

CDFI Market Conditions Second Quarter 2014

Report II – Detailed Tables Published September 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 2012, 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.

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CDFI Market Conditions Report Second Quarter 2014

Published October 2014

INTRODUCTION

This report presents the results of the twentieth CDFI Market Conditions Survey. OFN conducted the survey in July - August 2014. The survey covers the second quarter (April – June) of 2014. 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 2014, Report I - Results and Analysis
- CDFI Market Conditions, Second Quarter 2014, 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 fourth 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.

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Table I: All Respondents

All Summary

I. Results for All Respondents		14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
All		130	142	143	149	126	139	138	118	125	121	132	118
Type	n=	130	142	143	149	126	139	138	118	125	121	132	118
Banks		0%	1%	1%	1%	2%	1%	1%	1%	2%	2%	2%	1%
Credit Unions		5%	4%	5%	7%	5%	5%	11%	8%	7%	11%	8%	5%
Loan Funds		94%	94%	93%	91%	93%	93%	86%	90%	89%	84%	86%	92%
Venture Funds		1%	1%	1%	1%	1%	1%	2%	2%	2%	3%	3%	3%
Financing Sector	n=	130	142	142	149	126	139	138	118	125	121	132	118
Business		32%	32%	29%	30%	33%	31%	29%	30%	28%	28%	27%	24%
Commercial Real Estate		5%	4%	4%	6%	4%	3%	5%	3%	3%	4%	3%	2%
Community Services		7%	8%	8%	5%	6%	5%	5%	6%	5%	6%	11%	6%
Consumer		5%	2%	4%	7%	6%	6%	8%	5%	7%	8%	6%	5%
Housing to Individuals		14%	14%	13%	17%	11%	16%	12%	16%	13%	12%	14%	15%
Housing to Organizations		23%	27%	24%	23%	25%	24%	25%	25%	28%	26%	23%	28%
Intermediary		2%	1%	2%	2%	1%	2%	3%	2%	2%	2%	2%	2%
Microenterprise		14%	11%	15%	10%	14%	14%	12%	14%	14%	13%	15%	19%
Urban/Rural Market	n=	130	142	143	149	126	139	137	118	125	121	132	118
Equally Rural/Urban		22%	27%	23%	19%	23%	23%	22%	14%	21%	22%	17%	19%
Primarily Rural		24%	27%	27%	25%	29%	27%	32%	33%	28%	26%	33%	28%
Primarily Urban		55%	46%	50%	56%	48%	50%	46%	53%	51%	51%	50%	53%
Region	n=	130	142	143	147	126	139	138	118	125	121	132	118
Midwest		21%	19%	21%	20%	20%	21%	20%	25%	22%	20%	23%	18%
Northeast		24%	24%	20%	24%	21%	27%	23%	28%	28%	26%	27%	30%
South*		34%	34%	34%	33%	33%	33%	36%	28%	26%	29%	30%	26%
West		22%	23%	26%	23%	25%	19%	22%	19%	23%	26%	20%	26%
Asset Size	n=	130	142	143	147	126	138	134	116	125	121	132	114
Assets > \$50MM		25%	24%	22%	27%	28%	21%	28%	26%	26%	24%	19%	17%
Assets between \$10-50MM		45%	49%	46%	41%	40%	44%	34%	29%	33%	36%	35%	30%
Assets < \$10MM		30%	27%	31%	32%	32%	35%	38%	45%	41%	40%	46%	54%

* Includes Puerto Rico.

Table I: All Respondents

Demand, Originations and Capital

I. Results for All Respondents	14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Number of Financing Applications Received, Change from Previous Year (%) n=	128	142	142	148	126	138	138	115	121	118	NR	NR
Decreased	32%	23%	19%	25%	25%	29%	33%	26%	35%	24%	NR	NR
Increased	55%	63%	64%	64%	53%	57%	53%	56%	45%	55%	NR	NR
No Change	13%	14%	17%	11%	21%	14%	14%	18%	21%	21%	NR	NR
Number of Loans/Investments Originated, Change from Previous Year (%) n=	130	142	141	149	126	138	138	115	125	120	NR	NR
Decreased	33%	25%	26%	32%	26%	30%	30%	37%	39%	29%	NR	NR
Increased	49%	62%	60%	55%	56%	60%	54%	48%	43%	50%	NR	NR
No Change	18%	13%	14%	13%	18%	9%	15%	15%	18%	21%	NR	NR
Ability to Access Capital, Change from Previous Year (%) n=	113	130	121	134	112	130	121	105	102	91	NR	NR
Decreased	13%	11%	8%	9%	13%	6%	15%	10%	18%	27%	NR	NR
Increased	42%	46%	45%	44%	42%	48%	36%	51%	44%	31%	NR	NR
No Change	45%	43%	46%	47%	45%	46%	50%	38%	38%	42%	NR	NR
Capital Liquidity, Change from Previous Year (%) n=	130	142	142	148	126	137	137	113	124	120	NR	NR
Decreased	28%	26%	27%	22%	16%	20%	31%	25%	28%	30%	NR	NR
Increased	49%	52%	54%	57%	53%	55%	48%	56%	40%	38%	NR	NR
No Change	23%	22%	19%	20%	31%	24%	20%	19%	32%	32%	NR	NR
Capital-Constrained (%) n=	130	142	143	148	125	139	137	116	123	119	132	118
Both	5%	6%	8%	5%	8%	5%	9%	8%	12%	19%	21%	25%
Debt	8%	6%	8%	3%	2%	2%	4%	3%	3%	12%	14%	15%
Equity	8%	8%	10%	7%	4%	9%	12%	7%	11%	18%	15%	14%
Neither	78%	80%	73%	85%	86%	84%	75%	82%	73%	50%	49%	47%
Capital Shortfall During the Quarter n=	24	24	30	16	12	16	27	16	20	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)	\$ 64.1	\$ 140.5	\$ 198.5	\$ 215.3	\$ 89.8	\$ 44.3	\$ 120.8	\$ 38.0	\$ 80.1	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)	\$ 2.7	\$ 5.9	\$ 6.6	\$ 13.5	\$ 7.5	\$ 2.8	\$ 4.5	\$ 2.4	\$ 4.0	NR	NR	NR
Average Cost of Borrowed Capital n=	130	142	143	148	125	137	137	115	122	119	130	116
Decreased	17%	23%	16%	16%	17%	18%	7%	11%	12%	19%	17%	13%
Increased	15%	11%	14%	12%	9%	11%	7%	11%	13%	11%	14%	15%
No Change	68%	67%	70%	72%	74%	71%	86%	77%	75%	70%	69%	72%

Table I: All Respondents

Portfolio Quality

I. Results for All Respondents		14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Average Loan Loss Reserve (%)	n=	119	130	133	122	96	130	122	99	97	104	NR	NR
Loan Loss Reserve		8.1%	8.8%	8.7%	7.8%	10.3%	8.3%	8.9%	10.4%	10.8%	8.5%	NR	NR
Average Portfolio-at-Risk	n=	119	130	133	122	96	130	122	99	97	104	110	97
31-60 days		1.3%	1.9%	1.6%	1.8%	1.7%	1.8%	1.4%	2.1%	4.0%	2.4%	2.9%	2.7%
61-90 days		0.9%	0.7%	0.8%	0.7%	1.1%	1.1%	1.0%	0.8%	1.5%	1.5%	1.4%	1.7%
90+ days		2.4%	2.9%	3.0%	2.5%	2.5%	2.9%	4.2%	5.5%	4.7%	4.2%	5.6%	6.8%
Total		4.5%	5.6%	5.3%	5.1%	5.3%	5.8%	6.5%	8.5%	10.2%	8.1%	10.0%	11.2%
Average Non-Accruals (%)	n=	119	130	133	122	90	112	122	85	86	NR	NR	NR
Non-Accruals		1.0%	1.8%	1.4%	1.2%	0.9%	0.9%	1.0%	1.2%	1.6%	NR	NR	NR
Average Loans Restructured (%)		119	130	133	122	90	112	122	85	86	NR	NR	NR
Loans Restructured		3.6%	4.2%	3.9%	4.7%	6.3%	7.0%	5.4%	7.7%	4.4%	NR	NR	NR
Average Net Charge-Offs (%)	n=	119	130	133	122	96	130	122	99	97	104	110	97
Net Charge-Offs		0.4%	0.4%	0.4%	0.7%	0.5%	1.3%	0.7%	1.0%	0.8%	1.1%	0.8%	1.6%
Number of Loans/Investments in Workout (%)	n=	128	142	142	147	117	136	130	111	122	120	128	117
Decreased		20%	25%	24%	18%	17%	16%	18%	23%	11%	8%	12%	4%
Increased		17%	18%	15%	17%	16%	21%	14%	32%	34%	50%	45%	56%
No Change		63%	58%	61%	65%	67%	63%	68%	46%	55%	43%	43%	40%
Number of Loans Given Term Extensions (%)	n=	128	142	142	149	119	139	131	112	124	119	128	116
Decreased		16%	15%	16%	15%	18%	17%	15%	13%	18%	8%	6%	3%
Increased		14%	18%	13%	17%	17%	22%	15%	27%	23%	41%	45%	51%
No Change		70%	67%	70%	68%	66%	61%	70%	61%	59%	51%	49%	46%

Table I: All Respondents

Outlook

I. Results for All Respondents		14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Expected Demand for Financing(%)	n=	130	142	143	149	121	139	134	115	124	120	126	117
Decrease		2%	3%	4%	3%	2%	4%	2%	3%	2%	7%	4%	5%
Increase		80%	71%	64%	66%	69%	70%	70%	67%	65%	68%	70%	83%
No Change		18%	26%	31%	31%	29%	27%	28%	30%	33%	25%	26%	12%
Projected Financing Next Year (if no Capital Constraints)	n=	124	135	130	141	115	130	124	103	109	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$1,897	\$ 2,561	\$ 1,947	\$ 2,954	####	####	\$ 2,474	\$ 1,737	####	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 15.3	\$ 19.0	\$ 15.0	\$ 21.0	\$ 15.7	\$ 17.8	\$ 20.0	\$ 16.9	\$ 18.1	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	100	96	99	95	76	92	93	64	79	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 625	\$ 690	\$ 650	\$ 662	\$ 468	\$ 694	\$ 888	\$ 355	\$ 499	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 6.3	\$ 7.2	\$ 6.6	\$ 7.0	\$ 6.2	\$ 7.5	\$ 9.5	\$ 5.5	\$ 6.3	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	130	142	143	149	121	138	134	114	125	121	131	115
Deteriorate		3%	5%	4%	1%	5%	7%	5%	7%	10%	23%	23%	45%
Improve		35%	39%	41%	36%	37%	45%	35%	44%	36%	33%	30%	24%
No Change		62%	56%	55%	63%	58%	48%	60%	49%	54%	44%	47%	30%

Table II. Results by Asset Size

Demand, Originations and Capital

II. A. All Large CDFIs	14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Number of Financing Applications Received, Change Over Previous Year(%) n=	31	34	32	39	35	29	38	30	32	28	NR	NR
Decreased	39%	24%	19%	18%	17%	10%	37%	30%	28%	39%	NR	NR
Increased	52%	68%	66%	74%	69%	72%	47%	57%	53%	46%	NR	NR
No Change	10%	9%	16%	8%	14%	17%	16%	13%	19%	14%	NR	NR
Number of Loans/Investments Originated, Change Over Previous Year (%) n=	32	34	31	39	35	29	38	30	33	29	NR	NR
Decreased	25%	35%	39%	23%	14%	17%	39%	30%	45%	55%	NR	NR
Increased	59%	56%	55%	67%	66%	69%	45%	60%	48%	38%	NR	NR
No Change	16%	9%	6%	10%	20%	14%	16%	10%	6%	7%	NR	NR
Ability to Access Capital, Change from Previous Year (%) n=	32	31	30	36	30	28	36	30	29	27	NR	NR
Decreased	6%	0%	3%	11%	13%	7%	17%	7%	14%	15%	NR	NR
Increased	47%	55%	37%	36%	47%	57%	33%	40%	41%	26%	NR	NR
No Change	47%	45%	60%	53%	40%	36%	50%	53%	45%	59%	NR	NR
Capital Liquidity, Change Over Previous Year(%) n=	32	34	31	39	35	29	38	30	33	29	NR	NR
Decreased	34%	26%	19%	21%	20%	17%	26%	20%	27%	24%	NR	NR
Increased	41%	56%	55%	59%	49%	72%	47%	60%	39%	45%	NR	NR
No Change	25%	18%	26%	21%	31%	10%	26%	20%	33%	31%	NR	NR
Capital-Constrained (%) n=	32	34	32	39	35	29	38	30	32	29	25	19
Both	0%	3%	9%	3%	11%	0%	8%	0%	6%	21%	20%	26%
Debt	3%	9%	3%	8%	3%	3%	3%	7%	9%	10%	28%	26%
Equity	9%	0%	6%	5%	3%	7%	11%	7%	13%	14%	4%	5%
Neither	88%	88%	81%	85%	83%	90%	79%	87%	72%	55%	48%	42%
Capital Shortfall During the Quarter n=	3	NR	5	4	4	NR	5	NR	3	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)	\$ 40.0	NR	\$ 152.0	\$ 170.0	\$ 51.4	NR	\$ 43.5	NR	\$ 53.0	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)	\$ 13.3	NR	\$ 30.4	\$ 34.0	\$ 10.3	NR	\$ 8.7	NR	\$ 17.7	NR	NR	NR
Average Cost of Borrowed Capital n=	32	34	32	39	34	29	38	30	31	29	24	19
Decreased	19%	41%	31%	28%	21%	31%	13%	17%	10%	24%	25%	32%
Increased	19%	12%	16%	10%	9%	3%	8%	17%	13%	14%	21%	16%
No Change	63%	47%	53%	62%	71%	66%	79%	67%	77%	62%	54%	53%

Table II. Results by Asset Size

Portfolio Quality

II. A. All Large CDFIs		14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Average Loan Loss Reserve (%)	n=	30	32	30	33	28	28	35	26	26	24	NR	NR
Loan Loss Reserve		5.5%	6.5%	6.2%	5.2%	6.5%	5.6%	5.2%	6.2%	6.7%	6.3%	NR	NR
Average Portfolio-at-Risk	n=	30	32	30	31	28	28	35	26	26	24	23	17
31-60 days		0.8%	0.7%	1.6%	1.9%	1.1%	1.5%	1.1%	1.8%	1.8%	1.8%	2.9%	2.0%
61-90 days		0.4%	0.3%	0.6%	0.3%	0.8%	0.5%	0.7%	0.6%	1.2%	1.5%	1.0%	1.0%
90+ days		1.4%	1.8%	2.4%	2.0%	2.5%	2.0%	3.2%	4.2%	4.2%	4.8%	5.0%	3.1%
Total		2.6%	2.8%	4.6%	4.3%	4.5%	4.0%	5.1%	6.5%	7.2%	8.1%	8.8%	6.1%
Average Non-Accruals (%)	n=	30	32	30	33	26	26	35	22	24	NR	NR	NR
Non-Accruals		1.2%	1.8%	2.6%	1.0%	0.7%	1.0%	1.5%	1.0%	1.5%	NR	NR	NR
Average Loans Restructured (%)	n=	30	32	30	33	26	26	35	22	24	NR	NR	NR
Loans Restructured		2.4%	4.8%	4.8%	6.3%	8.9%	6.9%	7.5%	11.2%	4.1%	NR	NR	NR
Average Net Charge-Offs (%)	n=	30	32	30	33	28	28	35	26	26	24	23	17
Net Charge-Offs		0.2%	0.2%	0.3%	0.3%	0.3%	0.4%	0.1%	0.9%	0.6%	0.7%	0.3%	0.3%
Number of Loans/Investments in Workout (%)	n=	30	34	32	37	34	28	36	29	33	29	24	19
Decreased		17%	38%	34%	27%	15%	25%	25%	34%	15%	7%	25%	5%
Increased		33%	18%	19%	19%	12%	11%	14%	24%	39%	62%	50%	74%
No Change		50%	44%	47%	54%	74%	64%	61%	41%	45%	31%	25%	21%
Number of Loans Given Term Extensions (%)	n=	31	34	32	39	34	29	37	29	33	28	24	19
Decreased		23%	18%	25%	23%	21%	14%	19%	28%	18%	7%	13%	11%
Increased		16%	24%	16%	18%	9%	24%	14%	24%	27%	50%	42%	47%
No Change		61%	59%	59%	59%	71%	62%	68%	48%	55%	43%	46%	42%

