financing Sector

Demand, Originations and Capital

III F. All Housing to Organizations	13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Number of Financing Applications Received, Change Over Previous Year(%) n=	34	33	31	28	33	28	35	31	30	25	34	24	31	31	NR	NR	NR
Decreased	15%	30%	23%	18%	27%	32%	37%	26%	17%	32%	24%	42%	29%	39%	NR	NR	NR
Increased	74%	70%	55%	54%	64%	50%	51%	65%	70%	44%	53%	46%	48%	42%	NR	NR	NR
No Change	12%	0%	23%	29%	9%	18%	11%	10%	13%	24%	24%	13%	23%	19%	NR	NR	NR
Number of Loans/Investments Originated, Change Over Previous Year (%) n=	34	34	31	28	33	28	35	31	30	26	35	24	31	31	NR	NR	NR
Decreased	18%	44%	26%	39%	27%	25%	43%	23%	30%	35%	37%	46%	42%	39%	NR	NR	NR
Increased	68%	50%	61%	36%	67%	61%	43%	58%	57%	38%	37%	42%	39%	26%	NR	NR	NR
No Change	15%	6%	13%	25%	6%	14%	14%	19%	13%	27%	26%	13%	19%	35%	NR	NR	NR
Ability to Access Capital, Change from Previous Year (%) n=	30	33	27	25	32	28	30	30	30	25	29	22	25	27	NR	NR	NR
Decreased	0%	9%	22%	12%	6%	11%	17%	13%	13%	12%	24%	23%	32%	33%	NR	NR	NR
Increased	63%	48%	56%	52%	69%	61%	33%	47%	63%	60%	41%	41%	40%	30%	NR	NR	NR
No Change	37%	42%	22%	36%	25%	29%	50%	40%	23%	28%	34%	36%	28%	37%	NR	NR	NR
Capital Liquidity, Change Over Previous Year(%) n=	34	34	31	28	33	28	34	31	30	26	35	24	31	31	NR	NR	NR
Decreased	21%	24%	19%	14%	12%	25%	41%	48%	37%	31%	37%	38%	45%	39%	NR	NR	NR
Increased	71%	62%	65%	71%	73%	57%	41%	42%	53%	58%	46%	50%	42%	29%	NR	NR	NR
No Change	9%	15%	16%	14%	15%	18%	18%	10%	10%	12%	17%	13%	13%	32%	NR	NR	NR
Capital-Constrained (%) n=	34	34	31	28	33	29	35	31	30	26	35	24	31	32	31	22	33
Both	12%	6%	10%	0%	3%	10%	17%	13%	7%	19%	23%	25%	19%	28%	26%	41%	21%
Debt	9%	3%	6%	0%	3%	0%	0%	0%	3%	4%	3%	0%	13%	16%	23%	18%	18%
Equity	6%	12%	10%	7%	12%	10%	9%	10%	10%	4%	6%	8%	16%	16%	13%	9%	21%
Neither	74%	79%	74%	93%	82%	79%	74%	77%	80%	73%	69%	67%	52%	41%	39%	32%	39%
Capital Shortfall During the Quarter n=	7	4	5	NR	4	4	6	6	4	3	6	3	NR	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)	\$ 135.0	\$ 106.2	\$ 36.2	NR	\$ 13.1	\$ 27.0	\$ 56.0	\$ 8.0	\$ 10.3	\$ 4.5	\$ 40.7	\$ 5.0	NR	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)	\$ 19.3	\$ 26.6	\$ 7.2	NR	\$ 3.3	\$ 6.8	\$ 9.3	\$ 1.3	\$ 2.6	\$ 1.5	\$ 6.8	\$ 1.7	NR	NR	NR	NR	NR
Average Cost of Borrowed Capital n=	34	34	31	28	33	29	35	31	30	26	35	24	31	33	31	22	33
Decreased	15%	24%	23%	29%	24%	21%	11%	23%	27%	12%	11%	17%	16%	18%	19%	14%	24%
Increased	18%	24%	16%	14%	21%	14%	6%	16%	10%	12%	14%	13%	23%	12%	19%	23%	15%
No Change	68%	53%	61%	57%	55%	66%	83%	61%	63%	77%	74%	71%	61%	70%	61%	64%	61%

Table III. Results by Financing Sector

Portfolio Quality

III F. All Housing to Organizations		13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Average Loan Loss Reserve (%)	n=	33	30	23	22	32	27	33	30	28	24	24	23	30	NR	NR	NR	NR
Loan Loss Reserve		7.4%	7.1%	9.8%	7.1%	6.2%	9.5%	8.7%	9.1%	10.3%	10.1%	10.0%	9.9%	7.3%	NR	NR	NR	NR
Average Portfolio-at-Risk	n=	33	30	23	22	32	27	33	30	28	24	24	23	30	29	29	22	30
31-60 days		0.6%	0.8%	0.7%	0.8%	0.8%	0.5%	0.4%	1.4%	1.2%	1.1%	1.6%	0.4%	1.4%	1.6%	1.0%	2.1%	1.4%
61-90 days		0.6%	0.2%	0.7%	0.6%	0.3%	0.3%	0.8%	1.3%	0.4%	0.3%	1.4%	1.2%	1.4%	0.3%	0.8%	1.7%	1.0%
90+ days		2.0%	1.9%	1.6%	1.6%	2.1%	3.8%	3.4%	2.9%	2.6%	4.3%	6.3%	7.5%	3.3%	5.8%	5.8%	5.7%	4.6%
Total		3.2%	2.9%	2.9%	3.0%	3.2%	4.6%	4.7%	5.6%	4.1%	5.7%	9.3%	9.1%	6.1%	7.8%	7.6%	9.6%	6.9%
Average Non-Accruals (%)	n=	33	30	22	20	29	27	33	30	27	22	23	19	NR	NR	NR	NR	NR
Non-Accruals		2.2%	0.9%	1.2%	1.3%	1.1%	1.8%	1.7%	1.5%	1.8%	2.8%	2.3%	0.4%	NR	NR	NR	NR	NR
Average Loans Restructured (%)	n=	33	30	22	20	29	27	33	30	27	22	23	19	NR	NR	NR	NR	NR
Loans Restructured		5.8%	7.4%	9.6%	9.5%	7.7%	7.1%	7.7%	8.6%	14.2%	12.0%	5.7%	2.5%	NR	NR	NR	NR	NR
Average Net Charge-Offs (%)	n=	33	30	23	22	32	27	33	30	28	24	24	23	30	29	29	22	30
Net Charge-Offs		0.1%	0.4%	0.1%	0.1%	1.0%	1.1%	0.1%	0.3%	0.5%	0.7%	0.5%	0.3%	1.0%	0.1%	0.4%	0.5%	0.2%
Number of Loans/Investments in Workout (%)	n=	34	33	30	27	32	28	34	31	29	25	33	24	31	33	31	22	33
Decreased		26%	24%	17%	7%	22%	21%	15%	23%	34%	36%	9%	21%	13%	15%	10%	18%	3%
Increased		15%	12%	7%	15%	13%	14%	3%	23%	21%	24%	36%	33%	52%	33%	48%	45%	55%
No Change		59%	64%	77%	78%	66%	64%	82%	55%	45%	40%	55%	46%	35%	52%	42%	36%	42%
Number of Loans Given Term Extensions (%)	n=	34	34	30	27	33	29	35	29	30	24	35	24	31	32	31	22	33
Decreased		18%	21%	33%	26%	21%	17%	26%	10%	23%	21%	20%	25%	13%	16%	13%	23%	9%
Increased		21%	9%	7%	22%	27%	24%	17%	34%	27%	29%	31%	38%	48%	28%	58%	50%	55%
No Change		62%	71%	60%	52%	52%	59%	57%	55%	50%	50%	49%	38%	39%	56%	29%	27%	36%

Table III. Results by Financing Sector

Outlook

III F. All Housing to Organizations		13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Expected Demand for Financing (%)	n=	34	34	30	28	33	29	35	31	30	26	34	24	31	30	31	22	33
Decrease		9%	3%	0%	0%	3%	3%	0%	3%	0%	4%	3%	0%	10%	7%	10%	5%	9%
Increase		65%	65%	77%	79%	67%	79%	71%	58%	67%	65%	71%	71%	77%	60%	61%	68%	67%
No Change		26%	32%	23%	21%	30%	17%	29%	39%	33%	31%	26%	29%	13%	33%	29%	27%	24%
Projected Financing Next Year (if no Capital Constraints)	n=	31	34	29	26	30	27	32	29	29	23	33	17	NR	NR	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 807	\$ 1,473	\$ 778	\$ 669	\$ 770	\$ 750	\$ 790	\$ 656	\$ 673	\$ 373	\$ 672	\$ 76	NR	NR	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 26.0	\$ 43.3	\$ 26.8	\$ 25.7	\$ 25.7	\$ 27.8	\$ 24.7	\$ 22.6	\$ 23.2	\$ 16.2	\$ 20.3	\$ 4.4	NR	NR	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	23	23	21	18	21	21	24	24	19	16	20	NR	NR	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 307	\$ 257	\$ 177	\$ 179	\$ 234	\$ 222	\$ 195	\$ 189	\$ 121	\$ 75	\$ 138	NR	NR	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 13.3	\$ 11.2	\$ 8.4	\$ 10.0	\$ 11.1	\$ 10.5	\$ 8.1	\$ 7.9	\$ 6.4	\$ 4.7	\$ 6.9	NR	NR	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	34	34	30	28	33	28	35	30	30	26	35	24	31	30	30	22	33
Deteriorate		9%	0%	7%	7%	6%	11%	6%	13%	10%	4%	6%	4%	23%	23%	17%	32%	39%
Improve		38%	21%	27%	18%	39%	25%	29%	27%	43%	54%	37%	54%	35%	27%	27%	18%	24%
No Change		53%	79%	67%	75%	55%	64%	66%	60%	47%	42%	57%	42%	42%	50%	57%	50%	36%

