

CDFI Market Conditions First and Second Quarters 2012

Report II – Detailed Tables Published November 2012

The Opportunity Finance Network CDFI Market Conditions Report is a quarterly publication based on quarterly surveys 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. Each report provides a near-real-time view of market conditions and CDFI responses, analysis of regional and financing sector differences, and analysis of important trends.

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CDFI Market Conditions Report First and Second Quarters 2012

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INTRODUCTION

This report presents the results of the fifteenth and sixteenth consecutive quarterly CDFI Market Conditions Surveys conducted in April through May 2012 covering the first quarter (January - March) of 2012 and in July through August 2012 covering the second quarter (April - June). The quarterly CDFI Market Conditions Survey is the only survey of its kind; there is no other source of near-real-time data on CDFI industry performance.

The CDFI Market Conditions Report includes two separate documents:

- CDFI Market Conditions, First and Second Quarters 2012, Report I - Results and Analysis
- CDFI Market Conditions, First and Second Quarters 2012, Report II - Detailed Tables

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

* Includes Puerto Rico.

Table I: All Respondents

Demand, Originations and Capital

I. Results for All Respondents	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Number of Financing Applications Received (%) n=	126	124	139	111	138	153	116	122	124	107	121	129	130	111	116
Decreased	14%	25%	25%	23%	27%	37%	36%	33%	23%	22%	30%	19%	17%	18%	19%
Increased	61%	53%	53%	48%	50%	39%	39%	39%	53%	49%	39%	53%	58%	59%	63%
No Change	25%	22%	22%	29%	23%	25%	25%	29%	23%	29%	31%	28%	25%	23%	18%
Number of Financing Applications Received, Change from Previous Year (%) n=	126	124	138	107	138	153	115	121	121	106	118	127	NR	NR	NR
Decreased	25%	23%	29%	33%	33%	33%	26%	40%	35%	25%	24%	21%	NR	NR	NR
Increased	53%	56%	57%	56%	53%	45%	56%	42%	45%	52%	55%	59%	NR	NR	NR
No Change	21%	22%	14%	11%	14%	22%	18%	18%	21%	24%	21%	20%	NR	NR	NR
Number of Loans/Investments Originated (%) n=	126	124	138	112	138	153	116	122	125	107	121	128	131	113	115
Decreased	20%	40%	36%	25%	22%	42%	34%	39%	22%	39%	29%	23%	17%	35%	30%
Increased	56%	41%	53%	52%	54%	35%	49%	35%	48%	36%	40%	48%	51%	34%	48%
No Change	25%	19%	12%	23%	25%	23%	17%	25%	30%	25%	31%	29%	32%	32%	23%
Number of Loans/Investments Originated, Change from Previous Year (%) n=	126	124	138	109	138	153	115	122	125	106	120	127	NR	NR	NR
Decreased	26%	32%	30%	27%	30%	34%	37%	41%	39%	38%	29%	30%	NR	NR	NR
Increased	56%	48%	60%	61%	54%	48%	48%	39%	43%	40%	50%	40%	NR	NR	NR
No Change	18%	20%	9%	13%	15%	18%	15%	20%	18%	23%	21%	30%	NR	NR	NR
Ability to Access Capital (%) n=	109	117	124	98	121	123	105	102	102	81	91	99	106	87	93
Decreased	8%	7%	5%	6%	10%	15%	7%	10%	12%	14%	20%	24%	33%	38%	40%
Increased	31%	35%	32%	38%	33%	24%	28%	43%	25%	26%	24%	22%	18%	23%	19%
No Change	61%	58%	63%	56%	57%	61%	66%	47%	64%	60%	56%	54%	49%	39%	41%
Ability to Access Capital, Change from Previous Year (%) n=	112	114	130	95	121	127	105	107	102	88	91	101	NR	NR	NR
Decreased	13%	8%	6%	7%	15%	12%	10%	9%	18%	15%	27%	28%	NR	NR	NR
Increased	42%	45%	48%	52%	36%	37%	51%	54%	44%	36%	31%	26%	NR	NR	NR
No Change	45%	47%	46%	41%	50%	51%	38%	36%	38%	49%	42%	47%	NR	NR	NR
Capital Liquidity (%) n=	126	124	138	112	137	150	115	120	124	106	121	128	131	112	118
Decreased	22%	21%	27%	19%	23%	25%	23%	22%	32%	23%	22%	27%	38%	37%	42%
Increased	35%	44%	38%	51%	38%	33%	42%	48%	29%	35%	36%	30%	22%	30%	28%
No Change	43%	35%	36%	30%	39%	42%	36%	30%	39%	42%	42%	43%	40%	33%	31%
Capital Liquidity, Change from Previous Year (%) n=	126	123	137	109	137	148	113	120	124	106	120	125	NR	NR	NR
Decreased	16%	19%	20%	18%	31%	24%	25%	25%	28%	27%	30%	31%	NR	NR	NR
Increased	53%	57%	55%	56%	48%	45%	56%	53%	40%	40%	38%	32%	NR	NR	NR
No Change	31%	24%	24%	26%	20%	30%	19%	23%	32%	33%	32%	37%	NR	NR	NR
Capital-Constrained (%) n=	125	122	139	112	137	151	116	122	123	106	119	125	132	113	118
Both	8%	2%	5%	5%	9%	11%	8%	11%	12%	15%	19%	22%	21%	25%	25%
Debt	2%	1%	2%	2%	4%	6%	3%	7%	3%	6%	12%	13%	14%	16%	15%
Equity	4%	7%	9%	10%	12%	10%	7%	8%	11%	8%	18%	12%	15%	10%	14%
Neither	86%	89%	84%	83%	75%	73%	82%	75%	73%	72%	50%	53%	49%	50%	47%
Capital Shortfall During the Quarter n=	12	8	16	12	27	30	16	21	20	13	NR	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)	\$ 89.8	\$ 25.2	\$ 44.3	\$ 52.1	\$ 120.8	\$ 86.0	\$ 38.0	\$ 27.2	\$ 80.1	\$ 23.8	NR	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)	\$ 7.5	\$ 3.2	\$ 2.8	\$ 4.3	\$ 4.5	\$ 2.9	\$ 2.4	\$ 1.3	\$ 4.0	\$ 1.8	NR	NR	NR	NR	NR
Average Cost of Borrowed Capital n=	125	122	137	109	137	149	115	121	122	105	119	124	130	112	116
Decreased	17%	16%	18%	18%	7%	13%	11%	13%	12%	13%	19%	9%	17%	15%	13%
Increased	9%	7%	11%	10%	7%	11%	11%	9%	13%	8%	11%	8%	14%	15%	15%
No Change	74%	77%	71%	72%	86%	77%	77%	78%	75%	79%	70%	83%	69%	70%	72%

Table I: All Respondents

Portfolio Quality

I. Results for All Respondents		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Average Loan Loss Reserve (%)	n=	96	100	130	98	122	131	99	106	97	88	104	NR	NR	NR	NR
Loan Loss Reserve		10.3%	8.7%	8.3%	8.8%	8.9%	8.7%	10.4%	9.6%	10.8%	8.8%	8.5%	NR	NR	NR	NR
Average Portfolio-at-Risk	n=	96	100	130	98	122	131	99	106	97	88	104	108	110	102	97
31-60 days		1.7%	2.2%	1.8%	1.8%	1.4%	3.0%	2.1%	2.5%	4.0%	2.7%	2.4%	2.7%	2.9%	2.7%	2.7%
61-90 days		1.1%	1.0%	1.1%	0.8%	1.0%	1.4%	0.8%	1.2%	1.5%	2.1%	1.5%	1.2%	1.4%	1.7%	1.7%
90+ days		2.5%	2.7%	2.9%	4.2%	4.2%	4.1%	5.5%	4.8%	4.7%	5.2%	4.2%	5.6%	5.6%	4.8%	6.8%
Total		5.3%	5.9%	5.8%	6.8%	6.5%	8.5%	8.5%	8.5%	10.2%	10.1%	8.1%	9.5%	10.0%	9.3%	11.2%
Average Non-Accruals (%)	n=	90	90	112	88	122	130	85	90	86	66	NR	NR	NR	NR	NR
Non-Accruals		0.9%	2.1%	0.9%	1.3%	1.0%	3.9%	1.2%	1.1%	1.6%	0.4%	NR	NR	NR	NR	NR
Average Loans Restructured (%)		90	90	112	88	122	130	85	90	86	66	NR	NR	NR	NR	NR
Loans Restructured		6.3%	4.9%	7.0%	5.0%	5.4%	5.0%	7.7%	7.5%	4.4%	4.2%	NR	NR	NR	NR	NR
Average Net Charge-Offs (%)	n=	96	100	130	98	122	131	99	106	97	88	104	108	110	102	97
Net Charge-Offs		0.5%	0.3%	1.3%	0.8%	0.7%	0.5%	1.0%	0.7%	0.8%	0.9%	1.1%	0.7%	0.8%	0.4%	1.6%
Loan Loss Reserve Ratio (%)	n=	119	121	139	108	133	137	113	116	124	105	119	128	131	112	116
Decreased		18%	24%	29%	28%	25%	23%	26%	31%	23%	15%	18%	13%	14%	12%	12%
Increased		31%	36%	33%	36%	35%	35%	28%	35%	35%	37%	35%	42%	36%	46%	43%
No Change		51%	40%	38%	36%	40%	42%	46%	34%	43%	48%	47%	45%	50%	42%	45%
Delinquency Rate (%)	n=	120	121	137	109	133	139	114	115	125	107	119	128	130	112	116
Decreased		38%	46%	37%	40%	41%	44%	45%	37%	33%	32%	29%	20%	32%	21%	9%
Increased		26%	24%	30%	29%	18%	24%	29%	36%	32%	36%	37%	40%	32%	36%	52%
No Change		36%	30%	33%	30%	41%	32%	26%	28%	35%	32%	34%	40%	37%	44%	39%
Delinquency Rate, Change from Previous Year (%)	n=	119	121	137	106	134	138	114	113	124	105	120	126	NR	NR	NR
Decreased		43%	53%	47%	56%	45%	50%	48%	41%	41%	30%	26%	23%	NR	NR	NR
Increased		25%	23%	31%	26%	28%	30%	34%	38%	37%	47%	53%	46%	NR	NR	NR
No Change		32%	24%	21%	18%	28%	20%	18%	21%	22%	23%	21%	31%	NR	NR	NR
Number of Loans/Investments in Workout (%)	n=	117	119	136	107	130	139	111	113	122	107	120	129	128	112	117
Decreased		17%	18%	16%	23%	18%	15%	23%	20%	11%	14%	8%	8%	12%	8%	4%
Increased		16%	23%	21%	21%	14%	23%	32%	20%	34%	37%	50%	42%	45%	41%	56%
No Change		67%	60%	63%	56%	68%	62%	46%	59%	55%	49%	43%	50%	43%	51%	40%
Number of Loans Given Term Extensions (%)	n=	119	119	139	108	131	136	112	113	124	105	119	127	128	111	116
Decreased		18%	19%	17%	18%	15%	9%	13%	19%	18%	15%	8%	6%	6%	6%	3%
Increased		17%	19%	22%	19%	15%	18%	27%	18%	23%	30%	41%	31%	45%	37%	51%
No Change		66%	61%	61%	63%	70%	74%	61%	64%	59%	54%	51%	63%	49%	57%	46%

Table I: All Respondents

Outlook

I. Results for All Respondents		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Expected Demand for Financing(%)	n=	121	123	139	108	134	141	115	120	124	106	120	121	126	109	117
Decrease		2%	1%	4%	6%	2%	4%	3%	8%	2%	3%	7%	6%	4%	4%	5%
Increase		69%	73%	70%	62%	70%	68%	67%	60%	65%	73%	68%	64%	70%	72%	83%
No Change		29%	26%	27%	32%	28%	28%	30%	33%	33%	25%	25%	30%	26%	24%	12%
Projected Financing Next Year (if no Capital Constraints)	n=	115	115	130	103	124	125	103	103	109	86	NR	NR	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 1,809	\$ 2,012	\$ 2,309	\$ 2,068	\$ 2,474	\$ 1,962	\$ 1,737	\$ 1,488	\$ 1,970	\$ 457	NR	NR	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 15.7	\$ 17.5	\$ 17.8	\$ 20.1	\$ 20.0	\$ 15.7	\$ 16.9	\$ 14.4	\$ 18.1	\$ 5.3	NR	NR	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	76	79	92	68	93	90	64	68	79	NR	NR	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 468	\$ 536	\$ 694	\$ 664	\$ 888	\$ 575	\$ 355	\$ 341	\$ 499	NR	NR	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 6.2	\$ 6.8	\$ 7.5	\$ 9.8	\$ 9.5	\$ 6.4	\$ 5.5	\$ 5.0	\$ 6.3	NR	NR	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	121	121	138	107	134	139	114	119	125	107	121	120	131	109	115
Deteriorate		5%	5%	7%	8%	5%	6%	7%	4%	10%	12%	23%	21%	23%	24%	45%
Improve		37%	34%	45%	35%	35%	42%	44%	39%	36%	41%	33%	32%	30%	28%	24%
No Change		58%	61%	48%	57%	60%	52%	49%	56%	54%	47%	44%	48%	47%	49%	30%
Days Cash on Hand	n=	126	122	137	109	136	146	113	118	119	102	117	108	81	NR	NR
0-90 days		6%	9%	14%	15%	11%	12%	11%	10%	13%	16%	16%	11%	22%	NR	NR
91-180 days		36%	25%	26%	24%	29%	24%	25%	30%	26%	28%	26%	34%	33%	NR	NR
181-365 days		24%	31%	26%	30%	29%	31%	29%	25%	24%	36%	31%	28%	22%	NR	NR
greater than 365		35%	34%	35%	31%	31%	33%	35%	35%	36%	20%	27%	27%	22%	NR	NR
Anticipate a Decline in Unrestricted Net Assets in Current FY (%)	n=	121	122	138	107	134	137	115	118	121	105	120	114	126	107	113
No		93%	93%	86%	89%	90%	88%	88%	86%	77%	78%	74%	68%	67%	64%	63%
Yes		7%	7%	14%	11%	10%	12%	12%	14%	23%	22%	26%	32%	33%	36%	37%

Table II. Results by Asset Size

Demand, Originations and Capital

II. A. All Large CDFIs		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Number of Financing Applications Received (%)	n=	35	33	29	36	38	40	30	32	32	26	29	28	23	24	18
Decreased		17%	24%	24%	19%	26%	30%	37%	31%	19%	23%	28%	32%	26%	29%	28%
Increased		66%	61%	41%	44%	55%	40%	33%	44%	59%	46%	38%	50%	52%	50%	44%
No Change		17%	15%	34%	36%	18%	30%	30%	25%	22%	31%	34%	18%	22%	21%	28%
Number of Financing Applications Received, Change Over Previous Year(%)	n=	35	33	29	36	38	40	30	31	32	26	28	28	NR	NR	NR
Decreased		17%	18%	10%	31%	37%	35%	30%	39%	28%	31%	39%	46%	NR	NR	NR
Increased		69%	64%	72%	58%	47%	45%	57%	42%	53%	50%	46%	36%	NR	NR	NR
No Change		14%	18%	17%	11%	16%	20%	13%	19%	19%	19%	14%	18%	NR	NR	NR
Number of Loans/Investments Originated (%)	n=	35	33	29	36	38	40	30	32	33	26	29	28	25	24	19
Decreased		23%	39%	24%	28%	21%	38%	37%	41%	12%	42%	38%	29%	16%	58%	42%
Increased		63%	42%	59%	53%	61%	40%	57%	38%	67%	38%	45%	50%	52%	17%	16%
No Change		14%	18%	17%	19%	18%	23%	7%	22%	21%	19%	17%	21%	32%	25%	42%
Number of Loans/Investments Originated, Change Over Previous Year (%)	n=	35	33	29	36	38	40	30	32	33	26	29	28	NR	NR	NR
Decreased		14%	30%	17%	31%	39%	38%	30%	28%	45%	42%	55%	50%	NR	NR	NR
Increased		66%	45%	69%	50%	45%	55%	60%	53%	48%	50%	38%	32%	NR	NR	NR
No Change		20%	24%	14%	19%	16%	8%	10%	19%	6%	8%	7%	18%	NR	NR	NR
Ability to Access Capital (%)	n=	31	32	27	30	34	38	29	31	29	26	26	25	22	21	16
Decreased		10%	0%	4%	3%	9%	16%	14%	6%	7%	12%	15%	12%	23%	33%	50%
Increased		32%	31%	19%	37%	24%	26%	31%	45%	28%	27%	31%	20%	18%	10%	25%
No Change		58%	69%	78%	60%	68%	58%	55%	48%	66%	62%	54%	68%	59%	57%	25%
Ability to Access Capital, Change from Previous Year (%)	n=	30	30	28	31	36	39	30	32	29	26	27	25	NR	NR	NR
Decreased		13%	7%	7%	6%	17%	10%	7%	6%	14%	8%	15%	12%	NR	NR	NR
Increased		47%	33%	57%	58%	33%	41%	40%	59%	41%	42%	26%	28%	NR	NR	NR
No Change		40%	60%	36%	35%	50%	49%	53%	34%	45%	50%	59%	60%	NR	NR	NR
Capital Liquidity (%)	n=	35	33	28	36	38	40	29	32	33	26	29	28	25	24	19
Decreased		26%	18%	32%	14%	11%	30%	24%	19%	39%	27%	21%	21%	24%	33%	37%
Increased		31%	45%	39%	61%	45%	40%	55%	47%	12%	19%	45%	21%	16%	29%	26%
No Change		43%	36%	29%	25%	45%	30%	21%	34%	48%	54%	34%	57%	60%	38%	37%
Capital Liquidity, Change Over Previous Year(%)	n=	35	33	29	36	38	40	30	32	33	26	29	28	NR	NR	NR
Decreased		20%	15%	17%	14%	26%	20%	20%	19%	27%	27%	24%	25%	NR	NR	NR
Increased		49%	61%	72%	61%	47%	48%	60%	72%	39%	38%	45%	32%	NR	NR	NR
No Change		31%	24%	10%	25%	26%	33%	20%	9%	33%	35%	31%	43%	NR	NR	NR
Capital-Constrained (%)	n=	35	32	29	36	38	40	30	32	32	26	29	28	25	24	19
Both		11%	6%	0%	3%	8%	3%	0%	6%	6%	15%	21%	14%	20%	21%	26%
Debt		3%	0%	3%	3%	3%	5%	7%	9%	9%	8%	10%	21%	28%	25%	26%
Equity		3%	6%	7%	6%	11%	13%	7%	3%	13%	4%	14%	7%	4%	4%	5%
Neither		83%	88%	90%	89%	79%	80%	87%	81%	72%	73%	55%	57%	48%	50%	42%
Capital Shortfall During the Quarter	n=	4	3	NA	NA	5	4	NA	3	3	NA	NR	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)		\$ 51.4	\$ 19.0	NA	NA	\$ 43.5	\$ 58.6	NA	\$ 16.0	\$ 53.0	NA	NR	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)		\$ 10.3	\$ 4.8	NA	NA	\$ 8.7	\$ 8.4	NA	\$ 3.2	\$ 17.7	NA	NR	NR	NR	NR	NR
Average Cost of Borrowed Capital	n=	34	33	29	34	38	40	30	32	31	25	29	28	24	24	19
Decreased		21%	24%	31%	24%	13%	20%	17%	19%	10%	16%	24%	7%	25%	21%	32%
Increased		9%	9%	3%	12%	8%	18%	17%	13%	13%	12%	14%	14%	21%	21%	16%
No Change		71%	67%	66%	65%	79%	63%	67%	69%	77%	72%	62%	79%	54%	58%	53%

Table II. Results by Asset Size

Portfolio Quality

II. A. All Large CDFIs		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Average Loan Loss Reserve (%)	n=	28	27	28	33	35	37	26	28	26	22	24	NR	NR	NR	NR
Loan Loss Reserve		6.5%	5.3%	5.6%	5.8%	5.2%	5.9%	6.2%	6.7%	6.7%	6.2%	6.3%	NR	NR	NR	NR
Average Portfolio-at-Risk	n=	28	27	28	33	35	37	26	28	26	22	24	24	23	23	17
31-60 days		1.1%	1.5%	1.5%	1.1%	1.1%	2.3%	1.8%	1.9%	1.8%	1.5%	1.8%	2.4%	2.9%	2.0%	2.0%
61-90 days		0.8%	0.7%	0.5%	0.3%	0.7%	1.0%	0.6%	0.5%	1.2%	1.5%	1.5%	1.1%	1.0%	1.2%	1.0%
90+ days		2.5%	2.3%	2.0%	2.5%	3.2%	2.8%	4.2%	4.6%	4.2%	4.4%	4.8%	5.1%	5.0%	5.3%	3.1%
Total		4.5%	4.6%	4.0%	4.0%	5.1%	6.1%	6.5%	7.0%	7.2%	7.5%	8.1%	8.5%	8.8%	8.5%	6.1%
Average Non-Accruals (%)	n=	26	24	26	30	35	37	22	21	24	14	NR	NR	NR	NR	NR
Non-Accruals		0.7%	1.4%	1.0%	1.6%	1.5%	0.7%	1.0%	0.6%	1.5%	0.8%	NR	NR	NR	NR	NR
Average Loans Restructured (%)	n=	26	24	26	30	35	37	22	21	24	14	NR	NR	NR	NR	NR
Loans Restructured		8.9%	9.7%	6.9%	6.4%	7.5%	7.7%	11.2%	10.7%	4.1%	2.6%	NR	NR	NR	NR	NR
Average Net Charge-Offs (%)	n=	28	27	28	33	35	37	26	28	26	22	24	24	23	23	17
Net Charge-Offs		0.3%	0.2%	0.4%	0.6%	0.1%	0.2%	0.9%	0.6%	0.6%	0.2%	0.7%	0.4%	0.3%	0.3%	0.3%
Loan Loss Reserve Ratio (%)	n=	34	33	29	34	38	40	30	32	33	26	29	28	25	24	19
Decreased		21%	24%	38%	41%	29%	35%	40%	44%	33%	19%	10%	18%	28%	25%	16%
Increased		41%	52%	45%	38%	37%	30%	23%	28%	36%	27%	34%	54%	44%	50%	63%
No Change		38%	24%	17%	21%	34%	35%	37%	28%	30%	54%	55%	29%	28%	25%	21%
Delinquency Rate (%)	n=	34	33	28	34	38	40	30	32	33	26	29	28	25	24	19
Decreased		35%	58%	46%	47%	50%	43%	53%	38%	36%	46%	31%	32%	32%	25%	11%
Increased		35%	27%	36%	26%	13%	48%	20%	41%	36%	42%	45%	50%	48%	54%	68%
No Change		29%	15%	18%	26%	37%	10%	27%	22%	27%	12%	24%	18%	20%	21%	21%
Delinquency Rate, Change from Previous Year (%)	n=	34	33	28	34	38	40	30	32	33	26	29	28	NR	NR	NR
Decreased		41%	67%	54%	56%	58%	53%	53%	44%	52%	31%	31%	21%	NR	NR	NR
Increased		29%	21%	36%	26%	29%	43%	20%	41%	39%	54%	55%	64%	NR	NR	NR
No Change		29%	12%	11%	18%	13%	5%	27%	16%	9%	15%	14%	14%	NR	NR	NR
Number of Loans/Investments in Workout (%)	n=	34	33	28	32	36	40	29	32	33	26	29	28	24	24	19
Decreased		15%	24%	25%	31%	25%	23%	34%	19%	15%	23%	7%	11%	25%	13%	5%
Increased		12%	18%	11%	13%	14%	23%	24%	22%	39%	42%	62%	61%	50%	67%	74%
No Change		74%	58%	64%	56%	61%	55%	41%	59%	45%	35%	31%	29%	25%	21%	21%
Number of Loans Given Term Extensions (%)	n=	34	31	29	34	37	39	29	31	33	25	28	28	24	24	19
Decreased		21%	26%	14%	18%	19%	8%	28%	16%	18%	16%	7%	11%	13%	8%	11%
Increased		9%	29%	24%	29%	14%	23%	24%	16%	27%	28%	50%	43%	42%	29%	47%
No Change		71%	45%	62%	53%	68%	69%	48%	68%	55%	56%	43%	46%	46%	63%	42%