Table II. Results by Asset Size

Outlook

II. A. All Large CDFIs		14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Expected Demand for Financing(%)	n=	32	34	32	39	34	29	37	30	33	29	24	19
Decrease		0%	3%	3%	0%	6%	3%	5%	0%	3%	3%	4%	0%
Increase		75%	65%	47%	56%	62%	62%	65%	57%	67%	62%	58%	68%
No Change		25%	32%	50%	44%	32%	34%	30%	43%	30%	34%	38%	32%
Projected Financing Next Year (if no Capital Constraints)	n=	30	32	27	37	32	28	32	27	26	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 1,367	\$ 1,723	\$ 1,307	\$ 2,362	\$ 1,281	\$ 1,621	\$ 1,784	\$ 1,316	\$ 1,434	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 45.6	\$ 53.9	\$ 48.4	\$ 63.8	\$ 40.0	\$ 57.9	\$ 55.7	\$ 48.7	\$ 55.2	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	24	19	21	24	23	18	24	13	14	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 386	\$ 405	\$ 405	\$ 496	\$ 307	\$ 340	\$ 520	\$ 213	\$ 313	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 16.1	\$ 21.3	\$ 19.3	\$ 20.7	\$ 13.3	\$ 18.9	\$ 21.7	\$ 16.4	\$ 22.3	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	32	34	32	39	34	29	38	30	33	29	24	19
Deteriorate		3%	6%	3%	0%	0%	3%	8%	0%	15%	38%	17%	58%
Improve		28%	35%	47%	31%	41%	31%	32%	40%	27%	17%	29%	16%
No Change		69%	59%	50%	69%	59%	66%	61%	60%	58%	45%	54%	26%

Table II. Results by Asset Size

Demand, Originations and Capital

II. B. All Medium CDFIs		14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Number of Financing Applications Received, Change Over Previous Year(%)	n=	59	70	66	60	51	60	45	33	41	43	NR	NR
Decreased		25%	27%	21%	30%	31%	38%	40%	27%	44%	19%	NR	NR
Increased		56%	63%	70%	63%	43%	53%	47%	52%	37%	67%	NR	NR
No Change		19%	10%	9%	7%	25%	8%	13%	21%	20%	14%	NR	NR
Number of Loans/Investments Originated, Change Over Previous Year (%)	n=	59	70	66	61	51	60	45	33	41	42	NR	NR
Decreased		31%	20%	30%	34%	31%	35%	33%	42%	39%	21%	NR	NR
Increased		51%	66%	58%	56%	53%	58%	56%	39%	39%	57%	NR	NR
No Change		19%	14%	12%	10%	16%	7%	11%	18%	22%	21%	NR	NR
Ability to Access Capital, Change from Previous Year (%)	n=	54	64	55	53	46	57	39	31	34	35	NR	NR
Decreased		15%	14%	13%	6%	15%	5%	5%	3%	18%	34%	NR	NR
Increased		37%	39%	49%	51%	39%	54%	44%	55%	50%	31%	NR	NR
No Change		48%	47%	38%	43%	46%	40%	51%	42%	32%	34%	NR	NR
Capital Liquidity, Change Over Previous Year(%)	n=	59	70	66	60	51	59	44	33	41	43	NR	NR
Decreased		27%	24%	23%	22%	12%	17%	25%	21%	29%	35%	NR	NR
Increased		53%	49%	62%	65%	59%	61%	61%	61%	44%	40%	NR	NR
No Change		20%	27%	15%	13%	29%	22%	14%	18%	27%	26%	NR	NR
Capital-Constrained (%)	n=	59	70	66	61	51	61	44	32	41	42	46	34
Both		5%	7%	8%	5%	8%	3%	9%	13%	15%	17%	17%	29%
Debt		3%	4%	8%	0%	2%	3%	5%	3%	2%	14%	15%	21%
Equity		7%	10%	8%	3%	4%	5%	7%	6%	7%	24%	13%	15%
Neither		85%	79%	77%	92%	86%	89%	80%	78%	76%	45%	54%	35%
Capital Shortfall During the Quarter	n=	7	14	12	3	5	5	9	7	8	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)		\$ 13.4	\$ 40.5	\$ 36.8	\$ 31.0	\$ 32.3	\$ 17.2	\$ 62.5	\$ 18.5	\$ 18.1	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)		\$ 1.9	\$ 2.9	\$ 3.1	\$ 10.3	\$ 6.5	\$ 3.4	\$ 6.9	\$ 2.6	\$ 2.3	NR	NR	NR
Average Cost of Borrowed Capital	n=	59	70	66	61	51	60	45	33	41	43	46	34
Decreased		17%	21%	12%	18%	18%	18%	9%	9%	17%	19%	17%	12%
Increased		14%	13%	14%	11%	8%	15%	7%	18%	20%	14%	13%	21%
No Change		69%	66%	74%	70%	75%	67%	84%	73%	63%	67%	70%	68%

Table II. Results by Asset Size

Portfolio Quality

II. B. All Medium CDFIs		14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Average Loan Loss Reserve (%)	n=	54	64	64	51	40	56	41	30	35	37	NR	NR
Loan Loss Reserve		9.3%	9.6%	9.7%	9.0%	12.1%	9.5%	8.1%	9.7%	8.7%	9.3%	NR	NR
Average Portfolio-at-Risk	n=	54	64	64	51	40	56	41	30	35	37	38	31
31-60 days		1.1%	1.9%	1.1%	1.3%	2.1%	1.5%	1.0%	2.7%	2.6%	2.6%	1.6%	1.6%
61-90 days		0.5%	0.7%	0.8%	0.6%	1.7%	0.8%	1.1%	1.2%	1.3%	2.0%	1.1%	1.4%
90+ days		2.9%	3.2%	2.7%	2.0%	2.8%	2.9%	2.7%	4.9%	3.9%	3.6%	3.9%	5.3%
Total		4.5%	5.8%	4.7%	4.0%	6.6%	5.3%	4.7%	8.7%	7.8%	8.1%	6.6%	8.3%
Average Non-Accruals (%)	n=	54	64	64	51	39	45	41	24	31	NR	NR	NR
Non-Accruals		1.0%	2.6%	1.2%	1.7%	1.1%	1.3%	1.2%	2.5%	1.6%	NR	NR	NR
Average Loans Restructured (%)	n=	54	64	64	51	39	45	41	24	31	NR	NR	NR
Loans Restructured		4.9%	4.8%	4.1%	5.1%	5.4%	11.2%	6.3%	8.1%	4.9%	NR	NR	NR
Average Net Charge-Offs (%)	n=	54	64	64	51	40	56	41	30	35	37	38	31
Net Charge-Offs		0.4%	0.5%	0.4%	0.7%	0.6%	1.2%	0.7%	0.3%	0.7%	1.2%	0.8%	0.6%
Number of Loans/Investments in Workout (%)	n=	59	70	65	61	47	60	44	31	39	43	45	34
Decreased		24%	21%	28%	15%	28%	18%	18%	23%	13%	9%	7%	3%
Increased		12%	17%	14%	15%	13%	28%	18%	48%	38%	42%	42%	59%
No Change		64%	61%	58%	70%	60%	53%	64%	29%	49%	49%	51%	38%
Number of Loans Given Term Extensions (%)	n=	58	70	65	61	48	61	45	32	41	43	46	34
Decreased		19%	17%	15%	16%	21%	21%	20%	16%	27%	7%	9%	3%
Increased		14%	17%	17%	13%	23%	26%	20%	25%	22%	40%	48%	56%
No Change		67%	66%	68%	70%	56%	52%	60%	59%	51%	53%	43%	41%

Table II. Results by Asset Size

Outlook

II. B. All Medium CDFIs		14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Expected Demand for Financing(%)	n=	59	70	66	61	50	61	45	32	40	42	44	34
Decrease		3%	4%	5%	2%	2%	5%	2%	0%	3%	10%	5%	12%
Increase		76%	70%	71%	72%	74%	72%	71%	75%	75%	69%	77%	82%
No Change		20%	26%	24%	26%	24%	23%	27%	25%	23%	21%	18%	6%
Projected Financing Next Year (if no Capital Constraints)	n=	55	66	61	57	47	55	43	30	39	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 423	\$ 684	\$ 541	\$ 483	\$ 434	\$ 500	\$ 491	\$ 298	\$ 432	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 7.7	\$ 10.4	\$ 8.9	\$ 8.5	\$ 9.2	\$ 9.1	\$ 11.4	\$ 9.9	\$ 11.1	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	45	50	48	35	28	36	27	19	31	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 192	\$ 217	\$ 202	\$ 111	\$ 118	\$ 221	\$ 210	\$ 93	\$ 149	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 4.3	\$ 4.3	\$ 4.2	\$ 3.2	\$ 4.2	\$ 6.2	\$ 7.8	\$ 4.9	\$ 4.8	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	59	70	66	61	50	60	45	33	41	43	46	33
Deteriorate		3%	4%	5%	3%	8%	12%	2%	12%	15%	16%	28%	45%
Improve		29%	37%	36%	34%	38%	43%	40%	36%	37%	33%	20%	30%
No Change		68%	59%	59%	62%	54%	45%	58%	52%	49%	51%	52%	24%

Table II. Results by Asset Size

Demand, Originations and Capital

II C. All Small CDFIs	14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Number of Financing Applications Received, Change Over Previous Year(%) n=	38	38	44	47	39	48	51	50	48	47	NR	NR
Decreased	37%	16%	16%	26%	23%	29%	27%	24%	31%	19%	NR	NR
Increased	55%	58%	55%	57%	54%	54%	61%	58%	46%	49%	NR	NR
No Change	8%	26%	30%	17%	23%	17%	12%	18%	23%	32%	NR	NR
Number of Loans/Investments Originated, Change Over Previous Year (%) n=	39	38	44	47	39	48	51	50	51	49	NR	NR
Decreased	44%	24%	9%	36%	31%	31%	22%	40%	35%	20%	NR	NR
Increased	38%	61%	68%	45%	49%	58%	59%	46%	43%	51%	NR	NR
No Change	18%	16%	23%	19%	21%	10%	20%	14%	22%	29%	NR	NR
Ability to Access Capital, Change from Previous Year (%) n=	27	35	36	44	35	44	43	44	39	29	NR	NR
Decreased	19%	14%	6%	11%	11%	7%	23%	18%	21%	31%	NR	NR
Increased	44%	51%	47%	43%	40%	34%	28%	57%	41%	34%	NR	NR
No Change	37%	34%	47%	45%	49%	59%	49%	25%	38%	34%	NR	NR
Capital Liquidity, Change Over Previous Year(%) n=	39	38	45	47	39	48	51	49	50	48	NR	NR
Decreased	23%	29%	38%	26%	18%	27%	39%	31%	28%	29%	NR	NR
Increased	51%	55%	42%	49%	49%	40%	37%	51%	36%	33%	NR	NR
No Change	26%	16%	20%	26%	33%	33%	24%	18%	36%	38%	NR	NR
Capital-Constrained (%) n=	39	38	45	46	38	48	51	52	50	48	61	61
Both	10%	5%	7%	7%	5%	10%	12%	10%	14%	21%	25%	23%
Debt	18%	8%	13%	2%	0%	0%	4%	2%	0%	10%	8%	10%
Equity	10%	13%	18%	13%	5%	15%	18%	8%	14%	17%	21%	13%
Neither	62%	74%	62%	78%	89%	75%	67%	81%	72%	52%	46%	54%
Capital Shortfall During the Quarter n=	14	8	13	9	3	9	12	7	9	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)	\$ 10.7	\$ 20.0	\$ 9.7	\$ 14.3	\$ 6.2	\$ 17.1	\$ 14.8	\$ 7.5	\$ 9.0	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)	\$ 0.8	\$ 2.5	\$ 0.7	\$ 1.6	\$ 2.1	\$ 1.9	\$ 1.2	\$ 1.1	\$ 1.0	NR	NR	NR
Average Cost of Borrowed Capital n=	39	38	45	46	39	47	50	50	50	47	60	60
Decreased	15%	8%	11%	4%	13%	11%	0%	10%	10%	17%	13%	7%
Increased	15%	5%	13%	15%	8%	11%	6%	4%	8%	6%	12%	12%
No Change	69%	87%	76%	80%	79%	79%	94%	86%	82%	77%	75%	82%

Table II. Results by Asset Size

Portfolio Quality

II C. All Small CDFIs		14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Average Loan Loss Reserve (%)	n=	35	34	39	38	28	45	43	42	36	43	NR	NR
Loan Loss Reserve		8.3%	9.3%	9.0%	8.3%	11.6%	8.0%	10.9%	13.7%	15.7%	9.0%	NR	NR
Average Portfolio-at-Risk	n=	35	34	39	38	28	45	43	42	36	43	49	48
31-60 days		2.0%	3.0%	2.3%	2.4%	1.7%	2.3%	1.9%	2.0%	6.9%	2.4%	4.0%	3.7%
61-90 days		1.8%	1.2%	0.8%	1.2%	0.6%	1.7%	1.0%	0.7%	1.9%	1.1%	1.9%	2.2%
90+ days		2.3%	3.6%	3.7%	3.7%	1.9%	3.4%	4.8%	6.9%	5.8%	4.5%	7.3%	9.0%
Total		6.1%	7.8%	6.8%	7.3%	4.2%	7.3%	7.7%	9.6%	14.6%	8.1%	13.2%	14.9%
Average Non-Accruals (%)	n=	35	34	39	38	25	40	43	38	31	NR	NR	NR
Non-Accruals		0.8%	0.6%	0.7%	0.6%	0.6%	0.4%	0.4%	0.5%	1.7%	NR	NR	NR
Average Loans Restructured (%)	n=	35	34	39	38	25	40	43	38	31	NR	NR	NR
Loans Restructured		2.8%	2.7%	2.7%	2.7%	4.9%	1.9%	2.6%	5.3%	4.2%	NR	NR	NR
Average Net Charge-Offs (%)	n=	35	34	39	38	28	45	43	42	36	43	49	48
Net Charge-Offs		0.6%	0.4%	0.5%	0.9%	0.5%	1.8%	1.3%	1.4%	1.1%	1.3%	1.1%	2.9%
Number of Loans/Investments in Workout (%)	n=	39	38	45	47	35	47	46	49	50	48	59	60
Decreased		18%	18%	11%	17%	6%	9%	11%	16%	6%	6%	10%	3%
Increased		13%	18%	13%	19%	26%	19%	11%	27%	28%	50%	46%	48%
No Change		69%	63%	76%	64%	69%	72%	78%	57%	66%	44%	44%	48%
Number of Loans Given Term Extensions (%)	n=	39	38	45	47	36	48	46	49	50	48	58	60
Decreased		8%	11%	11%	6%	11%	13%	4%	2%	10%	8%	2%	2%
Increased		13%	13%	7%	23%	17%	17%	11%	31%	22%	38%	43%	48%
No Change		79%	76%	82%	70%	72%	71%	85%	67%	68%	54%	55%	50%