Table III. Results by Financing Sector

Demand, Originations and Capital

III G. All Microenterprise	13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Number of Financing Applications Received, Change Over Previous Year(%) n=	21	15	18	15	19	14	17	26	16	23	17	18	16	13	NR	NR	NR
Decreased	33%	27%	39%	13%	53%	36%	35%	38%	25%	22%	29%	11%	19%	23%	NR	NR	NR
Increased	57%	67%	50%	60%	42%	64%	53%	42%	56%	74%	59%	61%	81%	77%	NR	NR	NR
No Change	10%	7%	11%	27%	5%	0%	12%	19%	19%	4%	12%	28%	0%	0%	NR	NR	NR
Number of Loans/Investments Originated, Change Over Previous Year (%) n=	21	15	18	15	19	14	17	26	16	23	17	18	16	13	NR	NR	NR
Decreased	24%	27%	33%	27%	47%	7%	35%	31%	38%	39%	18%	39%	13%	15%	NR	NR	NR
Increased	57%	53%	61%	67%	47%	93%	59%	50%	50%	52%	71%	39%	69%	69%	NR	NR	NR
No Change	19%	20%	6%	7%	5%	0%	6%	19%	13%	9%	12%	22%	19%	15%	NR	NR	NR
Ability to Access Capital, Change from Previous Year (%) n=	18	13	16	15	18	12	16	22	14	18	14	16	10	9	NR	NR	NR
Decreased	17%	0%	13%	7%	0%	0%	6%	14%	7%	6%	7%	13%	40%	22%	NR	NR	NR
Increased	50%	54%	50%	33%	39%	58%	25%	41%	57%	50%	57%	38%	20%	44%	NR	NR	NR
No Change	33%	46%	38%	60%	61%	42%	69%	45%	36%	44%	36%	50%	40%	33%	NR	NR	NR
Capital Liquidity, Change Over Previous Year(%) n=	21	15	18	15	19	14	17	24	15	22	16	18	16	13	NR	NR	NR
Decreased	33%	20%	28%	40%	16%	7%	29%	13%	13%	23%	25%	22%	19%	31%	NR	NR	NR
Increased	52%	53%	44%	33%	42%	64%	59%	50%	60%	59%	50%	56%	44%	15%	NR	NR	NR
No Change	14%	27%	28%	27%	42%	29%	12%	38%	27%	18%	25%	22%	38%	54%	NR	NR	NR
Capital-Constrained (%) n=	21	14	17	15	19	14	17	26	16	23	17	18	16	13	20	13	22
Both	5%	0%	0%	0%	0%	0%	0%	8%	0%	9%	18%	0%	13%	8%	10%	15%	18%
Debt	5%	0%	0%	0%	0%	0%	0%	12%	6%	4%	0%	6%	19%	15%	20%	23%	9%
Equity	5%	0%	0%	0%	5%	7%	6%	4%	0%	22%	6%	11%	19%	15%	15%	15%	14%
Neither	86%	100%	100%	100%	95%	93%	94%	77%	94%	65%	76%	83%	50%	62%	55%	46%	59%
Capital Shortfall During the Quarter n=	NR	NR	4	NR	NR	NR	NR	4	NR	6	3	NR	NR	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)	NR	NR	\$ 2.5	NR	NR	NR	NR	\$ 2.5	NR	\$ 1.9	\$ 1.1	NR	NR	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)	NR	NR	\$ 0.6	NR	NR	NR	NR	\$ 0.6	NR	\$ 0.3	\$ 0.4	NR	NR	NR	NR	NR	NR
Average Cost of Borrowed Capital n=	21	14	18	14	18	14	17	25	15	22	17	18	15	13	20	13	22
Decreased	14%	14%	17%	0%	11%	7%	6%	8%	0%	0%	18%	11%	20%	8%	15%	15%	5%
Increased	10%	7%	6%	0%	0%	7%	0%	4%	0%	5%	0%	6%	7%	0%	5%	8%	9%
No Change	76%	79%	78%	100%	89%	86%	94%	88%	100%	95%	82%	83%	73%	92%	80%	77%	86%

Table III. Results by Financing Sector

Portfolio Quality

III G. All Microenterprise		13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Average Loan Loss Reserve (%)	n=	18	13	14	13	18	14	16	25	15	20	14	13	13	NR	NR	NR	NR
Loan Loss Reserve		14.3%	12.8%	16.0%	14.5%	14.9%	14.9%	17.7%	13.6%	11.8%	14.1%	23.6%	16.9%	17.8%	NR	NR	NR	NR
Average Portfolio-at-Risk	n=	18	13	14	13	18	14	16	25	15	20	14	13	13	13	18	12	22
31-60 days		1.7%	3.1%	1.3%	1.7%	2.9%	1.6%	2.8%	4.1%	2.0%	2.2%	2.6%	2.6%	5.5%	3.3%	2.7%	7.3%	3.8%
61-90 days		1.2%	1.0%	0.4%	1.1%	1.8%	1.2%	1.2%	1.7%	1.1%	3.3%	1.5%	1.8%	2.1%	2.1%	1.5%	4.4%	2.1%
90+ days		4.0%	4.2%	3.3%	4.1%	4.4%	5.4%	8.1%	6.4%	6.4%	5.9%	4.5%	5.4%	8.1%	5.3%	10.1%	7.0%	10.1%
Total		6.9%	8.3%	5.1%	6.9%	9.0%	8.2%	12.1%	12.2%	9.5%	11.4%	8.7%	9.8%	15.6%	10.6%	14.4%	18.7%	15.9%
Average Non-Accruals (%)	n=	18	13	11	11	16	13	16	25	15	17	13	12	NR	NR	NR	NR	NR
Non-Accruals		1.7%	0.8%	0.8%	6.3%	0.2%	1.1%	0.5%	0.3%	0.2%	0.6%	3.5%	0.2%	NR	NR	NR	NR	NR
Average Loans Restructured (%)	n=	18	13	11	11	16	13	16	25	15	17	13	12	NR	NR	NR	NR	NR
Loans Restructured		4.5%	7.5%	10.4%	6.2%	23.5%	8.4%	7.6%	6.8%	8.4%	9.4%	7.1%	6.6%	NR	NR	NR	NR	NR
Average Net Charge-Offs (%)	n=	18	13	14	13	18	14	16	25	15	20	14	13	13	13	18	12	22
Net Charge-Offs		0.9%	1.5%	1.7%	1.1%	3.6%	0.7%	1.7%	0.6%	1.2%	1.2%	2.2%	2.1%	3.2%	2.4%	1.2%	1.1%	4.7%
Number of Loans/Investments in Workout (%)	n=	21	15	16	15	18	14	17	25	15	22	17	18	16	13	20	13	22
Decreased		38%	13%	13%	20%	28%	36%	18%	16%	33%	27%	12%	6%	6%	8%	15%	15%	5%
Increased		5%	33%	44%	33%	33%	36%	18%	20%	27%	27%	41%	44%	69%	62%	45%	54%	68%
No Change		57%	53%	44%	47%	39%	29%	65%	64%	40%	45%	47%	50%	25%	31%	40%	31%	27%
Number of Loans Given Term Extensions (%)	n=	21	15	17	15	19	14	17	24	16	22	17	18	16	13	20	13	22
Decreased		19%	7%	12%	53%	42%	29%	24%	17%	6%	36%	18%	17%	13%	0%	5%	8%	0%
Increased		5%	33%	35%	0%	11%	14%	18%	17%	38%	18%	18%	33%	31%	46%	65%	54%	73%
No Change		76%	60%	53%	47%	47%	57%	59%	67%	56%	45%	65%	50%	56%	54%	30%	38%	27%

Table III. Results by Financing Sector

Outlook

III G. All Microenterprise		13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Expected Demand for Financing(%)	n=	21	15	17	15	19	14	17	26	16	23	17	18	16	13	20	13	22
Decrease		5%	13%	6%	7%	5%	7%	6%	0%	13%	9%	0%	0%	19%	8%	5%	0%	0%
Increase		62%	67%	59%	73%	63%	64%	82%	85%	63%	61%	65%	83%	63%	77%	80%	92%	95%
No Change		33%	20%	35%	20%	32%	29%	12%	15%	25%	30%	35%	17%	19%	15%	15%	8%	5%
Projected Financing Next Year (if no Capital Constraints)	n=	20	15	17	15	19	14	16	23	15	20	15	14	NR	NR	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 86	\$ 58	\$ 37	\$ 46	\$ 57	\$ 43	\$ 50	\$ 58	\$ 45	\$ 57	\$ 37	\$ 8	NR	NR	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 4.3	\$ 3.9	\$ 2.2	\$ 3.1	\$ 3.0	\$ 3.1	\$ 3.1	\$ 2.5	\$ 3.0	\$ 2.9	\$ 2.5	\$ 0.6	NR	NR	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	11	8	8	9	11	8	11	15	10	11	10	NR	NR	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 26	\$ 17	\$ 17	\$ 14	\$ 20	\$ 9	\$ 17	\$ 18	\$ 12	\$ 15	\$ 8	NR	NR	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 2.3	\$ 2.1	\$ 2.1	\$ 1.5	\$ 1.8	\$ 1.1	\$ 1.5	\$ 1.2	\$ 1.2	\$ 1.3	\$ 0.8	NR	NR	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	21	15	17	15	19	13	16	26	16	23	17	18	16	13	20	13	22
Deteriorate		5%	7%	0%	0%	5%	15%	0%	0%	6%	4%	0%	11%	13%	8%	15%	15%	36%
Improve		43%	53%	47%	53%	58%	31%	31%	50%	44%	30%	59%	44%	50%	54%	50%	62%	41%
No Change		52%	40%	53%	47%	37%	54%	69%	50%	50%	65%	41%	44%	38%	38%	35%	23%	23%

Table IV. Results by Region

Demand, Originations and Capital

IV A. All Midwest CDFIs	13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Number of Financing Applications Received, Change Over Previous Year(%) n=	30	30	25	28	29	25	27	40	27	26	27	25	24	26	NR	NR	NR
Decreased	20%	37%	24%	25%	21%	32%	33%	23%	30%	50%	26%	16%	17%	12%	NR	NR	NR
Increased	67%	63%	60%	54%	69%	56%	48%	43%	44%	31%	52%	48%	54%	73%	NR	NR	NR
No Change	13%	0%	16%	21%	10%	12%	19%	35%	26%	19%	22%	36%	29%	15%	NR	NR	NR
Number of Loans/Investments Originated, Change Over Previous Year (%) n=	30	30	25	28	29	26	27	40	27	26	28	25	24	26	NR	NR	NR
Decreased	30%	43%	20%	21%	34%	31%	33%	23%	33%	38%	36%	48%	25%	27%	NR	NR	NR
Increased	60%	47%	64%	61%	55%	50%	59%	48%	48%	23%	46%	28%	54%	50%	NR	NR	NR
No Change	10%	10%	16%	18%	10%	19%	7%	30%	19%	38%	18%	24%	21%	23%	NR	NR	NR
Ability to Access Capital, Change from Previous Year (%) n=	27	27	22	25	25	24	24	32	23	23	18	18	18	23	NR	NR	NR
Decreased	4%	4%	14%	4%	8%	8%	13%	13%	4%	9%	17%	11%	39%	22%	NR	NR	NR
Increased	67%	41%	32%	52%	60%	50%	50%	31%	61%	48%	50%	44%	28%	30%	NR	NR	NR
No Change	30%	56%	55%	44%	32%	42%	38%	56%	35%	43%	33%	44%	33%	48%	NR	NR	NR
Capital Liquidity, Change Over Previous Year(%) n=	30	30	25	27	29	26	27	38	26	26	28	25	23	26	NR	NR	NR
Decreased	27%	20%	12%	15%	7%	15%	22%	26%	19%	23%	25%	16%	13%	27%	NR	NR	NR
Increased	60%	57%	48%	59%	59%	54%	56%	39%	65%	46%	43%	56%	43%	58%	NR	NR	NR
No Change	13%	23%	40%	26%	34%	31%	22%	34%	15%	31%	32%	28%	43%	15%	NR	NR	NR
Capital-Constrained (%) n=	30	30	25	28	29	26	27	39	28	26	28	25	24	26	30	24	21
Both	10%	3%	4%	4%	7%	12%	15%	5%	4%	8%	4%	16%	25%	15%	23%	29%	19%
Debt	10%	0%	0%	0%	3%	0%	0%	8%	4%	8%	0%	8%	8%	15%	10%	8%	10%
Equity	7%	0%	4%	0%	3%	12%	4%	8%	11%	12%	11%	0%	13%	8%	7%	4%	24%
Neither	73%	97%	92%	96%	86%	77%	81%	79%	82%	73%	86%	76%	54%	62%	60%	58%	48%
Capital Shortfall During the Quarter n=	7	NR	NR	NR	3	5	5	8	5	5	3	3	NR	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)	\$ 14.1	NR	NR	NR	\$ 10.6	\$ 25.6	\$ 74.0	\$ 29.3	\$ 13.0	\$ 1.3	\$ 43.3	\$ 2.7	NR	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)	\$ 2.0	NR	NR	NR	\$ 3.5	\$ 5.1	\$ 14.8	\$ 3.7	\$ 2.6	\$ 0.3	\$ 14.4	\$ 0.9	NR	NR	NR	NR	NR
Average Cost of Borrowed Capital n=	30	30	25	27	29	26	27	39	26	26	28	25	24	27	29	24	21
Decreased	13%	17%	8%	19%	17%	31%	7%	5%	8%	12%	7%	12%	21%	7%	14%	8%	14%
Increased	13%	13%	12%	0%	10%	4%	0%	8%	8%	4%	7%	0%	8%	7%	10%	25%	14%
No Change	73%	70%	80%	81%	72%	65%	93%	87%	85%	85%	86%	88%	71%	85%	76%	67%	71%