Table II. Results by Asset Size

Outlook

II. A. All Large CDFIs		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Expected Demand for Financing(%)	n=	34	33	29	34	37	40	30	32	33	26	29	27	24	24	19
Decrease		6%	0%	3%	9%	5%	3%	0%	3%	3%	0%	3%	7%	4%	0%	0%
Increase		62%	61%	62%	59%	65%	58%	57%	41%	67%	69%	62%	44%	58%	63%	68%
No Change		32%	39%	34%	32%	30%	40%	43%	56%	30%	31%	34%	48%	38%	38%	32%
Projected Financing Next Year (if no Capital Constraints)	n=	32	32	28	33	32	36	27	25	26	18	NR	NR	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$1,281	\$ 1,556	\$1,621	\$ 1,587	\$ 1,784	\$ 1,532	\$1,316	\$ 1,101	\$ 1,434	\$ 337	NR	NR	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 40.0	\$ 48.6	\$ 57.9	\$ 48.1	\$ 55.7	\$ 42.6	\$ 48.7	\$ 44.0	\$ 55.2	\$ 18.7	NR	NR	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	23	22	18	21	24	22	13	16	14	NR	NR	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 307	\$ 369	\$ 340	\$ 466	\$ 520	\$ 395	\$ 213	\$ 255	\$ 313	NR	NR	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 13.3	\$ 16.8	\$ 18.9	\$ 22.2	\$ 21.7	\$ 17.9	\$ 16.4	\$ 15.9	\$ 22.3	NR	NR	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	34	32	29	33	38	40	30	31	33	26	29	27	24	24	19
Deteriorate		0%	3%	3%	9%	8%	5%	0%	10%	15%	27%	38%	30%	17%	25%	58%
Improve		41%	31%	31%	27%	32%	40%	40%	42%	27%	27%	17%	19%	29%	17%	16%
No Change		59%	66%	66%	64%	61%	55%	60%	48%	58%	46%	45%	52%	54%	58%	26%
Days Cash on Hand (#)	n=	35	32	29	36	37	37	28	30	28	23	27	21	NR	NR	NR
0-90 days		0%	3%	0%	11%	8%	5%	0%	0%	7%	0%	4%	5%	NR	NR	NR
91-180 days		26%	22%	24%	22%	14%	16%	18%	13%	14%	17%	15%	19%	NR	NR	NR
181-365 days		20%	34%	17%	22%	30%	24%	29%	27%	25%	43%	33%	29%	NR	NR	NR
greater than 365		54%	41%	59%	44%	49%	54%	54%	60%	54%	39%	48%	48%	NR	NR	NR
Anticipate a Decline in Unrestricted Net Assets in Current FY (%)	n=	34	32	29	34	38	40	30	32	32	26	28	23	24	23	17
No		100%	97%	90%	100%	92%	98%	97%	91%	75%	92%	82%	87%	79%	70%	76%
Yes		0%	3%	10%	0%	8%	3%	3%	9%	25%	8%	18%	13%	21%	30%	24%

Table II. Results by Asset Size

Demand, Originations and Capital

II. B. All Medium CDFIs		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Number of Financing Applications Received (%)	n=	51	51	61	38	45	38	33	37	41	35	43	40	46	40	34
Decreased		18%	24%	30%	24%	22%	47%	39%	41%	27%	31%	23%	20%	13%	18%	21%
Increased		59%	53%	61%	53%	56%	34%	42%	30%	59%	40%	53%	65%	57%	60%	53%
No Change		24%	24%	10%	24%	22%	18%	18%	30%	15%	29%	23%	15%	30%	23%	26%
Number of Financing Applications Received, Change Over Previous Year (%)	n=	51	51	60	35	45	38	33	37	41	35	43	39	NR	NR	NR
Decreased		31%	29%	38%	31%	40%	26%	27%	43%	44%	29%	19%	15%	NR	NR	NR
Increased		43%	53%	53%	54%	47%	53%	52%	30%	37%	49%	67%	77%	NR	NR	NR
No Change		25%	18%	8%	14%	13%	21%	21%	27%	20%	23%	14%	8%	NR	NR	NR
Number of Loans/Investments Originated (%)	n=	51	51	60	39	45	38	33	37	41	35	43	40	46	41	33
Decreased		22%	49%	43%	26%	16%	39%	39%	46%	29%	49%	21%	23%	15%	32%	33%
Increased		55%	35%	50%	59%	51%	39%	52%	35%	44%	26%	42%	63%	65%	39%	48%
No Change		24%	16%	7%	15%	33%	21%	9%	19%	27%	26%	37%	15%	20%	29%	18%
Number of Loans/Investments Originated, Change Over Previous Year (%)	n=	51	51	60	37	45	38	33	37	41	35	42	39	NR	NR	NR
Decreased		31%	35%	35%	19%	33%	26%	42%	46%	39%	37%	21%	23%	NR	NR	NR
Increased		53%	51%	58%	73%	56%	61%	39%	30%	39%	43%	57%	54%	NR	NR	NR
No Change		16%	14%	7%	8%	11%	13%	18%	24%	22%	20%	21%	23%	NR	NR	NR
Ability to Access Capital (%)	n=	44	46	54	34	40	29	30	31	35	24	32	34	38	30	31
Decreased		11%	11%	6%	6%	5%	3%	0%	0%	14%	13%	16%	26%	32%	43%	39%
Increased		32%	33%	43%	44%	48%	38%	33%	61%	34%	33%	25%	18%	11%	20%	16%
No Change		57%	57%	52%	50%	48%	59%	67%	39%	51%	54%	59%	56%	58%	37%	45%
Ability to Access Capital, Change from Previous Year (%)	n=	46	46	57	33	39	30	31	33	34	25	35	32	NR	NR	NR
Decreased		15%	9%	5%	3%	5%	10%	3%	6%	18%	20%	34%	25%	NR	NR	NR
Increased		39%	57%	54%	55%	44%	43%	55%	55%	50%	40%	31%	25%	NR	NR	NR
No Change		46%	35%	40%	42%	51%	47%	42%	39%	32%	40%	34%	50%	NR	NR	NR
Capital Liquidity (%)	n=	51	51	61	39	45	37	33	36	41	35	43	40	45	40	34
Decreased		24%	20%	25%	18%	24%	14%	33%	11%	34%	17%	26%	38%	38%	45%	35%
Increased		35%	49%	39%	51%	40%	43%	45%	58%	41%	49%	37%	38%	20%	28%	41%
No Change		41%	31%	36%	31%	36%	43%	21%	31%	24%	34%	37%	25%	42%	28%	24%
Capital Liquidity, Change Over Previous Year (%)	n=	51	51	59	37	44	36	33	36	41	35	43	39	NR	NR	NR
Decreased		12%	16%	17%	14%	25%	19%	21%	22%	29%	34%	35%	44%	NR	NR	NR
Increased		59%	59%	61%	62%	61%	58%	61%	50%	44%	46%	40%	41%	NR	NR	NR
No Change		29%	25%	22%	24%	14%	22%	18%	28%	27%	20%	26%	15%	NR	NR	NR
Capital-Constrained (%)	n=	51	51	61	39	44	38	32	37	41	35	42	40	46	41	34
Both		8%	0%	3%	8%	9%	13%	13%	8%	15%	14%	17%	25%	17%	24%	29%
Debt		2%	2%	3%	3%	5%	3%	3%	5%	2%	9%	14%	13%	15%	20%	21%
Equity		4%	8%	5%	3%	7%	5%	6%	5%	7%	6%	24%	18%	13%	17%	15%
Neither		86%	90%	89%	87%	80%	79%	78%	81%	76%	71%	45%	45%	54%	39%	35%
Capital Shortfall During the Quarter	n=	5	NR	5	5	9	6	7	5	8	7	NR	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)		\$ 32.3	NR	\$ 17.2	\$ 28.0	\$ 62.5	\$ 6.7	\$ 18.5	\$ 4.4	\$ 18.1	\$ 13.1	NR	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)		\$ 6.5	NR	\$ 3.4	\$ 5.6	\$ 6.9	\$ 1.1	\$ 2.6	\$ 0.9	\$ 2.3	\$ 1.9	NR	NR	NR	NR	NR
Average Cost of Borrowed Capital	n=	51	51	60	39	45	37	33	37	41	35	43	40	46	41	34
Decreased		18%	18%	18%	26%	9%	8%	9%	11%	17%	9%	19%	13%	17%	17%	12%
Increased		8%	8%	15%	15%	7%	14%	18%	14%	20%	6%	14%	3%	13%	15%	21%
No Change		75%	75%	67%	59%	84%	78%	73%	76%	63%	86%	67%	85%	70%	68%	68%

Table II. Results by Asset Size

Portfolio Quality

II. B. All Medium CDFIs		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Average Loan Loss Reserve (%)	n=	40	43	56	35	41	36	30	32	35	32	37	NR	NR	NR	NR
Loan Loss Reserve		12.1%	10.2%	9.5%	10.5%	8.1%	7.9%	9.7%	8.6%	8.7%	8.0%	9.3%	NR	NR	NR	NR
Average Portfolio-at-Risk	n=	40	43	56	35	41	36	30	32	35	32	37	37	38	38	31
31-60 days		2.1%	1.5%	1.5%	1.6%	1.0%	2.3%	2.7%	2.5%	2.6%	2.4%	2.6%	2.5%	1.6%	2.0%	1.6%
61-90 days		1.7%	0.7%	0.8%	1.2%	1.1%	1.4%	1.2%	0.9%	1.3%	1.7%	2.0%	1.1%	1.1%	1.5%	1.4%
90+ days		2.8%	2.5%	2.9%	4.2%	2.7%	3.4%	4.9%	3.4%	3.9%	4.4%	3.6%	5.1%	3.9%	5.4%	5.3%
Total		6.6%	4.6%	5.3%	7.0%	4.7%	7.2%	8.7%	6.7%	7.8%	8.6%	8.1%	8.7%	6.6%	8.8%	8.3%
Average Non-Accruals (%)	n=	39	40	45	31	41	35	24	30	31	24	NR	NR	NR	NR	NR
Non-Accruals		1.1%	2.0%	1.3%	1.2%	1.2%	13.3%	2.5%	1.8%	1.6%	0.5%	NR	NR	NR	NR	NR
Average Loans Restructured (%)	n=	39	40	45	31	41	35	24	30	31	24	NR	NR	NR	NR	NR
Loans Restructured		5.4%	4.2%	11.2%	5.8%	6.3%	2.6%	8.1%	5.4%	4.9%	5.1%	NR	NR	NR	NR	NR
Average Net Charge-Offs (%)	n=	40	43	56	35	41	36	30	32	35	32	37	37	38	38	31
Net Charge-Offs		0.6%	0.3%	1.2%	0.4%	0.7%	0.8%	0.3%	1.0%	0.7%	0.5%	1.2%	0.7%	0.8%	0.5%	0.6%
Loan Loss Reserve Ratio (%)	n=	49	50	61	39	44	36	33	35	41	35	42	40	46	41	34
Decreased		22%	28%	28%	18%	23%	22%	18%	23%	24%	11%	21%	10%	11%	15%	3%
Increased		27%	38%	39%	41%	41%	44%	36%	51%	39%	46%	33%	45%	26%	56%	44%
No Change		51%	34%	33%	41%	36%	33%	45%	26%	37%	43%	45%	45%	63%	29%	53%
Delinquency Rate (%)	n=	49	50	60	39	45	38	33	35	41	35	42	40	45	41	34
Decreased		43%	46%	35%	33%	44%	45%	42%	37%	41%	34%	24%	20%	36%	20%	3%
Increased		27%	22%	32%	36%	16%	21%	39%	40%	32%	37%	40%	43%	24%	37%	62%
No Change		31%	32%	33%	31%	40%	34%	18%	23%	27%	29%	36%	38%	40%	44%	35%
Delinquency Rate, Change from Previous Year (%)	n=	49	50	60	37	45	37	34	35	41	35	43	39	NR	NR	NR
Decreased		49%	48%	45%	59%	42%	49%	50%	37%	46%	31%	14%	31%	NR	NR	NR
Increased		20%	26%	35%	27%	31%	35%	41%	37%	34%	34%	63%	41%	NR	NR	NR
No Change		31%	26%	20%	14%	27%	16%	9%	26%	20%	34%	23%	28%	NR	NR	NR
Number of Loans/Investments in Workout (%)	n=	47	48	60	39	44	37	31	34	39	35	43	40	45	41	34
Decreased		28%	15%	18%	18%	18%	19%	23%	24%	13%	17%	9%	3%	7%	7%	3%
Increased		13%	33%	28%	26%	18%	30%	48%	26%	38%	43%	42%	43%	42%	34%	59%
No Change		60%	52%	53%	56%	64%	51%	29%	50%	49%	40%	49%	55%	51%	59%	38%
Number of Loans Given Term Extensions (%)	n=	48	50	61	38	45	37	32	35	41	35	43	40	46	41	34
Decreased		21%	18%	21%	18%	20%	8%	16%	20%	27%	26%	7%	8%	9%	7%	3%
Increased		23%	22%	26%	18%	20%	27%	25%	17%	22%	31%	40%	28%	48%	46%	56%
No Change		56%	60%	52%	63%	60%	65%	59%	63%	51%	43%	53%	65%	43%	46%	41%

Table II. Results by Asset Size

Outlook

II. B. All Medium CDFIs		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Expected Demand for Financing(%)	n=	50	51	61	38	45	38	32	37	40	35	42	39	44	40	34
Decrease		2%	0%	5%	0%	2%	8%	0%	3%	3%	3%	10%	3%	5%	8%	12%
Increase		74%	80%	72%	66%	71%	61%	75%	70%	75%	83%	69%	77%	77%	78%	82%
No Change		24%	20%	23%	34%	27%	32%	25%	27%	23%	14%	21%	21%	18%	15%	6%
Projected Financing Next Year (if no Capital Constraints)	n=	47	45	55	37	43	31	30	35	39	33	NR	NR	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 434	\$ 356	\$ 500	\$ 392	\$ 491	\$ 321	\$ 298	\$ 313	\$ 432	\$ 101	NR	NR	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 9.2	\$ 7.9	\$ 9.1	\$ 10.6	\$ 11.4	\$ 10.3	\$ 9.9	\$ 9.0	\$ 11.1	\$ 3.1	NR	NR	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	28	31	36	22	27	22	19	25	31	NR	NR	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 118	\$ 134	\$ 221	\$ 165	\$ 210	\$ 114	\$ 93	\$ 50	\$ 149	NR	NR	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 4.2	\$ 4.3	\$ 6.2	\$ 7.5	\$ 7.8	\$ 5.2	\$ 4.9	\$ 2.0	\$ 4.8	NR	NR	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	50	50	60	38	45	37	33	37	41	35	43	39	46	40	33
Deteriorate		8%	10%	12%	5%	2%	5%	12%	0%	15%	6%	16%	23%	28%	30%	45%
Improve		38%	30%	43%	32%	40%	38%	36%	41%	37%	37%	33%	31%	20%	23%	30%
No Change		54%	60%	45%	63%	58%	57%	52%	59%	49%	57%	51%	46%	52%	48%	24%
Days Cash on Hand (#)	n=	51	51	60	37	44	37	34	35	41	35	41	37	NR	NR	NR
0-90 days		4%	4%	13%	5%	5%	14%	9%	6%	15%	11%	12%	14%	NR	NR	NR
91-180 days		37%	22%	25%	19%	34%	16%	21%	23%	22%	31%	37%	27%	NR	NR	NR
181-365 days		27%	35%	25%	43%	30%	35%	32%	37%	22%	37%	27%	30%	NR	NR	NR
greater than 365		31%	39%	37%	32%	32%	35%	38%	34%	41%	20%	24%	30%	NR	NR	NR
Anticipate a Decline in Unrestricted Net Assets in Current FY (%)	n=	50	51	60	37	44	37	33	36	41	34	43	38	44	40	34
No		92%	88%	87%	86%	91%	84%	88%	83%	63%	74%	67%	58%	64%	68%	50%
Yes		8%	12%	13%	14%	9%	16%	12%	17%	37%	26%	33%	42%	36%	33%	50%

Table II. Results by Asset Size

Demand, Originations and Capital

II C. All Small CDFIs		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Number of Financing Applications Received (%)	n=	39	39	48	35	51	61	51	52	51	46	49	61	61	46	60
Decreased		5%	28%	19%	29%	33%	28%	33%	29%	24%	15%	37%	11%	16%	13%	15%
Increased		62%	46%	50%	46%	41%	44%	41%	42%	45%	57%	27%	48%	62%	61%	73%
No Change		33%	26%	31%	26%	25%	28%	25%	29%	31%	28%	37%	41%	21%	26%	12%
Number of Financing Applications Received, Change Over Previous Year(%)	n=	39	39	48	34	51	61	50	52	48	45	47	60	NR	NR	NR
Decreased		23%	18%	29%	35%	27%	34%	24%	38%	31%	18%	19%	13%	NR	NR	NR
Increased		54%	54%	54%	56%	61%	41%	58%	52%	46%	56%	49%	58%	NR	NR	NR
No Change		23%	28%	17%	9%	12%	25%	18%	10%	23%	27%	32%	28%	NR	NR	NR
Number of Loans/Investments Originated (%)	n=	39	39	48	35	51	61	51	52	51	46	49	60	60	47	59
Decreased		15%	31%	31%	23%	29%	43%	27%	35%	24%	30%	31%	22%	18%	26%	22%
Increased		49%	46%	54%	40%	49%	34%	45%	35%	39%	41%	35%	37%	40%	36%	61%
No Change		36%	23%	15%	37%	22%	23%	27%	31%	37%	28%	35%	42%	42%	38%	17%
Number of Loans/Investments Originated, Change Over Previous Year (%)	n=	39	39	48	34	51	61	50	52	51	45	49	60	NR	NR	NR
Decreased		31%	28%	31%	29%	22%	34%	40%	46%	35%	36%	20%	25%	NR	NR	NR
Increased		49%	46%	58%	59%	59%	41%	46%	38%	43%	31%	51%	35%	NR	NR	NR
No Change		21%	26%	10%	12%	20%	25%	14%	15%	22%	33%	29%	40%	NR	NR	NR
Ability to Access Capital (%)	n=	33	38	42	33	44	48	45	40	38	31	33	40	46	35	44
Decreased		3%	8%	5%	9%	16%	19%	7%	20%	13%	16%	27%	30%	39%	37%	36%
Increased		27%	39%	26%	33%	27%	15%	22%	28%	13%	19%	18%	28%	24%	31%	18%
No Change		70%	53%	69%	58%	57%	67%	71%	53%	74%	65%	55%	43%	37%	31%	45%
Ability to Access Capital, Change from Previous Year (%)	n=	35	37	44	30	43	51	44	41	39	37	29	44	NR	NR	NR
Decreased		11%	8%	7%	13%	23%	14%	18%	15%	21%	16%	31%	39%	NR	NR	NR
Increased		40%	41%	34%	40%	28%	29%	57%	51%	41%	30%	34%	25%	NR	NR	NR
No Change		49%	51%	59%	47%	49%	57%	25%	34%	38%	54%	34%	36%	NR	NR	NR
Capital Liquidity (%)	n=	39	39	48	35	51	61	52	51	50	45	49	60	61	47	61
Decreased		18%	26%	27%	23%	31%	31%	15%	31%	26%	24%	20%	22%	44%	32%	46%
Increased		38%	36%	35%	40%	31%	25%	33%	43%	30%	33%	29%	30%	26%	32%	23%
No Change		44%	38%	38%	37%	37%	44%	52%	25%	44%	42%	51%	48%	30%	36%	31%
Capital Liquidity, Change Over Previous Year(%)	n=	39	38	48	34	51	61	49	51	50	45	48	58	NR	NR	NR
Decreased		18%	26%	27%	26%	39%	31%	31%	31%	28%	22%	29%	26%	NR	NR	NR
Increased		49%	53%	40%	44%	37%	39%	51%	43%	36%	36%	33%	26%	NR	NR	NR
No Change		33%	21%	33%	29%	24%	30%	18%	25%	36%	42%	38%	48%	NR	NR	NR
Capital-Constrained (%)	n=	38	38	48	35	51	61	52	52	50	45	48	57	61	47	61
Both		5%	3%	10%	6%	12%	18%	10%	15%	14%	16%	21%	25%	25%	26%	23%
Debt		0%	0%	0%	0%	4%	8%	2%	6%	0%	2%	10%	9%	8%	9%	10%
Equity		5%	8%	15%	20%	18%	11%	8%	13%	14%	11%	17%	11%	21%	6%	13%
Neither		89%	89%	75%	74%	67%	62%	81%	65%	72%	71%	52%	56%	46%	60%	54%
Capital Shortfall During the Quarter	n=	3	3	9	5	12	18	7	13	9	5	NR	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)		\$ 6.2	\$ 2.5	\$ 17.1	\$ 5.1	\$ 14.8	\$ 19.7	\$ 7.5	\$ 6.8	\$ 9.0	\$ 3.2	NR	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)		\$ 2.1	\$ 0.8	\$ 1.9	\$ 1.0	\$ 1.2	\$ 1.1	\$ 1.1	\$ 0.5	\$ 1.0	\$ 0.6	NR	NR	NR	NR	NR
Average Cost of Borrowed Capital	n=	39	37	47	34	50	60	50	51	50	45	47	56	60	46	60
Decreased		13%	8%	11%	3%	0%	12%	10%	12%	10%	16%	17%	7%	13%	11%	7%
Increased		8%	3%	11%	3%	6%	7%	4%	4%	8%	7%	6%	9%	12%	13%	12%
No Change		79%	89%	79%	94%	94%	82%	86%	84%	82%	78%	77%	84%	75%	76%	82%