Table II. Results by Asset Size

Outlook

II C. All Small CDFIs		14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Expected Demand for Financing(%)	n=	39	38	45	47	36	48	48	51	51	49	58	60
Decrease		0%	0%	4%	4%	0%	2%	0%	6%	0%	6%	3%	3%
Increase		90%	79%	67%	70%	67%	73%	71%	69%	57%	71%	69%	87%
No Change		10%	21%	29%	26%	33%	25%	29%	25%	43%	22%	28%	10%
Projected Financing Next Year (if no Capital Constraints)	n=	39	37	42	46	36	46	44	45	43	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 107	\$ 153	\$ 99	\$ 109	\$ 95	\$ 187	\$ 195	\$ 123	\$ 104	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 2.8	\$ 4.1	\$ 2.4	\$ 2.4	\$ 2.6	\$ 4.1	\$ 4.4	\$ 2.7	\$ 2.4	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	31	27	30	35	25	38	37	31	33	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 47	\$ 68	\$ 43	\$ 55	\$ 43	\$ 133	\$ 153	\$ 49	\$ 37	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 1.5	\$ 2.5	\$ 1.4	\$ 1.6	\$ 1.7	\$ 3.5	\$ 4.1	\$ 1.6	\$ 1.1	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	39	38	45	47	36	48	47	49	51	49	61	60
Deteriorate		3%	5%	4%	0%	6%	4%	6%	8%	2%	20%	21%	38%
Improve		51%	45%	42%	43%	33%	54%	34%	49%	41%	43%	38%	25%
No Change		46%	50%	53%	57%	61%	42%	60%	43%	57%	37%	41%	37%

Table III. Results by Financing Sector

Demand, Originations and Capital

III A. All Business	14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Number of Financing Applications Received, Change Over Previous Year (%) n=	41	46	41	44	42	42	40	34	32	33	NR	NR
Decreased	20%	15%	15%	18%	24%	29%	33%	24%	41%	15%	NR	NR
Increased	61%	72%	68%	68%	48%	52%	58%	62%	38%	67%	NR	NR
No Change	20%	13%	17%	14%	29%	19%	10%	15%	22%	18%	NR	NR
Number of Loans/Investments Originated, Change Over Previous Year (%) n=	41	46	40	44	42	42	40	34	35	34	NR	NR
Decreased	29%	24%	30%	30%	29%	33%	25%	35%	43%	29%	NR	NR
Increased	56%	61%	65%	55%	50%	57%	65%	53%	46%	56%	NR	NR
No Change	15%	15%	5%	16%	21%	10%	10%	12%	11%	15%	NR	NR
Ability to Access Capital, Change from Previous Year (%) n=	36	41	36	40	38	39	38	31	30	26	NR	NR
Decreased	11%	15%	8%	8%	13%	8%	16%	13%	10%	27%	NR	NR
Increased	44%	39%	39%	48%	34%	46%	42%	48%	47%	31%	NR	NR
No Change	44%	46%	53%	45%	53%	46%	42%	39%	43%	42%	NR	NR
Capital Liquidity, Change Over Previous Year (%) n=	41	46	41	43	42	41	40	34	35	33	NR	NR
Decreased	29%	26%	29%	26%	12%	27%	30%	21%	29%	18%	NR	NR
Increased	49%	50%	41%	58%	55%	59%	53%	59%	40%	33%	NR	NR
No Change	22%	24%	29%	16%	33%	15%	18%	21%	31%	48%	NR	NR
Capital-Constrained (%) n=	41	46	41	44	42	43	40	35	34	34	35	28
Both	5%	4%	7%	7%	7%	7%	10%	3%	6%	21%	31%	36%
Debt	5%	4%	5%	2%	0%	2%	5%	6%	3%	12%	6%	7%
Equity	10%	11%	20%	2%	0%	7%	8%	6%	12%	21%	9%	11%
Neither	80%	80%	68%	89%	93%	84%	78%	86%	79%	47%	54%	46%
Capital Shortfall During the Quarter n=	7	7	8	4	3	4	8	3	4	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)	\$ 15.5	\$ 23.1	\$ 12.3	\$ 7.5	\$ 28.8	\$ 11.2	\$ 11.1	\$ 4.3	\$ 5.8	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)	\$ 2.2	\$ 3.3	\$ 1.5	\$ 1.9	\$ 9.6	\$ 2.8	\$ 1.4	\$ 1.4	\$ 1.4	NR	NR	NR
Average Cost of Borrowed Capital n=	41	46	41	44	42	42	40	34	35	33	35	27
Decreased	20%	20%	15%	11%	10%	24%	3%	9%	9%	15%	23%	0%
Increased	17%	13%	12%	11%	7%	12%	13%	21%	20%	3%	17%	15%
No Change	63%	67%	73%	77%	83%	64%	85%	71%	71%	82%	60%	85%

Table III. Results by Financing Sector

Portfolio Quality

III A. All Business		14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Average Loan Loss Reserve (%)	n=	39	42	38	36	30	40	31	27	30	30	NR	NR
Loan Loss Reserve		8.7%	9.2%	8.5%	10.3%	12.3%	9.9%	9.8%	12.2%	9.9%	9.9%	NR	NR
Average Portfolio-at-Risk	n=	39	42	38	36	30	40	31	27	30	30	27	22
31-60 days		1.2%	2.0%	1.9%	1.7%	1.8%	1.4%	1.0%	2.0%	7.8%	1.5%	3.0%	2.5%
61-90 days		0.8%	1.2%	0.7%	0.9%	1.8%	1.1%	1.1%	1.0%	1.8%	1.4%	1.3%	1.8%
90+ days		2.4%	3.6%	3.1%	3.1%	3.1%	2.7%	4.9%	7.6%	3.2%	4.0%	4.2%	7.8%
Total		4.3%	6.7%	5.7%	5.7%	6.7%	5.1%	7.0%	10.6%	12.7%	6.9%	8.5%	12.1%
Average Non-Accruals (%)	n=	39	42	38	36	30	29	31	22	27	NR	NR	NR
Non-Accruals		1.0%	0.7%	1.3%	1.4%	0.8%	1.5%	0.8%	1.5%	1.1%	NR	NR	NR
Average Loans Restructured (%)	n=	39	42	38	36	30	29	31	22	27	NR	NR	NR
Loans Restructured		3.1%	3.8%	4.1%	5.2%	6.1%	4.3%	7.6%	4.7%	4.6%	NR	NR	NR
Average Net Charge-Offs (%)	n=	39	42	38	36	30	40	31	27	30	30	27	22
Net Charge-Offs		0.5%	0.5%	0.5%	0.9%	0.5%	1.4%	1.7%	1.5%	0.5%	0.6%	1.5%	0.9%
Number of Loans/Investments in Workout (%)	n=	40	46	40	44	39	43	36	34	34	34	35	28
Decreased		28%	20%	20%	27%	21%	16%	22%	26%	18%	9%	17%	0%
Increased		20%	26%	15%	7%	18%	19%	25%	26%	35%	50%	51%	50%
No Change		53%	54%	65%	66%	62%	65%	53%	47%	47%	41%	31%	50%
Number of Loans Given Term Extensions (%)	n=	39	46	40	44	40	43	36	33	35	33	34	26
Decreased		15%	11%	23%	14%	15%	16%	6%	15%	20%	9%	6%	4%
Increased		18%	20%	15%	20%	25%	23%	22%	24%	26%	42%	35%	42%
No Change		67%	70%	63%	66%	60%	60%	72%	61%	54%	48%	59%	54%

Table III. Results by Financing Sector

Outlook

III A. All Business		14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Expected Demand for Financing(%)	n=	41	46	41	44	41	43	37	35	35	34	33	28
Decrease		2%	0%	0%	2%	5%	2%	3%	0%	0%	6%	0%	0%
Increase		73%	70%	66%	61%	63%	81%	68%	66%	66%	76%	76%	96%
No Change		24%	30%	34%	36%	32%	16%	30%	34%	34%	18%	24%	4%
Projected Financing Next Year (if no Capital Constraints)	n=	39	45	37	40	39	39	35	32	29	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 389	\$ 458	\$ 249	\$ 351	\$ 495	\$ 382	\$ 536	\$ 360	\$ 453	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 10.0	\$ 10.2	\$ 6.7	\$ 8.8	\$ 12.7	\$ 9.8	\$ 15.3	\$ 11.3	\$ 15.6	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	33	31	29	26	27	27	26	16	24	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 147	\$ 118	\$ 83	\$ 91	\$ 167	\$ 117	\$ 285	\$ 49	\$ 109	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 4.5	\$ 3.8	\$ 2.9	\$ 3.5	\$ 6.2	\$ 4.3	\$ 11.0	\$ 3.1	\$ 4.6	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	41	46	41	44	41	43	37	34	35	34	35	27
Deteriorate		0%	2%	2%	2%	5%	2%	3%	3%	20%	32%	26%	52%
Improve		41%	50%	39%	34%	39%	44%	41%	50%	23%	21%	29%	19%
No Change		59%	48%	59%	64%	56%	53%	57%	47%	57%	47%	46%	30%

Table III. Results by Financing

Demand, Originations and Capital

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

Table III. Results by Financing Sector

Portfolio Quality

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

Table III. Results by Financing Sector

Outlook

III B. All Commercial Real Estate		14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Expected Demand for Financing (%)	n=	6	6	6	9	5	4	7	NR	4	5	4	NR
Decrease		0%	0%	17%	0%	0%	0%	0%	NR	0%	0%	25%	NR
Increase		100%	67%	33%	78%	40%	25%	71%	NR	75%	40%	75%	NR
No Change		0%	33%	50%	22%	60%	75%	29%	NR	25%	60%	0%	NR
Projected Financing Next Year (if no Capital Constraints)	n=	6	6	5	8	4	3	6	NR	3	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 223	\$ 193	\$ 122	\$ 258	\$ 108	\$ 46	\$ 184	NR	\$ 82	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 37.1	\$ 32.1	\$ 24.4	\$ 32.2	\$ 27	\$ 15.3	\$ 31	NR	\$ 27.3	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	5	3	3	4	NR	NR	5	NR	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 133	\$ 26	\$ 16	\$ 79	NR	NR	\$ 45	NR	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 26.6	\$ 8.5	\$ 5.4	\$ 19.7	NR	NR	\$ 9.0	NR	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	6	6	6	9	5	4	7	3	4	5	4	NR
Deteriorate		0%	0%	0%	0%	20%	25%	14%	0%	0%	20%	0%	NR
Improve		17%	33%	17%	56%	20%	50%	57%	67%	25%	0%	25%	NR
No Change		83%	67%	83%	44%	60%	25%	29%	33%	75%	80%	75%	NR

Table III. Results by Financing Sector

Demand, Originations and Capital

III C. All Community Services/Facilities	14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Number of Financing Applications Received, Change Over Previous Year(%) n=	9	11	12	8	8	7	7	7	6	7	NR	NR
Decreased	33%	9%	8%	13%	25%	43%	57%	29%	33%	29%	NR	NR
Increased	44%	45%	67%	88%	50%	57%	29%	71%	33%	43%	NR	NR
No Change	22%	45%	25%	0%	25%	0%	14%	0%	33%	29%	NR	NR
Number of Loans/Investments Originated, Change Over Previous Year (%) n=	9	11	12	8	8	7	7	7	6	7	NR	NR
Decreased	33%	27%	42%	13%	13%	29%	43%	29%	50%	14%	NR	NR
Increased	33%	45%	50%	75%	38%	57%	14%	57%	50%	57%	NR	NR
No Change	33%	27%	8%	13%	50%	14%	43%	14%	0%	29%	NR	NR
Ability to Access Capital, Change from Previous Year (%) n=	9	9	9	8	8	6	7	7	6	7	NR	NR
Decreased	22%	0%	0%	13%	13%	0%	0%	14%	17%	14%	NR	NR
Increased	33%	44%	56%	25%	75%	67%	86%	43%	50%	14%	NR	NR
No Change	44%	56%	44%	63%	13%	33%	14%	43%	33%	71%	NR	NR
Capital Liquidity, Change Over Previous Year(%) n=	9	11	11	8	8	7	7	7	6	7	NR	NR
Decreased	33%	18%	36%	13%	13%	14%	14%	29%	17%	43%	NR	NR
Increased	56%	45%	64%	63%	88%	71%	71%	71%	50%	29%	NR	NR
No Change	11%	36%	0%	25%	0%	14%	14%	0%	33%	29%	NR	NR
Capital-Constrained (%) n=	9	11	12	8	8	7	7	7	6	7	14	7
Both	11%	9%	25%	0%	13%	0%	14%	29%	17%	14%	14%	29%
Debt	0%	9%	0%	13%	0%	0%	29%	0%	0%	14%	21%	14%
Equity	22%	9%	0%	0%	0%	0%	14%	14%	17%	14%	0%	0%
Neither	67%	73%	75%	88%	88%	100%	43%	57%	67%	57%	64%	57%
Capital Shortfall During the Quarter n=	3	3	3	NR	NR	NR	3	\$ 3.0	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)	\$ 8.5	\$ 12.0	\$ 4.0	NR	NR	NR	\$ 21.0	\$ 12.0	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)	\$ 2.8	\$ 4.0	\$ 1.3	NR	NR	NR	\$ 7.0	\$ 4.0	NR	NR	NR	NR
Average Cost of Borrowed Capital n=	9	11	12	8	8	7	7	7	5	7	14	7
Decreased	22%	27%	25%	13%	25%	14%	0%	0%	0%	57%	21%	43%
Increased	11%	9%	17%	13%	13%	14%	0%	0%	60%	29%	14%	14%
No Change	67%	64%	58%	75%	63%	71%	100%	100%	40%	14%	64%	43%

Table III. Results by Financing Sector

Portfolio Quality

III C. All Community Services/Facilities		14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Average Loan Loss Reserve (%)	n=	7	11	11	6	7	7	6	6	5	5	NR	NR
Loan Loss Reserve		8.4%	10.3%	8.5%	6.8%	8.4%	7.7%	6.6%	7.3%	6.2%	8.5%	NR	NR
Average Portfolio-at-Risk	n=	7	11	11	6	7	7	6	6	5	5	13	6
31-60 days		0.1%	0.1%	0.3%	3.8%	1.8%	1.3%	1.1%	1.6%	1.6%	3.9%	2.5%	1.2%
61-90 days		0.0%	0.4%	0.3%	0.1%	0.2%	0.2%	1.6%	0.2%	0.9%	2.9%	0.4%	0.1%
90+ days		2.9%	2.7%	3.3%	0.4%	2.3%	2.6%	6.0%	3.8%	5.5%	5.1%	4.5%	6.4%
Total		2.9%	3.2%	4.0%	4.3%	4.3%	4.1%	8.8%	5.6%	8.0%	11.8%	7.5%	7.6%
Average Non-Accruals (%)	n=	7	11	11	6	6	7	6	6	4	NR	NR	NR
Non-Accruals		1.1%	0.8%	0.9%	2.8%	2.5%	1.4%	1.9%	2.1%	0.6%	NR	NR	NR
Average Loans Restructured (%)	n=	7	11	11	6	6	7	6	6	4	NR	NR	NR
Loans Restructured		0.8%	2.3%	0.6%	3.3%	4.0%	2.4%	3.2%	1.7%	3.5%	NR	NR	NR
Average Net Charge-Offs (%)	n=	7	11	11	6	7	7	6	6	5	5	13	6
Net Charge-Offs		0.0%	0.0%	0.0%	0.1%	0.2%	0.2%	0.3%	1.2%	0.0%	0.0%	0.5%	0.4%
Number of Loans/Investments in Workout (%)	n=	9	11	12	7	8	7	7	7	6	7	14	7
Decreased		33%	27%	25%	29%	0%	0%	43%	0%	0%	14%	7%	0%
Increased		22%	9%	8%	14%	38%	43%	0%	29%	67%	14%	14%	71%
No Change		44%	64%	67%	57%	63%	57%	57%	71%	33%	71%	79%	29%
Number of Loans Given Term Extensions (%)	n=	9	11	12	8	8	7	7	7	6	6	14	7
Decreased		0%	18%	8%	25%	0%	0%	29%	14%	0%	0%	7%	0%
Increased		0%	18%	8%	0%	13%	14%	0%	14%	33%	17%	29%	57%
No Change		100%	64%	83%	75%	88%	86%	71%	71%	67%	83%	64%	43%