Table IV. Results by Region

Portfolio Quality

IV A. All Midwest CDFIs		13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Average Loan Loss Reserve (%)	n=	29	22	15	22	27	22	23	34	24	25	23	20	23	NR	NR	NR	NR
Loan Loss Reserve		8.7%	7.0%	16.4%	10.6%	7.9%	11.4%	11.7%	7.3%	8.9%	11.6%	11.2%	9.3%	8.5%	NR	NR	NR	NR
Average Portfolio-at-Risk	n=	29	22	15	22	27	22	23	34	24	25	23	20	23	23	28	23	20
31-60 days		1.5%	0.8%	3.2%	1.7%	1.2%	2.1%	0.7%	4.4%	3.0%	2.5%	6.7%	3.7%	1.2%	2.2%	3.4%	2.9%	2.6%
61-90 days		0.7%	0.5%	3.3%	1.2%	0.9%	0.5%	1.5%	2.1%	0.9%	1.0%	1.0%	1.9%	1.9%	0.7%	1.5%	2.1%	2.1%
90+ days		3.4%	1.4%	4.4%	3.4%	3.7%	6.8%	6.3%	4.2%	6.6%	4.2%	5.5%	5.9%	4.8%	6.9%	3.4%	3.6%	5.3%
Total		5.6%	2.8%	10.9%	6.2%	5.8%	9.4%	8.5%	10.7%	10.4%	7.7%	13.2%	11.6%	7.9%	9.9%	8.3%	8.5%	10.0%
Average Non-Accruals (%)	n=	29	22	14	18	22	21	23	34	22	24	19	15	NR	NR	NR	NR	NR
Non-Accruals		1.5%	1.0%	0.1%	4.1%	0.4%	0.2%	0.6%	0.3%	0.9%	1.1%	1.4%	0.2%	NR	NR	NR	NR	NR
Average Loans Restructured (%)	n=	29	22	14	18	22	21	23	34	22	24	19	15	NR	NR	NR	NR	NR
Loans Restructured		2.4%	4.2%	7.8%	3.9%	16.8%	4.8%	8.0%	3.7%	7.4%	7.7%	3.4%	6.2%	NR	NR	NR	NR	NR
Average Net Charge-Offs (%)	n=	29	22	15	22	27	22	23	34	24	25	23	20	23	23	28	23	20
Net Charge-Offs		0.2%	1.2%	0.9%	0.2%	1.7%	0.3%	0.1%	0.5%	1.5%	0.6%	0.6%	1.6%	0.9%	0.7%	0.5%	0.2%	1.2%
Number of Loans/Investments in Workout (%)	n=	30	30	24	27	28	25	26	35	25	26	27	25	24	27	27	23	21
Decreased		17%	23%	13%	15%	11%	12%	19%	11%	20%	23%	4%	12%	4%	7%	15%	9%	0%
Increased		17%	17%	17%	22%	29%	24%	23%	26%	32%	19%	41%	40%	50%	44%	37%	43%	48%
No Change		67%	60%	71%	63%	61%	64%	58%	63%	48%	58%	56%	48%	46%	48%	48%	48%	52%
Number of Loans Given Term Extensions (%)	n=	30	30	24	28	29	24	25	34	25	25	28	24	24	26	28	23	20
Decreased		10%	17%	13%	11%	21%	13%	12%	15%	12%	20%	11%	8%	4%	4%	0%	13%	5%
Increased		10%	27%	8%	7%	31%	21%	20%	12%	36%	16%	32%	50%	46%	35%	32%	35%	50%
No Change		80%	57%	79%	82%	48%	67%	68%	74%	52%	64%	57%	42%	50%	62%	68%	52%	45%

Table IV. Results by Region

Outlook

IV A. All Midwest CDFIs		13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Expected Demand for Financing(%)	n=	30	30	25	28	29	25	27	35	27	26	28	25	24	26	27	24	21
Decrease		7%	0%	4%	0%	3%	4%	0%	3%	4%	8%	0%	0%	4%	4%	7%	0%	10%
Increase		57%	70%	52%	75%	69%	52%	85%	71%	70%	69%	75%	84%	79%	58%	67%	83%	90%
No Change		37%	30%	44%	25%	28%	44%	15%	26%	26%	23%	25%	16%	17%	38%	26%	17%	0%
Projected Financing Next Year (if no Capital Constraints)	n=	27	30	24	25	26	25	23	32	25	23	26	24	NR	NR	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 304	\$ 353	\$ 380	\$ 370	\$ 407	\$ 450	\$ 596	\$ 357	\$ 377	\$ 431	\$ 623	\$ 244	NR	NR	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 11.3	\$ 11.8	\$ 15.8	\$ 14.8	\$ 15.6	\$ 18.0	\$ 25.9	\$ 11.2	\$ 15.1	\$ 18.7	\$ 24.0	\$ 10.2	NR	NR	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	21	17	15	15	17	20	20	24	14	14	17	NR	NR	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 120	\$ 68	\$ 92	\$ 50	\$ 200	\$ 177	\$ 251	\$ 57	\$ 75	\$ 44	\$ 100	NR	NR	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 5.7	\$ 4.0	\$ 6.1	\$ 3.3	\$ 11.7	\$ 8.8	\$ 12.6	\$ 2.4	\$ 5.4	\$ 3.1	\$ 5.9	NR	NR	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	30	30	25	27	29	23	27	33	26	26	28	25	24	26	29	24	21
Deteriorate		7%	0%	4%	0%	3%	4%	0%	3%	4%	8%	14%	20%	29%	15%	24%	17%	48%
Improve		30%	37%	24%	41%	48%	48%	30%	33%	50%	46%	39%	52%	25%	38%	31%	21%	24%
No Change		63%	63%	72%	59%	48%	48%	70%	64%	46%	46%	46%	28%	46%	46%	45%	63%	29%

Table IV. Results by Region

Demand, Originations and Capital

IV B. All Northeast CDFIs	13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Number of Financing Applications Received, Change Over Previous Year(%) n=	28	34	27	32	36	26	32	33	33	34	34	27	29	34	NR	NR	NR
Decreased	25%	29%	15%	25%	31%	31%	34%	27%	21%	41%	44%	41%	31%	24%	NR	NR	NR
Increased	50%	62%	59%	56%	58%	58%	59%	58%	61%	50%	32%	41%	52%	56%	NR	NR	NR
No Change	25%	9%	26%	19%	11%	12%	6%	15%	18%	9%	24%	19%	17%	21%	NR	NR	NR
Number of Loans/Investments Originated, Change Over Previous Year (%) n=	28	35	27	32	36	26	32	33	33	35	35	27	31	34	NR	NR	NR
Decreased	29%	31%	30%	34%	25%	12%	28%	33%	36%	51%	46%	37%	32%	38%	NR	NR	NR
Increased	57%	54%	52%	47%	67%	77%	59%	52%	55%	43%	34%	44%	52%	32%	NR	NR	NR
No Change	14%	14%	19%	19%	8%	12%	13%	15%	9%	6%	20%	19%	16%	29%	NR	NR	NR
Ability to Access Capital, Change from Previous Year (%) n=	26	35	24	31	35	23	30	27	31	30	30	25	25	27	NR	NR	NR
Decreased	15%	9%	17%	10%	3%	4%	10%	11%	10%	3%	10%	12%	28%	30%	NR	NR	NR
Increased	46%	60%	54%	42%	40%	48%	37%	30%	48%	67%	47%	40%	32%	22%	NR	NR	NR
No Change	38%	31%	29%	48%	57%	48%	53%	59%	42%	30%	43%	48%	40%	48%	NR	NR	NR
Capital Liquidity, Change Over Previous Year(%) n=	28	34	27	32	36	26	32	33	33	35	35	27	31	34	NR	NR	NR
Decreased	29%	26%	19%	28%	25%	23%	25%	21%	24%	11%	31%	30%	32%	26%	NR	NR	NR
Increased	54%	53%	56%	53%	50%	54%	56%	42%	52%	66%	43%	37%	42%	26%	NR	NR	NR
No Change	18%	21%	26%	19%	25%	23%	19%	36%	24%	23%	26%	33%	26%	47%	NR	NR	NR
Capital-Constrained (%) n=	28	35	27	32	37	27	32	33	32	35	33	27	29	32	36	31	35
Both	11%	3%	7%	0%	3%	4%	6%	12%	6%	9%	9%	15%	24%	28%	25%	26%	31%
Debt	4%	6%	4%	3%	3%	4%	3%	3%	0%	0%	0%	0%	7%	16%	14%	23%	20%
Equity	14%	6%	4%	13%	19%	11%	19%	12%	6%	11%	21%	11%	21%	9%	19%	13%	11%
Neither	71%	86%	85%	84%	76%	81%	72%	73%	88%	80%	70%	74%	48%	47%	42%	39%	37%
Capital Shortfall During the Quarter n=	5	4	NR	NR	6	3	8	6	NR	NR	6	NR	NR	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)	\$ 4.0	\$ 14.0	NR	NR	\$ 9.5	\$ 8.0	\$ 28.3	\$ 17.1	NR	NR	\$ 9.4	NR	NR	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)	\$ 0.8	\$ 3.5	NR	NR	\$ 1.6	\$ 2.7	\$ 3.5	\$ 2.9	NR	NR	\$ 1.6	NR	NR	NR	NR	NR	NR
Average Cost of Borrowed Capital n=	28	35	27	32	37	27	32	33	33	35	35	26	31	32	35	31	34
Decreased	29%	26%	19%	19%	16%	11%	6%	18%	21%	17%	20%	19%	19%	9%	20%	23%	9%
Increased	7%	17%	15%	9%	14%	19%	13%	9%	15%	14%	23%	12%	19%	16%	20%	19%	21%
No Change	64%	57%	67%	72%	70%	70%	81%	73%	64%	69%	57%	69%	61%	75%	60%	58%	71%