Table II. Results by Asset Size

Portfolio Quality

II C. All Small CDFIs		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Average Loan Loss Reserve (%)	n=	28	30	45	29	43	54	42	46	36	34	43	NR	NR	NR	NR
Loan Loss Reserve		11.6%	9.6%	8.0%	9.7%	10.9%	10.6%	13.7%	12.0%	15.7%	11.2%	9.0%	NR	NR	NR	NR
Average Portfolio-at-Risk	n=	28	30	45	29	43	54	42	46	36	34	43	47	49	41	48
31-60 days		1.7%	3.8%	2.3%	2.8%	1.9%	4.0%	2.0%	3.0%	6.9%	3.9%	2.4%	2.9%	4.0%	3.7%	3.7%
61-90 days		0.6%	1.6%	1.7%	0.9%	1.0%	1.5%	0.7%	1.9%	1.9%	2.8%	1.1%	1.5%	1.9%	2.3%	2.2%
90+ days		1.9%	3.4%	3.4%	6.0%	4.8%	5.3%	6.9%	5.9%	5.8%	6.6%	4.5%	6.3%	7.3%	4.1%	9.0%
Total		4.2%	8.8%	7.3%	9.8%	7.7%	10.9%	9.6%	10.7%	14.6%	13.3%	8.1%	10.7%	13.2%	10.2%	14.9%
Average Non-Accruals (%)	n=	25	26	40	26	43	54	38	39	31	28	NR	NR	NR	NR	NR
Non-Accruals		0.6%	3.0%	0.4%	0.9%	0.4%	0.2%	0.5%	0.8%	1.7%	0.1%	NR	NR	NR	NR	NR
Average Loans Restructured (%)	n=	25	26	40	26	43	54	38	39	31	28	NR	NR	NR	NR	NR
Loans Restructured		4.9%	1.6%	1.9%	1.6%	2.6%	4.3%	5.3%	7.5%	4.2%	4.3%	NR	NR	NR	NR	NR
Average Net Charge-Offs (%)	n=	28	30	45	29	43	54	42	46	36	34	43	47	49	41	48
Net Charge-Offs		0.5%	0.4%	1.8%	1.5%	1.3%	0.5%	1.4%	0.6%	1.1%	1.6%	1.3%	1.0%	1.1%	0.5%	2.9%
Loan Loss Reserve Ratio (%)	n=	35	37	48	33	47	57	49	48	50	44	48	60	60	46	61
Decreased		9%	19%	25%	27%	21%	16%	22%	29%	14%	16%	19%	13%	10%	2%	15%
Increased		29%	22%	19%	27%	30%	35%	27%	29%	30%	36%	38%	35%	40%	35%	36%
No Change		63%	59%	56%	45%	49%	49%	51%	42%	56%	48%	44%	52%	50%	63%	49%
Delinquency Rate (%)	n=	36	37	48	34	46	57	49	47	51	46	48	60	60	46	61
Decreased		33%	38%	35%	44%	30%	42%	41%	36%	24%	22%	33%	15%	28%	17%	11%
Increased		17%	24%	25%	21%	24%	11%	29%	30%	29%	33%	29%	33%	30%	26%	41%
No Change		50%	38%	40%	35%	46%	47%	31%	34%	47%	46%	38%	52%	42%	57%	48%
Delinquency Rate, Change from Previous Year (%)	n=	35	37	48	33	47	57	48	45	50	44	48	59	NR	NR	NR
Decreased		37%	49%	48%	55%	36%	46%	44%	42%	30%	30%	33%	19%	NR	NR	NR
Increased		26%	19%	23%	21%	23%	19%	40%	38%	38%	52%	44%	41%	NR	NR	NR
No Change		37%	32%	29%	24%	40%	35%	17%	20%	32%	18%	23%	41%	NR	NR	NR
Number of Loans/Investments in Workout (%)	n=	35	37	47	34	46	58	49	46	50	46	48	61	59	46	60
Decreased		6%	14%	9%	24%	11%	7%	16%	20%	6%	7%	6%	10%	10%	4%	3%
Increased		26%	14%	19%	18%	11%	19%	27%	15%	28%	30%	50%	33%	46%	35%	48%
No Change		69%	73%	72%	59%	78%	74%	57%	65%	66%	63%	44%	57%	44%	61%	48%
Number of Loans Given Term Extensions (%)	n=	36	37	48	34	46	56	49	46	50	45	48	59	58	45	60
Decreased		11%	14%	13%	18%	4%	11%	2%	20%	10%	7%	8%	3%	2%	2%	2%
Increased		17%	8%	17%	6%	11%	7%	31%	20%	22%	31%	38%	27%	43%	33%	48%
No Change		72%	78%	71%	76%	85%	82%	67%	61%	68%	62%	54%	69%	55%	64%	50%

Table II. Results by Asset Size

Outlook

II C. All Small CDFIs		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Expected Demand for Financing(%)	n=	36	38	48	34	48	58	51	50	51	45	49	55	58	44	60
Decrease		0%	3%	2%	6%	0%	2%	6%	14%	0%	4%	6%	7%	3%	2%	3%
Increase		67%	76%	73%	65%	71%	79%	69%	66%	57%	67%	71%	65%	69%	73%	87%
No Change		33%	21%	25%	29%	29%	19%	25%	20%	43%	29%	22%	27%	28%	25%	10%
Projected Financing Next Year (if no Capital Constraints)	n=	36	38	46	31	44	54	45	43	43	35	NR	NR	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 95	\$ 99	\$ 187	\$ 76	\$ 195	\$ 105	\$ 123	\$ 74	\$ 104	\$ 18	NR	NR	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 2.6	\$ 2.6	\$ 4.1	\$ 2.5	\$ 4.4	\$ 1.9	\$ 2.7	\$ 1.7	\$ 2.4	\$ 0.5	NR	NR	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	25	26	38	24	37	44	31	27	33	NR	NR	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 43	\$ 33	\$ 133	\$ 26	\$ 153	\$ 63	\$ 49	\$ 36	\$ 37	NR	NR	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 1.7	\$ 1.3	\$ 3.5	\$ 1.1	\$ 4.1	\$ 1.4	\$ 1.6	\$ 1.3	\$ 1.1	NR	NR	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	36	38	48	34	47	57	49	50	51	46	49	54	61	44	60
Deteriorate		6%	0%	4%	6%	6%	7%	8%	4%	2%	9%	20%	15%	21%	18%	38%
Improve		33%	42%	54%	47%	34%	46%	49%	38%	41%	52%	43%	39%	38%	36%	25%
No Change		61%	58%	42%	47%	60%	47%	43%	58%	57%	39%	37%	46%	41%	45%	37%
Days Cash on Hand (#)	n=	39	38	47	34	51	61	50	52	50	44	49	50	NR	NR	NR
0-90 days		13%	21%	23%	26%	16%	11%	16%	17%	16%	27%	27%	12%	NR	NR	NR
91-180 days		41%	32%	26%	29%	33%	33%	32%	44%	36%	32%	22%	46%	NR	NR	NR
181-365 days		23%	24%	32%	26%	31%	38%	28%	17%	26%	32%	33%	26%	NR	NR	NR
greater than 365		23%	24%	19%	18%	20%	18%	24%	21%	22%	9%	18%	16%	NR	NR	NR
Anticipate a Decline in Unrestricted Net Assets in Current FY (%)	n=	36	38	48	34	48	56	51	49	48	45	49	53	58	43	58
No		89%	97%	83%	85%	88%	84%	82%	84%	90%	73%	76%	68%	66%	60%	67%
Yes		11%	3%	17%	15%	13%	16%	18%	16%	10%	27%	24%	32%	34%	40%	33%

Table III. Results by Financing Sector

Demand, Originations and Capital

III A. All Business		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Number of Financing Applications Received (%)	n=	42	43	43	35	40	46	34	37	35	30	34	34	35	38	27
Decreased		14%	21%	19%	26%	30%	43%	29%	38%	26%	13%	29%	15%	17%	16%	4%
Increased		60%	53%	56%	40%	48%	39%	38%	30%	43%	60%	41%	62%	57%	58%	78%
No Change		26%	26%	26%	34%	23%	17%	32%	32%	31%	27%	29%	24%	26%	26%	19%
Number of Financing Applications Received, Change Over Previous Year (%)	n=	42	43	42	32	40	46	34	37	32	30	33	34	NR	NR	NR
Decreased		24%	28%	29%	31%	33%	39%	24%	38%	41%	17%	15%	9%	NR	NR	NR
Increased		48%	53%	52%	50%	58%	30%	62%	43%	38%	60%	67%	68%	NR	NR	NR
No Change		29%	19%	19%	19%	10%	30%	15%	19%	22%	23%	18%	24%	NR	NR	NR
Number of Loans/Investments Originated (%)	n=	42	43	42	35	40	46	34	37	35	30	34	34	35	38	27
Decreased		29%	33%	43%	29%	13%	48%	35%	49%	26%	23%	26%	26%	14%	26%	15%
Increased		50%	42%	45%	43%	60%	33%	50%	32%	43%	53%	47%	44%	43%	39%	63%
No Change		21%	26%	12%	29%	28%	20%	15%	19%	31%	23%	26%	29%	43%	34%	22%
Number of Loans/Investments Originated, Change Over Previous Year (%)	n=	42	43	42	33	40	46	34	37	35	30	34	34	NR	NR	NR
Decreased		29%	35%	33%	30%	25%	41%	35%	38%	43%	27%	29%	26%	NR	NR	NR
Increased		50%	47%	57%	52%	65%	39%	53%	46%	46%	50%	56%	38%	NR	NR	NR
No Change		21%	19%	10%	18%	10%	20%	12%	16%	11%	23%	15%	35%	NR	NR	NR
Ability to Access Capital (%)	n=	35	41	38	33	38	35	32	32	32	21	26	28	32	31	20
Decreased		6%	0%	5%	6%	13%	9%	6%	9%	3%	10%	15%	14%	31%	39%	35%
Increased		20%	32%	34%	36%	32%	26%	41%	50%	38%	29%	23%	21%	28%	19%	15%
No Change		74%	68%	61%	58%	55%	66%	53%	41%	59%	62%	62%	64%	41%	42%	50%
Ability to Access Capital, Change from Previous Year (%)	n=	38	43	39	28	38	37	31	34	30	23	26	27	NR	NR	NR
Decreased		13%	5%	8%	4%	16%	5%	13%	6%	10%	13%	27%	19%	NR	NR	NR
Increased		34%	47%	46%	50%	42%	43%	48%	62%	47%	35%	31%	19%	NR	NR	NR
No Change		53%	49%	46%	46%	42%	51%	39%	32%	43%	52%	42%	63%	NR	NR	NR
Capital Liquidity (%)	n=	42	43	43	35	40	45	34	37	35	30	34	34	35	37	28
Decreased		19%	21%	28%	14%	33%	18%	12%	19%	31%	17%	15%	26%	26%	43%	43%
Increased		31%	47%	35%	51%	30%	47%	53%	54%	46%	47%	35%	35%	34%	30%	25%
No Change		50%	33%	37%	34%	38%	36%	35%	27%	23%	37%	50%	38%	40%	27%	32%
Capital Liquidity, Change Over Previous Year (%)	n=	42	43	41	33	40	44	34	37	35	30	33	33	NR	NR	NR
Decreased		12%	19%	27%	9%	30%	18%	21%	24%	29%	27%	18%	33%	NR	NR	NR
Increased		55%	60%	59%	67%	53%	52%	59%	51%	40%	40%	33%	36%	NR	NR	NR
No Change		33%	21%	15%	24%	18%	30%	21%	24%	31%	33%	48%	30%	NR	NR	NR
Capital-Constrained (%)	n=	42	43	43	35	40	45	35	37	34	30	34	33	35	38	28
Both		7%	0%	7%	0%	10%	11%	3%	8%	6%	13%	21%	21%	31%	24%	36%
Debt		0%	0%	2%	0%	5%	7%	6%	11%	3%	7%	12%	18%	6%	13%	7%
Equity		0%	9%	7%	9%	8%	16%	6%	0%	12%	7%	21%	6%	9%	8%	11%
Neither		93%	91%	84%	91%	78%	67%	86%	81%	79%	73%	47%	55%	54%	55%	46%
Capital Shortfall During the Quarter	n=	3	NR	4	NR	8	12	3	6	4	4	NR	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)		\$ 28.8	NR	\$ 11.2	NR	\$ 11.1	\$ 13.0	\$ 4.3	\$ 3.1	\$ 5.8	\$ 5.4	NR	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)		\$ 9.6	NR	\$ 2.8	NR	\$ 1.4	\$ 1.1	\$ 1.4	\$ 0.5	\$ 1.4	\$ 1.3	NR	NR	NR	NR	NR
Average Cost of Borrowed Capital	n=	42	43	42	34	40	45	34	37	35	30	33	33	35	37	27
Decreased		10%	23%	24%	15%	3%	13%	9%	22%	9%	13%	15%	9%	23%	11%	0%
Increased		7%	7%	12%	15%	13%	13%	21%	14%	20%	7%	3%	6%	17%	16%	15%
No Change		83%	70%	64%	71%	85%	73%	71%	65%	71%	80%	82%	85%	60%	73%	85%

Table III. Results by Financing Sector

Portfolio Quality

III A. All Business		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Average Loan Loss Reserve (%)	n=	30	33	40	27	31	30	27	31	30	24	30	NR	NR	NR	NR
Loan Loss Reserve		12.3%	8.6%	9.9%	9.7%	9.8%	9.5%	12.2%	10.1%	9.9%	8.8%	9.9%	NR	NR	NR	NR
Average Portfolio-at-Risk	n=	30	33	40	27	31	30	27	31	30	24	30	30	27	34	22
31-60 days		1.8%	2.3%	1.4%	2.9%	1.0%	2.8%	2.0%	3.6%	7.8%	4.3%	1.5%	2.6%	3.0%	2.6%	2.5%
61-90 days		1.8%	0.7%	1.1%	0.9%	1.1%	1.3%	1.0%	0.7%	1.8%	2.4%	1.4%	1.7%	1.3%	1.3%	1.8%
90+ days		3.1%	2.5%	2.7%	4.4%	4.9%	5.5%	7.6%	5.1%	3.2%	4.2%	4.0%	6.2%	4.2%	6.2%	7.8%
Total		6.7%	5.5%	5.1%	8.2%	7.0%	9.6%	10.6%	9.4%	12.7%	10.9%	6.9%	10.6%	8.5%	10.0%	12.1%
Average Non-Accruals (%)	n=	30	32	29	23	31	29	22	25	27	14	NR	NR	NR	NR	NR
Non-Accruals		0.8%	1.0%	1.5%	1.4%	0.8%	1.0%	1.5%	1.0%	1.1%	0.9%	NR	NR	NR	NR	NR
Average Loans Restructured (%)	n=	30	32	29	23	31	29	22	25	27	14	NR	NR	NR	NR	NR
Loans Restructured		6.1%	3.1%	4.3%	5.4%	7.6%	2.8%	4.7%	7.8%	4.6%	4.1%	NR	NR	NR	NR	NR
Average Net Charge-Offs (%)	n=	30	33	40	27	31	30	27	31	30	24	30	30	27	34	22
Net Charge-Offs		0.5%	0.3%	1.4%	0.6%	1.7%	0.8%	1.5%	0.7%	0.5%	0.7%	0.6%	0.7%	1.5%	0.4%	0.9%
Loan Loss Reserve Ratio (%)	n=	40	42	43	32	36	36	33	35	35	30	33	33	34	37	27
Decreased		15%	24%	30%	19%	22%	25%	36%	31%	20%	17%	15%	18%	18%	16%	11%
Increased		40%	36%	44%	34%	36%	39%	33%	46%	43%	40%	48%	39%	38%	46%	41%
No Change		45%	40%	26%	47%	42%	36%	30%	23%	37%	43%	36%	42%	44%	38%	48%
Delinquency Rate (%)	n=	40	42	43	33	36	35	33	35	35	30	33	33	34	37	27
Decreased		38%	43%	35%	52%	44%	40%	55%	34%	31%	30%	21%	24%	44%	11%	4%
Increased		23%	21%	26%	18%	14%	20%	15%	43%	34%	33%	33%	36%	32%	41%	52%
No Change		40%	36%	40%	30%	42%	40%	30%	23%	34%	37%	45%	39%	24%	49%	44%
Delinquency Rate, Change from Previous Year (%)	n=	40	42	42	31	36	35	33	34	35	29	33	33	NR	NR	NR
Decreased		48%	57%	55%	74%	53%	40%	58%	32%	43%	28%	33%	24%	NR	NR	NR
Increased		18%	19%	33%	6%	25%	29%	27%	50%	29%	48%	45%	39%	NR	NR	NR
No Change		35%	24%	12%	19%	22%	31%	15%	18%	29%	24%	21%	36%	NR	NR	NR
Number of Loans/Investments in Workout (%)	n=	39	41	43	33	36	36	34	33	34	30	34	34	35	38	28
Decreased		21%	27%	16%	24%	22%	19%	26%	12%	18%	23%	9%	6%	17%	3%	0%
Increased		18%	22%	19%	21%	25%	22%	26%	27%	35%	40%	50%	32%	51%	45%	50%
No Change		62%	51%	65%	55%	53%	58%	47%	61%	47%	37%	41%	62%	31%	53%	50%
Number of Loans Given Term Extensions (%)	n=	40	41	43	33	36	36	33	34	35	29	33	33	34	37	26
Decreased		15%	10%	16%	18%	6%	11%	15%	12%	20%	17%	9%	3%	6%	3%	4%
Increased		25%	22%	23%	18%	22%	11%	24%	18%	26%	34%	42%	30%	35%	38%	42%
No Change		60%	68%	60%	64%	72%	78%	61%	71%	54%	48%	48%	67%	59%	59%	54%

Table III. Results by Financing Sector

Outlook

III A. All Business		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Expected Demand for Financing(%)	n=	41	42	43	33	37	36	35	36	35	30	34	33	33	36	28
Decrease		5%	0%	2%	6%	3%	6%	0%	6%	0%	3%	6%	0%	0%	0%	0%
Increase		63%	71%	81%	55%	68%	69%	66%	67%	66%	80%	76%	76%	76%	75%	96%
No Change		32%	29%	16%	39%	30%	25%	34%	28%	34%	17%	18%	24%	24%	25%	4%
Projected Financing Next Year (if no Capital Constraints)	n=	39	39	39	29	35	33	32	31	29	25	NR	NR	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 495	\$ 432	\$ 382	\$ 399	\$ 536	\$ 348	\$ 360	\$ 425	\$ 453	\$ 192	NR	NR	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 12.7	\$ 11.1	\$ 9.8	\$ 13.8	\$ 15.3	\$ 10.5	\$ 11.3	\$ 13.7	\$ 15.6	\$ 7.7	NR	NR	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	27	26	27	14	26	25	16	19	24	NR	NR	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 167	\$ 115	\$ 117	\$ 135	\$ 285	\$ 59	\$ 49	\$ 39	\$ 109	NR	NR	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 6.2	\$ 4.4	\$ 4.3	\$ 9.6	\$ 11.0	\$ 2.4	\$ 3.1	\$ 2.1	\$ 4.6	NR	NR	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	41	41	43	33	37	36	34	35	35	30	34	32	35	36	27
Deteriorate		5%	2%	2%	3%	3%	0%	3%	0%	20%	13%	32%	28%	26%	33%	52%
Improve		39%	39%	44%	45%	41%	53%	50%	43%	23%	37%	21%	19%	29%	22%	19%
No Change		56%	59%	53%	52%	57%	47%	47%	57%	57%	50%	47%	53%	46%	44%	30%
Days Cash on Hand (%)	n=	42	43	41	33	38	43	33	35	32	28	32	26	NR	NR	NR
0-90 days		7%	12%	20%	15%	13%	14%	12%	14%	16%	14%	19%	15%	NR	NR	NR
91-180 days		38%	26%	24%	30%	32%	16%	18%	37%	28%	32%	22%	23%	NR	NR	NR
181-365 days		24%	37%	22%	33%	24%	33%	36%	29%	22%	32%	38%	27%	NR	NR	NR
greater than 365		31%	26%	34%	21%	32%	37%	33%	20%	34%	21%	22%	35%	NR	NR	NR
Anticipate a Decline in Unrestricted Net Assets in Current FY (%)	n=	41	42	43	32	37	36	35	36	35	30	33	29	34	36	27
No		95%	95%	88%	91%	97%	86%	89%	86%	80%	87%	76%	72%	68%	75%	74%
Yes		5%	5%	12%	9%	3%	14%	11%	14%	20%	13%	24%	28%	32%	25%	26%