Table III. Results by Financing Sector

Outlook

III C. All Community Services/Facilities		14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Expected Demand for Financing(%)	n=	9	11	12	8	8	7	7	7	6	7	14	7
Decrease		11%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	14%
Increase		67%	64%	75%	50%	75%	86%	71%	71%	83%	86%	79%	86%
No Change		22%	36%	25%	50%	25%	14%	29%	29%	17%	14%	21%	0%
Projected Financing Next Year (if no Capital Constraints)	n=	8	8	11	7	7	7	7	7	6	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 209	\$ 139	\$ 363	\$ 389	\$ 172	\$ 362	\$ 595	\$ 394	\$ 300	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 26.1	\$ 17.4	\$ 33.0	\$ 55.5	\$ 24.6	\$ 51.7	\$ 84.9	\$ 56.3	\$ 50.0	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	6	6	10	6	6	5	5	5	5	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 80	\$ 63	\$ 131	\$ 127	\$ 77	\$ 103	\$ 229	\$ 65	\$ 154	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 13.3	\$ 10.4	\$ 13.1	\$ 21.1	\$ 12.9	\$ 20.5	\$ 45.8	\$ 13.0	\$ 30.8	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	9	11	12	8	8	7	7	7	6	7	14	7
Deteriorate		0%	0%	8%	0%	0%	29%	0%	0%	33%	29%	29%	57%
Improve		22%	27%	50%	13%	25%	0%	14%	29%	17%	29%	29%	14%
No Change		78%	73%	42%	88%	75%	71%	86%	71%	50%	43%	43%	29%

Table III. Results by Financing Sector

Demand, Originations and Capital

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

Table III. Results by Financing Sector

Portfolio Quality

III D. All Consumer		14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Average Loan Loss Reserve (%)	n=	6	3	5	8	5	7	11	5	6	8	NR	NR
Loan Loss Reserve		2.4%	2.5%	2.6%	2.1%	4.4%	2.0%	3.8%	2.6%	7.6%	2.6%	NR	NR
Average Portfolio-at-Risk	n=	6	3	5	8	5	7	11	5	6	8	7	NR
31-60 days		3.3%	1.3%	2.5%	2.4%	3.7%	1.5%	1.2%	4.1%	1.5%	4.2%	3.0%	NR
61-90 days		2.4%	0.6%	2.3%	1.7%	1.6%	3.6%	1.8%	1.9%	0.9%	1.4%	2.4%	NR
90+ days		3.5%	0.4%	1.2%	2.3%	2.1%	2.6%	0.3%	3.1%	4.0%	1.0%	1.7%	NR
Total		9.2%	2.3%	6.0%	6.4%	7.5%	7.7%	3.3%	9.0%	6.4%	6.6%	7.1%	NR
Average Non-Accruals (%)	n=	6	3	5	8	5	7	11	NR	4	NR	NR	NR
Non-Accruals		0.0%	3.0%	1.9%	0.4%	0.0%	0.7%	0.0%	NR	0.0%	NR	NR	NR
Average Loans Restructured (%)	n=	6	3	5	8	5	7	11	NR	4	NR	NR	NR
Loans Restructured		0.9%	0.4%	7.0%	0.8%	1.9%	0.3%	0.2%	NR	0.0%	NR	NR	NR
Average Net Charge-Offs (%)	n=	6	3	5	8	5	7	11	5	6	8	7	NR
Net Charge-Offs		0.2%	0.3%	1.0%	0.3%	0.1%	0.3%	0.2%	0.9%	1.6%	2.4%	1.0%	NR
Number of Loans/Investments in Workout (%)	n=	6	3	6	10	5	8	9	5	9	9	7	6
Decreased		17%	67%	33%	20%	40%	25%	0%	0%	0%	0%	14%	17%
Increased		0%	0%	33%	20%	0%	13%	22%	40%	22%	44%	57%	50%
No Change		83%	33%	33%	60%	60%	63%	78%	60%	78%	56%	29%	33%
Number of Loans Given Term Extensions (%)	n=	6	3	6	10	5	8	11	5	9	10	8	6
Decreased		0%	67%	17%	30%	20%	13%	9%	0%	0%	0%	0%	0%
Increased		17%	0%	0%	10%	20%	13%	18%	0%	11%	60%	63%	67%
No Change		83%	33%	83%	60%	60%	75%	73%	100%	89%	40%	38%	33%

Table III. Results by Financing Sector

Outlook

III D. All Consumer		14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Expected Demand for Financing(%)	n=	6	3	6	10	5	8	10	5	9	10	7	5
Decrease		0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Increase		83%	67%	50%	70%	100%	63%	60%	60%	67%	50%	29%	60%
No Change		17%	33%	50%	30%	0%	38%	40%	40%	33%	50%	71%	40%
Projected Financing Next Year (if no Capital Constraints)	n=	5	NR	4	9	5	7	8	NR	6	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 48	NR	\$ 9	\$ 75	\$ 28	\$ 338	\$ 77	NR	\$ 136	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 9.7	NR	\$ 2.4	\$ 8.3	\$ 5.5	\$ 48.3	\$ 9.6	NR	\$ 22.6	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	4	NR	3	8	4	6	6	NR	3	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 11	NR	\$ 2	\$ 9	\$ 6	\$ 51	\$ 7	NR	\$ 1	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 2.7	NR	\$ 0.6	\$ 1.1	\$ 1.6	\$ 8.5	\$ 1.2	NR	\$ 0.2	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	6	3	6	10	5	8	11	4	9	10	8	5
Deteriorate		17%	0%	0%	0%	0%	0%	0%	0%	0%	0%	13%	40%
Improve		33%	33%	33%	70%	60%	88%	55%	50%	44%	60%	38%	0%
No Change		50%	67%	67%	30%	40%	13%	45%	50%	56%	40%	50%	60%

Table III. Results by Financing Sector

Demand, Originations and Capital

III E. All Housing to Individuals	14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Number of Financing Applications Received, Change Over Previous Year(%) n=	18	20	19	26	14	22	17	17	16	14	NR	NR
Decreased	44%	30%	21%	38%	21%	23%	35%	35%	50%	21%	NR	NR
Increased	44%	55%	63%	38%	64%	55%	47%	41%	25%	43%	NR	NR
No Change	11%	15%	16%	23%	14%	23%	18%	24%	25%	36%	NR	NR
Number of Loans/Investments Originated, Change Over Previous Year (%) n=	18	20	19	26	14	22	17	17	16	15	NR	NR
Decreased	33%	30%	26%	42%	21%	23%	29%	53%	50%	27%	NR	NR
Increased	56%	65%	53%	42%	57%	59%	47%	29%	19%	27%	NR	NR
No Change	11%	5%	21%	15%	21%	18%	24%	18%	31%	47%	NR	NR
Ability to Access Capital, Change from Previous Year (%) n=	15	18	15	23	12	21	13	15	12	12	NR	NR
Decreased	27%	11%	20%	9%	8%	14%	31%	7%	17%	8%	NR	NR
Increased	27%	39%	33%	30%	25%	24%	15%	40%	42%	25%	NR	NR
No Change	47%	50%	47%	61%	67%	62%	54%	53%	42%	67%	NR	NR
Capital Liquidity, Change Over Previous Year(%) n=	18	20	19	26	14	22	17	17	16	15	NR	NR
Decreased	28%	25%	16%	15%	21%	27%	35%	29%	31%	33%	NR	NR
Increased	39%	35%	53%	54%	29%	32%	35%	41%	25%	40%	NR	NR
No Change	33%	40%	32%	31%	50%	41%	29%	29%	44%	27%	NR	NR
Capital-Constrained (%) n=	18	20	19	26	14	22	17	17	15	14	18	18
Both	17%	0%	0%	4%	14%	9%	0%	12%	0%	29%	22%	22%
Debt	11%	10%	11%	0%	0%	5%	6%	0%	13%	14%	17%	39%
Equity	6%	10%	21%	8%	14%	5%	18%	6%	13%	14%	28%	0%
Neither	67%	80%	68%	88%	71%	82%	76%	82%	73%	43%	33%	39%
Capital Shortfall During the Quarter n=	6	4	6	NR	NR	5	4	3	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)	\$ 1.8	\$ 4.0	\$ 14.1	NR	NR	\$ 18.9	\$ 1.0	\$ 1.5	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)	\$ 0.3	\$ 1.0	\$ 2.3	NR	NR	\$ 3.8	\$ 0.3	\$ 0.5	NR	NR	NR	NR
Average Cost of Borrowed Capital n=	18	20	19	26	13	22	16	18	16	15	17	17
Decreased	11%	25%	11%	19%	15%	5%	13%	6%	25%	20%	0%	12%
Increased	6%	10%	11%	0%	0%	5%	13%	11%	6%	13%	12%	18%
No Change	83%	65%	79%	81%	85%	91%	75%	83%	69%	67%	88%	71%

Table III. Results by Financing Sector

Portfolio Quality

III E. All Housing to Individuals		14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Average Loan Loss Reserve (%)	n=	16	16	18	17	11	21	15	14	13	12	NR	NR
Loan Loss Reserve		8.3%	12.4%	10.0%	4.6%	6.3%	5.5%	5.9%	8.9%	5.6%	3.4%	NR	NR
Average Portfolio-at-Risk	n=	16	16	18	17	11	21	15	14	13	12	12	15
31-60 days		1.7%	6.6%	3.0%	1.6%	3.5%	3.4%	3.5%	3.5%	4.3%	2.7%	8.8%	4.3%
61-90 days		1.1%	1.5%	0.7%	0.7%	1.9%	1.4%	0.5%	1.3%	1.9%	1.5%	3.8%	3.0%
90+ days		3.9%	4.7%	4.5%	2.4%	2.8%	3.9%	3.4%	8.7%	6.2%	4.6%	5.8%	5.4%
Total		6.7%	12.8%	8.2%	4.7%	8.2%	8.7%	7.4%	13.4%	12.4%	8.8%	18.4%	12.7%
Average Non-Accruals (%)	n=	16	16	18	17	11	20	15	9	10	NR	NR	NR
Non-Accruals		0.5%	6.8%	0.1%	1.4%	0.1%	0.3%	0.1%	0.2%	0.0%	NR	NR	NR
Average Loans Restructured (%)	n=	16	16	18	17	11	20	15	9	10	NR	NR	NR
Loans Restructured		2.9%	1.1%	2.3%	0.5%	1.3%	2.0%	0.3%	2.0%	1.0%	NR	NR	NR
Average Net Charge-Offs (%)	n=	16	16	18	17	11	21	15	14	13	12	12	15
Net Charge-Offs		0.2%	0.7%	0.4%	0.3%	0.1%	0.4%	0.2%	0.7%	0.7%	0.5%	0.1%	1.7%
Number of Loans/Investments in Workout (%)	n=	18	20	19	26	13	22	17	17	16	15	17	17
Decreased		17%	10%	16%	4%	23%	5%	24%	6%	13%	0%	6%	12%
Increased		11%	10%	21%	15%	0%	32%	0%	59%	19%	53%	47%	47%
No Change		72%	80%	63%	81%	77%	64%	76%	35%	69%	47%	47%	41%
Number of Loans Given Term Extensions (%)	n=	18	20	19	26	13	22	16	17	16	15	17	18
Decreased		11%	5%	11%	4%	15%	0%	6%	0%	25%	0%	0%	0%
Increased		6%	15%	16%	12%	0%	27%	0%	29%	13%	33%	29%	28%
No Change		83%	80%	74%	85%	85%	73%	94%	71%	63%	67%	71%	72%

Table III. Results by Financing Sector

Outlook

III E. All Housing to Individuals		14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Expected Demand for Financing(%)	n=	18	20	19	26	14	22	17	18	16	14	16	18
Decrease		0%	5%	5%	0%	0%	9%	0%	6%	6%	0%	0%	11%
Increase		89%	75%	79%	81%	71%	64%	65%	78%	56%	50%	69%	78%
No Change		11%	20%	16%	19%	29%	27%	35%	17%	38%	50%	31%	11%
Projected Financing Next Year (if no Capital Constraints)	n=	17	19	19	25	13	22	16	14	15	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 159	\$ 304	\$ 274	\$ 298	\$ 142	\$ 213	\$ 110	\$ 146	\$ 282	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 9.4	\$ 16.0	\$ 14.4	\$ 11.9	\$ 10.9	\$ 9.7	\$ 6.9	\$ 10.4	\$ 18.8	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	14	17	17	18	8	19	13	10	13	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 52	\$ 113	\$ 73	\$ 60	\$ 14	\$ 73	\$ 17	\$ 73	\$ 75	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 3.7	\$ 6.7	\$ 4.3	\$ 3.3	\$ 1.8	\$ 3.8	\$ 1.3	\$ 7.3	\$ 5.8	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	18	20	19	26	14	21	17	18	16	15	18	18
Deteriorate		6%	15%	0%	0%	7%	14%	12%	17%	6%	33%	44%	50%
Improve		39%	40%	58%	38%	50%	48%	35%	33%	50%	27%	17%	28%
No Change		56%	45%	42%	62%	43%	38%	53%	50%	44%	40%	39%	22%

Table III. Results by Financing Sector

Demand, Originations and Capital

III F. All Housing to Organizations	14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Number of Financing Applications Received, Change Over Previous Year(%) n=	29	38	34	33	31	33	35	30	34	31	NR	NR
Decreased	28%	21%	15%	30%	23%	27%	37%	17%	24%	29%	NR	NR
Increased	62%	68%	74%	70%	55%	64%	51%	70%	53%	48%	NR	NR
No Change	10%	11%	12%	0%	23%	9%	11%	13%	24%	23%	NR	NR
Number of Loans/Investments Originated, Change Over Previous Year (%) n=	30	38	34	34	31	33	35	30	35	31	NR	NR
Decreased	23%	18%	18%	44%	26%	27%	43%	30%	37%	42%	NR	NR
Increased	50%	68%	68%	50%	61%	67%	43%	57%	37%	39%	NR	NR
No Change	27%	13%	15%	6%	13%	6%	14%	13%	26%	19%	NR	NR
Ability to Access Capital, Change from Previous Year (%) n=	29	35	30	33	27	32	30	30	29	25	NR	NR
Decreased	10%	9%	0%	9%	22%	6%	17%	13%	24%	32%	NR	NR
Increased	45%	54%	63%	48%	56%	69%	33%	63%	41%	40%	NR	NR
No Change	45%	37%	37%	42%	22%	25%	50%	23%	34%	28%	NR	NR
Capital Liquidity, Change Over Previous Year(%) n=	30	38	34	34	31	33	34	30	35	31	NR	NR
Decreased	30%	29%	21%	24%	19%	12%	41%	37%	37%	45%	NR	NR
Increased	50%	63%	71%	62%	65%	73%	41%	53%	46%	42%	NR	NR
No Change	20%	8%	9%	15%	16%	15%	18%	10%	17%	13%	NR	NR
Capital-Constrained (%) n=	30	38	34	34	31	33	35	30	35	31	31	33
Both	3%	8%	12%	6%	10%	3%	17%	7%	23%	19%	26%	21%
Debt	3%	5%	9%	3%	6%	3%	0%	3%	3%	13%	23%	18%
Equity	10%	8%	6%	12%	10%	12%	9%	10%	6%	16%	13%	21%
Neither	83%	79%	74%	79%	74%	82%	74%	80%	69%	52%	39%	39%
Capital Shortfall During the Quarter n=	3	6	7	4	5	4	6	4	6	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)	\$ 4.2	\$ 70.2	\$ 135.0	\$ 106.2	\$ 36.2	\$ 13.1	\$ 56.0	\$ 10.3	\$ 40.7	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)	\$ 1.4	\$ 11.7	\$ 19.3	\$ 26.6	\$ 7.2	\$ 3.3	\$ 9.3	\$ 2.6	\$ 6.8	NR	NR	NR
Average Cost of Borrowed Capital n=	30	38	34	34	31	33	35	30	35	31	31	33
Decreased	17%	32%	15%	24%	23%	24%	11%	27%	11%	16%	19%	24%
Increased	17%	11%	18%	24%	16%	21%	6%	10%	14%	23%	19%	15%
No Change	67%	58%	68%	53%	61%	55%	83%	63%	74%	61%	61%	61%