Table IV. Results by Region

Portfolio Quality

IV B. All Northeast CDFIs		13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Average Loan Loss Reserve (%)	n=	25	30	22	26	33	24	32	32	31	31	30	24	26	NR	NR	NR	NR
Loan Loss Reserve		8.5%	9.5%	9.8%	9.5%	9.1%	8.2%	7.9%	11.0%	13.5%	8.9%	8.5%	7.5%	9.2%	NR	NR	NR	NR
Average Portfolio-at-Risk	n=	25	30	22	26	33	24	32	32	31	31	30	24	26	31	30	28	27
31-60 days		2.2%	2.4%	1.1%	2.6%	2.5%	1.6%	2.4%	4.2%	2.1%	3.5%	3.8%	2.8%	2.2%	3.3%	3.7%	3.7%	3.0%
61-90 days		1.0%	1.4%	0.7%	0.7%	1.8%	0.9%	1.2%	1.6%	0.8%	2.0%	1.6%	1.8%	1.3%	1.3%	1.8%	1.6%	1.9%
90+ days		3.6%	3.2%	2.6%	3.6%	3.4%	4.7%	5.2%	5.2%	7.7%	4.9%	4.9%	3.6%	4.0%	5.0%	5.5%	5.8%	7.4%
Total		6.9%	6.9%	4.4%	6.9%	7.6%	7.2%	8.8%	10.9%	10.6%	10.4%	10.3%	8.3%	7.5%	9.5%	10.9%	11.1%	12.3%
Average Non-Accruals (%)	n=	25	30	22	24	30	24	32	31	27	25	28	19	NR	NR	NR	NR	NR
Non-Accruals		1.4%	1.8%	0.9%	3.0%	0.8%	1.3%	0.7%	13.8%	0.7%	0.6%	0.3%	0.2%	NR	NR	NR	NR	NR
Average Loans Restructured (%)	n=	25	30	22	24	30	24	32	31	27	25	28	19	NR	NR	NR	NR	NR
Loans Restructured		5.6%	5.5%	7.5%	9.4%	7.0%	8.1%	6.2%	7.0%	7.8%	9.4%	3.6%	2.5%	NR	NR	NR	NR	NR
Average Net Charge-Offs (%)	n=	25	30	22	26	33	24	32	32	31	31	30	24	26	31	30	28	27
Net Charge-Offs		0.8%	0.9%	0.4%	0.5%	1.3%	0.6%	1.6%	0.4%	0.7%	1.2%	0.9%	0.5%	0.6%	0.7%	1.7%	0.6%	1.1%
Number of Loans/Investments in Workout (%)	n=	28	35	25	30	37	26	31	31	31	31	35	27	31	34	35	31	35
Decreased		32%	14%	20%	30%	16%	35%	23%	13%	29%	19%	17%	15%	3%	3%	11%	6%	6%
Increased		11%	26%	20%	23%	22%	19%	3%	26%	23%	16%	29%	41%	52%	38%	51%	35%	63%
No Change		57%	60%	60%	47%	62%	46%	74%	61%	48%	65%	54%	44%	45%	59%	37%	58%	31%
Number of Loans Given Term Extensions (%)	n=	28	35	26	29	37	27	32	29	32	31	34	27	31	34	35	31	35
Decreased		18%	11%	15%	24%	16%	15%	19%	3%	19%	23%	21%	19%	6%	9%	6%	3%	3%
Increased		21%	23%	15%	21%	24%	15%	16%	21%	19%	16%	21%	22%	26%	18%	46%	39%	49%
No Change		61%	66%	69%	55%	59%	70%	66%	76%	63%	61%	59%	59%	68%	74%	49%	58%	49%

Table IV. Results by Region

Outlook

IV B. All Northeast CDFIs		13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Expected Demand for Financing(%)	n=	28	35	27	31	37	27	32	31	32	34	35	27	31	32	34	30	35
Decrease		7%	3%	4%	3%	3%	4%	0%	6%	0%	15%	6%	0%	6%	9%	6%	0%	3%
Increase		64%	49%	63%	74%	68%	63%	63%	71%	63%	50%	51%	67%	61%	66%	65%	63%	77%
No Change		29%	49%	33%	23%	30%	33%	38%	23%	38%	35%	43%	33%	32%	25%	29%	37%	20%
Projected Financing Next Year (if no Capital Constraints)	n=	27	31	26	29	36	26	31	28	29	31	32	21	NR	NR	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 344	\$ 899	\$ 427	\$ 524	\$ 408	\$ 405	\$ 598	\$ 409	\$ 450	\$ 336	\$ 468	\$ 59	NR	NR	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 12.7	\$ 29.0	\$ 16.4	\$ 18.1	\$ 11.3	\$ 15.6	\$ 19.3	\$ 14.6	\$ 15.5	\$ 10.8	\$ 14.6	\$ 2.8	NR	NR	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	16	16	14	17	23	13	17	20	15	17	24	NR	NR	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 71	\$ 138	\$ 93	\$ 110	\$ 85	\$ 133	\$ 132	\$ 112	\$ 83	\$ 81	\$ 112	NR	NR	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 4.5	\$ 8.6	\$ 6.6	\$ 6.5	\$ 3.7	\$ 10.3	\$ 7.8	\$ 5.6	\$ 5.5	\$ 4.8	\$ 4.7	NR	NR	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	28	35	27	30	37	27	31	31	33	33	35	27	31	32	36	30	34
Deteriorate		4%	6%	4%	3%	5%	4%	0%	0%	9%	3%	3%	4%	16%	22%	25%	37%	59%
Improve		54%	37%	48%	37%	49%	22%	39%	39%	30%	30%	23%	37%	39%	16%	22%	23%	15%
No Change		43%	57%	48%	60%	46%	74%	61%	61%	61%	67%	74%	59%	45%	63%	53%	40%	26%

Table IV. Results by Region

Demand, Originations and Capital

IV C. All South CDFIs	13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Number of Financing Applications Received, Change Over Previous Year(%) n=	48	50	42	40	46	37	49	46	32	31	33	37	35	42	NR	NR	NR
Decreased	6%	18%	29%	25%	30%	41%	31%	41%	28%	35%	30%	24%	23%	19%	NR	NR	NR
Increased	83%	68%	52%	50%	52%	46%	55%	39%	59%	45%	58%	54%	49%	57%	NR	NR	NR
No Change	10%	14%	19%	25%	17%	14%	14%	20%	13%	19%	12%	22%	29%	24%	NR	NR	NR
Number of Loans/Investments Originated, Change Over Previous Year (%) n=	47	50	42	40	46	37	49	46	32	31	33	37	35	42	NR	NR	NR
Decreased	13%	22%	26%	38%	33%	38%	31%	41%	44%	48%	33%	38%	29%	19%	NR	NR	NR
Increased	74%	62%	55%	38%	52%	51%	51%	46%	47%	45%	55%	35%	43%	45%	NR	NR	NR
No Change	13%	16%	19%	25%	15%	11%	18%	13%	9%	6%	12%	27%	29%	36%	NR	NR	NR
Ability to Access Capital, Change from Previous Year (%) n=	40	44	36	35	46	32	44	41	31	28	29	31	26	33	NR	NR	NR
Decreased	3%	7%	3%	0%	7%	3%	18%	10%	10%	11%	21%	19%	15%	30%	NR	NR	NR
Increased	38%	32%	44%	43%	43%	59%	30%	39%	45%	46%	48%	29%	46%	30%	NR	NR	NR
No Change	60%	61%	53%	57%	50%	38%	52%	51%	45%	43%	31%	52%	38%	39%	NR	NR	NR
Capital Liquidity, Change Over Previous Year(%) n=	48	50	42	40	46	37	49	45	32	31	33	37	35	40	NR	NR	NR
Decreased	25%	20%	12%	13%	24%	14%	29%	24%	31%	45%	30%	32%	40%	33%	NR	NR	NR
Increased	52%	56%	55%	58%	57%	65%	47%	47%	56%	45%	33%	30%	37%	23%	NR	NR	NR
No Change	23%	24%	33%	30%	20%	22%	24%	29%	13%	10%	36%	38%	23%	45%	NR	NR	NR
Capital-Constrained (%) n=	48	49	42	39	46	38	48	45	33	31	33	37	35	42	39	34	31
Both	4%	8%	5%	5%	9%	5%	13%	13%	15%	16%	21%	22%	23%	26%	23%	29%	19%
Debt	10%	2%	0%	0%	2%	3%	8%	9%	9%	16%	6%	8%	20%	12%	15%	15%	13%
Equity	10%	12%	5%	8%	7%	11%	15%	13%	9%	6%	9%	14%	17%	17%	18%	9%	16%
Neither	75%	78%	90%	87%	83%	82%	65%	64%	67%	61%	64%	57%	40%	45%	44%	47%	52%
Capital Shortfall During the Quarter n=	11	8	NR	4	7	4	12	10	8	9	8	8	NR	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)	\$ 75.1	\$ 74.3	NR	\$ 18.0	\$ 24.2	\$ 18.5	\$ 16.2	\$ 31.4	\$ 14.8	\$ 17.5	\$ 24.3	\$ 11.6	NR	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)	\$ 6.8	\$ 9.3	NR	\$ 4.5	\$ 3.5	\$ 4.6	\$ 1.4	\$ 3.1	\$ 1.8	\$ 1.9	\$ 3.0	\$ 1.5	NR	NR	NR	NR	NR
Average Cost of Borrowed Capital n=	48	49	41	40	46	36	48	44	33	30	30	36	34	42	39	34	31
Decreased	21%	8%	20%	15%	15%	17%	8%	16%	9%	17%	13%	11%	18%	14%	21%	15%	23%
Increased	15%	12%	7%	10%	13%	8%	6%	9%	12%	10%	17%	6%	6%	7%	13%	9%	6%
No Change	65%	80%	73%	75%	72%	75%	85%	75%	79%	73%	70%	83%	76%	79%	67%	76%	71%