Table III. Results by Financing

Demand, Originations and Capital

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

Table III. Results by Financing Sector

Portfolio Quality

III B. All Commercial Real Estate		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Average Loan Loss Reserve (%)	n=	5	4	NA	3	7	4	NA	3	4	3	4	NR	NR	NR	NR
Loan Loss Reserve		4.1%	3.8%	NA	2.4%	5.4%	4.6%	NA	4.9%	5.7%	4.2%	5.5%	NR	NR	NR	NR
Average Portfolio-at-Risk	n=	5	4	NA	3	7	4	NA	3	4	3	4	3	3	6	NA
31-60 days		0.7%	0.3%	NA	1.0%	0.9%	6.4%	NA	0.9%	1.9%	3.0%	0.6%	0.4%	1.7%	1.4%	NA
61-90 days		0.3%	0.0%	NA	0.1%	0.2%	1.2%	NA	0.5%	1.3%	0.9%	0.9%	1.2%	1.2%	2.7%	NA
90+ days		1.1%	0.1%	NA	3.1%	3.4%	4.8%	NA	0.6%	2.1%	5.7%	6.4%	8.4%	4.6%	1.9%	NA
Total		2.1%	0.5%	NA	4.2%	4.5%	12.4%	NA	2.0%	5.3%	9.7%	7.9%	10.1%	7.6%	6.1%	NA
Average Non-Accruals (%)	n=	NA	NA	NA	NA	7	4	NA	3	4	NA	NR	NR	NR	NR	NR
Non-Accruals		NA	NA	NA	NA	1.6%	0.3%	NA	0.5%	1.2%	NA	NR	NR	NR	NR	NR
Average Loans Restructured (%)	n=	NA	NA	NA	NA	7	4	NA	3	4	NA	NR	NR	NR	NR	NR
Loans Restructured		NA	NA	NA	NA	3.8%	3.1%	NA	0.0%	2.6%	4.4%	NR	NR	NR	NR	NR
Average Net Charge-Offs (%)	n=	5	4	NA	3	7	4	NA	3	4	3	4	3	3	6	NA
Net Charge-Offs		0.1%	0.0%	NA	0.2%	0.0%	1.2%	NA	0.4%	0.1%	0.1%	1.1%	0.1%	0.6%	0.8%	NA
Loan Loss Reserve Ratio (%)	n=	5	5	4	3	7	4	3	4	4	3	5	8	4	7	NA
Decreased		40%	20%	25%	0%	14%	0%	0%	0%	25%	0%	20%	13%	0%	29%	NA
Increased		40%	40%	50%	67%	57%	25%	0%	50%	0%	33%	20%	63%	50%	29%	NA
No Change		20%	40%	25%	33%	29%	75%	100%	50%	75%	67%	60%	25%	50%	43%	NA
Delinquency Rate (%)	n=	5	5	3	3	7	4	3	4	4	3	5	8	4	7	NA
Decreased		40%	40%	67%	33%	43%	50%	0%	50%	0%	33%	20%	13%	25%	43%	NA
Increased		20%	0%	33%	33%	14%	50%	67%	0%	50%	33%	20%	63%	75%	29%	NA
No Change		40%	60%	0%	33%	43%	0%	33%	50%	50%	33%	60%	25%	0%	29%	NA
Delinquency Rate, Change from Previous Year (%)	n=	5	5	3	3	7	4	3	4	4	3	5	8	NR	NR	NR
Decreased		40%	20%	100%	67%	43%	50%	0%	50%	75%	33%	0%	13%	NR	NR	NR
Increased		20%	40%	0%	33%	43%	50%	67%	0%	25%	33%	20%	75%	NR	NR	NR
No Change		40%	40%	0%	0%	14%	0%	33%	50%	0%	33%	80%	13%	NR	NR	NR
Number of Loans/Investments in Workout (%)	n=	5	5	3	NA	7	4	NA	4	4	3	5	8	3	7	NA
Decreased		0%	0%	0%	NA	14%	25%	NA	0%	0%	33%	0%	0%	0%	0%	NA
Increased		0%	20%	0%	NA	29%	25%	NA	0%	25%	33%	40%	63%	67%	71%	NA
No Change		100%	80%	100%	NA	57%	50%	NA	100%	75%	33%	60%	38%	33%	29%	NA
Number of Loans Given Term Extensions (%)	n=	5	5	4	3	6	4	NA	4	4	NA	5	8	3	7	NA
Decreased		0%	20%	0%	0%	0%	0%	NA	0%	25%	NA	0%	0%	0%	0%	NA
Increased		0%	20%	50%	33%	17%	0%	NA	25%	0%	NA	40%	38%	0%	29%	NA
No Change		100%	60%	50%	67%	83%	100%	NA	75%	75%	NA	60%	63%	100%	71%	NA

Table III. Results by Financing Sector

Outlook

III B. All Commercial Real Estate		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Expected Demand for Financing(%)	n=	5	5	4	3	7	4	NA	4	4	3	5	8	4	7	NA
Decrease		0%	0%	0%	0%	0%	0%	NA	0%	0%	0%	0%	13%	25%	0%	NA
Increase		40%	40%	25%	67%	71%	100%	NA	25%	75%	67%	40%	63%	75%	71%	NA
No Change		60%	60%	75%	33%	29%	0%	NA	75%	25%	33%	60%	25%	0%	29%	NA
Projected Financing Next Year (if no Capital Constraints)	n=	4	4	3	3	6	3	NA	NA	3	3	NR	NR	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 108	\$ 72	\$ 46	\$ 85	\$ 184	\$ 59	NA	NA	\$ 82	\$ 35	NR	NR	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 27	\$ 18.0	\$ 15	\$ 28.2	\$ 31	\$ 19.8	NA	NA	\$ 27.3	\$ 11.5	NR	NR	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	NA	NA	NA	NA	5	NA	NA	NA	2	NR	NR	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		NA	NA	NA	NA	\$ 45	NA	NA	NA	\$ 6	NR	NR	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		NA	NA	NA	NA	\$ 9.0	NA	NA	NA	\$ 2.8	NR	NR	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	5	5	4	3	7	4	3	4	4	3	5	8	4	7	NA
Deteriorate		20%	0%	25%	0%	14%	0%	0%	25%	0%	0%	20%	38%	0%	0%	NA
Improve		20%	20%	50%	33%	57%	75%	67%	25%	25%	33%	0%	38%	25%	29%	NA
No Change		60%	80%	25%	67%	29%	25%	33%	50%	75%	67%	80%	25%	75%	71%	NA
Days Cash on Hand (%)	n=	5	3	4	3	7	4	3	4	4	3	5	7	NR	NR	NR
0-90 days		20%	33%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	NR	NR	NR
91-180 days		0%	0%	0%	0%	0%	0%	0%	25%	0%	0%	20%	29%	NR	NR	NR
181-365 days		20%	33%	0%	33%	57%	50%	33%	0%	50%	67%	0%	43%	NR	NR	NR
greater than 365		60%	33%	100%	67%	43%	50%	67%	75%	50%	33%	80%	29%	NR	NR	NR
Anticipate a Decline in Unrestricted Net Assets in Current FY (%)	n=	5	4	4	3	7	4	3	4	4	3	5	7	4	7	NA
No		80%	100%	100%	100%	86%	100%	100%	75%	75%	100%	80%	43%	100%	29%	NA
Yes		20%	0%	0%	0%	14%	0%	0%	25%	25%	0%	20%	57%	0%	71%	NA

Table III. Results by Financing Sector

Demand, Originations and Capital

III C. All Community Services/Facilities		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Number of Financing Applications Received (%)	n=	8	12	7	8	7	9	7	7	6	7	7	6	14	10	7
Decreased		13%	33%	14%	38%	14%	33%	43%	14%	50%	14%	29%	17%	14%	0%	0%
Increased		63%	50%	43%	25%	43%	22%	43%	86%	17%	43%	57%	50%	43%	70%	86%
No Change		25%	17%	43%	38%	43%	44%	14%	0%	33%	43%	14%	33%	43%	30%	14%
Number of Financing Applications Received, Change Over Previous Year (%)	n=	8	12	7	8	7	9	7	7	6	7	7	6	NR	NR	NR
Decreased		25%	33%	43%	63%	57%	44%	29%	43%	33%	14%	29%	17%	NR	NR	NR
Increased		50%	50%	57%	25%	29%	22%	71%	29%	33%	71%	43%	67%	NR	NR	NR
No Change		25%	17%	0%	13%	14%	33%	0%	29%	33%	14%	29%	17%	NR	NR	NR
Number of Loans/Investments Originated (%)	n=	8	12	7	9	7	9	7	7	6	7	7	6	14	10	7
Decreased		0%	58%	43%	33%	43%	44%	43%	29%	17%	57%	29%	17%	7%	40%	14%
Increased		38%	33%	57%	67%	0%	22%	43%	57%	33%	29%	29%	83%	71%	10%	43%
No Change		63%	8%	0%	0%	57%	33%	14%	14%	50%	14%	43%	0%	21%	50%	43%
Number of Loans/Investments Originated, Change Over Previous Year (%)	n=	8	12	7	9	7	9	7	7	6	7	7	6	NR	NR	NR
Decreased		13%	50%	29%	44%	43%	33%	29%	43%	50%	71%	14%	0%	NR	NR	NR
Increased		38%	25%	57%	44%	14%	44%	57%	57%	50%	29%	57%	67%	NR	NR	NR
No Change		50%	25%	14%	11%	43%	22%	14%	0%	0%	0%	29%	33%	NR	NR	NR
Ability to Access Capital (%)	n=	8	11	6	8	6	8	7	6	5	7	6	6	13	8	5
Decreased		13%	0%	0%	0%	0%	38%	14%	0%	20%	14%	0%	17%	38%	38%	40%
Increased		63%	27%	33%	63%	83%	25%	29%	17%	40%	14%	17%	0%	8%	0%	0%
No Change		25%	73%	67%	38%	17%	38%	57%	83%	40%	71%	83%	83%	54%	63%	60%
Ability to Access Capital, Change from Previous Year (%)	n=	8	11	6	8	7	8	7	7	6	7	7	6	NR	NR	NR
Decreased		13%	0%	0%	0%	0%	25%	14%	29%	17%	14%	14%	17%	NR	NR	NR
Increased		75%	45%	67%	88%	86%	25%	43%	43%	50%	29%	14%	33%	NR	NR	NR
No Change		13%	55%	33%	13%	14%	50%	43%	29%	33%	57%	71%	50%	NR	NR	NR
Capital Liquidity (%)	n=	8	12	7	9	7	9	7	7	6	7	7	6	14	10	7
Decreased		38%	25%	29%	0%	0%	44%	29%	29%	33%	29%	29%	67%	29%	20%	43%
Increased		63%	58%	43%	67%	57%	11%	43%	43%	17%	29%	43%	0%	14%	0%	14%
No Change		0%	17%	29%	33%	43%	44%	29%	29%	50%	43%	29%	33%	57%	80%	43%
Capital Liquidity, Change Over Previous Year (%)	n=	8	12	7	9	7	9	7	7	6	7	7	6	NR	NR	NR
Decreased		13%	17%	14%	0%	14%	44%	29%	29%	17%	43%	43%	17%	NR	NR	NR
Increased		88%	67%	71%	78%	71%	33%	71%	71%	50%	29%	29%	33%	NR	NR	NR
No Change		0%	17%	14%	22%	14%	22%	0%	0%	33%	29%	29%	50%	NR	NR	NR
Capital-Constrained (%)	n=	8	12	7	9	7	9	7	7	6	7	7	6	14	10	7
Both		13%	8%	0%	11%	14%	11%	29%	14%	17%	29%	14%	17%	14%	10%	29%
Debt		0%	0%	0%	11%	29%	11%	0%	14%	0%	29%	14%	17%	21%	20%	14%
Equity		0%	0%	0%	11%	14%	11%	14%	14%	17%	0%	14%	17%	0%	0%	0%
Neither		88%	92%	100%	67%	43%	67%	57%	57%	67%	43%	57%	50%	64%	70%	57%
Capital Shortfall During the Quarter	n=	NR	NR	NR	3	3	NA	3	NA	NA	NA	NR	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)		NR	NR	NR	\$ 19.5	\$ 21.0	NA	\$ 12.0	NA	NA	NA	NR	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)		NR	NR	NR	\$ 6.5	\$ 7.0	NA	\$ 4.0	NA	NA	NA	NR	NR	NR	NR	NR
Average Cost of Borrowed Capital	n=	8	12	7	9	7	9	7	7	5	7	7	6	14	10	7
Decreased		25%	0%	14%	22%	0%	0%	0%	0%	0%	29%	57%	0%	21%	20%	43%
Increased		13%	0%	14%	11%	0%	0%	0%	29%	60%	0%	29%	33%	14%	20%	14%
No Change		63%	100%	71%	67%	100%	100%	100%	71%	40%	71%	14%	67%	64%	60%	43%

Table III. Results by Financing Sector

Portfolio Quality

III C. All Community Services/Facilities		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Average Loan Loss Reserve (%)	n=	7	10	7	9	6	9	6	6	5	5	5	NR	NR	NR	NR
Loan Loss Reserve		8.4%	5.6%	7.7%	7.8%	6.6%	5.6%	7.3%	6.3%	6.2%	6.1%	8.5%	NR	NR	NR	NR
Average Portfolio-at-Risk	n=	7	10	7	9	6	9	6	6	5	5	5	5	13	9	6
31-60 days		1.8%	1.3%	1.3%	1.7%	1.1%	6.1%	1.6%	2.2%	1.6%	0.4%	3.9%	3.6%	2.5%	1.9%	1.2%
61-90 days		0.2%	0.3%	0.2%	0.9%	1.6%	2.9%	0.2%	0.2%	0.9%	1.1%	2.9%	0.5%	0.4%	0.5%	0.1%
90+ days		2.3%	2.6%	2.6%	4.2%	6.0%	1.5%	3.8%	4.3%	5.5%	3.1%	5.1%	2.5%	4.5%	4.2%	6.4%
Total		4.3%	4.1%	4.1%	6.8%	8.8%	10.4%	5.6%	6.7%	8.0%	4.6%	11.8%	6.6%	7.5%	6.6%	7.6%
Average Non-Accruals (%)	n=	6	9	7	8	6	9	6	4	4	4	NR	NR	NR	NR	NR
Non-Accruals		2.5%	1.6%	1.4%	1.3%	1.9%	0.4%	2.1%	0.9%	0.6%	0.6%	NR	NR	NR	NR	NR
Average Loans Restructured (%)	n=	6	9	7	8	6	9	6	4	4	4	NR	NR	NR	NR	NR
Loans Restructured		4.0%	4.4%	2.4%	1.6%	3.2%	7.6%	1.7%	7.5%	3.5%	5.7%	NR	NR	NR	NR	NR
Average Net Charge-Offs (%)	n=	7	10	7	9	6	9	6	6	5	5	5	5	13	9	6
Net Charge-Offs		0.2%	0.2%	0.2%	0.9%	0.3%	0.1%	1.2%	0.6%	0.0%	0.1%	0.0%	0.0%	0.5%	0.0%	0.4%
Loan Loss Reserve Ratio (%)	n=	8	12	7	9	7	9	7	7	6	7	7	6	14	10	7
Decreased		13%	8%	14%	33%	14%	22%	43%	29%	17%	0%	0%	0%	14%	10%	14%
Increased		63%	67%	43%	22%	14%	11%	29%	57%	33%	29%	14%	33%	21%	50%	29%
No Change		25%	25%	43%	44%	71%	67%	29%	14%	50%	71%	86%	67%	64%	40%	57%
Delinquency Rate (%)	n=	8	12	7	9	7	9	7	7	6	7	7	6	14	10	7
Decreased		25%	50%	43%	33%	43%	0%	71%	43%	33%	14%	29%	33%	14%	20%	0%
Increased		38%	42%	43%	33%	14%	56%	14%	43%	50%	57%	57%	50%	29%	20%	43%
No Change		38%	8%	14%	33%	43%	44%	14%	14%	17%	29%	14%	17%	57%	60%	57%
Delinquency Rate, Change from Previous Year (%)	n=	8	12	7	9	7	9	7	7	6	7	7	6	NR	NR	NR
Decreased		38%	58%	14%	56%	43%	33%	71%	43%	50%	43%	29%	0%	NR	NR	NR
Increased		38%	17%	57%	44%	43%	56%	14%	57%	33%	29%	71%	83%	NR	NR	NR
No Change		25%	25%	29%	0%	14%	11%	14%	0%	17%	29%	0%	17%	NR	NR	NR
Number of Loans/Investments in Workout (%)	n=	8	12	7	9	7	9	7	7	6	7	7	6	14	10	7
Decreased		0%	8%	0%	33%	43%	0%	0%	0%	0%	0%	14%	0%	7%	0%	0%
Increased		38%	8%	43%	11%	0%	33%	29%	14%	67%	43%	14%	67%	14%	20%	71%
No Change		63%	83%	57%	56%	57%	67%	71%	86%	33%	57%	71%	33%	79%	80%	29%
Number of Loans Given Term Extensions (%)	n=	8	11	7	9	7	9	7	7	6	7	6	6	14	10	7
Decreased		0%	18%	0%	22%	29%	0%	14%	29%	0%	0%	0%	17%	7%	0%	0%
Increased		13%	36%	14%	22%	0%	0%	14%	0%	33%	0%	17%	33%	29%	10%	57%
No Change		88%	45%	86%	56%	71%	100%	71%	71%	67%	100%	83%	50%	64%	90%	43%

Table III. Results by Financing Sector

Outlook

III C. All Community Services/Facilities		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Expected Demand for Financing(%)	n=	8	12	7	9	7	9	7	7	6	7	7	5	14	10	7
Decrease		0%	0%	0%	11%	0%	11%	0%	0%	0%	0%	0%	0%	0%	10%	14%
Increase		75%	67%	86%	67%	71%	56%	71%	43%	83%	100%	86%	60%	79%	60%	86%
No Change		25%	33%	14%	22%	29%	33%	29%	57%	17%	0%	14%	40%	21%	30%	0%
Projected Financing Next Year (if no Capital Constraints)	n=	7	12	7	9	7	7	7	6	6	7	NR	NR	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 172	\$ 609	\$ 362	\$ 426	\$ 595	\$ 415	\$ 394	\$ 302	\$ 300	\$ 109	NR	NR	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 24.6	\$ 50.8	\$ 51.7	\$ 47.3	\$ 84.9	\$ 59.2	\$ 56.3	\$ 50.3	\$ 50.0	\$ 15.5	NR	NR	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	6	9	5	7	5	4	5	5	5	NR	NR	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 77	\$ 191	\$ 103	\$ 209	\$ 229	\$ 86	\$ 65	\$ 81	\$ 154	NR	NR	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 12.9	\$ 21.2	\$ 20.5	\$ 29.9	\$ 45.8	\$ 21.5	\$ 13.0	\$ 16.1	\$ 30.8	NR	NR	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	8	11	7	9	7	9	7	7	6	7	7	5	14	10	7
Deteriorate		0%	9%	29%	0%	0%	11%	0%	14%	33%	43%	29%	40%	29%	10%	57%
Improve		25%	36%	0%	22%	14%	22%	29%	14%	17%	0%	29%	20%	29%	10%	14%
No Change		75%	55%	71%	78%	86%	67%	71%	71%	50%	57%	43%	40%	43%	80%	29%
Days Cash on Hand (%)	n=	8	12	7	9	7	9	7	7	5	7	7	5	NR	NR	NR
0-90 days		0%	0%	0%	0%	0%	22%	0%	0%	20%	0%	0%	0%	NR	NR	NR
91-180 days		13%	17%	29%	22%	29%	22%	43%	43%	40%	57%	43%	40%	NR	NR	NR
181-365 days		25%	33%	29%	22%	14%	11%	14%	0%	20%	0%	43%	20%	NR	NR	NR
greater than 365		63%	50%	43%	56%	57%	44%	43%	57%	20%	43%	14%	40%	NR	NR	NR
Anticipate a Decline in Unrestricted Net Assets in Current FY (%)	n=	8	12	7	9	7	9	7	7	6	7	7	5	13	9	7
No		100%	100%	100%	100%	100%	78%	86%	100%	83%	71%	43%	80%	92%	78%	71%
Yes		0%	0%	0%	0%	0%	22%	14%	0%	17%	29%	57%	20%	8%	22%	29%

Table III. Results by Financing Sector

Demand, Originations and Capital

III D. All Consumer		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Number of Financing Applications Received (%)	n=	7	3	8	5	11	13	6	6	9	10	10	17	8	5	6
Decreased		14%	67%	25%	0%	18%	15%	50%	50%	22%	40%	30%	0%	25%	20%	67%
Increased		71%	33%	63%	80%	64%	54%	33%	17%	56%	20%	20%	47%	38%	60%	17%
No Change		14%	0%	13%	20%	18%	31%	17%	33%	22%	40%	50%	53%	38%	20%	17%
Number of Financing Applications Received, Change Over Previous Year (%)	n=	7	3	8	5	11	13	6	6	9	10	9	17	NR	NR	NR
Decreased		29%	67%	0%	40%	18%	23%	50%	67%	33%	40%	44%	18%	NR	NR	NR
Increased		57%	33%	88%	60%	55%	54%	0%	33%	56%	40%	44%	47%	NR	NR	NR
No Change		14%	0%	13%	0%	27%	23%	50%	0%	11%	20%	11%	35%	NR	NR	NR
Number of Loans/Investments Originated (%)	n=	7	3	8	5	11	13	6	6	9	10	10	17	8	5	5
Decreased		29%	67%	13%	0%	27%	38%	33%	33%	22%	40%	40%	24%	38%	20%	80%
Increased		71%	33%	75%	100%	64%	46%	50%	17%	44%	20%	30%	47%	25%	60%	20%
No Change		0%	0%	13%	0%	9%	15%	17%	50%	33%	40%	30%	29%	38%	20%	0%
Number of Loans/Investments Originated, Change Over Previous Year (%)	n=	7	3	8	5	11	13	6	6	9	10	9	17	NR	NR	NR
Decreased		43%	33%	13%	40%	18%	46%	50%	67%	33%	40%	33%	29%	NR	NR	NR
Increased		57%	67%	75%	60%	64%	54%	17%	33%	56%	30%	56%	29%	NR	NR	NR
No Change		0%	0%	13%	0%	18%	0%	33%	0%	11%	30%	11%	41%	NR	NR	NR
Ability to Access Capital (%)	n=	5	NA	6	3	6	7	5	3	4	NA	6	6	4	4	3
Decreased		0%	NA	17%	33%	0%	14%	0%	0%	25%	NA	50%	17%	25%	25%	0%
Increased		20%	NA	33%	33%	33%	14%	20%	33%	25%	NA	17%	33%	0%	0%	33%
No Change		80%	NA	50%	33%	67%	71%	80%	67%	50%	NA	33%	50%	75%	75%	67%
Ability to Access Capital, Change from Previous Year (%)	n=	6	NA	7	4	8	7	3	3	4	4	4	8	NR	NR	NR
Decreased		0%	NA	0%	25%	13%	0%	0%	0%	25%	0%	25%	13%	NR	NR	NR
Increased		17%	NA	29%	25%	25%	29%	67%	33%	50%	25%	50%	38%	NR	NR	NR
No Change		83%	NA	71%	50%	63%	71%	33%	67%	25%	75%	25%	50%	NR	NR	NR
Capital Liquidity (%)	n=	7	3	8	5	11	13	6	6	9	10	10	17	8	5	6
Decreased		0%	67%	25%	20%	0%	15%	17%	0%	11%	30%	10%	18%	38%	20%	33%
Increased		14%	0%	38%	60%	45%	31%	50%	83%	11%	10%	40%	12%	38%	60%	33%
No Change		86%	33%	38%	20%	55%	54%	33%	17%	78%	60%	50%	71%	25%	20%	33%
Capital Liquidity, Change Over Previous Year (%)	n=	7	3	8	5	11	13	5	6	9	10	10	16	NR	NR	NR
Decreased		0%	33%	38%	20%	9%	23%	20%	17%	0%	20%	20%	25%	NR	NR	NR
Increased		29%	0%	50%	40%	55%	38%	60%	33%	33%	0%	40%	25%	NR	NR	NR
No Change		71%	67%	13%	40%	36%	38%	20%	50%	67%	80%	40%	50%	NR	NR	NR
Capital-Constrained (%)	n=	7	3	8	5	10	13	6	6	9	9	9	15	8	5	6
Both		0%	0%	13%	0%	0%	8%	0%	0%	0%	0%	0%	0%	0%	0%	17%
Debt		0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	20%	0%
Equity		0%	33%	38%	0%	30%	8%	17%	17%	22%	11%	33%	13%	38%	20%	17%
Neither		100%	67%	50%	100%	70%	85%	83%	83%	78%	89%	67%	87%	63%	60%	67%
Capital Shortfall During the Quarter	n=	NA	NA	NA	NR	NA	NA	NR	NR	NA	NR	NR	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)		NA	NA	NA	NR	NA	NA	NR	NR	NA	NR	NR	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)		NA	NA	NA	NR	NA	NA	NR	NR	NA	NR	NR	NR	NR	NR	NR
Average Cost of Borrowed Capital	n=	7	3	8	5	11	12	6	6	7	10	10	13	8	5	6
Decreased		14%	0%	0%	20%	0%	8%	0%	17%	14%	0%	20%	8%	13%	0%	17%
Increased		0%	0%	13%	0%	0%	17%	0%	0%	0%	0%	0%	0%	0%	0%	0%
No Change		86%	100%	88%	80%	100%	75%	100%	83%	86%	100%	80%	92%	88%	100%	83%