Table III. Results by Financing Sector

Portfolio Quality

III F. All Housing to Organizations		14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Average Loan Loss Reserve (%)	n=	28	37	33	30	23	32	33	28	24	30	NR	NR
Loan Loss Reserve		6.4%	6.5%	7.4%	7.1%	9.8%	6.2%	8.7%	10.3%	10.0%	7.3%	NR	NR
Average Portfolio-at-Risk	n=	28	37	33	30	23	32	33	28	24	30	29	30
31-60 days		0.3%	0.4%	0.6%	0.8%	0.7%	0.8%	0.4%	1.2%	1.6%	1.4%	1.0%	1.4%
61-90 days		0.3%	0.1%	0.6%	0.2%	0.7%	0.3%	0.8%	0.4%	1.4%	1.4%	0.8%	1.0%
90+ days		1.1%	1.6%	2.0%	1.9%	1.6%	2.1%	3.4%	2.6%	6.3%	3.3%	5.8%	4.6%
Total		1.8%	2.1%	3.2%	2.9%	2.9%	3.2%	4.7%	4.1%	9.3%	6.1%	7.6%	6.9%
Average Non-Accruals (%)	n=	28	37	33	30	22	29	33	27	23	NR	NR	NR
Non-Accruals		1.4%	1.5%	2.2%	0.9%	1.2%	1.1%	1.7%	1.8%	2.3%	NR	NR	NR
Average Loans Restructured (%)	n=	28	37	33	30	22	29	33	27	23	NR	NR	NR
Loans Restructured		5.4%	6.0%	5.8%	7.4%	9.6%	7.7%	7.7%	14.2%	5.7%	NR	NR	NR
Average Net Charge-Offs (%)	n=	28	37	33	30	23	32	33	28	24	30	29	30
Net Charge-Offs		0.0%	0.0%	0.1%	0.4%	0.1%	1.0%	0.1%	0.5%	0.5%	1.0%	0.4%	0.2%
Number of Loans/Investments in Workout (%)	n=	29	38	34	33	30	32	34	29	33	31	31	33
Decreased		7%	32%	26%	24%	17%	22%	15%	34%	9%	13%	10%	3%
Increased		14%	16%	15%	12%	7%	13%	3%	21%	36%	52%	48%	55%
No Change		79%	53%	59%	64%	77%	66%	82%	45%	55%	35%	42%	42%
Number of Loans Given Term Extensions (%)	n=	30	38	34	34	30	33	35	30	35	31	31	33
Decreased		30%	21%	18%	21%	33%	21%	26%	23%	20%	13%	13%	9%
Increased		17%	21%	21%	9%	7%	27%	17%	27%	31%	48%	58%	55%
No Change		53%	58%	62%	71%	60%	52%	57%	50%	49%	39%	29%	36%

Table III. Results by Financing Sector

Outlook

III F. All Housing to Organizations		14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Expected Demand for Financing(%)	n=	30	38	34	34	30	33	35	30	34	31	31	33
Decrease		0%	8%	9%	3%	0%	3%	0%	0%	3%	10%	10%	9%
Increase		83%	66%	65%	65%	77%	67%	71%	67%	71%	77%	61%	67%
No Change		17%	26%	26%	32%	23%	30%	29%	33%	26%	13%	29%	24%
Projected Financing Next Year (if no Capital Constraints)	n=	29	37	31	34	29	30	32	29	33	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 691	\$ 1,173	\$ 807	\$ 1,473	\$ 778	\$ 770	\$ 790	\$ 673	\$ 672	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 23.8	\$ 31.7	\$ 26.0	\$ 43.3	\$ 26.8	\$ 25.7	\$ 24.7	\$ 23.2	\$ 20.3	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	23	27	23	23	21	21	24	19	20	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 158	\$ 302	\$ 307	\$ 257	\$ 177	\$ 234	\$ 195	\$ 121	\$ 138	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 6.9	\$ 11.2	\$ 13.3	\$ 11.2	\$ 8.4	\$ 11.1	\$ 8.1	\$ 6.4	\$ 6.9	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	30	38	34	34	30	33	35	30	35	31	30	33
Deteriorate		0%	5%	9%	0%	7%	6%	6%	10%	6%	23%	17%	39%
Improve		40%	34%	38%	21%	27%	39%	29%	43%	37%	35%	27%	24%
No Change		60%	61%	53%	79%	67%	55%	66%	47%	57%	42%	57%	36%

Table III. Results by Financing Sector

Demand, Originations and Capital

III G. All Microenterprise	14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Number of Financing Applications Received, Change Over Previous Year(%) n=	18	16	21	15	18	19	17	16	17	16	NR	NR
Decreased	39%	38%	33%	27%	39%	53%	35%	25%	29%	19%	NR	NR
Increased	56%	50%	57%	67%	50%	42%	53%	56%	59%	81%	NR	NR
No Change	6%	13%	10%	7%	11%	5%	12%	19%	12%	0%	NR	NR
Number of Loans/Investments Originated, Change Over Previous Year (%) n=	18	16	21	15	18	19	17	16	17	16	NR	NR
Decreased	50%	25%	24%	27%	33%	47%	35%	38%	18%	13%	NR	NR
Increased	39%	69%	57%	53%	61%	47%	59%	50%	71%	69%	NR	NR
No Change	11%	6%	19%	20%	6%	5%	6%	13%	12%	19%	NR	NR
Ability to Access Capital, Change from Previous Year (%) n=	15	16	18	13	16	18	16	14	14	10	NR	NR
Decreased	0%	19%	17%	0%	13%	0%	6%	7%	7%	40%	NR	NR
Increased	53%	69%	50%	54%	50%	39%	25%	57%	57%	20%	NR	NR
No Change	47%	13%	33%	46%	38%	61%	69%	36%	36%	40%	NR	NR
Capital Liquidity, Change Over Previous Year(%) n=	18	16	21	15	18	19	17	15	16	16	NR	NR
Decreased	17%	19%	33%	20%	28%	16%	29%	13%	25%	19%	NR	NR
Increased	50%	63%	52%	53%	44%	42%	59%	60%	50%	44%	NR	NR
No Change	33%	19%	14%	27%	28%	42%	12%	27%	25%	38%	NR	NR
Capital-Constrained (%) n=	18	16	21	14	17	19	17	16	17	16	20	22
Both	0%	6%	5%	0%	0%	0%	0%	0%	18%	13%	10%	18%
Debt	6%	0%	5%	0%	0%	0%	0%	6%	0%	19%	20%	9%
Equity	6%	6%	5%	0%	0%	5%	6%	0%	6%	19%	15%	14%
Neither	89%	88%	86%	100%	100%	95%	94%	94%	76%	50%	55%	59%
Capital Shortfall During the Quarter n=	NR	NR	NR	NR	4	NR	NR	NR	3	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)	NR	NR	NR	NR	\$ 2.5	NR	NR	NR	\$ 1.1	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)	NR	NR	NR	NR	\$ 0.6	NR	NR	NR	\$ 0.4	NR	NR	NR
Average Cost of Borrowed Capital n=	18	16	21	14	18	18	17	15	17	15	20	22
Decreased	11%	6%	14%	14%	17%	11%	6%	0%	18%	20%	15%	5%
Increased	17%	13%	10%	7%	6%	0%	0%	0%	0%	7%	5%	9%
No Change	72%	81%	76%	79%	78%	89%	94%	100%	82%	73%	80%	86%

Table III. Results by Financing Sector

Portfolio Quality

III G. All Microenterprise		14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Average Loan Loss Reserve (%)	n=	16	13	18	13	14	18	16	15	14	13	NR	NR
Loan Loss Reserve		12.7%	11.7%	14.3%	12.8%	16.0%	14.9%	17.7%	11.8%	23.6%	17.8%	NR	NR
Average Portfolio-at-Risk	n=	16	13	18	13	14	18	16	15	14	13	18	22
31-60 days		2.9%	2.3%	1.7%	3.1%	1.3%	2.9%	2.8%	2.0%	2.6%	5.5%	2.7%	3.8%
61-90 days		2.0%	0.7%	1.2%	1.0%	0.4%	1.8%	1.2%	1.1%	1.5%	2.1%	1.5%	2.1%
90+ days		2.8%	4.4%	4.0%	4.2%	3.3%	4.4%	8.1%	6.4%	4.5%	8.1%	10.1%	10.1%
Total		7.7%	7.4%	6.9%	8.3%	5.1%	9.0%	12.1%	9.5%	8.7%	15.6%	14.4%	15.9%
Average Non-Accruals (%)	n=	16	13	18	13	11	16	16	15	13	NR	NR	NR
Non-Accruals		1.0%	1.4%	1.7%	0.8%	0.8%	0.2%	0.5%	0.2%	3.5%	NR	NR	NR
Average Loans Restructured (%)	n=	16	13	18	13	11	16	16	15	13	NR	NR	NR
Loans Restructured		6.1%	8.8%	4.5%	7.5%	10.4%	23.5%	7.6%	8.4%	7.1%	NR	NR	NR
Average Net Charge-Offs (%)	n=	16	13	18	13	14	18	16	15	14	13	18	22
Net Charge-Offs		1.2%	1.4%	0.9%	1.5%	1.7%	3.6%	1.7%	1.2%	2.2%	3.2%	1.2%	4.7%
Number of Loans/Investments in Workout (%)	n=	18	16	21	15	16	18	17	15	17	16	20	22
Decreased		33%	31%	38%	13%	13%	28%	18%	33%	12%	6%	15%	5%
Increased		17%	13%	5%	33%	44%	33%	18%	27%	41%	69%	45%	68%
No Change		50%	56%	57%	53%	44%	39%	65%	40%	47%	25%	40%	27%
Number of Loans Given Term Extensions (%)	n=	18	16	21	15	17	19	17	16	17	16	20	22
Decreased		11%	19%	19%	7%	12%	42%	24%	6%	18%	13%	5%	0%
Increased		22%	13%	5%	33%	35%	11%	18%	38%	18%	31%	65%	73%
No Change		67%	69%	76%	60%	53%	47%	59%	56%	65%	56%	30%	27%

Table III. Results by Financing Sector

Outlook

III G. All Microenterprise		14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Expected Demand for Financing(%)	n=	18	16	21	15	17	19	17	16	17	16	20	22
Decrease		0%	0%	5%	13%	6%	5%	6%	13%	0%	19%	5%	0%
Increase		78%	88%	62%	67%	59%	63%	82%	63%	65%	63%	80%	95%
No Change		22%	13%	33%	20%	35%	32%	12%	25%	35%	19%	15%	5%
Projected Financing Next Year (if no Capital Constraints)	n=	18	16	20	15	17	19	16	15	15	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 74	\$ 181	\$ 86	\$ 58	\$ 37	\$ 57	\$ 50	\$ 45	\$ 37	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 4.1	\$ 11.3	\$ 4.3	\$ 3.9	\$ 2.2	\$ 3.0	\$ 3.1	\$ 3.0	\$ 2.5	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	13	9	11	8	8	11	11	10	10	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 27	\$ 35	\$ 26	\$ 17	\$ 17	\$ 20	\$ 17	\$ 12	\$ 8	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 2.1	\$ 3.9	\$ 2.3	\$ 2.1	\$ 2.1	\$ 1.8	\$ 1.5	\$ 1.2	\$ 0.8	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	18	16	21	15	17	19	16	16	17	16	20	22
Deteriorate		11%	6%	5%	7%	0%	5%	0%	6%	0%	13%	15%	36%
Improve		28%	31%	43%	53%	47%	58%	31%	44%	59%	50%	50%	41%
No Change		61%	63%	52%	40%	53%	37%	69%	50%	41%	38%	35%	23%

Table IV. Results by Region

Demand, Originations and Capital

IV A. All Midwest CDFIs	14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Number of Financing Applications Received, Change Over Previous Year (%) n=	27	27	30	30	25	29	27	27	27	24	NR	NR
Decreased	37%	22%	20%	37%	24%	21%	33%	30%	26%	17%	NR	NR
Increased	48%	67%	67%	63%	60%	69%	48%	44%	52%	54%	NR	NR
No Change	15%	11%	13%	0%	16%	10%	19%	26%	22%	29%	NR	NR
Number of Loans/Investments Originated, Change Over Previous Year (%) n=	27	27	30	30	25	29	27	27	28	24	NR	NR
Decreased	26%	11%	30%	43%	20%	34%	33%	33%	36%	25%	NR	NR
Increased	48%	74%	60%	47%	64%	55%	59%	48%	46%	54%	NR	NR
No Change	26%	15%	10%	10%	16%	10%	7%	19%	18%	21%	NR	NR
Ability to Access Capital, Change from Previous Year (%) n=	23	25	27	27	22	25	24	23	18	18	NR	NR
Decreased	30%	8%	4%	4%	14%	8%	13%	4%	17%	39%	NR	NR
Increased	26%	48%	67%	41%	32%	60%	50%	61%	50%	28%	NR	NR
No Change	43%	44%	30%	56%	55%	32%	38%	35%	33%	33%	NR	NR
Capital Liquidity, Change Over Previous Year (%) n=	27	27	30	30	25	29	27	26	28	23	NR	NR
Decreased	30%	26%	27%	20%	12%	7%	22%	19%	25%	13%	NR	NR
Increased	41%	63%	60%	57%	48%	59%	56%	65%	43%	43%	NR	NR
No Change	30%	11%	13%	23%	40%	34%	22%	15%	32%	43%	NR	NR
Capital-Constrained (%) n=	27	27	30	30	25	29	27	28	28	24	30	21
Both	11%	7%	10%	3%	4%	7%	15%	4%	4%	25%	23%	19%
Debt	4%	0%	10%	0%	0%	3%	0%	4%	0%	8%	10%	10%
Equity	11%	7%	7%	0%	4%	3%	4%	11%	11%	13%	7%	24%
Neither	74%	85%	73%	97%	92%	86%	81%	82%	86%	54%	60%	48%
Capital Shortfall During the Quarter n=	6	4	7	NR	NR	3	5	5	3	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)	\$ 5.4	\$ 14.3	\$ 14.1	NR	NR	\$ 10.6	\$ 74.0	\$ 13.0	\$ 43.3	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)	\$ 0.9	\$ 3.6	\$ 2.0	NR	NR	\$ 3.5	\$ 14.8	\$ 2.6	\$ 14.4	NR	NR	NR
Average Cost of Borrowed Capital n=	27	27	30	30	25	29	27	26	28	24	29	21
Decreased	11%	15%	13%	17%	8%	17%	7%	8%	7%	21%	14%	14%
Increased	11%	7%	13%	13%	12%	10%	0%	8%	7%	8%	10%	14%
No Change	78%	78%	73%	70%	80%	72%	93%	85%	86%	71%	76%	71%