Table IV. Results by Region

Portfolio Quality

IV C. All South CDFIs		13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Average Loan Loss Reserve (%)	n=	44	39	34	34	44	33	41	37	25	22	22	30	30	NR	NR	NR	NR
Loan Loss Reserve		8.3%	6.9%	8.3%	8.1%	8.4%	8.6%	9.6%	9.2%	10.9%	10.6%	10.3%	9.1%	7.3%	NR	NR	NR	NR
Average Portfolio-at-Risk	n=	44	39	34	34	44	33	41	37	25	22	22	30	30	34	29	30	26
31-60 days		1.6%	2.0%	1.9%	2.5%	1.8%	1.9%	1.3%	1.9%	1.8%	1.5%	3.7%	2.7%	2.5%	2.8%	2.4%	2.4%	2.8%
61-90 days		0.3%	0.5%	0.8%	1.1%	0.8%	1.0%	0.7%	0.7%	0.8%	0.6%	2.2%	2.8%	1.4%	1.6%	1.5%	1.4%	2.2%
90+ days		2.2%	2.1%	2.0%	2.1%	2.5%	2.9%	3.5%	3.7%	4.5%	7.2%	6.5%	7.1%	4.6%	7.0%	9.3%	5.7%	9.9%
Total		4.1%	4.6%	4.7%	5.7%	5.1%	5.7%	5.4%	6.3%	7.0%	9.3%	12.4%	12.5%	8.6%	11.4%	13.1%	9.5%	15.0%
Average Non-Accruals (%)	n=	44	39	30	30	36	27	41	37	19	16	18	21	NR	NR	NR	NR	NR
Non-Accruals		0.9%	0.8%	1.2%	1.1%	0.7%	1.9%	1.4%	0.9%	1.9%	0.9%	1.5%	0.6%	NR	NR	NR	NR	NR
Average Loans Restructured (%)	n=	44	39	30	30	36	27	41	37	19	16	18	21	NR	NR	NR	NR	NR
Loans Restructured		3.2%	3.3%	3.6%	1.9%	2.7%	3.0%	3.3%	4.4%	5.3%	4.7%	5.1%	3.9%	NR	NR	NR	NR	NR
Average Net Charge-Offs (%)	n=	44	39	34	34	44	33	41	37	25	22	22	30	30	34	29	30	26
Net Charge-Offs		0.2%	0.3%	0.1%	0.2%	0.7%	1.4%	0.7%	0.6%	1.1%	0.6%	0.9%	0.8%	1.7%	0.6%	0.6%	0.5%	1.7%
Number of Loans/Investments in Workout (%)	n=	48	49	37	40	45	35	44	42	32	29	32	37	34	43	39	34	30
Decreased		21%	12%	22%	8%	18%	26%	18%	12%	16%	21%	13%	19%	12%	12%	13%	6%	10%
Increased		15%	8%	5%	18%	20%	14%	14%	21%	44%	24%	38%	30%	41%	44%	46%	44%	63%
No Change		65%	80%	73%	75%	62%	60%	68%	67%	41%	55%	50%	51%	47%	44%	41%	50%	27%
Number of Loans Given Term Extensions (%)	n=	48	50	38	40	46	36	46	42	33	30	33	37	34	43	39	34	31
Decreased		15%	14%	18%	15%	9%	22%	13%	7%	9%	27%	24%	14%	12%	5%	10%	9%	6%
Increased		8%	12%	16%	20%	24%	19%	11%	17%	33%	17%	21%	19%	35%	37%	44%	35%	55%
No Change		77%	74%	66%	65%	67%	58%	76%	76%	58%	57%	55%	68%	53%	58%	46%	56%	39%

Table IV. Results by Region

Outlook

IV C. All South CDFIs		13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Expected Demand for Financing(%)	n=	48	50	39	40	46	35	46	42	33	30	32	36	35	38	38	32	30
Decrease		4%	2%	3%	0%	4%	9%	4%	2%	6%	7%	0%	3%	3%	3%	0%	6%	7%
Increase		65%	72%	82%	75%	80%	71%	72%	71%	70%	70%	78%	64%	69%	74%	79%	69%	83%
No Change		31%	26%	15%	25%	15%	20%	24%	26%	24%	23%	22%	33%	29%	24%	21%	25%	10%
Projected Financing Next Year (if no Capital Constraints)	n=	43	47	37	38	42	32	41	37	28	25	27	27	NR	NR	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 876	\$ 926	\$ 435	\$ 643	\$1,001	\$ 777	\$ 783	\$ 780	\$ 572	\$ 501	\$ 561	\$ 104	NR	NR	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 20.4	\$ 19.7	\$ 11.8	\$ 16.9	\$ 23.8	\$ 24.3	\$ 19.1	\$ 21.1	\$ 20.4	\$ 20.0	\$ 20.8	\$ 3.9	NR	NR	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	36	38	30	32	35	24	33	29	22	20	21	NR	NR	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 255	\$ 266	\$ 134	\$ 237	\$ 240	\$ 262	\$ 348	\$ 311	\$ 135	\$ 166	\$ 197	NR	NR	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 7.1	\$ 7.0	\$ 4.5	\$ 7.4	\$ 6.8	\$ 10.9	\$ 10.5	\$ 10.7	\$ 6.2	\$ 8.3	\$ 9.4	NR	NR	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	48	50	39	40	45	36	46	42	33	30	33	37	35	37	39	32	30
Deteriorate		4%	0%	0%	3%	9%	6%	9%	12%	6%	3%	15%	11%	20%	24%	18%	22%	30%
Improve		35%	28%	51%	28%	47%	44%	43%	52%	58%	47%	45%	38%	37%	43%	44%	34%	37%
No Change		60%	72%	49%	70%	44%	50%	48%	36%	36%	50%	39%	51%	43%	32%	38%	44%	33%

Table IV. Results by Region

Demand, Originations and Capital

IV D. All West CDFIs	13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Number of Financing Applications Received, Change Over Previous Year(%) n=	36	34	32	24	27	19	30	34	23	30	27	17	30	25	NR	NR	NR
Decreased	31%	21%	31%	13%	33%	21%	37%	38%	26%	33%	37%	12%	23%	32%	NR	NR	NR
Increased	47%	62%	44%	67%	52%	74%	47%	44%	57%	40%	37%	71%	67%	52%	NR	NR	NR
No Change	22%	18%	25%	21%	15%	5%	17%	18%	17%	27%	26%	18%	10%	16%	NR	NR	NR
Number of Loans/Investments Originated, Change Over Previous Year (%) n=	36	34	32	24	27	20	30	34	23	30	29	17	30	25	NR	NR	NR
Decreased	36%	35%	28%	33%	30%	20%	30%	38%	35%	23%	41%	24%	30%	40%	NR	NR	NR
Increased	44%	53%	53%	50%	70%	70%	50%	50%	39%	43%	38%	59%	53%	32%	NR	NR	NR
No Change	19%	12%	19%	17%	0%	10%	20%	12%	26%	33%	21%	18%	17%	28%	NR	NR	NR
Ability to Access Capital, Change from Previous Year (%) n=	28	28	30	23	24	16	23	27	20	26	25	14	22	18	NR	NR	NR
Decreased	14%	18%	23%	22%	8%	19%	17%	15%	20%	15%	24%	14%	32%	28%	NR	NR	NR
Increased	36%	46%	37%	43%	54%	44%	30%	48%	55%	54%	32%	36%	14%	17%	NR	NR	NR
No Change	50%	36%	40%	35%	38%	38%	52%	37%	25%	31%	44%	50%	55%	56%	NR	NR	NR
Capital Liquidity, Change Over Previous Year(%) n=	36	34	32	24	26	20	29	32	22	28	28	17	31	25	NR	NR	NR
Decreased	28%	24%	22%	21%	23%	25%	52%	25%	23%	21%	25%	29%	29%	40%	NR	NR	NR
Increased	53%	65%	53%	58%	58%	45%	34%	53%	50%	50%	39%	41%	32%	28%	NR	NR	NR
No Change	19%	12%	25%	21%	19%	30%	14%	22%	27%	29%	36%	29%	39%	32%	NR	NR	NR
Capital-Constrained (%) n=	37	34	31	23	27	21	30	34	23	30	29	17	31	25	27	24	31
Both	8%	3%	16%	0%	0%	0%	3%	15%	4%	10%	14%	0%	6%	16%	11%	13%	26%
Debt	8%	3%	3%	0%	0%	0%	0%	3%	0%	3%	7%	6%	10%	8%	19%	17%	16%
Equity	11%	9%	3%	9%	4%	5%	7%	6%	0%	3%	3%	0%	23%	12%	15%	13%	6%
Neither	73%	85%	77%	91%	96%	95%	90%	76%	96%	83%	76%	94%	61%	64%	56%	58%	52%
Capital Shortfall During the Quarter n=	7	3	6	NR	NR	NR	NR	6	NR	5	3	NR	NR	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)	\$105.3	\$ 102.0	\$ 78.5	NR	NR	NR	NR	\$ 8.2	NR	\$ 2.7	\$ 3.1	NR	NR	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)	\$ 15.0	\$ 34.0	\$ 13.1	NR	NR	NR	NR	\$ 1.4	NR	\$ 0.5	\$ 1.0	NR	NR	NR	NR	NR	NR
Average Cost of Borrowed Capital n=	37	34	32	23	25	20	30	33	23	30	29	18	30	23	27	23	30
Decreased	3%	18%	19%	13%	28%	15%	7%	12%	4%	7%	7%	11%	20%	0%	11%	13%	7%
Increased	19%	6%	3%	4%	4%	10%	7%	18%	9%	7%	3%	17%	10%	0%	11%	9%	17%
No Change	78%	76%	78%	83%	68%	75%	87%	70%	87%	87%	90%	72%	70%	100%	78%	78%	77%

Table IV. Results by Region

Portfolio Quality

IV D. All West CDFIs		13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Average Loan Loss Reserve (%)	n=	35	31	25	18	26	19	26	28	19	28	22	14	25	NR	NR	NR	NR
Loan Loss Reserve		9.4%	7.8%	9.8%	6.2%	7.4%	7.0%	6.8%	7.0%	6.4%	7.6%	13.8%	9.6%	9.2%	NR	NR	NR	NR
Average Portfolio-at-Risk	n=	35	31	25	18	26	19	26	28	19	28	22	14	25	20	23	21	24
31-60 days		1.1%	1.8%	1.0%	1.6%	1.8%	1.6%	0.9%	1.5%	1.7%	2.3%	1.9%	1.4%	3.4%	2.0%	2.2%	1.6%	2.4%
61-90 days		1.1%	0.4%	0.7%	0.9%	0.8%	1.0%	0.6%	1.1%	1.0%	1.1%	1.4%	1.5%	1.5%	1.2%	0.7%	2.0%	0.6%
90+ days		3.1%	3.3%	1.9%	1.9%	2.1%	2.7%	2.1%	3.3%	2.0%	3.2%	1.6%	3.1%	3.4%	2.8%	4.0%	3.8%	3.9%
Total		5.3%	5.4%	3.5%	4.4%	4.6%	5.3%	3.7%	5.9%	4.7%	6.6%	4.8%	5.9%	8.3%	6.0%	7.0%	7.3%	7.0%
Average Non-Accruals (%)	n=	35	31	24	18	24	16	26	28	17	25	21	11	NR	NR	NR	NR	NR
Non-Accruals		1.8%	1.2%	0.7%	0.7%	1.7%	1.5%	1.1%	1.3%	1.8%	1.9%	3.5%	0.5%	NR	NR	NR	NR	NR
Average Loans Restructured (%)	n=	35	31	24	18	24	16	26	28	17	25	21	11	NR	NR	NR	NR	NR
Loans Restructured		4.7%	6.3%	7.6%	5.2%	4.5%	4.2%	5.7%	5.0%	10.6%	7.3%	5.9%	5.2%	NR	NR	NR	NR	NR
Average Net Charge-Offs (%)	n=	35	31	25	18	26	19	26	28	19	28	22	14	25	20	23	21	24
Net Charge-Offs		0.5%	0.5%	0.8%	0.2%	1.6%	0.5%	0.3%	0.4%	0.6%	0.5%	0.8%	0.7%	1.2%	1.1%	0.4%	0.5%	2.6%
Number of Loans/Investments in Workout (%)	n=	36	33	31	22	26	21	29	31	23	27	28	18	31	25	27	24	31
Decreased		28%	27%	13%	23%	19%	19%	14%	26%	26%	19%	7%	6%	10%	8%	7%	13%	0%
Increased		17%	21%	26%	32%	15%	29%	17%	19%	26%	22%	32%	44%	58%	40%	44%	42%	45%
No Change		56%	52%	61%	45%	65%	52%	69%	55%	48%	59%	61%	50%	32%	52%	48%	46%	55%
Number of Loans Given Term Extensions (%)	n=	36	34	31	22	27	21	28	31	22	27	29	17	30	24	26	23	30
Decreased		22%	18%	23%	32%	26%	19%	14%	10%	9%	4%	14%	24%	7%	8%	8%	0%	0%
Increased		17%	12%	26%	32%	7%	24%	18%	23%	18%	22%	21%	41%	60%	33%	58%	39%	50%
No Change		61%	71%	52%	36%	67%	57%	68%	68%	73%	74%	66%	35%	33%	58%	35%	61%	50%