Table III. Results by Financing Sector

Portfolio Quality

III D. All Consumer		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Average Loan Loss Reserve (%)	n=	5	NA	7	5	11	13	5	5	6	7	8	NR	NR	NR	NR
Loan Loss Reserve		4.4%	NA	2.0%	1.0%	3.8%	4.3%	2.6%	1.3%	7.6%	2.0%	2.6%	NR	NR	NR	NR
Average Portfolio-at-Risk	n=	5	NA	7	5	11	13	5	5	6	7	8	15	7	4	NA
31-60 days		3.7%	NA	1.5%	3.9%	1.2%	1.7%	4.1%	4.9%	1.5%	4.7%	4.2%	4.8%	3.0%	1.9%	NA
61-90 days		1.6%	NA	3.6%	1.9%	1.8%	1.0%	1.9%	2.1%	0.9%	3.9%	1.4%	1.5%	2.4%	2.9%	NA
90+ days		2.1%	NA	2.6%	2.3%	0.3%	1.7%	3.1%	2.1%	4.0%	2.5%	1.0%	4.4%	1.7%	1.1%	NA
Total		7.5%	NA	7.7%	8.1%	3.3%	4.4%	9.0%	9.1%	6.4%	11.0%	6.6%	10.6%	7.1%	5.9%	NA
Average Non-Accruals (%)	n=	5	NA	7	4	11	13	NA	3	4	6	NR	NR	NR	NR	NR
Non-Accruals		0.0%	NA	0.7%	0.7%	0.0%	0.1%	NA	0.0%	0.0%	0.0%	NR	NR	NR	NR	NR
Average Loans Restructured (%)	n=	5	NA	7	4	11	13	NA	3	4	6	NR	NR	NR	NR	NR
Loans Restructured		1.9%	NA	0.3%	0.7%	0.2%	4.0%	NA	0.3%	0.0%	3.1%	NR	NR	NR	NR	NR
Average Net Charge-Offs (%)	n=	5	NA	7	5	11	13	5	5	6	7	8	15	7	4	NA
Net Charge-Offs		0.1%	NA	0.3%	0.7%	0.2%	0.2%	0.9%	0.6%	1.6%	0.4%	2.4%	1.4%	1.0%	0.3%	NA
Loan Loss Reserve Ratio (%)	n=	5	3	8	5	11	12	5	5	9	10	10	17	8	5	6
Decreased		20%	100%	50%	60%	27%	58%	0%	0%	22%	10%	10%	24%	13%	0%	17%
Increased		20%	0%	25%	20%	45%	33%	60%	80%	33%	30%	40%	41%	50%	40%	67%
No Change		60%	0%	25%	20%	27%	8%	40%	20%	44%	60%	50%	35%	38%	60%	17%
Delinquency Rate (%)	n=	5	3	8	5	11	12	5	5	9	10	10	17	8	5	6
Decreased		60%	100%	50%	20%	45%	58%	20%	0%	33%	30%	30%	18%	25%	40%	17%
Increased		20%	0%	13%	20%	18%	25%	60%	60%	22%	30%	30%	41%	13%	0%	50%
No Change		20%	0%	38%	60%	36%	17%	20%	40%	44%	40%	40%	41%	63%	60%	33%
Delinquency Rate, Change from Previous Year (%)	n=	5	3	8	5	11	12	5	5	9	10	10	17	NR	NR	NR
Decreased		40%	33%	75%	20%	55%	58%	40%	0%	22%	20%	20%	18%	NR	NR	NR
Increased		40%	33%	13%	40%	36%	25%	60%	100%	33%	40%	60%	41%	NR	NR	NR
No Change		20%	33%	13%	40%	9%	17%	0%	0%	44%	40%	20%	41%	NR	NR	NR
Number of Loans/Investments in Workout (%)	n=	5	3	8	5	9	12	5	5	9	10	9	17	7	5	6
Decreased		40%	33%	25%	20%	0%	0%	0%	0%	0%	0%	0%	12%	14%	0%	17%
Increased		0%	33%	13%	0%	22%	33%	40%	0%	22%	10%	44%	41%	57%	20%	50%
No Change		60%	33%	63%	80%	78%	67%	60%	100%	78%	90%	56%	47%	29%	80%	33%
Number of Loans Given Term Extensions (%)	n=	5	3	8	5	11	12	5	5	9	10	10	17	8	5	6
Decreased		20%	33%	13%	20%	9%	0%	0%	0%	0%	0%	0%	6%	0%	0%	0%
Increased		20%	0%	13%	0%	18%	33%	0%	20%	11%	20%	60%	29%	63%	20%	67%
No Change		60%	67%	75%	80%	73%	67%	100%	80%	89%	80%	40%	65%	38%	80%	33%

Table III. Results by Financing Sector

Outlook

III D. All Consumer		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Expected Demand for Financing(%)	n=	5	3	8	5	10	12	5	5	9	9	10	14	7	4	5
Decrease		0%	0%	0%	0%	0%	8%	0%	20%	0%	0%	0%	14%	0%	25%	0%
Increase		100%	100%	63%	100%	60%	50%	60%	40%	67%	44%	50%	36%	29%	25%	60%
No Change		0%	0%	38%	0%	40%	42%	40%	40%	33%	56%	50%	50%	71%	50%	40%
Projected Financing Next Year (if no Capital Constraints)	n=	5	NA	7	5	8	11	NA	5	6	7	NR	NR	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 28	NA	\$ 338	\$ 111	\$ 77	\$ 127	NA	\$ 13	\$ 136	\$ 4	NR	NR	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 5.5	NA	\$ 48.3	\$ 22.1	\$ 9.6	\$ 11.5	NA	\$ 2.5	\$ 22.6	\$ 0.6	NR	NR	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	4	NA	6	3	6	4	NA	NA	3	NR	NR	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 6	NA	\$ 51	\$ 10	\$ 7	\$ 5	NA	NA	\$ 1	NR	NR	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 1.6	NA	\$ 8.5	\$ 3.4	\$ 1.2	\$ 1.3	NA	NA	\$ 0.2	NR	NR	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	5	3	8	5	11	12	4	5	9	10	10	14	8	4	5
Deteriorate		0%	0%	0%	0%	0%	8%	0%	0%	0%	0%	0%	0%	13%	25%	40%
Improve		60%	0%	88%	60%	55%	58%	50%	20%	44%	50%	60%	43%	38%	25%	0%
No Change		40%	100%	13%	40%	45%	33%	50%	80%	56%	50%	40%	57%	50%	50%	60%
Days Cash on Hand (%)	n=	7	3	8	5	11	12	6	5	9	9	10	12	NR	NR	NR
0-90 days		0%	0%	25%	20%	27%	25%	17%	20%	11%	22%	40%	8%	NR	NR	NR
91-180 days		57%	67%	13%	20%	36%	33%	17%	20%	44%	33%	0%	58%	NR	NR	NR
181-365 days		0%	33%	13%	20%	18%	17%	17%	20%	11%	22%	20%	0%	NR	NR	NR
greater than 365		43%	0%	50%	40%	18%	25%	50%	40%	33%	22%	40%	33%	NR	NR	NR
Anticipate a Decline in Unrestricted Net Assets in Current FY (%)	n=	5	3	8	5	11	11	5	5	9	8	10	14	7	4	6
No		100%	100%	88%	80%	100%	91%	80%	60%	89%	75%	90%	64%	71%	25%	33%
Yes		0%	0%	13%	20%	0%	9%	20%	40%	11%	25%	10%	36%	29%	75%	67%

Table III. Results by Financing Sector

Demand, Originations and Capital

III E. All Housing to Individuals		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Number of Financing Applications Received (%)	n=	14	17	22	14	17	19	18	17	16	13	15	17	18	13	17
Decreased		21%	24%	32%	29%	35%	21%	44%	35%	38%	31%	33%	29%	17%	31%	35%
Increased		50%	71%	45%	57%	41%	47%	33%	29%	50%	38%	40%	41%	61%	54%	47%
No Change		29%	6%	23%	14%	24%	32%	22%	35%	13%	31%	27%	29%	22%	15%	18%
Number of Financing Applications Received, Change Over Previous Year (%)	n=	14	17	22	14	17	19	17	17	16	12	14	17	NR	NR	NR
Decreased		21%	12%	23%	14%	35%	26%	35%	59%	50%	17%	21%	18%	NR	NR	NR
Increased		64%	71%	55%	86%	47%	47%	41%	12%	25%	42%	43%	59%	NR	NR	NR
No Change		14%	18%	23%	0%	18%	26%	24%	29%	25%	42%	36%	24%	NR	NR	NR
Number of Loans/Investments Originated (%)	n=	14	17	22	14	17	19	18	17	16	13	15	16	17	13	18
Decreased		0%	41%	32%	21%	35%	26%	44%	47%	31%	46%	27%	31%	24%	46%	28%
Increased		71%	47%	50%	50%	47%	37%	39%	18%	50%	23%	27%	44%	41%	38%	50%
No Change		29%	12%	18%	29%	18%	37%	17%	35%	19%	31%	47%	25%	35%	15%	22%
Number of Loans/Investments Originated, Change Over Previous Year (%)	n=	14	17	22	14	17	19	17	17	16	12	15	17	NR	NR	NR
Decreased		21%	12%	23%	21%	29%	37%	53%	53%	50%	25%	27%	29%	NR	NR	NR
Increased		57%	71%	59%	71%	47%	47%	29%	6%	19%	25%	27%	53%	NR	NR	NR
No Change		21%	18%	18%	7%	24%	16%	18%	41%	31%	50%	47%	18%	NR	NR	NR
Ability to Access Capital (%)	n=	12	17	18	9	12	16	16	14	12	10	12	14	10	10	14
Decreased		17%	6%	6%	0%	17%	6%	13%	14%	17%	10%	0%	43%	40%	50%	64%
Increased		17%	53%	17%	22%	17%	13%	6%	50%	25%	30%	25%	21%	10%	20%	7%
No Change		67%	41%	78%	78%	67%	81%	81%	36%	58%	60%	75%	36%	50%	30%	29%
Ability to Access Capital, Change from Previous Year (%)	n=	12	13	21	10	13	16	15	14	12	11	12	16	NR	NR	NR
Decreased		8%	15%	14%	20%	31%	19%	7%	14%	17%	0%	8%	44%	NR	NR	NR
Increased		25%	54%	24%	20%	15%	19%	40%	36%	42%	45%	25%	19%	NR	NR	NR
No Change		67%	31%	62%	60%	54%	63%	53%	50%	42%	55%	67%	38%	NR	NR	NR
Capital Liquidity (%)	n=	14	17	21	14	16	18	18	17	16	13	15	17	17	13	18
Decreased		14%	12%	38%	43%	19%	17%	17%	29%	25%	8%	13%	35%	35%	38%	56%
Increased		36%	47%	19%	29%	31%	17%	17%	41%	19%	31%	40%	29%	18%	31%	28%
No Change		50%	41%	43%	29%	50%	67%	67%	29%	56%	62%	47%	35%	47%	31%	17%
Capital Liquidity, Change Over Previous Year (%)	n=	14	17	22	14	17	18	17	16	16	12	15	17	NR	NR	NR
Decreased		21%	12%	27%	43%	35%	11%	29%	31%	31%	17%	33%	35%	NR	NR	NR
Increased		29%	47%	32%	29%	35%	28%	41%	25%	25%	33%	40%	35%	NR	NR	NR
No Change		50%	41%	41%	29%	29%	61%	29%	44%	44%	50%	27%	29%	NR	NR	NR
Capital-Constrained (%)	n=	14	16	22	14	17	18	17	17	15	13	14	17	18	13	18
Both		14%	6%	9%	7%	0%	0%	12%	6%	0%	23%	29%	35%	22%	15%	22%
Debt		0%	6%	5%	7%	6%	6%	0%	6%	13%	8%	14%	12%	17%	23%	39%
Equity		14%	13%	5%	21%	18%	6%	6%	12%	13%	8%	14%	18%	28%	15%	0%
Neither		71%	75%	82%	64%	76%	89%	82%	76%	73%	62%	43%	35%	33%	46%	39%
Capital Shortfall During the Quarter	n=	NA	4	5	NA	4	NA	3	4	NA	NA	NR	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)		NA	\$ 8.2	\$ 18.9	NA	\$ 1.0	NA	\$ 1.5	\$ 11.8	NA	NA	NR	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)		NA	\$ 2.1	\$ 3.8	NA	\$ 0.3	NA	\$ 0.5	\$ 2.9	NA	NA	NR	NR	NR	NR	NR
Average Cost of Borrowed Capital	n=	13	16	22	13	16	18	18	17	16	11	15	17	17	13	17
Decreased		15%	0%	5%	15%	13%	11%	6%	18%	25%	9%	20%	0%	0%	31%	12%
Increased		0%	6%	5%	0%	13%	0%	11%	0%	6%	18%	13%	6%	12%	8%	18%
No Change		85%	94%	91%	85%	75%	89%	83%	82%	69%	73%	67%	94%	88%	62%	71%

Table III. Results by Financing Sector

Portfolio Quality

III E. All Housing to Individuals		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Average Loan Loss Reserve (%)	n=	11	17	21	12	15	15	14	15	13	11	12	NR	NR	NR	NR
Loan Loss Reserve		6.3%	9.9%	5.5%	4.3%	5.9%	6.0%	8.9%	7.1%	5.6%	4.3%	3.4%	NR	NR	NR	NR
Average Portfolio-at-Risk	n=	11	17	21	12	15	15	14	15	13	11	12	12	12	11	15
31-60 days		3.5%	4.9%	3.4%	2.1%	3.5%	4.1%	3.5%	2.9%	4.3%	4.6%	2.7%	2.2%	8.8%	1.6%	4.3%
61-90 days		1.9%	2.5%	1.4%	1.3%	0.5%	0.8%	1.3%	1.2%	1.9%	3.7%	1.5%	1.4%	3.8%	1.0%	3.0%
90+ days		2.8%	4.5%	3.9%	4.3%	3.4%	4.9%	8.7%	5.4%	6.2%	6.0%	4.6%	6.8%	5.8%	1.8%	5.4%
Total		8.2%	11.9%	8.7%	7.7%	7.4%	9.7%	13.4%	9.6%	12.4%	14.3%	8.8%	10.4%	18.4%	4.3%	12.7%
Average Non-Accruals (%)	n=	11	14	20	10	15	15	9	14	10	7	NR	NR	NR	NR	NR
Non-Accruals		0.1%	3.5%	0.3%	0.1%	0.1%	27.8%	0.2%	0.0%	0.0%	0.0%	NR	NR	NR	NR	NR
Average Loans Restructured (%)	n=	11	14	20	10	15	15	9	14	10	7	NR	NR	NR	NR	NR
Loans Restructured		1.3%	3.3%	2.0%	0.1%	0.3%	0.3%	2.0%	1.9%	1.0%	0.6%	NR	NR	NR	NR	NR
Average Net Charge-Offs (%)	n=	11	17	21	12	15	15	14	15	13	11	12	12	12	11	15
Net Charge-Offs		0.1%	0.2%	0.4%	0.8%	0.2%	0.5%	0.7%	0.4%	0.7%	2.0%	0.5%	0.3%	0.1%	0.1%	1.7%
Loan Loss Reserve Ratio (%)	n=	14	16	22	14	17	17	18	16	16	13	15	17	18	13	18
Decreased		14%	25%	14%	29%	12%	24%	22%	38%	25%	8%	7%	12%	0%	8%	11%
Increased		14%	38%	27%	21%	35%	29%	22%	31%	38%	38%	33%	24%	22%	38%	22%
No Change		71%	38%	59%	50%	53%	47%	56%	31%	38%	54%	60%	65%	78%	54%	67%
Delinquency Rate (%)	n=	14	16	21	14	17	17	18	15	16	13	15	17	17	13	18
Decreased		36%	44%	29%	29%	41%	47%	50%	27%	31%	15%	20%	18%	12%	38%	6%
Increased		36%	31%	29%	50%	24%	18%	33%	27%	50%	62%	47%	47%	41%	46%	61%
No Change		29%	25%	43%	21%	35%	35%	17%	47%	19%	23%	33%	35%	47%	15%	33%
Delinquency Rate, Change from Previous Year (%)	n=	14	16	22	14	17	16	18	15	16	12	15	17	NR	NR	NR
Decreased		43%	50%	23%	29%	35%	63%	33%	27%	31%	17%	13%	29%	NR	NR	NR
Increased		14%	25%	45%	57%	29%	25%	50%	27%	63%	67%	67%	41%	NR	NR	NR
No Change		43%	25%	32%	14%	35%	13%	17%	47%	6%	17%	20%	29%	NR	NR	NR
Number of Loans/Investments in Workout (%)	n=	13	15	22	14	17	17	17	15	16	13	15	17	17	13	17
Decreased		23%	20%	5%	14%	24%	6%	6%	27%	13%	8%	0%	0%	6%	15%	12%
Increased		0%	40%	32%	36%	0%	18%	59%	7%	19%	46%	53%	41%	47%	31%	47%
No Change		77%	40%	64%	50%	76%	76%	35%	67%	69%	46%	47%	59%	47%	54%	41%
Number of Loans Given Term Extensions (%)	n=	13	16	22	14	16	17	17	15	16	13	15	17	17	13	18
Decreased		15%	0%	0%	7%	6%	6%	0%	13%	25%	8%	0%	0%	0%	0%	0%
Increased		0%	19%	27%	21%	0%	12%	29%	7%	13%	31%	33%	24%	29%	31%	28%
No Change		85%	81%	73%	71%	94%	82%	71%	80%	63%	62%	67%	76%	71%	69%	72%

Table III. Results by Financing Sector

Outlook

III E. All Housing to Individuals		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Expected Demand for Financing(%)	n=	14	17	22	13	17	18	18	17	16	13	14	17	16	12	18
Decrease		0%	0%	9%	8%	0%	0%	6%	18%	6%	15%	0%	6%	0%	8%	11%
Increase		71%	82%	64%	31%	65%	78%	78%	53%	56%	62%	50%	71%	69%	83%	78%
No Change		29%	18%	27%	62%	35%	22%	17%	29%	38%	23%	50%	24%	31%	8%	11%
Projected Financing Next Year (if no Capital Constraints)	n=	13	16	22	14	16	14	14	14	15	12	NR	NR	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 142	\$ 158	\$ 213	\$ 202	\$ 110	\$ 229	\$ 146	\$ 226	\$ 282	\$ 29	NR	NR	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 10.9	\$ 9.9	\$ 9.7	\$ 14.5	\$ 6.9	\$ 16.3	\$ 10.4	\$ 16.1	\$ 18.8	\$ 2.4	NR	NR	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	8	13	19	12	13	13	10	13	13	NR	NR	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 14	\$ 26	\$ 73	\$ 71	\$ 17	\$ 160	\$ 73	\$ 120	\$ 75	NR	NR	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 1.8	\$ 2.0	\$ 3.8	\$ 6.0	\$ 1.3	\$ 12.3	\$ 7.3	\$ 9.3	\$ 5.8	NR	NR	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	14	17	21	14	17	17	18	17	16	13	15	17	18	12	18
Deteriorate		7%	12%	14%	21%	12%	12%	17%	6%	6%	15%	33%	18%	44%	17%	50%
Improve		50%	41%	48%	36%	35%	35%	33%	47%	50%	38%	27%	41%	17%	50%	28%
No Change		43%	47%	38%	43%	53%	53%	50%	47%	44%	46%	40%	41%	39%	33%	22%
Days Cash on Hand (%)	n=	14	17	22	14	17	18	18	17	16	13	15	17	NR	NR	NR
0-90 days		0%	6%	23%	36%	18%	17%	11%	12%	19%	31%	33%	12%	NR	NR	NR
91-180 days		57%	41%	41%	29%	35%	33%	50%	53%	44%	46%	40%	59%	NR	NR	NR
181-365 days		14%	24%	18%	14%	29%	33%	28%	18%	19%	15%	20%	24%	NR	NR	NR
greater than 365		29%	29%	18%	21%	18%	17%	11%	18%	19%	8%	7%	6%	NR	NR	NR
Anticipate a Decline in Unrestricted Net Assets in Current FY (%)	n=	14	17	22	14	17	16	18	17	15	13	15	16	17	12	18
No		86%	82%	73%	86%	71%	88%	94%	88%	60%	62%	60%	75%	47%	58%	50%
Yes		14%	18%	27%	14%	29%	13%	6%	12%	40%	38%	40%	25%	53%	42%	50%