Table IV. Results by Region

Portfolio Quality

IV A. All Midwest CDFIs		14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Average Loan Loss Reserve (%)	n=	27	26	29	22	15	27	23	24	23	23	NR	NR
Loan Loss Reserve		9.3%	8.8%	8.7%	7.0%	16.4%	7.9%	11.7%	8.9%	11.2%	8.5%	NR	NR
Average Portfolio-at-Risk	n=	27	26	29	22	15	27	23	24	23	23	28	20
31-60 days		1.8%	1.0%	1.5%	0.8%	3.2%	1.2%	0.7%	3.0%	6.7%	1.2%	3.4%	2.6%
61-90 days		1.2%	0.9%	0.7%	0.5%	3.3%	0.9%	1.5%	0.9%	1.0%	1.9%	1.5%	2.1%
90+ days		2.3%	1.5%	3.4%	1.4%	4.4%	3.7%	6.3%	6.6%	5.5%	4.8%	3.4%	5.3%
Total		5.2%	3.4%	5.6%	2.8%	10.9%	5.8%	8.5%	10.4%	13.2%	7.9%	8.3%	10.0%
Average Non-Accruals (%)	n=	27	26	29	22	14	22	23	22	19	NR	NR	NR
Non-Accruals		0.7%	0.9%	1.5%	1.0%	0.1%	0.4%	0.6%	0.9%	1.4%	NR	NR	NR
Average Loans Restructured (%)	n=	27	26	29	22	14	22	23	22	19	NR	NR	NR
Loans Restructured		4.3%	3.8%	2.4%	4.2%	7.8%	16.8%	8.0%	7.4%	3.4%	NR	NR	NR
Average Net Charge-Offs (%)	n=	27	26	29	22	15	27	23	24	23	23	28	20
Net Charge-Offs		0.5%	0.3%	0.2%	1.2%	0.9%	1.7%	0.1%	1.5%	0.6%	0.9%	0.5%	1.2%
Number of Loans/Investments in Workout (%)	n=	27	27	30	30	24	28	26	25	27	24	27	21
Decreased		15%	26%	17%	23%	13%	11%	19%	20%	4%	4%	15%	0%
Increased		7%	11%	17%	17%	17%	29%	23%	32%	41%	50%	37%	48%
No Change		78%	63%	67%	60%	71%	61%	58%	48%	56%	46%	48%	52%
Number of Loans Given Term Extensions (%)	n=	27	27	30	30	24	29	25	25	28	24	28	20
Decreased		19%	19%	10%	17%	13%	21%	12%	12%	11%	4%	0%	5%
Increased		11%	11%	10%	27%	8%	31%	20%	36%	32%	46%	32%	50%
No Change		70%	70%	80%	57%	79%	48%	68%	52%	57%	50%	68%	45%

Table IV. Results by Region

Outlook

IV A. All Midwest CDFIs		14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Expected Demand for Financing(%)	n=	27	27	30	30	25	29	27	27	28	24	27	21
Decrease		0%	4%	7%	0%	4%	3%	0%	4%	0%	4%	7%	10%
Increase		81%	78%	57%	70%	52%	69%	85%	70%	75%	79%	67%	90%
No Change		19%	19%	37%	30%	44%	28%	15%	26%	25%	17%	26%	0%
Projected Financing Next Year (if no Capital Constraints)	n=	25	25	27	30	24	26	23	25	26	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 254	\$ 337	\$ 304	\$ 353	\$ 380	\$ 407	\$ 596	\$ 377	\$ 623	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 10.1	\$ 13.5	\$ 11.3	\$ 11.8	\$ 15.8	\$ 15.6	\$ 25.9	\$ 15.1	\$ 24.0	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	20	18	21	17	15	17	20	14	17	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 114	\$ 94	\$ 120	\$ 68	\$ 92	\$ 200	\$ 251	\$ 75	\$ 100	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 5.7	\$ 5.2	\$ 5.7	\$ 4.0	\$ 6.1	\$ 11.7	\$ 12.6	\$ 5.4	\$ 5.9	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	27	27	30	30	25	29	27	26	28	24	29	21
Deteriorate		4%	0%	7%	0%	4%	3%	0%	4%	14%	29%	24%	48%
Improve		26%	33%	30%	37%	24%	48%	30%	50%	39%	25%	31%	24%
No Change		70%	67%	63%	63%	72%	48%	70%	46%	46%	46%	45%	29%

Table IV. Results by Region

Demand, Originations and Capital

IV B. All Northeast CDFIs	14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Number of Financing Applications Received, Change Over Previous Year(%) n=	31	34	28	34	27	36	32	33	34	29	NR	NR
Decreased	29%	35%	25%	29%	15%	31%	34%	21%	44%	31%	NR	NR
Increased	55%	53%	50%	62%	59%	58%	59%	61%	32%	52%	NR	NR
No Change	16%	12%	25%	9%	26%	11%	6%	18%	24%	17%	NR	NR
Number of Loans/Investments Originated, Change Over Previous Year (%) n=	31	34	28	35	27	36	32	33	35	31	NR	NR
Decreased	52%	32%	29%	31%	30%	25%	28%	36%	46%	32%	NR	NR
Increased	35%	53%	57%	54%	52%	67%	59%	55%	34%	52%	NR	NR
No Change	13%	15%	14%	14%	19%	8%	13%	9%	20%	16%	NR	NR
Ability to Access Capital, Change from Previous Year (%) n=	27	31	26	35	24	35	30	31	30	25	NR	NR
Decreased	4%	3%	15%	9%	17%	3%	10%	10%	10%	28%	NR	NR
Increased	59%	52%	46%	60%	54%	40%	37%	48%	47%	32%	NR	NR
No Change	37%	45%	38%	31%	29%	57%	53%	42%	43%	40%	NR	NR
Capital Liquidity, Change Over Previous Year(%) n=	31	34	28	34	27	36	32	33	35	31	NR	NR
Decreased	13%	21%	29%	26%	19%	25%	25%	24%	31%	32%	NR	NR
Increased	61%	50%	54%	53%	56%	50%	56%	52%	43%	42%	NR	NR
No Change	26%	29%	18%	21%	26%	25%	19%	24%	26%	26%	NR	NR
Capital-Constrained (%) n=	31	34	28	35	27	37	32	32	33	29	36	35
Both	3%	0%	11%	3%	7%	3%	6%	6%	9%	24%	25%	31%
Debt	6%	3%	4%	6%	4%	3%	3%	0%	0%	7%	14%	20%
Equity	10%	9%	14%	6%	4%	19%	19%	6%	21%	21%	19%	11%
Neither	81%	88%	71%	86%	85%	76%	72%	88%	70%	48%	42%	37%
Capital Shortfall During the Quarter n=	5	NR	5	4	NR	6	8	NR	6	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)	\$ 15.6	NR	\$ 4.0	\$ 14.0	NR	\$ 9.5	\$ 28.3	NR	\$ 9.4	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)	\$ 3.1	NR	\$ 0.8	\$ 3.5	NR	\$ 1.6	\$ 3.5	NR	\$ 1.6	NR	NR	NR
Average Cost of Borrowed Capital n=	31	34	28	35	27	37	32	33	35	31	35	34
Decreased	26%	32%	29%	26%	19%	16%	6%	21%	20%	19%	20%	9%
Increased	16%	9%	7%	17%	15%	14%	13%	15%	23%	19%	20%	21%
No Change	58%	59%	64%	57%	67%	70%	81%	64%	57%	61%	60%	71%

Table IV. Results by Region

Portfolio Quality

IV B. All Northeast CDFIs		14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Average Loan Loss Reserve (%)	n=	30	31	25	30	22	33	32	31	30	26	NR	NR
Loan Loss Reserve		6.8%	10.4%	8.5%	9.5%	9.8%	9.1%	7.9%	13.5%	8.5%	9.2%	NR	NR
Average Portfolio-at-Risk	n=	30	31	25	30	22	33	32	31	30	26	30	27
31-60 days		1.3%	3.9%	2.2%	2.4%	1.1%	2.5%	2.4%	2.1%	3.8%	2.2%	3.7%	3.0%
61-90 days		1.0%	0.7%	1.0%	1.4%	0.7%	1.8%	1.2%	0.8%	1.6%	1.3%	1.8%	1.9%
90+ days		3.4%	5.6%	3.6%	3.2%	2.6%	3.4%	5.2%	7.7%	4.9%	4.0%	5.5%	7.4%
Total		5.7%	10.3%	6.9%	6.9%	4.4%	7.6%	8.8%	10.6%	10.3%	7.5%	10.9%	12.3%
Average Non-Accruals (%)	n=	30	31	25	30	22	30	32	27	28	NR	NR	NR
Non-Accruals		1.0%	1.1%	1.4%	1.8%	0.9%	0.8%	0.7%	0.7%	0.3%	NR	NR	NR
Average Loans Restructured (%)	n=	30	31	25	30	22	30	32	27	28	NR	NR	NR
Loans Restructured		2.3%	4.8%	5.6%	5.5%	7.5%	7.0%	6.2%	7.8%	3.6%	NR	NR	NR
Average Net Charge-Offs (%)	n=	30	31	25	30	22	33	32	31	30	26	30	27
Net Charge-Offs		0.6%	0.5%	0.8%	0.9%	0.4%	1.3%	1.6%	0.7%	0.9%	0.6%	1.7%	1.1%
Number of Loans/Investments in Workout (%)	n=	31	34	28	35	25	37	31	31	35	31	35	35
Decreased		29%	26%	32%	14%	20%	16%	23%	29%	17%	3%	11%	6%
Increased		13%	15%	11%	26%	20%	22%	3%	23%	29%	52%	51%	63%
No Change		58%	59%	57%	60%	60%	62%	74%	48%	54%	45%	37%	31%
Number of Loans Given Term Extensions (%)	n=	31	34	28	35	26	37	32	32	34	31	35	35
Decreased		16%	15%	18%	11%	15%	16%	19%	19%	21%	6%	6%	3%
Increased		23%	15%	21%	23%	15%	24%	16%	19%	21%	26%	46%	49%
No Change		61%	71%	61%	66%	69%	59%	66%	63%	59%	68%	49%	49%

Table IV. Results by Region

Outlook

IV B. All Northeast CDFIs		14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Expected Demand for Financing(%)	n=	31	34	28	35	27	37	32	32	35	31	34	35
Decrease		0%	6%	7%	3%	4%	3%	0%	0%	6%	6%	6%	3%
Increase		71%	50%	64%	49%	63%	68%	63%	63%	51%	61%	65%	77%
No Change		29%	44%	29%	49%	33%	30%	38%	38%	43%	32%	29%	20%
Projected Financing Next Year (if no Capital Constraints)	n=	30	32	27	31	26	36	31	29	32	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 391	\$ 584	\$ 344	\$ 899	\$ 427	\$ 408	\$ 598	\$ 450	\$ 468	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 13.0	\$ 18.3	\$ 12.7	\$ 29.0	\$ 16.4	\$ 11.3	\$ 19.3	\$ 15.5	\$ 14.6	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	19	17	16	16	14	23	17	15	24	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 91	\$ 91	\$ 71	\$ 138	\$ 93	\$ 85	\$ 132	\$ 83	\$ 112	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 4.8	\$ 5.4	\$ 4.5	\$ 8.6	\$ 6.6	\$ 3.7	\$ 7.8	\$ 5.5	\$ 4.7	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	31	34	28	35	27	37	31	33	35	31	36	34
Deteriorate		6%	9%	4%	6%	4%	5%	0%	9%	3%	16%	25%	59%
Improve		48%	44%	54%	37%	48%	49%	39%	30%	23%	39%	22%	15%
No Change		45%	47%	43%	57%	48%	46%	61%	61%	74%	45%	53%	26%

Table IV. Results by Region

Demand, Originations and Capital

IV C. All South CDFIs	14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Number of Financing Applications Received, Change Over Previous Year (%) n=	42	48	48	50	42	46	49	32	33	35	NR	NR
Decreased	24%	13%	6%	18%	29%	30%	31%	28%	30%	23%	NR	NR
Increased	62%	69%	83%	68%	52%	52%	55%	59%	58%	49%	NR	NR
No Change	14%	19%	10%	14%	19%	17%	14%	13%	12%	29%	NR	NR
Number of Loans/Investments Originated, Change Over Previous Year (%) n=	44	48	47	50	42	46	49	32	33	35	NR	NR
Decreased	30%	21%	13%	22%	26%	33%	31%	44%	33%	29%	NR	NR
Increased	55%	65%	74%	62%	55%	52%	51%	47%	55%	43%	NR	NR
No Change	16%	15%	13%	16%	19%	15%	18%	9%	12%	29%	NR	NR
Ability to Access Capital, Change from Previous Year (%) n=	39	44	40	44	36	46	44	31	29	26	NR	NR
Decreased	8%	18%	3%	7%	3%	7%	18%	10%	21%	15%	NR	NR
Increased	31%	41%	38%	32%	44%	43%	30%	45%	48%	46%	NR	NR
No Change	62%	41%	60%	61%	53%	50%	52%	45%	31%	38%	NR	NR
Capital Liquidity, Change Over Previous Year (%) n=	44	48	48	50	42	46	49	32	33	35	NR	NR
Decreased	34%	31%	25%	20%	12%	24%	29%	31%	30%	40%	NR	NR
Increased	41%	46%	52%	56%	55%	57%	47%	56%	33%	37%	NR	NR
No Change	25%	23%	23%	24%	33%	20%	24%	13%	36%	23%	NR	NR
Capital-Constrained (%) n=	44	48	48	49	42	46	48	33	33	35	39	31
Both	7%	8%	4%	8%	5%	9%	13%	15%	21%	23%	23%	19%
Debt	9%	13%	10%	2%	0%	2%	8%	9%	6%	20%	15%	13%
Equity	7%	13%	10%	12%	5%	7%	15%	9%	9%	17%	18%	16%
Neither	77%	67%	75%	78%	90%	83%	65%	67%	64%	40%	44%	52%
Capital Shortfall During the Quarter n=	8	15	11	8	NR	7	12	8	8	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)	\$ 33.6	\$ 114.5	\$ 75.1	\$ 74.3	NR	\$ 24.2	\$ 16.2	\$ 14.8	\$ 24.3	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)	\$ 4.2	\$ 7.6	\$ 6.8	\$ 9.3	NR	\$ 3.5	\$ 1.4	\$ 1.8	\$ 3.0	NR	NR	NR
Average Cost of Borrowed Capital n=	44	48	48	49	41	46	48	33	30	34	39	31
Decreased	11%	19%	21%	8%	20%	15%	8%	9%	13%	18%	21%	23%
Increased	18%	13%	15%	12%	7%	13%	6%	12%	17%	6%	13%	6%
No Change	70%	69%	65%	80%	73%	72%	85%	79%	70%	76%	67%	71%