Table IV. Results by Region

Outlook

IV D. All West CDFIs		13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Expected Demand for Financing(%)	n=	37	34	30	24	27	21	29	33	23	30	29	18	30	25	27	23	31
Decrease		0%	6%	0%	0%	4%	5%	3%	3%	0%	0%	0%	11%	13%	8%	4%	9%	3%
Increase		70%	74%	70%	67%	56%	57%	62%	58%	65%	53%	59%	83%	67%	56%	67%	78%	84%
No Change		30%	21%	30%	33%	41%	38%	34%	39%	35%	47%	41%	6%	20%	36%	30%	13%	13%
Projected Financing Next Year (if no Capital Constraints)	n=	33	33	28	23	26	20	29	28	21	24	24	14	NR	NR	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 423	\$ 776	\$ 567	\$ 476	\$ 493	\$ 435	\$ 498	\$ 416	\$ 337	\$ 221	\$ 318	\$ 49	NR	NR	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 12.8	\$ 23.5	\$ 20.3	\$ 20.7	\$ 19.0	\$ 21.8	\$ 17.2	\$ 14.9	\$ 16.0	\$ 9.2	\$ 13.3	\$ 3.5	NR	NR	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	26	24	17	15	17	11	23	17	13	17	17	NR	NR	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 203	\$ 190	\$ 150	\$ 138	\$ 169	\$ 91	\$ 156	\$ 95	\$ 62	\$ 50	\$ 90	NR	NR	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 7.8	\$ 7.9	\$ 8.8	\$ 9.2	\$ 10.0	\$ 8.3	\$ 6.8	\$ 5.6	\$ 4.7	\$ 2.9	\$ 5.3	NR	NR	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	37	34	30	24	27	21	30	33	22	30	29	18	31	25	27	23	30
Deteriorate		3%	0%	13%	17%	11%	24%	10%	6%	9%	3%	7%	17%	29%	20%	26%	17%	43%
Improve		46%	44%	20%	33%	33%	19%	23%	42%	36%	37%	38%	39%	29%	28%	19%	30%	23%
No Change		51%	56%	67%	50%	56%	57%	67%	52%	55%	60%	55%	44%	42%	52%	56%	52%	33%

Table V: Trend Analysis

All Summary

V. Results for Trend Respondents		13Q2
All		41
Type		
	n=	41
Banks		0%
Credit Unions		0%
Loan Funds		98%
Venture Funds		2%
Financing Sector		
	n=	41
Business		29%
Commercial Real Estate		5%
Community Services		12%
Consumer		0%
Housing to Individuals		10%
Housing to Organizations		37%
Intermediary		0%
Microenterprise		7%
Urban/Rural Market		
	n=	41
Equally Rural/Urban		29%
Primarily Rural		24%
Primarily Urban		46%
Region		
	n=	41
Midwest		22%
Northeast		20%
South*		39%
West		20%
Asset Size		
	n=	41
Large: Assets > \$50MM		44%
Medium: Assets between \$10-50MM		46%
Small: Assets < \$10MM		8%

* Includes Puerto Rico.

Table V: Trend Analysis

Demand, Originations and Capital

V. Results for Trend Respondents	13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1
Number of Financing Applications Received, Change from Previous Year (%) n=	41	41	41	41	40	38	41	41	41	40	41	41	40	40	NR	NR
Decreased	22%	32%	32%	32%	25%	34%	37%	37%	22%	30%	24%	22%	30%	33%	NR	NR
Increased	66%	61%	49%	46%	65%	53%	51%	41%	71%	53%	46%	54%	45%	53%	NR	NR
No Change	12%	7%	20%	22%	10%	13%	12%	22%	7%	18%	29%	24%	25%	15%	NR	NR
Number of Loans/Investments Originated, Change from Previous Year (%) n=	40	41	41	41	40	38	41	41	41	41	41	41	41	40	NR	NR
Decreased	28%	41%	29%	39%	30%	29%	39%	27%	37%	32%	27%	46%	34%	45%	NR	NR
Increased	58%	49%	49%	34%	60%	58%	46%	63%	51%	46%	56%	41%	49%	38%	NR	NR
No Change	15%	10%	22%	27%	10%	13%	15%	10%	12%	22%	17%	12%	17%	18%	NR	NR
Ability to Access Capital, Change from Previous Year (%) n=	33	37	38	37	38	38	39	39	40	39	38	38	38	38	NR	NR
Decreased	3%	5%	18%	11%	8%	8%	15%	18%	13%	10%	13%	16%	24%	13%	NR	NR
Increased	61%	51%	55%	41%	63%	55%	36%	26%	50%	62%	55%	29%	32%	29%	NR	NR
No Change	36%	43%	26%	49%	29%	37%	49%	56%	38%	28%	32%	55%	45%	58%	NR	NR
Capital Liquidity, Change from Previous Year (%) n=	41	41	41	41	40	38	41	40	40	40	40	41	41	39	NR	NR
Decreased	27%	22%	17%	17%	20%	18%	37%	33%	28%	30%	30%	37%	29%	31%	NR	NR
Increased	54%	61%	51%	56%	70%	63%	46%	45%	55%	53%	43%	34%	39%	36%	NR	NR
No Change	20%	17%	32%	27%	10%	18%	17%	23%	18%	18%	28%	29%	32%	33%	NR	NR
Capital-Constrained (%) n=	41	41	41	41	41	41	41	41	41	41	40	41	41	41	41	41
Both	0%	5%	7%	2%	5%	5%	7%	7%	5%	7%	8%	24%	22%	24%	20%	24%
Debt	5%	2%	2%	0%	2%	0%	0%	2%	7%	7%	8%	5%	17%	17%	22%	27%
Equity	7%	2%	5%	10%	7%	12%	12%	15%	10%	7%	20%	12%	22%	17%	7%	7%
Neither	88%	90%	85%	88%	85%	83%	80%	76%	78%	78%	65%	59%	39%	41%	51%	41%
Capital Shortfall During the Quarter n=	NR	NR	NR	NR	4	NR	4	5	5	3	5	6	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)	NR	NR	NR	NR	\$ 13.0	NR	\$ 18.3	\$ 27.1	\$ 16.5	\$ 3.3	\$ 18.8	\$ 11.5	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)	NR	NR	NR	NR	\$ 3.3	NR	\$ 4.6	\$ 5.4	\$ 3.3	\$ 1.1	\$ 3.8	\$ 1.9	NR	NR	NR	NR
Average Cost of Borrowed Capital n=	41	41	41	41	41	41	41	41	41	41	40	41	41	41	41	41
Decreased	20%	15%	27%	24%	22%	22%	12%	17%	20%	17%	10%	12%	20%	12%	20%	10%
Increased	15%	17%	10%	12%	10%	10%	7%	20%	17%	12%	15%	10%	17%	10%	12%	22%
No Change	66%	68%	63%	63%	68%	68%	80%	63%	63%	71%	75%	78%	63%	78%	68%	68%

Table V: Trend Analysis

Portfolio Quality

V. Results for Trend Respondents	13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1
Average Loan Loss Reserve (%) n=	39	38	30	37	39	36	38	39	35	37	33	36	38	NR	NR	NR
Loan Loss Reserve	7.8%	7.4%	9.0%	7.7%	7.6%	8.2%	8.7%	9.0%	8.3%	8.9%	9.0%	7.9%	7.3%	NR	NR	NR
Average Portfolio-at-Risk n=	39	38	30	37	39	36	38	39	35	37	33	36	38	40	39	40
31-60 days	1.3%	1.4%	1.3%	1.6%	1.6%	1.3%	0.9%	1.6%	1.5%	1.5%	2.9%	1.6%	2.4%	2.0%	2.1%	2.9%
61-90 days	0.4%	0.4%	0.6%	0.5%	0.6%	0.7%	0.7%	1.1%	0.8%	0.4%	1.7%	1.7%	0.8%	0.8%	1.4%	2.0%
90+ days	3.6%	3.4%	2.6%	2.8%	3.2%	4.9%	4.1%	4.3%	3.7%	5.8%	4.9%	4.7%	5.0%	5.7%	6.0%	5.3%
Total	5.3%	5.3%	4.5%	5.0%	5.4%	6.9%	5.7%	6.9%	6.1%	7.8%	9.6%	8.0%	8.2%	8.5%	9.5%	10.2%
Average Non-Accruals (%) n=	39	38	28	33	35	35	38	39	31	35	32	30	NR	NR	NR	NR
Non-Accruals	1.3%	0.9%	1.0%	1.2%	1.0%	1.1%	1.3%	0.6%	1.4%	1.3%	1.4%	0.3%	NR	NR	NR	NR
Average Loans Restructured (%)	39	38	28	33	35	35	38	39	31	35	32	30	NR	NR	NR	NR
Loans Restructured	5.4%	5.9%	6.8%	5.3%	13.1%	7.1%	6.7%	6.8%	10.6%	7.8%	4.5%	3.0%	NR	NR	NR	NR
Average Net Charge-Offs (%) n=	39	38	30	37	39	36	38	39	35	37	33	36	38	NR	NR	NR
Net Charge-Offs	0.3%	0.5%	0.4%	0.2%	1.2%	0.7%	0.5%	0.2%	0.9%	0.6%	0.5%	0.3%	1.3%	NR	NR	NR
Number of Loans/Investments in Workout (%) n=	41	40	40	40	41	40	40	41	39	40	40	41	41	41	41	41
Decreased	41%	25%	15%	18%	22%	25%	20%	20%	23%	25%	15%	20%	12%	15%	17%	12%
Increased	15%	10%	18%	23%	22%	18%	13%	20%	28%	30%	30%	37%	41%	37%	41%	49%
No Change	44%	65%	68%	60%	56%	58%	68%	61%	49%	45%	55%	44%	46%	49%	41%	39%
Number of Loans Given Term Extensions (%) n=	41	41	40	39	41	41	40	40	40	40	41	40	40	41	41	41
Decreased	20%	17%	23%	23%	22%	17%	18%	8%	23%	20%	17%	25%	18%	12%	12%	12%
Increased	22%	17%	13%	21%	24%	22%	23%	23%	23%	20%	22%	28%	40%	29%	32%	39%
No Change	59%	66%	65%	56%	54%	61%	60%	70%	55%	60%	61%	48%	43%	59%	56%	49%