Table III. Results by Financing Sector

Demand, Originations and Capital

III F. All Housing to Organizations		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Number of Financing Applications Received (%)	n=	31	28	33	29	35	31	30	26	34	24	31	33	29	21	33
Decreased		13%	21%	21%	21%	29%	35%	40%	35%	6%	25%	26%	27%	21%	24%	24%
Increased		61%	50%	58%	41%	51%	39%	37%	35%	65%	46%	42%	42%	52%	57%	52%
No Change		26%	29%	21%	38%	20%	26%	23%	31%	29%	29%	32%	30%	28%	19%	24%
Number of Financing Applications Received, Change Over Previous Year (%)	n=	31	28	33	28	35	31	30	25	34	24	31	31	NR	NR	NR
Decreased		23%	18%	27%	32%	37%	26%	17%	32%	24%	42%	29%	39%	NR	NR	NR
Increased		55%	54%	64%	50%	51%	65%	70%	44%	53%	46%	48%	42%	NR	NR	NR
No Change		23%	29%	9%	18%	11%	10%	13%	24%	24%	13%	23%	19%	NR	NR	NR
Number of Loans/Investments Originated (%)	n=	31	28	33	29	35	31	30	26	35	24	31	33	31	22	33
Decreased		19%	46%	27%	31%	26%	42%	23%	46%	11%	50%	29%	21%	13%	41%	39%
Increased		61%	32%	61%	38%	43%	29%	63%	23%	54%	21%	45%	42%	61%	23%	30%
No Change		19%	21%	12%	31%	31%	29%	13%	31%	34%	29%	26%	36%	26%	36%	30%
Number of Loans/Investments Originated, Change Over Previous Year (%)	n=	31	28	33	28	35	31	30	26	35	24	31	31	NR	NR	NR
Decreased		26%	39%	27%	25%	43%	23%	30%	35%	37%	46%	42%	39%	NR	NR	NR
Increased		61%	36%	67%	61%	43%	58%	57%	38%	37%	42%	39%	26%	NR	NR	NR
No Change		13%	25%	6%	14%	14%	19%	13%	27%	26%	13%	19%	35%	NR	NR	NR
Ability to Access Capital (%)	n=	28	26	32	27	33	29	27	23	30	21	24	28	26	15	28
Decreased		14%	15%	6%	11%	9%	17%	7%	13%	20%	19%	21%	21%	35%	27%	39%
Increased		50%	38%	38%	44%	30%	31%	30%	52%	20%	29%	38%	29%	12%	40%	21%
No Change		36%	46%	56%	44%	61%	52%	63%	35%	60%	52%	42%	50%	54%	33%	39%
Ability to Access Capital, Change from Previous Year (%)	n=	27	25	32	28	30	30	30	25	29	22	25	27	NR	NR	NR
Decreased		22%	12%	6%	11%	17%	13%	13%	12%	24%	23%	32%	33%	NR	NR	NR
Increased		56%	52%	69%	61%	33%	47%	63%	60%	41%	41%	40%	30%	NR	NR	NR
No Change		22%	36%	25%	29%	50%	40%	23%	28%	34%	36%	28%	37%	NR	NR	NR
Capital Liquidity (%)	n=	31	28	33	29	35	31	30	26	35	24	31	32	31	22	33
Decreased		32%	11%	27%	14%	26%	42%	33%	27%	51%	38%	35%	25%	48%	32%	33%
Increased		39%	46%	58%	55%	34%	29%	47%	46%	17%	38%	32%	34%	13%	45%	33%
No Change		29%	43%	15%	31%	40%	29%	20%	27%	31%	25%	32%	41%	39%	23%	33%
Capital Liquidity, Change Over Previous Year (%)	n=	31	28	33	28	34	31	30	26	35	24	31	31	NR	NR	NR
Decreased		19%	14%	12%	25%	41%	48%	37%	31%	37%	38%	45%	39%	NR	NR	NR
Increased		65%	71%	73%	57%	41%	42%	53%	58%	46%	50%	42%	29%	NR	NR	NR
No Change		16%	14%	15%	18%	18%	10%	10%	12%	17%	13%	13%	32%	NR	NR	NR
Capital-Constrained (%)	n=	31	28	33	29	35	31	30	26	35	24	31	32	31	22	33
Both		10%	0%	3%	10%	17%	13%	7%	19%	23%	25%	19%	28%	26%	41%	21%
Debt		6%	0%	3%	0%	0%	0%	3%	4%	3%	0%	13%	16%	23%	18%	18%
Equity		10%	7%	12%	10%	9%	10%	10%	4%	6%	8%	16%	16%	13%	9%	21%
Neither		74%	93%	82%	79%	74%	77%	80%	73%	69%	67%	52%	41%	39%	32%	39%
Capital Shortfall During the Quarter	n=	5	NR	4	4	6	6	4	3	6	3	NR	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)		\$ 36.2	NR	\$ 13.1	\$ 27.0	\$ 56.0	\$ 8.0	\$ 10.3	\$ 4.5	\$ 40.7	\$ 5.0	NR	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)		\$ 7.2	NR	\$ 3.3	\$ 6.8	\$ 9.3	\$ 1.3	\$ 2.6	\$ 1.5	\$ 6.8	\$ 1.7	NR	NR	NR	NR	NR
Average Cost of Borrowed Capital	n=	31	28	33	29	35	31	30	26	35	24	31	33	31	22	33
Decreased		23%	29%	24%	21%	11%	23%	27%	12%	11%	17%	16%	18%	19%	14%	24%
Increased		16%	14%	21%	14%	6%	16%	10%	12%	14%	13%	23%	12%	19%	23%	15%
No Change		61%	57%	55%	66%	83%	61%	63%	77%	74%	71%	61%	70%	61%	64%	61%

Table III. Results by Financing Sector

Portfolio Quality

III F. All Housing to Organizations		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Average Loan Loss Reserve (%)	n=	23	22	32	27	33	30	28	24	24	23	30	NR	NR	NR	NR
Loan Loss Reserve		9.8%	7.1%	6.2%	9.5%	8.7%	9.1%	10.3%	10.1%	10.0%	9.9%	7.3%	NR	NR	NR	NR
Average Portfolio-at-Risk	n=	23	22	32	27	33	30	28	24	24	23	30	29	29	22	30
31-60 days		0.7%	0.8%	0.8%	0.5%	0.4%	1.4%	1.2%	1.1%	1.6%	0.4%	1.4%	1.6%	1.0%	2.1%	1.4%
61-90 days		0.7%	0.6%	0.3%	0.3%	0.8%	1.3%	0.4%	0.3%	1.4%	1.2%	1.4%	0.3%	0.8%	1.7%	1.0%
90+ days		1.6%	1.6%	2.1%	3.8%	3.4%	2.9%	2.6%	4.3%	6.3%	7.5%	3.3%	5.8%	5.8%	5.7%	4.6%
Total		2.9%	3.0%	3.2%	4.6%	4.7%	5.6%	4.1%	5.7%	9.3%	9.1%	6.1%	7.8%	7.6%	9.6%	6.9%
Average Non-Accruals (%)	n=	22	20	29	27	33	30	27	22	23	19	NR	NR	NR	NR	NR
Non-Accruals		1.2%	1.3%	1.1%	1.8%	1.7%	1.5%	1.8%	2.8%	2.3%	0.4%	NR	NR	NR	NR	NR
Average Loans Restructured (%)	n=	22	20	29	27	33	30	27	22	23	19	NR	NR	NR	NR	NR
Loans Restructured		9.6%	9.5%	7.7%	7.1%	7.7%	8.6%	14.2%	12.0%	5.7%	2.5%	NR	NR	NR	NR	NR
Average Net Charge-Offs (%)	n=	23	22	32	27	33	30	28	24	24	23	30	29	29	22	30
Net Charge-Offs		0.1%	0.1%	1.0%	1.1%	0.1%	0.3%	0.5%	0.7%	0.5%	0.3%	1.0%	0.1%	0.4%	0.5%	0.2%
Loan Loss Reserve Ratio (%)	n=	30	27	33	29	34	30	30	26	35	23	31	33	31	22	33
Decreased		17%	15%	33%	41%	29%	27%	20%	42%	31%	26%	29%	12%	23%	14%	9%
Increased		33%	37%	30%	38%	35%	33%	33%	19%	29%	39%	29%	48%	39%	50%	52%
No Change		50%	48%	36%	21%	35%	40%	47%	38%	40%	35%	42%	39%	39%	36%	39%
Delinquency Rate (%)	n=	30	27	33	29	35	31	30	25	35	24	30	33	31	22	33
Decreased		30%	41%	36%	41%	34%	39%	37%	36%	34%	42%	33%	18%	35%	18%	12%
Increased		27%	22%	27%	21%	14%	29%	30%	28%	20%	25%	37%	24%	19%	41%	45%
No Change		43%	37%	36%	38%	51%	32%	33%	36%	46%	33%	30%	58%	45%	41%	42%
Delinquency Rate, Change from Previous Year (%)	n=	30	27	33	28	35	31	30	25	35	24	31	31	NR	NR	NR
Decreased		33%	48%	52%	46%	34%	48%	57%	52%	43%	38%	23%	29%	NR	NR	NR
Increased		30%	26%	15%	25%	26%	29%	17%	24%	34%	38%	55%	35%	NR	NR	NR
No Change		37%	26%	33%	29%	40%	23%	27%	24%	23%	25%	23%	35%	NR	NR	NR
Number of Loans/Investments in Workout (%)	n=	30	27	32	28	34	31	29	25	33	24	31	33	31	22	33
Decreased		17%	7%	22%	21%	15%	23%	34%	36%	9%	21%	13%	15%	10%	18%	3%
Increased		7%	15%	13%	14%	3%	23%	21%	24%	36%	33%	52%	33%	48%	45%	55%
No Change		77%	78%	66%	64%	82%	55%	45%	40%	55%	46%	35%	52%	42%	36%	42%
Number of Loans Given Term Extensions (%)	n=	30	27	33	29	35	29	30	24	35	24	31	32	31	22	33
Decreased		33%	26%	21%	17%	26%	10%	23%	21%	20%	25%	13%	16%	13%	23%	9%
Increased		7%	22%	27%	24%	17%	34%	27%	29%	31%	38%	48%	28%	58%	50%	55%
No Change		60%	52%	52%	59%	57%	55%	50%	50%	49%	38%	39%	56%	29%	27%	36%

Table III. Results by Financing Sector

Outlook

III F. All Housing to Organizations		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Expected Demand for Financing(%)	n=	30	28	33	29	35	31	30	26	34	24	31	30	31	22	33
Decrease		0%	0%	3%	3%	0%	3%	0%	4%	3%	0%	10%	7%	10%	5%	9%
Increase		77%	79%	67%	79%	71%	58%	67%	65%	71%	71%	77%	60%	61%	68%	67%
No Change		23%	21%	30%	17%	29%	39%	33%	31%	26%	29%	13%	33%	29%	27%	24%
Projected Financing Next Year (if no Capital Constraints)	n=	29	26	30	27	32	29	29	23	33	17	NR	NR	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 778	\$ 669	\$ 770	\$ 750	\$ 790	\$ 656	\$ 673	\$ 373	\$ 672	\$ 76	NR	NR	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 26.8	\$ 25.7	\$ 25.7	\$ 27.8	\$ 24.7	\$ 22.6	\$ 23.2	\$ 16.2	\$ 20.3	\$ 4.4	NR	NR	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	21	18	21	21	24	24	19	16	20	NR	NR	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 177	\$ 179	\$ 234	\$ 222	\$ 195	\$ 189	\$ 121	\$ 75	\$ 138	NR	NR	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 8.4	\$ 10.0	\$ 11.1	\$ 10.5	\$ 8.1	\$ 7.9	\$ 6.4	\$ 4.7	\$ 6.9	NR	NR	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	30	28	33	28	35	30	30	26	35	24	31	30	30	22	33
Deteriorate		7%	7%	6%	11%	6%	13%	10%	4%	6%	4%	23%	23%	17%	32%	39%
Improve		27%	18%	39%	25%	29%	27%	43%	54%	37%	54%	35%	27%	27%	18%	24%
No Change		67%	75%	55%	64%	66%	60%	47%	42%	57%	42%	42%	50%	57%	50%	36%
Days Cash on Hand (%)	n=	31	28	33	28	35	31	30	26	34	22	30	27	NR	NR	NR
0-90 days		3%	0%	3%	4%	3%	0%	0%	0%	9%	5%	7%	11%	NR	NR	NR
91-180 days		16%	14%	12%	11%	17%	16%	20%	4%	12%	9%	17%	19%	NR	NR	NR
181-365 days		39%	32%	36%	36%	37%	35%	30%	38%	29%	59%	30%	33%	NR	NR	NR
greater than 365		42%	54%	48%	50%	43%	48%	50%	58%	50%	27%	47%	37%	NR	NR	NR
Anticipate a Decline in Unrestricted Net Assets in Current FY (%)	n=	30	28	33	29	35	31	30	26	35	24	31	29	29	21	32
No		97%	89%	88%	93%	91%	87%	83%	85%	69%	79%	81%	69%	62%	71%	63%
Yes		3%	11%	12%	7%	9%	13%	17%	15%	31%	21%	19%	31%	38%	29%	38%

Table III. Results by Financing Sector

Demand, Originations and Capital

III G. All Microenterprise		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Number of Financing Applications Received (%)	n=	18	15	19	14	17	26	16	23	17	18	16	13	20	12	22
Decreased		17%	33%	42%	21%	24%	42%	31%	22%	29%	17%	50%	15%	10%	8%	9%
Increased		61%	53%	47%	64%	53%	35%	50%	61%	65%	61%	44%	69%	80%	75%	77%
No Change		22%	13%	11%	14%	24%	23%	19%	17%	6%	22%	6%	15%	10%	17%	14%
Number of Financing Applications Received, Change Over Previous Year (%)	n=	18	15	19	14	17	26	16	23	17	18	16	13	NR	NR	NR
Decreased		39%	13%	53%	36%	35%	38%	25%	22%	29%	11%	19%	23%	NR	NR	NR
Increased		50%	60%	42%	64%	53%	42%	56%	74%	59%	61%	81%	77%	NR	NR	NR
No Change		11%	27%	5%	0%	12%	19%	19%	4%	12%	28%	0%	0%	NR	NR	NR
Number of Loans/Investments Originated (%)	n=	18	15	19	14	17	26	16	23	17	18	16	13	20	13	21
Decreased		22%	40%	53%	21%	24%	50%	31%	17%	24%	33%	31%	15%	20%	38%	24%
Increased		56%	53%	47%	71%	65%	35%	38%	65%	59%	50%	31%	62%	50%	46%	67%
No Change		22%	7%	0%	7%	12%	15%	31%	17%	18%	17%	38%	23%	30%	15%	10%
Number of Loans/Investments Originated, Change Over Previous Year (%)	n=	18	15	19	14	17	26	16	23	17	18	16	13	NR	NR	NR
Decreased		33%	27%	47%	7%	35%	31%	38%	39%	18%	39%	13%	15%	NR	NR	NR
Increased		61%	67%	47%	93%	59%	50%	50%	52%	71%	39%	69%	69%	NR	NR	NR
No Change		6%	7%	5%	0%	6%	19%	13%	9%	12%	22%	19%	15%	NR	NR	NR
Ability to Access Capital (%)	n=	16	15	18	13	17	21	13	18	13	15	10	8	15	9	19
Decreased		0%	13%	0%	0%	6%	19%	0%	11%	0%	7%	30%	25%	27%	11%	32%
Increased		25%	33%	39%	38%	29%	29%	23%	28%	8%	33%	0%	25%	27%	67%	32%
No Change		75%	53%	61%	62%	65%	52%	77%	61%	92%	60%	70%	50%	47%	22%	37%
Ability to Access Capital, Change from Previous Year (%)	n=	16	15	18	12	16	22	14	18	14	16	10	9	NR	NR	NR
Decreased		13%	7%	0%	0%	6%	14%	7%	6%	7%	13%	40%	22%	NR	NR	NR
Increased		50%	33%	39%	58%	25%	41%	57%	50%	57%	38%	20%	44%	NR	NR	NR
No Change		38%	60%	61%	42%	69%	45%	36%	44%	36%	50%	40%	33%	NR	NR	NR
Capital Liquidity (%)	n=	18	15	19	14	17	25	15	21	16	17	16	13	20	13	22
Decreased		28%	40%	16%	14%	12%	28%	33%	24%	25%	24%	25%	23%	55%	23%	45%
Increased		33%	20%	32%	57%	59%	32%	40%	38%	44%	35%	31%	38%	15%	38%	23%
No Change		39%	40%	53%	29%	29%	40%	27%	38%	31%	41%	44%	38%	30%	38%	32%
Capital Liquidity, Change Over Previous Year (%)	n=	18	15	19	14	17	24	15	22	16	18	16	13	NR	NR	NR
Decreased		28%	40%	16%	7%	29%	13%	13%	23%	25%	22%	19%	31%	NR	NR	NR
Increased		44%	33%	42%	64%	59%	50%	60%	59%	50%	56%	44%	15%	NR	NR	NR
No Change		28%	27%	42%	29%	12%	38%	27%	18%	25%	22%	38%	54%	NR	NR	NR
Capital-Constrained (%)	n=	17	15	19	14	17	26	16	23	17	18	16	13	20	13	22
Both		0%	0%	0%	0%	0%	8%	0%	9%	18%	0%	13%	8%	10%	15%	18%
Debt		0%	0%	0%	0%	0%	12%	6%	4%	0%	6%	19%	15%	20%	23%	9%
Equity		0%	0%	5%	7%	6%	4%	0%	22%	6%	11%	19%	15%	15%	15%	14%
Neither		100%	100%	95%	93%	94%	77%	94%	65%	76%	83%	50%	62%	55%	46%	59%
Capital Shortfall During the Quarter	n=	4	NA	NA	NA	NR	4	NA	6	3	NA	NR	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)		\$ 2.5	NA	NA	NA	NR	\$ 2.5	NA	\$ 1.9	\$ 1.1	NA	NR	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)		\$ 0.6	NA	NA	NA	NR	\$ 0.6	NA	\$ 0.3	\$ 0.4	NA	NR	NR	NR	NR	NR
Average Cost of Borrowed Capital	n=	18	14	18	14	17	25	15	22	17	18	15	13	20	13	22
Decreased		17%	0%	11%	7%	6%	8%	0%	0%	18%	11%	20%	8%	15%	15%	5%
Increased		6%	0%	0%	7%	0%	4%	0%	5%	0%	6%	7%	0%	5%	8%	9%
No Change		78%	100%	89%	86%	94%	88%	100%	95%	82%	83%	73%	92%	80%	77%	86%

Table III. Results by Financing Sector

Portfolio Quality

III G. All Microenterprise		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Average Loan Loss Reserve (%)	n=	14	13	18	14	16	25	15	20	14	13	13	NR	NR	NR	NR
Loan Loss Reserve		16.0%	14.5%	14.9%	14.9%	17.7%	13.6%	11.8%	14.1%	23.6%	16.9%	17.8%	NR	NR	NR	NR
Average Portfolio-at-Risk	n=	14	13	18	14	16	25	15	20	14	13	13	13	18	12	22
31-60 days		1.3%	1.7%	2.9%	1.6%	2.8%	4.1%	2.0%	2.2%	2.6%	2.6%	5.5%	3.3%	2.7%	7.3%	3.8%
61-90 days		0.4%	1.1%	1.8%	1.2%	1.2%	1.7%	1.1%	3.3%	1.5%	1.8%	2.1%	2.1%	1.5%	4.4%	2.1%
90+ days		3.3%	4.1%	4.4%	5.4%	8.1%	6.4%	6.4%	5.9%	4.5%	5.4%	8.1%	5.3%	10.1%	7.0%	10.1%
Total		5.1%	6.9%	9.0%	8.2%	12.1%	12.2%	9.5%	11.4%	8.7%	9.8%	15.6%	10.6%	14.4%	18.7%	15.9%
Average Non-Accruals (%)	n=	11	11	16	13	16	25	15	17	13	12	NR	NR	NR	NR	NR
Non-Accruals		0.8%	6.3%	0.2%	1.1%	0.5%	0.3%	0.2%	0.6%	3.5%	0.2%	NR	NR	NR	NR	NR
Average Loans Restructured (%)	n=	11	11	16	13	16	25	15	17	13	12	NR	NR	NR	NR	NR
Loans Restructured		10.4%	6.2%	23.5%	8.4%	7.6%	6.8%	8.4%	9.4%	7.1%	6.6%	NR	NR	NR	NR	NR
Average Net Charge-Offs (%)	n=	14	13	18	14	16	25	15	20	14	13	13	13	18	12	22
Net Charge-Offs		1.7%	1.1%	3.6%	0.7%	1.7%	0.6%	1.2%	1.2%	2.2%	2.1%	3.2%	2.4%	1.2%	1.1%	4.7%
Loan Loss Reserve Ratio (%)	n=	16	15	19	14	17	24	15	21	16	17	15	13	20	13	22
Decreased		25%	33%	32%	14%	41%	8%	20%	24%	13%	18%	27%	0%	10%	0%	18%
Increased		0%	20%	16%	57%	29%	46%	13%	24%	38%	35%	33%	54%	40%	69%	41%
No Change		75%	47%	53%	29%	29%	46%	67%	52%	50%	47%	40%	46%	50%	31%	41%
Delinquency Rate (%)	n=	17	15	19	14	17	26	16	22	17	18	16	13	20	13	22
Decreased		59%	53%	47%	36%	53%	65%	31%	50%	41%	44%	56%	23%	40%	23%	18%
Increased		18%	27%	47%	57%	35%	15%	44%	41%	29%	33%	44%	62%	45%	46%	50%
No Change		24%	20%	5%	7%	12%	19%	25%	9%	29%	22%	0%	15%	15%	31%	32%
Delinquency Rate, Change from Previous Year (%)	n=	16	15	19	14	17	26	16	21	17	18	16	13	NR	NR	NR
Decreased		56%	60%	53%	71%	59%	65%	31%	57%	47%	39%	44%	23%	NR	NR	NR
Increased		31%	27%	42%	29%	24%	23%	56%	29%	41%	50%	50%	62%	NR	NR	NR
No Change		13%	13%	5%	0%	18%	12%	13%	14%	12%	11%	6%	15%	NR	NR	NR
Number of Loans/Investments in Workout (%)	n=	16	15	18	14	17	25	15	22	17	18	16	13	20	13	22
Decreased		13%	20%	28%	36%	18%	16%	33%	27%	12%	6%	6%	8%	15%	15%	5%
Increased		44%	33%	33%	36%	18%	20%	27%	27%	41%	44%	69%	62%	45%	54%	68%
No Change		44%	47%	39%	29%	65%	64%	40%	45%	47%	50%	25%	31%	40%	31%	27%
Number of Loans Given Term Extensions (%)	n=	17	15	19	14	17	24	16	22	17	18	16	13	20	13	22
Decreased		12%	53%	42%	29%	24%	17%	6%	36%	18%	17%	13%	0%	5%	8%	0%
Increased		35%	0%	11%	14%	18%	17%	38%	18%	18%	33%	31%	46%	65%	54%	73%
No Change		53%	47%	47%	57%	59%	67%	56%	45%	65%	50%	56%	54%	30%	38%	27%