Table IV. Results by Region

Portfolio Quality

IV C. All South CDFIs		14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Average Loan Loss Reserve (%)	n=	35	43	44	39	34	44	41	25	22	30	NR	NR
Loan Loss Reserve		6.7%	7.5%	8.3%	6.9%	8.3%	8.4%	9.6%	10.9%	10.3%	7.3%	NR	NR
Average Portfolio-at-Risk	n=	35	43	44	39	34	44	41	25	22	30	29	26
31-60 days		1.0%	1.3%	1.6%	2.0%	1.9%	1.8%	1.3%	1.8%	3.7%	2.5%	2.4%	2.8%
61-90 days		0.5%	0.7%	0.3%	0.5%	0.8%	0.8%	0.7%	0.8%	2.2%	1.4%	1.5%	2.2%
90+ days		2.0%	1.9%	2.2%	2.1%	2.0%	2.5%	3.5%	4.5%	6.5%	4.6%	9.3%	9.9%
Total		3.4%	3.9%	4.1%	4.6%	4.7%	5.1%	5.4%	7.0%	12.4%	8.6%	13.1%	15.0%
Average Non-Accruals (%)	n=	35	43	44	39	30	36	41	19	18	NR	NR	NR
Non-Accruals		1.3%	3.3%	0.9%	0.8%	1.2%	0.7%	1.4%	1.9%	1.5%	NR	NR	NR
Average Loans Restructured (%)	n=	35	43	44	39	30	36	41	19	18	NR	NR	NR
Loans Restructured		3.9%	3.0%	3.2%	3.3%	3.6%	2.7%	3.3%	5.3%	5.1%	NR	NR	NR
Average Net Charge-Offs (%)	n=	35	43	44	39	34	44	41	25	22	30	29	26
Net Charge-Offs		0.2%	0.4%	0.2%	0.3%	0.1%	0.7%	0.7%	1.1%	0.9%	1.7%	0.6%	1.7%
Number of Loans/Investments in Workout (%)	n=	42	48	48	49	37	45	44	32	32	34	39	30
Decreased		14%	23%	21%	12%	22%	18%	18%	16%	13%	12%	13%	10%
Increased		21%	19%	15%	8%	5%	20%	14%	44%	38%	41%	46%	63%
No Change		64%	58%	65%	80%	73%	62%	68%	41%	50%	47%	41%	27%
Number of Loans Given Term Extensions (%)	n=	43	48	48	50	38	46	46	33	33	34	39	31
Decreased		14%	13%	15%	14%	18%	9%	13%	9%	24%	12%	10%	6%
Increased		7%	19%	8%	12%	16%	24%	11%	33%	21%	35%	44%	55%
No Change		79%	69%	77%	74%	66%	67%	76%	58%	55%	53%	46%	39%

Table IV. Results by Region

Outlook

IV C. All South CDFIs		14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Expected Demand for Financing(%)	n=	44	48	48	50	39	46	46	33	32	35	38	30
Decrease		0%	0%	4%	2%	3%	4%	4%	6%	0%	3%	0%	7%
Increase		84%	77%	65%	72%	82%	80%	72%	70%	78%	69%	79%	83%
No Change		16%	23%	31%	26%	15%	15%	24%	24%	22%	29%	21%	10%
Projected Financing Next Year (if no Capital Constraints)	n=	41	46	43	47	37	42	41	28	27	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 795	\$ 880	\$ 876	\$ 926	\$ 435	\$ 1,001	\$ 783	\$ 572	\$ 561	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 19.4	\$ 19.1	\$ 20.4	\$ 19.7	\$ 11.8	\$ 23.8	\$ 19.1	\$ 20.4	\$ 20.8	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	38	39	36	38	30	35	33	22	21	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 246	\$ 274	\$ 255	\$ 266	\$ 134	\$ 240	\$ 348	\$ 135	\$ 197	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 6.5	\$ 7.0	\$ 7.1	\$ 7.0	\$ 4.5	\$ 6.8	\$ 10.5	\$ 6.2	\$ 9.4	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	44	48	48	50	39	45	46	33	33	35	39	30
Deteriorate		2%	8%	4%	0%	0%	9%	9%	6%	15%	20%	18%	30%
Improve		34%	40%	35%	28%	51%	47%	43%	58%	45%	37%	44%	37%
No Change		64%	52%	60%	72%	49%	44%	48%	36%	39%	43%	38%	33%

Table IV. Results by Region

Demand, Originations and Capital

IV D. All West CDFIs	14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Number of Financing Applications Received, Change Over Previous Year (%) n=	28	33	36	34	32	27	30	23	27	30	NR	NR
Decreased	43%	27%	31%	21%	31%	33%	37%	26%	37%	23%	NR	NR
Increased	50%	61%	47%	62%	44%	52%	47%	57%	37%	67%	NR	NR
No Change	7%	12%	22%	18%	25%	15%	17%	17%	26%	10%	NR	NR
Number of Loans/Investments Originated, Change Over Previous Year (%) n=	28	33	36	34	32	27	30	23	29	30	NR	NR
Decreased	25%	33%	36%	35%	28%	30%	30%	35%	41%	30%	NR	NR
Increased	57%	58%	44%	53%	53%	70%	50%	39%	38%	53%	NR	NR
No Change	18%	9%	19%	12%	19%	0%	20%	26%	21%	17%	NR	NR
Ability to Access Capital, Change from Previous Year (%) n=	24	30	28	28	30	24	23	20	25	22	NR	NR
Decreased	17%	10%	14%	18%	23%	8%	17%	20%	24%	32%	NR	NR
Increased	54%	47%	36%	46%	37%	54%	30%	55%	32%	14%	NR	NR
No Change	29%	43%	50%	36%	40%	38%	52%	25%	44%	55%	NR	NR
Capital Liquidity, Change Over Previous Year (%) n=	28	33	36	34	32	26	29	22	28	31	NR	NR
Decreased	32%	24%	28%	24%	22%	23%	52%	23%	25%	29%	NR	NR
Increased	57%	55%	53%	65%	53%	58%	34%	50%	39%	32%	NR	NR
No Change	11%	21%	19%	12%	25%	19%	14%	27%	36%	39%	NR	NR
Capital-Constrained (%) n=	28	33	37	34	31	27	30	23	29	31	27	31
Both	0%	6%	8%	3%	16%	0%	3%	4%	14%	6%	11%	26%
Debt	11%	6%	8%	3%	3%	0%	0%	0%	7%	10%	19%	16%
Equity	7%	3%	11%	9%	3%	4%	7%	0%	3%	23%	15%	6%
Neither	82%	85%	73%	85%	77%	96%	90%	96%	76%	61%	56%	52%
Capital Shortfall During the Quarter n=	5	3	7	3	6	NR	NR	NR	3	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)	\$ 9.5	\$ 9	\$ 105.3	\$ 102	\$ 78.5	NR	NR	NR	\$ 3.1	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)	\$ 1.9	\$ 2.9	\$ 15.0	\$ 34.0	\$ 13.1	NR	NR	NR	\$ 1.0	NR	NR	NR
Average Cost of Borrowed Capital n=	28	33	37	34	32	25	30	23	29	30	27	30
Decreased	21%	24%	3%	18%	19%	28%	7%	4%	7%	20%	11%	7%
Increased	14%	12%	19%	6%	3%	4%	7%	9%	3%	10%	11%	17%
No Change	64%	64%	78%	76%	78%	68%	87%	87%	90%	70%	78%	77%

Table IV. Results by Region

Portfolio Quality

IV D. All West CDFIs		14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Average Loan Loss Reserve (%)	n=	27	30	35	31	25	26	26	19	22	25	NR	NR
Loan Loss Reserve		10.1%	9.0%	9.4%	7.8%	9.8%	7.4%	6.8%	6.4%	13.8%	9.2%	NR	NR
Average Portfolio-at-Risk	n=	27	30	35	31	25	26	26	19	22	25	23	24
31-60 days		1.0%	1.4%	1.1%	1.8%	1.0%	1.8%	0.9%	1.7%	1.9%	3.4%	2.2%	2.4%
61-90 days		1.1%	0.6%	1.1%	0.4%	0.7%	0.8%	0.6%	1.0%	1.4%	1.5%	0.7%	0.6%
90+ days		1.9%	2.9%	3.1%	3.3%	1.9%	2.1%	2.1%	2.0%	1.6%	3.4%	4.0%	3.9%
Total		4.0%	4.9%	5.3%	5.4%	3.5%	4.6%	3.7%	4.7%	4.8%	8.3%	7.0%	7.0%
Average Non-Accruals (%)	n=	27	30	35	31	24	24	26	17	21	NR	NR	NR
Non-Accruals		0.8%	1.5%	1.8%	1.2%	0.7%	1.7%	1.1%	1.8%	3.5%	NR	NR	NR
Average Loans Restructured (%)	n=	27	30	35	31	24	24	26	17	21	NR	NR	NR
Loans Restructured		4.1%	5.8%	4.7%	6.3%	7.6%	4.5%	5.7%	10.6%	5.9%	NR	NR	NR
Average Net Charge-Offs (%)	n=	27	30	35	31	25	26	26	19	22	25	23	24
Net Charge-Offs		0.3%	0.4%	0.5%	0.5%	0.8%	1.6%	0.3%	0.6%	0.8%	1.2%	0.4%	2.6%
Number of Loans/Investments in Workout (%)	n=	28	33	36	33	31	26	29	23	28	31	27	31
Decreased		25%	24%	28%	27%	13%	19%	14%	26%	7%	10%	7%	0%
Increased		25%	24%	17%	21%	26%	15%	17%	26%	32%	58%	44%	45%
No Change		50%	52%	56%	52%	61%	65%	69%	48%	61%	32%	48%	55%
Number of Loans Given Term Extensions (%)	n=	27	33	36	34	31	27	28	22	29	30	26	30
Decreased		19%	18%	22%	18%	23%	26%	14%	9%	14%	7%	8%	0%
Increased		19%	24%	17%	12%	26%	7%	18%	18%	21%	60%	58%	50%
No Change		63%	58%	61%	71%	52%	67%	68%	73%	66%	33%	35%	50%

Table IV. Results by Region

Outlook

IV D. All West CDFIs		14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2	08Q4
Expected Demand for Financing(%)	n=	28	33	37	34	30	27	29	23	29	30	27	31
Decrease		7%	3%	0%	6%	0%	4%	3%	0%	0%	13%	4%	3%
Increase		82%	79%	70%	74%	70%	56%	62%	65%	59%	67%	67%	84%
No Change		11%	18%	30%	21%	30%	41%	34%	35%	41%	20%	30%	13%
Projected Financing Next Year (if no Capital Constraints)	n=	28	32	33	33	28	26	29	21	24	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 458	\$ 760	\$ 423	\$ 776	\$ 567	\$ 493	\$ 498	\$ 337	\$ 318	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 16.4	\$ 23.7	\$ 12.8	\$ 23.5	\$ 20.3	\$ 19.0	\$ 17.2	\$ 16.0	\$ 13.3	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	23	22	26	24	17	17	23	13	17	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 174	\$ 230	\$ 203	\$ 190	\$ 150	\$ 169	\$ 156	\$ 62	\$ 90	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 7.6	\$ 10.5	\$ 7.8	\$ 7.9	\$ 8.8	\$ 10.0	\$ 6.8	\$ 4.7	\$ 5.3	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	28	33	37	34	30	27	30	22	29	31	27	30
Deteriorate		0%	0%	3%	0%	13%	11%	10%	9%	7%	29%	26%	43%
Improve		32%	36%	46%	44%	20%	33%	23%	36%	38%	29%	19%	23%
No Change		68%	64%	51%	56%	67%	56%	67%	55%	55%	42%	56%	33%

Table V: Trend Analysis

All Summary

V. Results for Trend Respondents		12Q4
All		39
Type		
	n=	39
Banks		0%
Credit Unions		3%
Loan Funds		95%
Venture Funds		3%
Financing Sector		
	n=	39
Business		26%
Commercial Real Estate		5%
Community Services		10%
Consumer		0%
Housing to Individuals		13%
Housing to Organizations		38%
Intermediary		0%
Microenterprise		8%
Urban/Rural Market		
	n=	39
Equally Rural/Urban		26%
Primarily Rural		18%
Primarily Urban		56%
Region		
	n=	39
Midwest		18%
Northeast		18%
South*		44%
West		21%
Asset Size		
	n=	39
Large: Assets > \$50MM		46%
Medium: Assets between \$10-50MM		44%
Small: Assets < \$10MM		10%

* Includes Puerto Rico.

Table V: Trend Analysis

Demand, Originations and Capital

V. Results for Trend Respondents	14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2
Number of Financing Applications Received, Change from Previous Year (%) n=	39	39	39	39	39	38	39	39	39	38	NR
Decreased	31%	21%	23%	31%	31%	26%	38%	21%	23%	32%	NR
Increased	56%	62%	67%	62%	49%	63%	51%	72%	49%	42%	NR
No Change	13%	18%	10%	8%	21%	11%	10%	8%	28%	26%	NR
Number of Loans/Investments Originated, Change from Previous Year (%) n=	39	39	38	39	39	38	39	39	39	39	NR
Decreased	21%	28%	29%	38%	28%	32%	38%	36%	23%	31%	NR
Increased	62%	64%	58%	51%	49%	58%	46%	51%	59%	51%	NR
No Change	18%	8%	13%	10%	23%	11%	15%	13%	18%	18%	NR
Ability to Access Capital, Change from Previous Year (%) n=	37	39	31	35	36	36	37	38	36	36	NR
Decreased	11%	5%	0%	3%	17%	8%	16%	13%	14%	22%	NR
Increased	54%	56%	65%	54%	56%	64%	38%	53%	58%	33%	NR
No Change	35%	38%	35%	43%	28%	28%	46%	34%	28%	44%	NR
Capital Liquidity, Change from Previous Year (%) n=	39	39	39	39	39	38	39	38	38	39	NR
Decreased	44%	18%	26%	21%	18%	21%	38%	29%	32%	31%	NR
Increased	41%	59%	54%	62%	54%	68%	49%	55%	45%	38%	NR
No Change	15%	23%	21%	18%	28%	11%	13%	16%	24%	31%	NR
Capital-Constrained (%) n=	39	39	39	39	39	39	39	39	39	39	39
Both	5%	0%	0%	5%	8%	5%	8%	5%	8%	23%	18%
Debt	3%	13%	5%	0%	3%	3%	0%	8%	8%	18%	23%
Equity	15%	8%	8%	3%	5%	8%	13%	10%	18%	21%	8%
Neither	77%	79%	87%	92%	85%	85%	79%	77%	67%	38%	51%
Capital Shortfall During the Quarter n=	6	6	NR	NR	NR	4	4	5	5	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)	\$ 19.0	\$ 14.0	NR	NR	NR	\$ 13.0	\$ 18.3	\$ 16.5	\$ 18.8	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)	\$ 3.2	\$ 2.3	NR	NR	NR	\$ 3.3	\$ 4.6	\$ 3.3	\$ 3.8	NR	NR
Average Cost of Borrowed Capital n=	39	39	39	39	39	39	39	39	38	39	39
Decreased	13%	33%	21%	15%	28%	23%	13%	21%	11%	21%	21%
Increased	18%	18%	15%	18%	10%	10%	8%	18%	13%	18%	13%
No Change	69%	49%	64%	67%	62%	67%	79%	62%	76%	62%	67%

Table V: Trend Analysis

Portfolio Quality

V. Results for Trend Respondents		14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2
Average Loan Loss Reserve (%)	n=	36	36	37	36	29	37	36	33	31	36	NR
Loan Loss Reserve		7.5%	8.0%	8.0%	7.5%	8.9%	7.7%	8.6%	8.4%	8.9%	7.2%	NR
Average Portfolio-at-Risk	n=	36	36	37	36	29	37	36	33	31	36	38
31-60 days		0.6%	0.7%	1.0%	1.1%	1.3%	1.5%	0.8%	1.5%	2.9%	2.4%	2.0%
61-90 days		0.6%	0.4%	0.4%	0.4%	0.6%	0.6%	0.6%	0.8%	1.8%	0.8%	1.4%
90+ days		2.6%	2.9%	3.4%	3.4%	2.6%	3.2%	4.1%	3.5%	4.9%	5.0%	6.1%
Total		3.7%	4.0%	4.8%	4.9%	4.5%	5.3%	5.5%	5.9%	9.6%	8.2%	9.4%
Average Non-Accruals (%)	n=	36	36	37	36	27	33	36	29	30	NR	NR
Non-Accruals		1.0%	0.9%	1.3%	0.9%	1.1%	1.1%	1.3%	1.5%	1.5%	NR	NR
Average Loans Restructured (%)		36	36	37	36	27	33	36	29	30	NR	NR
Loans Restructured		4.8%	5.6%	4.8%	5.4%	6.1%	13.2%	6.3%	11.0%	4.7%	NR	NR
Average Net Charge-Offs (%)	n=	36	36	37	36	29	37	36	33	31	36	NR
Net Charge-Offs		0.3%	0.5%	0.2%	0.5%	0.3%	1.3%	0.5%	0.9%	0.5%	1.3%	NR
Number of Loans/Investments in Workout (%)	n=	38	39	39	38	38	39	38	37	38	39	39
Decreased		16%	28%	38%	26%	16%	23%	21%	22%	16%	13%	15%
Increased		26%	15%	15%	11%	18%	23%	13%	30%	29%	41%	41%
No Change		58%	56%	46%	63%	66%	54%	66%	49%	55%	46%	44%
Number of Loans Given Term Extensions (%)	n=	38	39	39	39	38	39	38	38	39	38	39
Decreased		18%	8%	18%	18%	24%	23%	18%	21%	18%	18%	10%
Increased		24%	23%	23%	18%	13%	26%	24%	24%	21%	42%	33%
No Change		58%	69%	59%	64%	63%	51%	58%	55%	62%	39%	56%