Table V: Trend Analysis

Outlook

V. Results for Trend Respondents	13Q2	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1
Expected Demand for Financing(%) n=	41	41	40	41	41	41	41	41	41	41	40	39	39	38	38	39
Decrease	2%	7%	5%	0%	5%	2%	0%	2%	2%	2%	0%	3%	5%	3%	5%	5%
Increase	54%	63%	70%	73%	68%	68%	68%	68%	63%	61%	70%	77%	72%	58%	68%	62%
No Change	44%	29%	25%	27%	27%	29%	32%	29%	34%	37%	30%	21%	23%	39%	26%	33%
Projected Financing Next Year (if no Capital Constraints) n=	38	39	38	39	38	37	37	37	37	33	36	35	NR	NR	NR	NR
Projected Total Financing Next Quarter (if no Capital Constraints) (MM)	\$ 1,059	\$ 1,269	\$ 949	\$ 1,181	\$ 1,085	\$ 1,316	\$ 1,163	\$ 1,010	\$ 1,035	\$ 854	\$ 1,065	\$ 351	NR	NR	NR	NR
Projected Average Financing Next Quarter (if no Capital Constraints) (MM)	\$ 27.9	\$ 32.5	\$ 25.0	\$ 30.3	\$ 28.5	\$ 35.6	\$ 31.4	\$ 27.3	\$ 28.0	\$ 25.9	\$ 29.6	\$ 10.0	NR	NR	NR	NR
Projected Additional Capital Needed Next Year n=	28	23	31	28	25	26	25	26	21	24	22	6	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)	\$ 253	\$ 202	\$ 204	\$ 229	\$ 211	\$ 373	\$ 219	\$ 181	\$ 131	\$ 122	\$ 260	\$ 122	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)	\$ 9.0	\$ 8.8	\$ 6.6	\$ 8.2	\$ 8.5	\$ 14.3	\$ 8.7	\$ 7	\$ 6.2	\$ 5.1	\$ 11.8	\$ 20.4	NR	NR	NR	NR
Expected Change in Portfolio Quality (%) n=	41	41	40	41	41	41	41	41	41	41	41	39	39	37	37	39
Deteriorate	10%	0%	8%	12%	7%	7%	5%	7%	5%	5%	12%	13%	18%	19%	5%	23%
Improve	37%	32%	38%	27%	39%	27%	34%	32%	46%	41%	37%	41%	28%	30%	35%	21%
No Change	54%	68%	55%	61%	54%	66%	61%	61%	49%	54%	51%	46%	54%	51%	59%	56%

Appendices

Appendix I. Methodology and Changes in the Survey Questions

OFN distributed the online survey to more than 900 CDFIs. A total of 143 CDFIs responded to the survey in August and September 2013. OFN did not conduct a survey of the first quarter 2013.

Portfolio Quality: We analyze portfolio quality data in two ways. First we analyze the averages per respondent. This methodology weighs each CDFI equally regardless of size. We also analyze the portfolio quality of the respondents as a whole. This analysis, provided in the section titled "Comparison to FDIC-Insured Institutions", gives greater weight to larger CDFIs and lesser weight to smaller CDFIs. Starting in the fourth quarter of 2010, we revised the format of Table 1) CDFI Industry Portfolio Performance to present the delinquency categories more consistently with the format used by the FDIC by including nonaccruals in the greater than 90 day category.

Annualized Quarterly Net Charge-Offs: We annualize the quarterly net charge-off amounts using the FDIC Quarterly Banking Profile moving averages methodology as follows:

- For the denominator in each ratio (loans outstanding), the FDIC uses a rolling average based on a maximum of 5 quarters. The averages for each quarter are: 1st Q = average (4thQ previous year, 1stQ); 2nd Q = average (4thQ previous year, 1stQ, 2ndQ); 3rd Q = average (4thQ previous year, 1stQ, 2ndQ, 3rdQ); and 4th Q = average (4thQ previous year, 1stQ, 2ndQ, 3rdQ, 4thQ).
- For the numerator, sum the dollar amounts from the first quarter through the current quarter.
- For the first quarter, divide by .25, for the second quarter divide by .5, for the third quarter divide by .75.

Breakouts: We do not include breakouts when the number of CDFIs reporting is less than three.

Appendix II. Definitions of Categories

A. Asset Categories

Small: Less than \$10 million in assets

Medium: \$10 million to \$50 million in assets

Large: Greater than \$50 million in assets

B. Financing Sectors

Business: Business financing includes financing to for-profit and non-profit businesses that have more than five employees OR financing in an amount greater than \$25,000 for the purpose of expansion, working capital, equipment purchase/rental.

Commercial Real Estate: Business financing includes financing for construction, rehabilitation, acquisition or expansion of non-residential property used for office, retail, or industrial purposes.

Community Services: Community Services financing includes financing to community service organizations such as human and social service agencies, advocacy organizations, cultural/religious organizations, health care providers, and child care/education providers, regardless of tax status. Uses include acquisition, construction, renovation, leasehold improvement, and expansion loans as well as working capital loans and lines of credit.

Consumer: Consumer includes all personal (secured and unsecured) loans to individuals for health, education, emergency, debt consolidation, transportation, and consumer purposes.

Housing to Organizations: Housing financing to organizations includes all housing financing to organizations such as predevelopment, acquisition, construction, renovation, lines of credit, working capital, and mortgage loans to support the development of rental housing, service-enriched housing, transitional housing, and/or residential housing.

Housing to Individuals: Housing financing to individuals includes loans to individuals to support homeownership and home improvement. All home equity loans are classified based upon the purpose of the loan (e.g. a home equity loan that helps the borrower start or expand a business would be classified under Business, a home equity loan that is used to pay for a child's college tuition would be classified under Consumer.)

Microenterprise: Microenterprise financing includes financing to for-profit and non-profit businesses that have five or fewer employees (including proprietor), and with a maximum loan/investment of \$50,000. This financing may be for the purpose of start up, expansion, working capital, equipment purchase/rental or commercial real estate development or improvement.

Intermediary: Intermediaries provide financing to other CDFIs.

Other: Other includes any activities not covered in the sectors defined here (includes financing to other CDFIs).

C. Regions and Divisions

Regions and divisions are defined by the Census Bureau, with the exception of Puerto Rico. In this report, Puerto Rico is included in the South region (South Atlantic Division).

Midwest Region (12 states)

East North Central Division: Illinois, Indiana, Michigan, Ohio, Wisconsin

West North Central Division: Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota

Northeast Region (9 states)

New England Division: Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont

Middle Atlantic Division: New Jersey, New York, Pennsylvania

South Region (17 states)

South Atlantic Division: Delaware, District of Columbia, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia, West Virginia, and Puerto Rico.

East South Central Division: Alabama, Kentucky, Mississippi, Tennessee

West South Central Division: Arkansas, Louisiana, Oklahoma, Texas

West Region (13 states)

Mountain: Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Utah, Wyoming

Pacific Division: Alaska, California, Hawaii, Oregon, Washington

Appendix III. List of CDFIs Participating in the OFN Market Conditions Survey

A. All Respondents

	Organization Name	Asset Group	Primary Type of Financing	Region
1	Access to Capital for Entrepreneurs, Inc	Medium	Business	South
2	Accion East, Inc.	Medium	Microenterprise	Northeast
3	Accion New Mexico · Arizona · Colorado	Medium	Microenterprise	West
4	Accion Texas Inc.	Medium	Microenterprise	South
5	Appalachian Development Alliance	Small	Intermediary	South
6	Arcata Economic Development Corporation	Small	Business	West
7	Arizona MultiBank Community Development Corporation	Medium	Housing to Organizations	West
8	Baltimore Community Lending	Medium	Housing to Organizations	South
9	BankFirst Financial Services	Large	Commercial Real Estate	South
10	Bethex FCU	Medium	Business	Northeast
11	Black Business Investment Fund of Central Florida	Small	Business	South
12	BOC Capital Corp.	Small	Microenterprise	Northeast
13	Boston Community Loan Fund	Large	Housing to Organizations	Northeast
14	Brazos Valey CDC	Small	Housing to Individuals	South
15	Calvert Foundation	Large	Intermediary	South
16	CAP Services Inc.	Medium	Housing to Individuals	Midwest
17	Capital Fund Services, Inc.	Medium	Housing to Organizations	Midwest
18	CASA of Oregon	Medium	Housing to Organizations	West
19	Century Housing Corporation	Large	Housing to Organizations	West
20	Charter Schools Development Corporation	Large	Community Services/Facilities	South
21	Chautauqua Opportunities for Development, Inc.	Small	Business	Northeast
22	Chi Ishobak, Inc.	Small	Business	Midwest
23	Chicago Community Loan Fund	Medium	Housing to Organizations	Midwest
24	Cincinnati Development Fund	Medium	Housing to Organizations	Midwest
25	Citizen Potawatomi Community Development Corporation	Medium	Business	Midwest
26	Clearinghouse CDFI	Large	Community Services/Facilities	West
27	Coastal Enterprises, Inc.	Large	Business	Northeast
28	Colorado Enterprise Fund	Medium	Business	West
29	Colorado Housing Enterprises	Small	Consumer	West
30	Columbus Housing Initiative, Inc dba NeighborWorks Columbus	Medium	Housing to Individuals	South
31	Community Capital of Vermont	Small	Microenterprise	Northeast
32	Community Concepts Finance Corporation	Small	Business	Northeast
33	Community First Fund	Medium	Business	Northeast
34	Community Health Center Capital Fund, Inc	Small	Community Services/Facilities	Northeast
35	Community Housing Capital, Inc.	Large	Housing to Organizations	South
36	Community Investment Corp.	Large	Commercial Real Estate	Midwest
37	Community Loan Fund of New Jersey, Inc.	Large	Housing to Organizations	Northeast
38	Community Reinvestment Fund	Large	Commercial Real Estate	Midwest
39	Community Resource Group, Inc.	Medium	Community Services/Facilities	South
40	Community Trust Federal Credit Union	Small	Consumer	South
41	Community Ventures Corporation	Medium	Business	South
42	CommunityWorks Carolina	Small	Housing to Organizations	South
43	Connecticut Housing Investment Fund, Inc.	Medium	Housing to Organizations	Northeast
44	Cooperative Business Acceptance Corp.	Medium	Microenterprise	Northeast
45	Cooperative Fund of New England	Medium	Business	South
46	Corporation for Supportive Housing	Large	Housing to Organizations	Northeast
47	Craft3	Large	Business	West
48	Dakota Resources	Medium	Intermediary	Midwest
49	Detroit Development Fund	Medium	Business	Midwest
50	Economic and Community Development Institute	Medium	Microenterprise	Midwest
51	El Paso Collaborative for Community and Economic Development	Small	Housing to Organizations	South
52	Enterprise Community Loan Fund	Large	Housing to Organizations	South
53	Entrepreneur Works	Small	Microenterprise	Northeast
54	Everyone's Federal Credit Union	Medium	Consumer	West
55	FAHE, Inc.	Large	Housing to Individuals	South
56	Fallon County Federal Credit Union	Small	Consumer	West
57	First State Community Loan Fund	Small	Business	South
58	Florida Community Loan Fund	Medium	Housing to Organizations	South
59	FORGE, Inc.	Small	Microenterprise	South
60	Fresno CDFI	Small	Business	West
61	Genesis LA Economic Growth Corporation	Medium	Community Services/Facilities	West
62	Great Falls Development Authority, Inc.	Small	Commercial Real Estate	West
63	Hawaii First FCU	Medium	Housing to Individuals	West
64	HomeSight	Medium	Housing to Individuals	West