Table III. Results by Financing Sector

Outlook

III G. All Microenterprise		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Expected Demand for Financing(%)	n=	17	15	19	14	17	26	16	23	17	18	16	13	20	13	22
Decrease		6%	7%	5%	7%	6%	0%	13%	9%	0%	0%	19%	8%	5%	0%	0%
Increase		59%	73%	63%	64%	82%	85%	63%	61%	65%	83%	63%	77%	80%	92%	95%
No Change		35%	20%	32%	29%	12%	15%	25%	30%	35%	17%	19%	15%	15%	8%	5%
Projected Financing Next Year (if no Capital Constraints)	n=	17	15	19	14	16	23	15	20	15	14	NR	NR	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 37	\$ 46	\$ 57	\$ 43	\$ 50	\$ 58	\$ 45	\$ 57	\$ 37	\$ 8	NR	NR	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 2.2	\$ 3.1	\$ 3.0	\$ 3.1	\$ 3.1	\$ 2.5	\$ 3.0	\$ 2.9	\$ 2.5	\$ 0.6	NR	NR	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	8	9	11	8	11	15	10	11	10	NR	NR	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 17	\$ 14	\$ 20	\$ 9	\$ 17	\$ 18	\$ 12	\$ 15	\$ 8	NR	NR	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 2.1	\$ 1.5	\$ 1.8	\$ 1.1	\$ 1.5	\$ 1.2	\$ 1.2	\$ 1.3	\$ 0.8	NR	NR	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	17	15	19	13	16	26	16	23	17	18	16	13	20	13	22
Deteriorate		0%	0%	5%	15%	0%	0%	6%	4%	0%	11%	13%	8%	15%	15%	36%
Improve		47%	53%	58%	31%	31%	50%	44%	30%	59%	44%	50%	54%	50%	62%	41%
No Change		53%	47%	37%	54%	69%	50%	50%	65%	41%	44%	38%	38%	35%	23%	23%
Days Cash on Hand (%)	n=	18	15	19	14	17	24	14	22	16	18	15	13	NR	NR	NR
0-90 days		11%	27%	16%	29%	18%	13%	29%	18%	13%	28%	13%	15%	NR	NR	NR
91-180 days		61%	33%	42%	36%	47%	42%	21%	32%	31%	28%	47%	31%	NR	NR	NR
181-365 days		17%	20%	37%	36%	29%	29%	29%	23%	31%	39%	40%	46%	NR	NR	NR
greater than 365		11%	20%	5%	0%	6%	17%	21%	27%	25%	6%	0%	8%	NR	NR	NR
Anticipate a Decline in Unrestricted Net Assets in Current FY (%)	n=	17	15	18	14	16	26	15	21	15	18	16	13	20	13	20
No		88%	100%	83%	71%	81%	96%	87%	86%	100%	72%	75%	62%	70%	69%	75%
Yes		12%	0%	17%	29%	19%	4%	13%	14%	0%	28%	25%	38%	30%	31%	25%

Table IV. Results by Region

Demand, Originations and Capital

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

Table IV. Results by Region

Portfolio Quality

IV A. All Midwest CDFIs		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Average Loan Loss Reserve (%)	n=	15	22	27	22	23	34	24	25	23	20	23	NR	NR	NR	NR
Loan Loss Reserve		16.4%	10.6%	7.9%	11.4%	11.7%	7.3%	8.9%	11.6%	11.2%	9.3%	8.5%	NR	NR	NR	NR
Average Portfolio-at-Risk	n=	15	22	27	22	23	34	24	25	23	20	23	23	28	23	20
31-60 days		3.2%	1.7%	1.2%	2.1%	0.7%	4.4%	3.0%	2.5%	6.7%	3.7%	1.2%	2.2%	3.4%	2.9%	2.6%
61-90 days		3.3%	1.2%	0.9%	0.5%	1.5%	2.1%	0.9%	1.0%	1.0%	1.9%	1.9%	0.7%	1.5%	2.1%	2.1%
90+ days		4.4%	3.4%	3.7%	6.8%	6.3%	4.2%	6.6%	4.2%	5.5%	5.9%	4.8%	6.9%	3.4%	3.6%	5.3%
Total		10.9%	6.2%	5.8%	9.4%	8.5%	10.7%	10.4%	7.7%	13.2%	11.6%	7.9%	9.9%	8.3%	8.5%	10.0%
Average Non-Accruals (%)	n=	14	18	22	21	23	34	22	24	19	15	NR	NR	NR	NR	NR
Non-Accruals		0.1%	4.1%	0.4%	0.2%	0.6%	0.3%	0.9%	1.1%	1.4%	0.2%	NR	NR	NR	NR	NR
Average Loans Restructured (%)	n=	14	18	22	21	23	34	22	24	19	15	NR	NR	NR	NR	NR
Loans Restructured		7.8%	3.9%	16.8%	4.8%	8.0%	3.7%	7.4%	7.7%	3.4%	6.2%	NR	NR	NR	NR	NR
Average Net Charge-Offs (%)	n=	15	22	27	22	23	34	24	25	23	20	23	23	28	23	20
Net Charge-Offs		0.9%	0.2%	1.7%	0.3%	0.1%	0.5%	1.5%	0.6%	0.6%	1.6%	0.9%	0.7%	0.5%	0.2%	1.2%
Loan Loss Reserve Ratio (%)	n=	24	28	29	25	27	34	26	26	28	25	24	27	30	24	21
Decreased		17%	39%	31%	12%	19%	9%	31%	38%	14%	12%	13%	7%	13%	13%	24%
Increased		33%	25%	38%	28%	30%	35%	35%	31%	46%	36%	42%	33%	30%	42%	19%
No Change		50%	36%	31%	60%	52%	56%	35%	31%	39%	52%	46%	59%	57%	46%	57%
Delinquency Rate (%)	n=	24	28	29	25	26	35	26	26	28	25	24	27	30	24	21
Decreased		29%	57%	38%	44%	27%	43%	54%	38%	39%	20%	21%	19%	23%	29%	14%
Increased		21%	18%	28%	20%	15%	23%	31%	31%	43%	48%	38%	44%	43%	29%	38%
No Change		50%	25%	34%	36%	58%	34%	15%	31%	18%	32%	42%	37%	33%	42%	48%
Delinquency Rate, Change from Previous Year (%)	n=	24	28	29	25	27	35	27	26	28	25	24	26	NR	NR	NR
Decreased		46%	61%	45%	52%	41%	51%	44%	46%	32%	32%	29%	15%	NR	NR	NR
Increased		17%	14%	31%	24%	22%	29%	48%	31%	46%	52%	46%	50%	NR	NR	NR
No Change		38%	25%	24%	24%	37%	20%	7%	23%	21%	16%	25%	35%	NR	NR	NR
Number of Loans/Investments in Workout (%)	n=	24	27	28	25	26	35	25	26	27	25	24	27	27	23	21
Decreased		13%	15%	11%	12%	19%	11%	20%	23%	4%	12%	4%	7%	15%	9%	0%
Increased		17%	22%	29%	24%	23%	26%	32%	19%	41%	40%	50%	44%	37%	43%	48%
No Change		71%	63%	61%	64%	58%	63%	48%	58%	56%	48%	46%	48%	48%	48%	52%
Number of Loans Given Term Extensions (%)	n=	24	28	29	24	25	34	25	25	28	24	24	26	28	23	20
Decreased		13%	11%	21%	13%	12%	15%	12%	20%	11%	8%	4%	4%	0%	13%	5%
Increased		8%	7%	31%	21%	20%	12%	36%	16%	32%	50%	46%	35%	32%	35%	50%
No Change		79%	82%	48%	67%	68%	74%	52%	64%	57%	42%	50%	62%	68%	52%	45%

Table IV. Results by Region

Outlook

IV A. All Midwest CDFIs		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Expected Demand for Financing(%)	n=	25	28	29	25	27	35	27	26	28	25	24	26	27	24	21
Decrease		4%	0%	3%	4%	0%	3%	4%	8%	0%	0%	4%	4%	7%	0%	10%
Increase		52%	75%	69%	52%	85%	71%	70%	69%	75%	84%	79%	58%	67%	83%	90%
No Change		44%	25%	28%	44%	15%	26%	26%	23%	25%	16%	17%	38%	26%	17%	0%
Projected Financing Next Year (if no Capital Constraints)	n=	24	25	26	25	23	32	25	23	26	24	NR	NR	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 380	\$ 370	\$ 407	\$ 450	\$ 596	\$ 357	\$ 377	\$ 431	\$ 623	\$ 244	NR	NR	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 15.8	\$ 14.8	\$ 15.6	\$ 18.0	\$ 25.9	\$ 11.2	\$ 15.1	\$ 18.7	\$ 24.0	\$ 10.2	NR	NR	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	15	15	17	20	20	24	14	14	17	NR	NR	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 92	\$ 50	\$ 200	\$ 177	\$ 251	\$ 57	\$ 75	\$ 44	\$ 100	NR	NR	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 6.1	\$ 3.3	\$ 11.7	\$ 8.8	\$ 12.6	\$ 2.4	\$ 5.4	\$ 3.1	\$ 5.9	NR	NR	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	25	27	29	23	27	33	26	26	28	25	24	26	29	24	21
Deteriorate		4%	0%	3%	4%	0%	3%	4%	8%	14%	20%	29%	15%	24%	17%	48%
Improve		24%	41%	48%	48%	30%	33%	50%	46%	39%	52%	25%	38%	31%	21%	24%
No Change		72%	59%	48%	48%	70%	64%	46%	46%	46%	28%	46%	46%	45%	63%	29%
Days Cash on Hand (%)	n=	25	28	29	26	27	40	29	26	27	25	24	25	NR	NR	NR
0-90 days		4%	14%	3%	12%	7%	18%	10%	8%	11%	20%	17%	16%	NR	NR	NR
91-180 days		28%	18%	28%	19%	37%	20%	34%	27%	33%	20%	29%	24%	NR	NR	NR
181-365 days		44%	39%	31%	35%	37%	30%	24%	27%	19%	28%	29%	16%	NR	NR	NR
greater than 365		24%	29%	38%	35%	19%	33%	31%	38%	37%	32%	25%	44%	NR	NR	NR
Anticipate a Decline in Unrestricted Net Assets in Current FY (%)	n=	25	28	28	24	27	34	27	26	28	25	23	26	28	24	20
No		96%	100%	86%	88%	85%	91%	89%	77%	71%	76%	61%	65%	75%	63%	60%
Yes		4%	0%	14%	13%	15%	9%	11%	23%	29%	24%	39%	35%	25%	38%	40%

Table IV. Results by Region

Demand, Originations and Capital

IV B. All Northeast CDFIs		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Number of Financing Applications Received (%)	n=	27	31	37	27	32	33	33	35	35	27	31	34	35	30	35
Decreased		11%	32%	24%	33%	19%	42%	21%	43%	23%	30%	39%	21%	29%	20%	26%
Increased		63%	48%	59%	37%	66%	36%	55%	40%	57%	44%	26%	47%	37%	50%	57%
No Change		26%	19%	16%	30%	16%	21%	24%	17%	20%	26%	35%	32%	34%	30%	17%
Number of Financing Applications Received, Change Over Previous Year (%)	n=	27	31	36	26	32	33	33	34	34	27	29	34	NR	NR	NR
Decreased		15%	26%	31%	31%	34%	27%	21%	41%	44%	41%	31%	24%	NR	NR	NR
Increased		59%	55%	58%	58%	59%	58%	61%	50%	32%	41%	52%	56%	NR	NR	NR
No Change		26%	19%	11%	12%	6%	15%	18%	9%	24%	19%	17%	21%	NR	NR	NR
Number of Loans/Investments Originated (%)	n=	27	31	36	27	32	33	33	35	35	27	31	34	35	31	34
Decreased		33%	42%	36%	26%	22%	39%	21%	46%	26%	37%	35%	29%	26%	39%	38%
Increased		52%	35%	61%	44%	66%	52%	58%	37%	46%	41%	39%	47%	37%	35%	41%
No Change		15%	23%	3%	30%	13%	9%	21%	17%	29%	22%	26%	24%	37%	26%	21%
Number of Loans/Investments Originated, Change Over Previous Year (%)	n=	27	31	36	26	32	33	33	35	35	27	31	34	NR	NR	NR
Decreased		30%	35%	25%	12%	28%	33%	36%	51%	46%	37%	32%	38%	NR	NR	NR
Increased		52%	45%	67%	77%	59%	52%	55%	43%	34%	44%	52%	32%	NR	NR	NR
No Change		19%	19%	8%	12%	13%	15%	9%	6%	20%	19%	16%	29%	NR	NR	NR
Ability to Access Capital (%)	n=	26	30	35	25	30	27	31	28	31	23	26	27	31	25	25
Decreased		12%	7%	9%	4%	10%	15%	6%	7%	10%	0%	8%	22%	32%	40%	56%
Increased		31%	33%	34%	40%	30%	26%	29%	36%	23%	17%	31%	22%	16%	16%	16%
No Change		58%	60%	57%	56%	60%	59%	65%	57%	68%	83%	62%	56%	52%	44%	28%
Ability to Access Capital, Change from Previous Year (%)	n=	24	30	35	23	30	27	31	30	30	25	25	27	NR	NR	NR
Decreased		17%	10%	3%	4%	10%	11%	10%	3%	10%	12%	28%	30%	NR	NR	NR
Increased		54%	40%	40%	48%	37%	30%	48%	67%	47%	40%	32%	22%	NR	NR	NR
No Change		29%	50%	57%	48%	53%	59%	42%	30%	43%	48%	40%	48%	NR	NR	NR
Capital Liquidity (%)	n=	27	31	37	27	32	33	32	34	35	26	31	34	36	31	35
Decreased		33%	19%	27%	19%	22%	21%	19%	12%	31%	23%	19%	21%	47%	55%	60%
Increased		37%	42%	35%	59%	41%	42%	47%	53%	34%	31%	45%	32%	22%	13%	23%
No Change		30%	39%	38%	22%	38%	36%	34%	35%	34%	46%	35%	47%	31%	32%	17%
Capital Liquidity, Change Over Previous Year (%)	n=	27	31	36	26	32	33	33	35	35	27	31	34	NR	NR	NR
Decreased		19%	29%	25%	23%	25%	21%	24%	11%	31%	30%	32%	26%	NR	NR	NR
Increased		56%	52%	50%	54%	56%	42%	52%	66%	43%	37%	42%	26%	NR	NR	NR
No Change		26%	19%	25%	23%	19%	36%	24%	23%	26%	33%	26%	47%	NR	NR	NR
Capital-Constrained (%)	n=	27	31	37	27	32	33	32	35	33	27	29	32	36	31	35
Both		7%	0%	3%	4%	6%	12%	6%	9%	9%	15%	24%	28%	25%	26%	31%
Debt		4%	3%	3%	4%	3%	3%	0%	0%	0%	0%	7%	16%	14%	23%	20%
Equity		4%	10%	19%	11%	19%	12%	6%	11%	21%	11%	21%	9%	19%	13%	11%
Neither		85%	87%	76%	81%	72%	73%	88%	80%	70%	74%	48%	47%	42%	39%	37%
Capital Shortfall During the Quarter	n=	NA	NA	6	3	8	6	NA	NA	6	NR	NR	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)		NA	NA	\$ 9.5	\$ 8.0	\$ 28.3	\$ 17.1	NA	NA	\$ 9.4	NR	NR	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)		NA	NA	\$ 1.6	\$ 2.7	\$ 3.5	\$ 2.9	NA	NA	\$ 1.6	NR	NR	NR	NR	NR	NR
Average Cost of Borrowed Capital	n=	27	31	37	27	32	33	33	35	35	26	31	32	35	31	34
Decreased		19%	16%	16%	11%	6%	18%	21%	17%	20%	19%	19%	9%	20%	23%	9%
Increased		15%	10%	14%	19%	13%	9%	15%	14%	23%	12%	19%	16%	20%	19%	21%
No Change		67%	74%	70%	70%	81%	73%	64%	69%	57%	69%	61%	75%	60%	58%	71%

Table IV. Results by Region

Portfolio Quality

IV B. All Northeast CDFIs		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Average Loan Loss Reserve (%)	n=	22	25	33	24	32	32	31	31	30	24	26	NR	NR	NR	NR
Loan Loss Reserve		9.8%	9.7%	9.1%	8.2%	7.9%	11.0%	13.5%	8.9%	8.5%	7.5%	9.2%	NR	NR	NR	NR
Average Portfolio-at-Risk	n=	22	25	33	24	32	32	31	31	30	24	26	31	30	28	27
31-60 days		1.1%	2.7%	2.5%	1.6%	2.4%	4.2%	2.1%	3.5%	3.8%	2.8%	2.2%	3.3%	3.7%	3.7%	3.0%
61-90 days		0.7%	0.7%	1.8%	0.9%	1.2%	1.6%	0.8%	2.0%	1.6%	1.8%	1.3%	1.3%	1.8%	1.6%	1.9%
90+ days		2.6%	3.7%	3.4%	4.7%	5.2%	5.2%	7.7%	4.9%	4.9%	3.6%	4.0%	5.0%	5.5%	5.8%	7.4%
Total		4.4%	7.1%	7.6%	7.2%	8.8%	10.9%	10.6%	10.4%	10.3%	8.3%	7.5%	9.5%	10.9%	11.1%	12.3%
Average Non-Accruals (%)	n=	22	23	30	24	32	31	27	25	28	19	NR	NR	NR	NR	NR
Non-Accruals		0.9%	3.2%	0.8%	1.3%	0.7%	13.8%	0.7%	0.6%	0.3%	0.2%	NR	NR	NR	NR	NR
Average Loans Restructured (%)	n=	22	23	30	24	32	31	27	25	28	19	NR	NR	NR	NR	NR
Loans Restructured		7.5%	9.8%	7.0%	8.1%	6.2%	7.0%	7.8%	9.4%	3.6%	2.5%	NR	NR	NR	NR	NR
Average Net Charge-Offs (%)	n=	22	25	33	24	32	32	31	31	30	24	26	31	30	28	27
Net Charge-Offs		0.4%	0.6%	1.3%	0.6%	1.6%	0.4%	0.7%	1.2%	0.9%	0.5%	0.6%	0.7%	1.7%	0.6%	1.1%
Loan Loss Reserve Ratio (%)	n=	26	30	37	26	32	31	33	32	35	25	31	34	36	31	34
Decreased		12%	23%	24%	19%	31%	16%	24%	25%	26%	20%	13%	12%	11%	10%	18%
Increased		31%	30%	22%	46%	31%	29%	15%	34%	23%	24%	35%	38%	36%	45%	50%
No Change		58%	47%	54%	35%	38%	55%	61%	41%	51%	56%	52%	50%	53%	45%	32%
Delinquency Rate (%)	n=	26	30	37	27	32	30	33	32	35	27	31	34	36	31	34
Decreased		42%	43%	41%	33%	59%	33%	39%	38%	26%	44%	29%	15%	39%	16%	21%
Increased		27%	17%	30%	41%	16%	37%	21%	47%	29%	26%	42%	41%	28%	32%	50%
No Change		31%	40%	30%	26%	25%	30%	39%	16%	46%	30%	29%	44%	33%	52%	29%
Delinquency Rate, Change from Previous Year (%)	n=	26	30	36	26	32	30	33	31	34	27	31	34	NR	NR	NR
Decreased		42%	53%	50%	42%	53%	43%	48%	39%	41%	37%	29%	38%	NR	NR	NR
Increased		27%	17%	28%	31%	28%	40%	24%	48%	35%	41%	39%	32%	NR	NR	NR
No Change		31%	30%	22%	27%	19%	17%	27%	13%	24%	22%	32%	29%	NR	NR	NR
Number of Loans/Investments in Workout (%)	n=	25	29	37	26	31	31	31	31	35	27	31	34	35	31	35
Decreased		20%	31%	16%	35%	23%	13%	29%	19%	17%	15%	3%	3%	11%	6%	6%
Increased		20%	21%	22%	19%	3%	26%	23%	16%	29%	41%	52%	38%	51%	35%	63%
No Change		60%	48%	62%	46%	74%	61%	48%	65%	54%	44%	45%	59%	37%	58%	31%
Number of Loans Given Term Extensions (%)	n=	26	28	37	27	32	29	32	31	34	27	31	34	35	31	35
Decreased		15%	25%	16%	15%	19%	3%	19%	23%	21%	19%	6%	9%	6%	3%	3%
Increased		15%	21%	24%	15%	16%	21%	19%	16%	21%	22%	26%	18%	46%	39%	49%
No Change		69%	54%	59%	70%	66%	76%	63%	61%	59%	59%	68%	74%	49%	58%	49%

Table IV. Results by Region

Outlook

IV B. All Northeast CDFIs		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Expected Demand for Financing(%)	n=	27	30	37	27	32	31	32	34	35	27	31	32	34	30	35
Decrease		4%	3%	3%	4%	0%	6%	0%	15%	6%	0%	6%	9%	6%	0%	3%
Increase		63%	73%	68%	63%	63%	71%	63%	50%	51%	67%	61%	66%	65%	63%	77%
No Change		33%	23%	30%	33%	38%	23%	38%	35%	43%	33%	32%	25%	29%	37%	20%
Projected Financing Next Year (if no Capital Constraints)	n=	26	28	36	26	31	28	29	31	32	21	NR	NR	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 427	\$ 520	\$ 408	\$ 405	\$ 598	\$ 409	\$ 450	\$ 336	\$ 468	\$ 59	NR	NR	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 16.4	\$ 18.6	\$ 11.3	\$ 15.6	\$ 19.3	\$ 14.6	\$ 15.5	\$ 10.8	\$ 14.6	\$ 2.8	NR	NR	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	14	16	23	13	17	20	15	17	24	NR	NR	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 93	\$ 110	\$ 85	\$ 133	\$ 132	\$ 112	\$ 83	\$ 81	\$ 112	NR	NR	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 6.6	\$ 6.9	\$ 3.7	\$ 10.3	\$ 7.8	\$ 5.6	\$ 5.5	\$ 4.8	\$ 4.7	NR	NR	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	27	29	37	27	31	31	33	33	35	27	31	32	36	30	34
Deteriorate		4%	3%	5%	4%	0%	0%	9%	3%	3%	4%	16%	22%	25%	37%	59%
Improve		48%	38%	49%	22%	39%	39%	30%	30%	23%	37%	39%	16%	22%	23%	15%
No Change		48%	59%	46%	74%	61%	61%	61%	67%	74%	59%	45%	63%	53%	40%	26%
Days Cash on Hand (%)	n=	27	30	36	26	32	33	32	34	34	25	31	28	NR	NR	NR
0-90 days		11%	13%	25%	19%	9%	12%	13%	6%	21%	20%	13%	4%	NR	NR	NR
91-180 days		37%	20%	17%	12%	28%	27%	28%	32%	26%	28%	29%	43%	NR	NR	NR
181-365 days		11%	30%	28%	38%	25%	30%	31%	35%	24%	36%	35%	32%	NR	NR	NR
greater than 365		41%	37%	31%	31%	38%	30%	28%	26%	29%	16%	23%	21%	NR	NR	NR
Anticipate a Decline in Unrestricted Net Assets in Current FY (%)	n=	27	30	37	27	31	30	33	33	32	26	31	30	34	28	35
No		96%	83%	76%	89%	90%	90%	94%	91%	78%	81%	87%	77%	71%	79%	57%
Yes		4%	17%	24%	11%	10%	10%	6%	9%	22%	19%	13%	23%	29%	21%	43%