Table V: Trend Analysis

Outlook

V. Results for Trend Respondents		14Q2	13Q4	13Q2	12Q4	12Q2	11Q4	11Q2	10Q4	10Q2	09Q4	09Q2
Expected Demand for Financing(%)	n=	39	39	39	39	38	39	39	39	38	37	37
Decrease		3%	5%	3%	8%	3%	5%	0%	3%	0%	5%	5%
Increase		74%	69%	56%	67%	74%	69%	69%	64%	71%	70%	68%
No Change		23%	26%	41%	26%	24%	26%	31%	33%	29%	24%	27%
Projected Financing Next Year (if no Capital Constraints)	n=	39	37	36	37	36	36	35	35	34	NR	NR
Projected Total Financing Next Quarter (if no Capital Constraints) (MM)		\$ 1,138	\$ 939	\$ 967	\$ 1,199	\$ 791	\$ 965	\$ 959	\$ 887	\$ 738	NR	NR
Projected Average Financing Next Quarter (if no Capital Constraints) (MM)		\$ 29.2	\$ 25.4	\$ 26.8	\$ 32.4	\$ 22.0	\$ 26.8	\$ 27.4	\$ 25.3	\$ 21.7	NR	NR
Projected Additional Capital Needed Next Year	n=	31	27	26	22	29	24	24	20	21	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 349	\$ 205	\$ 234	\$ 197	\$ 175	\$ 196	\$ 206	\$ 120	\$ 210	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 11.3	\$ 7.6	\$ 9.0	\$ 9.0	\$ 6.0	\$ 8.2	\$ 8.6	\$ 6.0	\$ 10.0	NR	NR
Expected Change in Portfolio Quality (%)	n=	39	39	39	39	38	39	39	39	39	37	35
Deteriorate		3%	5%	10%	0%	8%	8%	5%	5%	10%	16%	6%
Improve		28%	28%	38%	33%	37%	41%	36%	49%	38%	30%	37%
No Change		69%	67%	51%	67%	55%	51%	59%	46%	51%	54%	57%

Appendices

Appendix I. Methodology and Changes in the Survey Questions

OFN distributed the online survey to more than 900 CDFIs. A total of 130 CDFIs responded to the survey in July and August 2014. OFN did not conduct a survey of the first quarter 2014.

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	3CORE, Inc.	Small	Business	West
2	Access to Capital for Entrepreneurs	Medium	Business	South
3	Accion East, Inc	Medium	Microenterprise	Northeast
4	Accion New Mexico · Arizona · Colorado · Nevada	Medium	Microenterprise	West
5	Accion Texas Inc.	Large	Microenterprise	South
6	Arcata Economic Development Corporation	Small	Business	West
7	Baltimore Community Lending	Medium	Housing to Organizations	South
8	Black Business Investment Fund	Small	Business	South
9	BOC Capital Corp.	Small	Microenterprise	Northeast
10	Boston Community Loan Fund	Large	Housing to Organizations	Northeast
11	Calvert Foundation	Large	Intermediary	South
12	CAP Services Inc	Medium	Business	Midwest
13	Capital Fund Services, Inc.	Medium	Housing to Organizations	Midwest
14	Capital Impact Partners	Large	Community Services/Facilities	South
15	CASA of Oregon	Medium	Housing to Organizations	West
16	Chi Ishobak, Inc.	Small	Microenterprise	Midwest
17	Chicago Community Loan Fund	Large	Housing to Organizations	Midwest
18	Cincinnati Development Fund	Medium	Housing to Organizations	Midwest
19	Citizen Potawatomi Community Development Corporation	Medium	Business	South
20	Clearinghouse CDFI	Large	Commercial Real Estate	West
21	Coastal Enterprises, Inc.	Large	Business	Northeast
22	Colorado Enterprise Fund, Inc.	Medium	Business	West
23	Colorado Housing Enterprises	Small	Housing to Individuals	West
24	Columbus Housing Initiative, Inc	Medium	Housing to Individuals	South
25	Common Capital Inc.	Small	Business	Northeast
26	Community Capital Fund, Inc.	Medium	Business	Northeast
27	Community Capital of Vermont	Small	Microenterprise	Northeast
28	Community Concepts Finance Corporation	Medium	Business	Northeast
29	Community First Fund	Medium	Business	Northeast
30	Community Health Center Capital Fund, Inc.	Medium	Community Services/Facilities	Northeast
31	Community Housing Captial	Large	Housing to Organizations	South
32	Community Investment Corporation	Large	Commercial Real Estate	Midwest
33	Community Loan Fund of New Jersey	Large	Housing to Organizations	Northeast
34	Community Resource Group	Medium	Community Services/Facilities	South
35	CommunityWorks, Inc	Small	Microenterprise	South
36	Connecticut Housing Investment Fund, Inc.	Medium	Housing to Organizations	Northeast
37	Cooperative Business Assistance Corporation	Medium	Microenterprise	Northeast
38	Cooperative fund of new england	Medium	Business	South
39	Corporation for Supportive Housing	Large	Housing to Organizations	Northeast
40	Craft3	Large	Business	West
41	Dakota Resources	Medium	Intermediary	Midwest
42	Eastern Dakota Housing Alliance, Inc.	Small	Housing to Organizations	Midwest
43	Economic and Community Development Institute	Medium	Microenterprise	Midwest
44	El Paso Collaborative for Community and Economic Development	Small	Housing to Organizations	South
45	Enterprise Community Loan Fund	Large	Housing to Organizations	South
46	Enterprise Development Fund of Erie County, INC.	Small	Business	Northeast
47	Entrepreneur Works Fund	Small	Microenterprise	Northeast
48	FAHE Inc	Large	Housing to Individuals	South
49	First State Community Loan Fund	Small	Business	South
50	Florida Community Loan Fund	Medium	Housing to Organizations	South
51	Fresno CDFI	Small	Microenterprise	West
52	Hawaii First FCU	Medium	Housing to Individuals	West
53	Home HeadQuarters, Inc.	Medium	Housing to Individuals	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
54	HomeSight	Medium	Housing to Individuals	West
55	Homewise, Inc.	Large	Housing to Individuals	West
56	Hope Enterprise Corporation	Large	Business	South
57	Hope Federal Credit Union	Large	Housing to Individuals	South
58	Housing Development Fund, Inc. (HDF)	Large	Housing to Individuals	Northeast
59	ICE/National Housing Trust	Small	Housing to Organizations	South
60	IFF	Large	Commercial Real Estate	Midwest
61	Impact Seven, Inc.	Large	Commercial Real Estate	Midwest
62	Indian Land Capital Company	Small	Commercial Real Estate	Midwest
63	Indianapolis Neighborhood Housing Partnership	Medium	Housing to Individuals	Midwest
64	Initiative Foundation	Medium	Business	Midwest
65	Kentucky Habitat for Humanity, Inc.	Small	Housing to Organizations	South
66	Kentucky Highlands Investment Corporation	Large	Business	South
67	Latino Community Credit Union	Large	Consumer	South
68	Leviticus 25:23 Alternative Fund, Inc.	Medium	Housing to Organizations	Northeast
69	Local Initiatives Support Corporation	Large	Housing to Organizations	Northeast
70	Low Income Investment Fund	Large	Housing to Organizations	West
71	MACED	Medium	Business	South
72	MaineStream Finance	Small	Housing to Individuals	Northeast
73	Mercy Loan Fund	Medium	Housing to Organizations	West
74	Midwest Housing Development Fund, Inc.	Medium	Housing to Organizations	Midwest
75	Mile High Community Loan Fund	Medium	Housing to Organizations	West
76	Montana Community Development Corporation	Medium	Business	West
77	Mountain BizCapital Inc	Small	Microenterprise	South
78	National Housing Trust Community Development	Medium	Housing to Organizations	South
79	Natural Capital Investment Fund, Inc.	Medium	Business	South
80	NCALL Research, Inc.	Medium	Community Services/Facilities	South
81	Nebraska Enterprise Fund	Small	Business	Midwest
82	Nehemiah Community Reinvestment Fund, Inc.	Medium	Community Services/Facilities	West
83	Neighborhood Housing Services of South Florida	Small	Housing to Individuals	South
84	Neighborhood Lending Services	Medium	Housing to Individuals	Midwest
85	Neighborhood Lending Services, LLC	Small	Housing to Individuals	Midwest
86	NeighborWorks Capital	Large	Housing to Organizations	South
87	New Hampshire Community Loan Fund	Large	Housing to Organizations	Northeast
88	North Central WA Business Loan fund	Small	Business	West
89	North Side Community Federal Credit Union	Small	Consumer	Midwest
90	Northcountry Cooperative Development Fund	Small	Business	Midwest
91	Northeast Entrepreneur Fund, Inc. dba Entrepreneur Fund	Medium	Business	Midwest
92	Northern California Community Loan Fund	Large	Community Services/Facilities	West
93	Northern Initiatives	Medium	Business	Midwest
94	OBDC Small Business Finance	Medium	Business	West
95	Opportunity Fund Northern California	Medium	Business	West
96	Opportunity Resource Fund	Medium	Business	Midwest
97	Partners for the Common Good	Medium	Community Services/Facilities	South
98	Pathway Lending	Large	Business	South
99	People Inc. Financial Services	Small	Microenterprise	South
100	PeopleFund	Medium	Business	South
101	PIDC - Regional Development Corporation	Small	Business	Northeast
102	Piedmont Housing Alliance	Medium	Housing to Individuals	South
103	Primary Care Development Corporation	Large	Community Services/Facilities	Northeast
104	Prince Kuhio Federal Credit Union	Small	Consumer	West
105	Rising Tide Community Loan fund	Small	Microenterprise	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
106	Rural Community Assistance Corporation	Large	Housing to Organizations	West
107	Rural Electric Economic Development, Inc.	Medium	Business	Midwest
108	San Juan NHS Corp.	Small	Housing to Individuals	South
109	San Luis Obispo County Housing Trust Fund	Small	Housing to Organizations	West
110	Seattle Economic Development Fund	Medium	Business	West
111	ShoreBank Enterprise Detroit dba Detroit Development Fund	Medium	Business	Midwest
112	Small Business Assistance Corporation	Small	Business	South
113	South Carolina Community Loan Fund	Medium	Housing to Organizations	South
114	Southern Mutual Financial Services, Inc.	Small	Housing to Individuals	South
115	Texas Mezzamine Fund	Medium	Business	South
116	The Genesis Fund	Medium	Housing to Organizations	Northeast
117	The Lakota Funds	Small	Microenterprise	Midwest
118	The Progress Fund	Medium	Business	Northeast
119	The Reinvestment Fund	Large	Community Services/Facilities	Northeast
120	The Support Center	Medium	Business	South
121	Tulane-Loyola FCU	Medium	Consumer	South
122	University Settlement FCU	Small	Consumer	Northeast
123	Valley Economic Development Center, Inc. (VEDC)	Large	Business	West
124	Vermont Community Loan Fund	Medium	Housing to Organizations	Northeast
125	Ways to Work, Inc.	Medium	Consumer	Midwest
126	William Mann Jr Community Development Corp	Small	Commercial Real Estate	South
127	Wisconsin Women's Business Initiative Corporation	Medium	Microenterprise	Midwest
128	Women's Economic Self Sufficiency Team, Corp (WESST)	Small	Microenterprise	West
129	Women's Economic Ventures	Small	Microenterprise	West
130	Worcester Community Housing Resources, Inc.	Medium	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	Medium	Business	South
2	Accion New Mexico · Arizona · Colorado · Nevada	Medium	Microenterprise	West
3	Baltimore Community Lending	Medium	Housing to Organizations	South
4	Capital Impact Partners	Large	Community Services/Facilities	South
5	Chicago Community Loan Fund	Large	Housing to Organizations	Midwest
6	Cincinnati Development Fund	Medium	Housing to Organizations	Midwest
7	Citizen Potawatomi Community Development Corporation	Medium	Business	South
8	Coastal Enterprises, Inc.	Large	Business	Northeast
9	Community First Fund	Medium	Business	Northeast
10	Community Investment Corporation	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, Inc.	Large	Housing to Individuals	West
19	Hope Enterprise Corporation	Large	Business	South
20	Hope Federal Credit Union	Large	Housing to Individuals	South
21	ICE/National Housing Trust	Small	Housing to Organizations	South
22	IFF	Large	Commercial Real Estate	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	Medium	Housing to Organizations	South
29	NCALL Research, Inc.	Medium	Community Services/Facilities	South
30	Nehemiah Community Reinvestment Fund, Inc.	Medium	Community Services/Facilities	West
31	NeighborWorks Capital	Large	Housing to Organizations	South
32	New Hampshire Community Loan Fund	Large	Housing to Organizations	Northeast
33	Partners for the Common Good	Medium	Community Services/Facilities	South
34	Rising Tide Community Loan fund	Small	Microenterprise	Northeast
35	Rural Community Assistance Corporation	Large	Housing to Organizations	West
36	Rural Electric Economic Development, Inc.	Medium	Business	Midwest
37	Southern Mutual Financial Services, Inc.	Small	Housing to Individuals	South
38	Vermont Community Loan Fund	Medium	Housing to Organizations	Northeast
39	Wisconsin Women's Business Initiative Corporation	Medium	Microenterprise	Midwest

A. Sectoral Composition by Financial Institution Type, 2ndQ14

	Business	Commercial Real Estate	Community Services	Consumer	Housing to Individuals	Housing to Organizations	Microenterprise	Intermediary
Banks	0%	0%	0%	0%	0%	0%	0%	0%
Credit Unions	0%	0%	0%	71%	29%	0%	0%	0%
Loan Funds	33%	5%	7%	1%	13%	25%	15%	2%
Venture Funds	100%	0%	0%	0%	0%	0%	0%	0%

B. Sectoral Composition by Asset Size, 2ndQ14

	Business	Commercial Real Estate	Community Services	Consumer	Housing to Individuals	Housing to Organizations	Microenterprise	Intermediary
Small	28%	5%	0%	8%	15%	13%	31%	0%
Medium	41%	0%	8%	3%	14%	24%	8%	2%
Large	19%	13%	13%	3%	13%	34%	3%	3%

C. Sectoral Composition by Region, 2ndQ14

	Business	Commercial Real Estate	Community Services	Consumer	Housing to Individuals	Housing to Organizations	Microenterprise	Intermediary
Midwest	33%	15%	0%	4%	11%	19%	15%	4%
Northeast	26%	0%	10%	3%	13%	29%	19%	0%
South	32%	2%	9%	7%	16%	23%	9%	2%
West	36%	4%	7%	4%	14%	21%	14%	0%