Appendix III. List of CDFIs Participating in the OFN Market Conditions Survey

A. All Respondents

	Organization Name	Asset Group	Primary Type of Financing	Region
65	Homewise	Large	Housing to Individuals	West
66	Hope Enterprise Corporation	Large	Business	South
67	Hope FCU	Large	Business	South
68	Housing Assistance Council	Large	Housing to Organizations	South
69	ICE/National Housing Trust	Small	Housing to Organizations	South
70	IFF	Large	Community Services/Facilities	Midwest
71	Indian Land Capital Company	Small	Other	Midwest
72	Initiative Foundation	Medium	Business	Midwest
73	Kalamazoo Neighborhood Housing Services, Inc.	Small	Housing to Individuals	Midwest
74	Kentucky Highlands Investment Corporation	Large	Business	South
75	Keweenaw Bay Ojibwa Housing & CDC	Small	Microenterprise	Midwest
76	Latino Community Credit Union	Large	Housing to Individuals	South
77	Local Initiatives Support Corporation	Large	Housing to Organizations	Northeast
78	Low Income Investment Fund	Large	Housing to Organizations	West
79	Lowcounty Housing Trust, Inc.	Small	Housing to Organizations	South
80	MACED	Medium	Business	South
81	MaineStream Finance	Small	Microenterprise	Northeast
82	Maui Economic Opportunity, Inc.	Small	Microenterprise	West
83	Meda	Small	Business	Midwest
84	Mercy Loan Fund	Medium	Housing to Organizations	West
85	Midwest Housing Development Fund, Inc.	Medium	Housing to Organizations	Midwest
86	Mile High Community Loan Fund	Medium	Housing to Organizations	West
87	MMCDC	Large	Business	Midwest
88	Montana CDC	Medium	Business	West
89	Montana Homeownership Network dba NeighborWorks Montana	Medium	Housing to Individuals	West
90	MS Gulf Coast Renaissance Corporation	Medium	Housing to Individuals	South
91	National Housing Trust Community Development Fund	Medium	Housing to Organizations	South
92	Natural Capital Investment Fund	Medium	Business	South
93	NCALL Research, Inc.	Medium	Community Services/Facilities	South
94	NCB Capital Impact	Large	Community Services/Facilities	South
95	Nebraska Enterprise Fund	Small	Microenterprise	Midwest
96	Nehemiah Community Reinvestment Fund, Inc.	Medium	Community Services/Facilities	West
97	Neighborhood Development Center	Medium	Microenterprise	Midwest
98	Neighborhood Housing Services of South Florida	Medium	Housing to Individuals	South
99	Neighborhood Housing Services of NYC	Medium	Housing to Individuals	Northeast
100	Neighborhood Lending Partners of West Florida, Inc.	Medium	Housing to Organizations	South
101	Neighborhood Lending Services	Medium	Housing to Individuals	Midwest
102	NeighborWorks Capital	Medium	Housing to Organizations	South
103	New Hampshire Community Loan Fund	Large	Housing to Organizations	Northeast
104	New Mexico Community capital	Small	Business	West
105	New Mexico Community Development Loan Fund Inc.	Medium	Business	West
106	North Central WA Business Loan Fund	Small	Business	West
107	Northcountry Cooperative Development Fund	Small	Business	Midwest
108	Northern Economic Initiatives	Medium	Microenterprise	Midwest
109	Northland Foundation	Medium	Business	Midwest
110	OBDC Small Business Finance	Small	Microenterprise	West
111	Opportunity Fund Northern California	Medium	Microenterprise	West
112	Partners for the Common Good	Medium	Community Services/Facilities	South
113	Pathway Lending	Large	Business	South
114	People Incorporated Financial Services	Small	Business	South
115	PeopleFund	Medium	Business	South
116	Piedmont Housing Alliance	Medium	Housing to Organizations	South
117	Portland Housing Center	Small	Housing to Individuals	West
118	PPEP Microbusiness and Housing Development Corporation	Small	Business	West
119	Primary Care Development Corporation	Large	Community Services/Facilities	Northeast
120	Prince Kuhio FCU	Small	Consumer	West
121	RCAC	Large	Housing to Organizations	West
122	Rising Tide Community Loan Fund	Small	Microenterprise	Northeast
123	Rural Electric Economic Development, Inc.	Medium	Business	Midwest
124	San Juan Neighborhood Housing Services Corp.	Small	Housing to Individuals	South
125	Seattle Economic Development Fund (Community Capital Devel.)	Medium	Business	West
126	Southern Mutual Financial Services, Inc	Small	Housing to Individuals	South
127	TELALCU Community Capital	Small	Commercial Real Estate	West
128	The Disability Opportunity Fund	Small	Housing to Organizations	Northeast

Appendix III. List of CDFIs Participating in the OFN Market Conditions Survey

A. All Respondents

	Organization Name	Asset Group	Primary Type of Financing	Region
129	The Genesis Fund	Medium	Housing to Organizations	Northeast
130	The Housing Fund	Medium	Housing to Individuals	South
131	The Progress Fund	Medium	Business	Northeast
132	The Reinvestment Fund, Inc.	Large	Community Services/Facilities	Northeast
133	The Support Center	Medium	Business	South
134	TruFund Financial Services	Large	Business	Northeast
135	Twin Cities Community Land Bank	Medium	Housing to Organizations	Midwest
136	Valley Economic Development Center Inc.	Medium	Business	West
137	Vermont Community Loan Fund	Medium	Housing to Organizations	Northeast
138	Ways to Work	Medium	Consumer	Midwest
139	WESST	Medium	Microenterprise	West
140	William Mann Jr. Community Development Corporation	Small	Commercial Real Estate	South
141	Wisconsin Women's Business Initiative Corporation	Medium	Microenterprise	Midwest
142	WomenVenture	Small	Microenterprise	Midwest
143	Worcester Community Housing Resources, Inc.	Small	Housing to Individuals	Northeast

Appendix III. List of CDFIs Participating in the OFN Market Conditions Survey

B. Trend Sample

	Organization Name	Asset Group	Primary Type of Financing	Region
1	Access to Capital for Entrepreneurs, Inc	Medium	Business	South
2	Accion New Mexico · Arizona · Colorado	Medium	Microenterprise	West
3	Baltimore Community Lending	Medium	Housing to Organizations	South
4	Chicago Community Loan Fund	Medium	Housing to Organizations	Midwest
5	Cincinnati Development Fund	Medium	Housing to Organizations	Midwest
6	Citizen Potawatomi Community Development Corporation	Medium	Business	Midwest
7	Coastal Enterprises, Inc.	Large	Business	Northeast
8	Community First Fund	Medium	Business	Northeast
9	Community Investment Corp.	Large	Commercial Real Estate	Midwest
10	Community Reinvestment Fund	Large	Commercial Real Estate	Midwest
11	Cooperative Fund of New England	Medium	Business	South
12	Corporation for Supportive Housing	Large	Housing to Organizations	Northeast
13	Craft3	Large	Business	West
14	Enterprise Community Loan Fund	Large	Housing to Organizations	South
15	FAHE, Inc.	Large	Housing to Individuals	South
16	First State Community Loan Fund	Small	Business	South
17	HomeSight	Medium	Housing to Individuals	West
18	Homewise	Large	Housing to Individuals	West
19	Hope Enterprise Corporation	Large	Business	South
20	Hope FCU	Large	Business	South
21	ICE/National Housing Trust	Small	Housing to Organizations	South
22	IFF	Large	Community Services/Facilities	Midwest
23	Kentucky Highlands Investment Corporation	Large	Business	South
24	Local Initiatives Support Corporation	Large	Housing to Organizations	Northeast
25	Low Income Investment Fund	Large	Housing to Organizations	West
26	Midwest Housing Development Fund, Inc.	Medium	Housing to Organizations	Midwest
27	Mile High Community Loan Fund	Medium	Housing to Organizations	West
28	National Housing Trust Community Development Fund	Medium	Housing to Organizations	South
29	NCALL Research, Inc.	Medium	Community Services/Facilities	South
30	NCB Capital Impact	Large	Community Services/Facilities	South
31	Nehemiah Community Reinvestment Fund, Inc.	Medium	Community Services/Facilities	West
32	NeighborWorks Capital	Medium	Housing to Organizations	South
33	New Hampshire Community Loan Fund	Large	Housing to Organizations	Northeast
34	Partners for the Common Good	Medium	Community Services/Facilities	South
35	RCAC	Large	Housing to Organizations	West
36	Rising Tide Community Loan Fund	Small	Microenterprise	Northeast
37	Rural Electric Economic Development, Inc.	Medium	Business	Midwest
38	Southern Mutual Financial Services, Inc	Small	Housing to Individuals	South
39	TruFund Financial Services	Large	Business	Northeast
40	Vermont Community Loan Fund	Medium	Housing to Organizations	Northeast
41	Wisconsin Women's Business Initiative Corporation	Medium	Microenterprise	Midwest

A. Sectoral Composition by Financial Institution Type, Second Quarter 2013

	Business	Commercial Real Estate	Community Services	Consumer	Housing to Individuals	Housing to Organizations	Microenterprise	Intermediary
Banks	0%	100%	0%	0%	0%	0%	0%	0%
Credit Unions	14%	0%	0%	57%	29%	0%	0%	0%
Loan Funds	29%	4%	9%	2%	13%	26%	16%	2%
Venture Funds	100%	0%	0%	0%	0%	0%	0%	0%

B. Sectoral Composition by Asset Size, Second Quarter 2013

	Business	Commercial Real Estate	Community Services	Consumer	Housing to Individuals	Housing to Organizations	Microenterprise	Intermediary
Small	30%	7%	2%	9%	14%	11%	25%	2%
Medium	30%	0%	8%	3%	15%	27%	15%	2%
Large	25%	9%	19%	0%	9%	34%	0%	3%

C. Sectoral Composition by Region, Second Quarter 2013

	Business	Commercial Real Estate	Community Services	Consumer	Housing to Individuals	Housing to Organizations	Microenterprise	Intermediary
Midwest	31%	7%	3%	3%	10%	17%	24%	3%
Northeast	25%	0%	11%	0%	7%	32%	25%	0%
South	29%	4%	10%	2%	19%	27%	4%	4%
West	30%	5%	8%	11%	14%	19%	14%	0%