Table IV. Results by Region

Demand, Originations and Capital

IV C. All South CDFIs		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Number of Financing Applications Received (%)	n=	42	41	46	38	49	46	33	31	33	37	35	43	39	34	30
Decreased		12%	24%	26%	21%	24%	48%	42%	26%	24%	24%	23%	14%	18%	21%	10%
Increased		62%	49%	43%	39%	43%	35%	39%	52%	55%	49%	34%	47%	49%	50%	60%
No Change		26%	27%	30%	39%	33%	17%	18%	23%	21%	27%	43%	40%	33%	29%	30%
Number of Financing Applications Received, Change Over Previous Year (%)	n=	42	41	46	37	49	46	32	31	33	37	35	42	NR	NR	NR
Decreased		29%	24%	30%	41%	31%	41%	28%	35%	30%	24%	23%	19%	NR	NR	NR
Increased		52%	51%	52%	46%	55%	39%	59%	45%	58%	54%	49%	57%	NR	NR	NR
No Change		19%	24%	17%	14%	14%	20%	13%	19%	12%	22%	29%	24%	NR	NR	NR
Number of Loans/Investments Originated (%)	n=	42	41	46	38	49	46	33	31	33	37	35	42	39	34	30
Decreased		24%	44%	35%	18%	20%	54%	30%	32%	24%	35%	26%	24%	18%	26%	20%
Increased		55%	37%	48%	66%	41%	28%	55%	48%	42%	30%	31%	43%	54%	32%	57%
No Change		21%	20%	17%	16%	39%	17%	15%	19%	33%	35%	43%	33%	28%	41%	23%
Number of Loans/Investments Originated, Change Over Previous Year (%)	n=	42	41	46	37	49	46	32	31	33	37	35	42	NR	NR	NR
Decreased		26%	37%	33%	38%	31%	41%	44%	48%	33%	38%	29%	19%	NR	NR	NR
Increased		55%	39%	52%	51%	51%	46%	47%	45%	55%	35%	43%	45%	NR	NR	NR
No Change		19%	24%	15%	11%	18%	13%	9%	6%	12%	27%	29%	36%	NR	NR	NR
Ability to Access Capital (%)	n=	36	38	42	32	40	40	31	27	30	28	23	32	33	25	25
Decreased		6%	3%	5%	6%	13%	8%	6%	15%	13%	14%	17%	22%	33%	28%	36%
Increased		31%	32%	24%	47%	30%	25%	26%	41%	23%	29%	26%	31%	18%	32%	8%
No Change		64%	66%	71%	47%	58%	68%	68%	44%	63%	57%	57%	47%	48%	40%	56%
Ability to Access Capital, Change from Previous Year (%)	n=	36	36	46	32	44	41	31	28	29	31	26	33	NR	NR	NR
Decreased		3%	0%	7%	3%	18%	10%	10%	11%	21%	19%	15%	30%	NR	NR	NR
Increased		44%	44%	43%	59%	30%	39%	45%	46%	48%	29%	46%	30%	NR	NR	NR
No Change		53%	56%	50%	38%	52%	51%	45%	43%	31%	52%	38%	39%	NR	NR	NR
Capital Liquidity (%)	n=	42	41	45	38	49	45	33	31	33	37	35	43	39	34	31
Decreased		14%	12%	31%	21%	24%	27%	24%	32%	36%	27%	26%	33%	33%	26%	32%
Increased		40%	49%	27%	50%	39%	33%	39%	45%	27%	30%	37%	30%	26%	38%	26%
No Change		45%	39%	42%	29%	37%	40%	36%	23%	36%	43%	37%	37%	41%	35%	42%
Capital Liquidity, Change Over Previous Year (%)	n=	42	41	46	37	49	45	32	31	33	37	35	40	NR	NR	NR
Decreased		12%	12%	24%	14%	29%	24%	31%	45%	30%	32%	40%	33%	NR	NR	NR
Increased		55%	59%	57%	65%	47%	47%	56%	45%	33%	30%	37%	23%	NR	NR	NR
No Change		33%	29%	20%	22%	24%	29%	13%	10%	36%	38%	23%	45%	NR	NR	NR
Capital-Constrained (%)	n=	42	40	46	38	48	45	33	31	33	37	35	42	39	34	31
Both		5%	5%	9%	5%	13%	13%	15%	16%	21%	22%	23%	26%	23%	29%	19%
Debt		0%	0%	2%	3%	8%	9%	9%	16%	6%	8%	20%	12%	15%	15%	13%
Equity		5%	10%	7%	11%	15%	13%	9%	6%	9%	14%	17%	17%	18%	9%	16%
Neither		90%	85%	83%	82%	65%	64%	67%	61%	64%	57%	40%	45%	44%	47%	52%
Capital Shortfall During the Quarter	n=	NA	4	7	4	12	10	8	9	8	8	NR	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)		NA	\$ 18.0	\$ 24.2	\$ 18.5	\$ 16.2	\$ 31.4	\$ 14.8	\$ 17.5	\$ 24.3	\$ 11.6	NR	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)		NA	\$ 4.5	\$ 3.5	\$ 4.6	\$ 1.4	\$ 3.1	\$ 1.8	\$ 1.9	\$ 3.0	\$ 1.5	NR	NR	NR	NR	NR
Average Cost of Borrowed Capital	n=	41	41	46	36	48	44	33	30	30	36	34	42	39	34	31
Decreased		20%	17%	15%	17%	8%	16%	9%	17%	13%	11%	18%	14%	21%	15%	23%
Increased		7%	10%	13%	8%	6%	9%	12%	10%	17%	6%	6%	7%	13%	9%	6%
No Change		73%	73%	72%	75%	85%	75%	79%	73%	70%	83%	76%	79%	67%	76%	71%

Table IV. Results by Region

Portfolio Quality

IV C. All South CDFIs		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Average Loan Loss Reserve (%)	n=	34	35	44	33	41	37	25	22	22	30	30	NR	NR	NR	NR
Loan Loss Reserve		8.3%	8.0%	8.4%	8.6%	9.6%	9.2%	10.9%	10.6%	10.3%	9.1%	7.3%	NR	NR	NR	NR
Average Portfolio-at-Risk	n=	34	35	44	33	41	37	25	22	22	30	30	34	29	30	26
31-60 days		1.9%	2.4%	1.8%	1.9%	1.3%	1.9%	1.8%	1.5%	3.7%	2.7%	2.5%	2.8%	2.4%	2.4%	2.8%
61-90 days		0.8%	1.1%	0.8%	1.0%	0.7%	0.7%	0.8%	0.6%	2.2%	2.8%	1.4%	1.6%	1.5%	1.4%	2.2%
90+ days		2.0%	2.0%	2.5%	2.9%	3.5%	3.7%	4.5%	7.2%	6.5%	7.1%	4.6%	7.0%	9.3%	5.7%	9.9%
Total		4.7%	5.5%	5.1%	5.7%	5.4%	6.3%	7.0%	9.3%	12.4%	12.5%	8.6%	11.4%	13.1%	9.5%	15.0%
Average Non-Accruals (%)	n=	30	31	36	27	41	37	19	16	18	21	NR	NR	NR	NR	NR
Non-Accruals		1.2%	1.0%	0.7%	1.9%	1.4%	0.9%	1.9%	0.9%	1.5%	0.6%	NR	NR	NR	NR	NR
Average Loans Restructured (%)	n=	30	31	36	27	41	37	19	16	18	21	NR	NR	NR	NR	NR
Loans Restructured		3.6%	1.8%	2.7%	3.0%	3.3%	4.4%	5.3%	4.7%	5.1%	3.9%	NR	NR	NR	NR	NR
Average Net Charge-Offs (%)	n=	34	35	44	33	41	37	25	22	22	30	30	34	29	30	26
Net Charge-Offs		0.1%	0.2%	0.7%	1.4%	0.7%	0.6%	1.1%	0.6%	0.9%	0.8%	1.7%	0.6%	0.6%	0.5%	1.7%
Loan Loss Reserve Ratio (%)	n=	39	41	46	36	46	42	33	30	33	37	35	43	39	34	31
Decreased		26%	17%	28%	42%	24%	38%	24%	33%	21%	16%	29%	19%	15%	15%	6%
Increased		33%	46%	39%	31%	41%	33%	33%	40%	45%	43%	26%	42%	44%	50%	52%
No Change		41%	37%	33%	28%	35%	29%	42%	27%	33%	41%	46%	40%	41%	35%	42%
Delinquency Rate (%)	n=	39	41	44	36	46	42	33	29	33	37	34	43	38	34	31
Decreased		38%	44%	39%	47%	33%	45%	42%	34%	39%	38%	38%	21%	29%	15%	0%
Increased		28%	29%	30%	22%	17%	14%	27%	31%	27%	32%	29%	33%	37%	35%	48%
No Change		33%	27%	32%	31%	50%	40%	30%	34%	33%	30%	32%	47%	34%	50%	52%
Delinquency Rate, Change from Previous Year (%)	n=	39	41	45	35	46	42	32	28	33	37	35	42	NR	NR	NR
Decreased		44%	49%	47%	69%	43%	45%	56%	43%	48%	24%	29%	21%	NR	NR	NR
Increased		26%	29%	29%	20%	22%	29%	31%	39%	33%	46%	57%	50%	NR	NR	NR
No Change		31%	22%	24%	11%	35%	26%	13%	18%	18%	30%	14%	29%	NR	NR	NR
Number of Loans/Investments in Workout (%)	n=	37	41	45	35	44	42	32	29	32	37	34	43	39	34	30
Decreased		22%	7%	18%	26%	18%	12%	16%	21%	13%	19%	12%	12%	13%	6%	10%
Increased		5%	20%	20%	14%	14%	21%	44%	24%	38%	30%	41%	44%	46%	44%	63%
No Change		73%	73%	62%	60%	68%	67%	41%	55%	50%	51%	47%	44%	41%	50%	27%
Number of Loans Given Term Extensions (%)	n=	38	41	46	36	46	42	33	30	33	37	34	43	39	34	31
Decreased		18%	15%	9%	22%	13%	7%	9%	27%	24%	14%	12%	5%	10%	9%	6%
Increased		16%	20%	24%	19%	11%	17%	33%	17%	21%	19%	35%	37%	44%	35%	55%
No Change		66%	66%	67%	58%	76%	76%	58%	57%	55%	68%	53%	58%	46%	56%	39%

Table IV. Results by Region

Outlook

IV C. All South CDFIs		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Expected Demand for Financing(%)	n=	39	41	46	35	46	42	33	30	32	36	35	38	38	32	30
Decrease		3%	0%	4%	9%	4%	2%	6%	7%	0%	3%	3%	3%	0%	6%	7%
Increase		82%	76%	80%	71%	72%	71%	70%	70%	78%	64%	69%	74%	79%	69%	83%
No Change		15%	24%	15%	20%	24%	26%	24%	23%	22%	33%	29%	24%	21%	25%	10%
Projected Financing Next Year (if no Capital Constraints)	n=	37	39	42	32	41	37	28	25	27	27	NR	NR	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 435	\$ 647	\$1,001	\$ 777	\$ 783	\$ 780	\$ 572	\$ 501	\$ 561	\$ 104	NR	NR	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 11.8	\$ 16.6	\$ 23.8	\$ 24.3	\$ 19.1	\$ 21.1	\$ 20.4	\$ 20.0	\$ 20.8	\$ 3.9	NR	NR	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	30	33	35	24	33	29	22	20	21	NR	NR	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 134	\$ 238	\$ 240	\$ 262	\$ 348	\$ 311	\$ 135	\$ 166	\$ 197	NR	NR	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 4.5	\$ 7.2	\$ 6.8	\$ 10.9	\$ 10.5	\$ 10.7	\$ 6.2	\$ 8.3	\$ 9.4	NR	NR	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	39	41	45	36	46	42	33	30	33	37	35	37	39	32	30
Deteriorate		0%	2%	9%	6%	9%	12%	6%	3%	15%	11%	20%	24%	18%	22%	30%
Improve		51%	27%	47%	44%	43%	52%	58%	47%	45%	38%	37%	43%	44%	34%	37%
No Change		49%	71%	44%	50%	48%	36%	36%	50%	39%	51%	43%	32%	38%	44%	33%
Days Cash on Hand (%)	n=	42	40	45	37	47	42	30	29	30	34	32	33	NR	NR	NR
0-90 days		2%	8%	9%	11%	9%	7%	10%	7%	13%	12%	13%	9%	NR	NR	NR
91-180 days		40%	30%	31%	30%	21%	26%	20%	28%	20%	41%	16%	33%	NR	NR	NR
181-365 days		24%	33%	27%	35%	34%	36%	27%	24%	23%	26%	28%	36%	NR	NR	NR
greater than 365		33%	30%	33%	24%	36%	31%	43%	41%	43%	21%	44%	21%	NR	NR	NR
Anticipate a Decline in Unrestricted Net Assets in Current FY (%)	n=	39	40	46	36	46	42	33	30	33	36	35	35	37	32	30
No		95%	100%	91%	94%	93%	81%	79%	83%	73%	78%	69%	63%	62%	59%	63%
Yes		5%	0%	9%	6%	7%	19%	21%	17%	27%	22%	31%	37%	38%	41%	37%

Table IV. Results by Region

Demand, Originations and Capital

IV D. All West CDFIs		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Number of Financing Applications Received (%)	n=	32	24	27	20	30	34	23	30	29	18	31	25	26	23	30
Decreased		19%	17%	30%	20%	27%	29%	48%	30%	28%	17%	32%	28%	12%	9%	20%
Increased		56%	58%	56%	65%	50%	41%	26%	37%	48%	56%	58%	60%	85%	83%	67%
No Change		25%	25%	15%	15%	23%	29%	26%	33%	24%	28%	10%	12%	4%	9%	13%
Number of Financing Applications Received, Change Over Previous Year (%)	n=	32	24	27	19	30	34	23	30	27	17	30	25	NR	NR	NR
Decreased		31%	13%	33%	21%	37%	38%	26%	33%	37%	12%	23%	32%	NR	NR	NR
Increased		44%	67%	52%	74%	47%	44%	57%	40%	37%	71%	67%	52%	NR	NR	NR
No Change		25%	21%	15%	5%	17%	18%	17%	27%	26%	18%	10%	16%	NR	NR	NR
Number of Loans/Investments Originated (%)	n=	32	24	27	21	30	34	23	30	29	18	31	25	27	24	30
Decreased		9%	46%	41%	38%	17%	38%	43%	40%	28%	39%	32%	28%	11%	29%	30%
Increased		56%	33%	44%	38%	70%	26%	43%	30%	48%	44%	45%	44%	59%	42%	43%
No Change		34%	21%	15%	24%	13%	35%	13%	30%	24%	17%	23%	28%	30%	29%	27%
Number of Loans/Investments Originated, Change Over Previous Year (%)	n=	32	24	27	20	30	34	23	30	29	17	30	25	NR	NR	NR
Decreased		28%	33%	30%	20%	30%	38%	35%	23%	41%	24%	30%	40%	NR	NR	NR
Increased		53%	50%	70%	70%	50%	50%	39%	43%	38%	59%	53%	32%	NR	NR	NR
No Change		19%	17%	0%	10%	20%	12%	26%	33%	21%	18%	17%	28%	NR	NR	NR
Ability to Access Capital (%)	n=	27	24	23	17	27	26	19	26	23	12	26	16	18	17	24
Decreased		11%	8%	0%	6%	11%	23%	5%	12%	22%	8%	35%	38%	39%	47%	46%
Increased		30%	42%	39%	18%	22%	27%	37%	54%	17%	42%	12%	6%	17%	18%	21%
No Change		59%	50%	61%	76%	67%	50%	58%	35%	61%	50%	54%	56%	44%	35%	33%
Ability to Access Capital, Change from Previous Year (%)	n=	30	23	24	16	23	27	20	26	25	14	22	18	NR	NR	NR
Decreased		23%	22%	8%	19%	17%	15%	20%	15%	24%	14%	32%	28%	NR	NR	NR
Increased		37%	43%	54%	44%	30%	48%	55%	54%	32%	36%	14%	17%	NR	NR	NR
No Change		40%	35%	38%	38%	52%	37%	25%	31%	44%	50%	55%	56%	NR	NR	NR
Capital Liquidity (%)	n=	32	24	27	21	29	33	22	29	28	18	31	25	27	24	31
Decreased		25%	21%	30%	19%	31%	30%	36%	21%	29%	17%	23%	28%	41%	29%	39%
Increased		22%	50%	44%	43%	38%	21%	41%	52%	25%	50%	35%	28%	19%	38%	32%
No Change		53%	29%	26%	38%	31%	48%	23%	28%	46%	33%	42%	44%	41%	33%	29%
Capital Liquidity, Change Over Previous Year (%)	n=	32	24	26	20	29	32	22	28	28	17	31	25	NR	NR	NR
Decreased		22%	21%	23%	25%	52%	25%	23%	21%	25%	29%	29%	40%	NR	NR	NR
Increased		53%	58%	58%	45%	34%	53%	50%	50%	39%	41%	32%	28%	NR	NR	NR
No Change		25%	21%	19%	30%	14%	22%	27%	29%	36%	29%	39%	32%	NR	NR	NR
Capital-Constrained (%)	n=	31	23	27	21	30	34	23	30	29	17	31	25	27	24	31
Both		16%	0%	0%	0%	3%	15%	4%	10%	14%	0%	6%	16%	11%	13%	26%
Debt		3%	0%	0%	0%	0%	3%	0%	3%	7%	6%	10%	8%	19%	17%	16%
Equity		3%	9%	4%	5%	7%	6%	0%	3%	3%	0%	23%	12%	15%	13%	6%
Neither		77%	91%	96%	95%	90%	76%	96%	83%	76%	94%	61%	64%	56%	58%	52%
Capital Shortfall During the Quarter	n=	6	NR	NR	NR	NA	6	NA	5	3	NR	NR	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)		\$ 78.5	NR	NR	NR	NA	\$ 8.2	NA	\$ 2.7	\$ 3.1	NR	NR	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)		\$ 13.1	NR	NR	NR	NA	\$ 1.4	NA	\$ 0.5	\$ 1.0	NR	NR	NR	NR	NR	NR
Average Cost of Borrowed Capital	n=	32	23	25	20	30	33	23	30	29	18	30	23	27	23	30
Decreased		19%	13%	28%	15%	7%	12%	4%	7%	7%	11%	20%	0%	11%	13%	7%
Increased		3%	4%	4%	10%	7%	18%	9%	7%	3%	17%	10%	0%	11%	9%	17%
No Change		78%	83%	68%	75%	87%	70%	87%	87%	90%	72%	70%	100%	78%	78%	77%

Table IV. Results by Region

Portfolio Quality

IV D. All West CDFIs		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Average Loan Loss Reserve (%)	n=	25	18	26	19	26	28	19	28	22	14	25	NR	NR	NR	NR
Loan Loss Reserve		9.8%	6.2%	7.4%	7.0%	6.8%	7.0%	6.4%	7.6%	13.8%	9.6%	9.2%	NR	NR	NR	NR
Average Portfolio-at-Risk	n=	25	18	26	19	26	28	19	28	22	14	25	20	23	21	24
31-60 days		1.0%	1.6%	1.8%	1.6%	0.9%	1.5%	1.7%	2.3%	1.9%	1.4%	3.4%	2.0%	2.2%	1.6%	2.4%
61-90 days		0.7%	0.9%	0.8%	1.0%	0.6%	1.1%	1.0%	1.1%	1.4%	1.5%	1.5%	1.2%	0.7%	2.0%	0.6%
90+ days		1.9%	1.9%	2.1%	2.7%	2.1%	3.3%	2.0%	3.2%	1.6%	3.1%	3.4%	2.8%	4.0%	3.8%	3.9%
Total		3.5%	4.4%	4.6%	5.3%	3.7%	5.9%	4.7%	6.6%	4.8%	5.9%	8.3%	6.0%	7.0%	7.3%	7.0%
Average Non-Accruals (%)	n=	24	18	24	16	26	28	17	25	21	11	NR	NR	NR	NR	NR
Non-Accruals		0.7%	0.7%	1.7%	1.5%	1.1%	1.3%	1.8%	1.9%	3.5%	0.5%	NR	NR	NR	NR	NR
Average Loans Restructured (%)	n=	24	18	24	16	26	28	17	25	21	11	NR	NR	NR	NR	NR
Loans Restructured		7.6%	5.2%	4.5%	4.2%	5.7%	5.0%	10.6%	7.3%	5.9%	5.2%	NR	NR	NR	NR	NR
Average Net Charge-Offs (%)	n=	25	18	26	19	26	28	19	28	22	14	25	20	23	21	24
Net Charge-Offs		0.8%	0.2%	1.6%	0.5%	0.3%	0.4%	0.6%	0.5%	0.8%	0.7%	1.2%	1.1%	0.4%	0.5%	2.6%
Loan Loss Reserve Ratio (%)	n=	30	22	27	21	28	30	21	28	28	18	29	24	26	23	30
Decreased		13%	18%	33%	33%	25%	27%	24%	29%	29%	11%	14%	13%	15%	9%	3%
Increased		27%	41%	33%	43%	36%	43%	33%	36%	25%	44%	41%	58%	31%	48%	43%
No Change		60%	41%	33%	24%	39%	30%	43%	36%	46%	44%	45%	29%	54%	43%	53%
Delinquency Rate (%)	n=	31	22	27	21	29	32	22	28	29	18	30	24	26	23	30
Decreased		42%	41%	30%	33%	48%	53%	45%	36%	28%	17%	27%	29%	35%	26%	3%
Increased		26%	32%	33%	38%	24%	25%	41%	32%	31%	44%	40%	46%	15%	48%	67%
No Change		32%	27%	37%	29%	28%	22%	14%	32%	41%	39%	33%	25%	50%	26%	30%
Delinquency Rate, Change from Previous Year (%)	n=	30	22	27	20	29	31	22	28	29	16	30	24	NR	NR	NR
Decreased		40%	50%	48%	55%	41%	61%	41%	36%	41%	31%	17%	13%	NR	NR	NR
Increased		30%	32%	41%	35%	41%	23%	36%	32%	34%	50%	70%	54%	NR	NR	NR
No Change		30%	18%	11%	10%	17%	16%	23%	32%	24%	19%	13%	33%	NR	NR	NR
Number of Loans/Investments in Workout (%)	n=	31	22	26	21	29	31	23	27	28	18	31	25	27	24	31
Decreased		13%	23%	19%	19%	14%	26%	26%	19%	7%	6%	10%	8%	7%	13%	0%
Increased		26%	32%	15%	29%	17%	19%	26%	22%	32%	44%	58%	40%	44%	42%	45%
No Change		61%	45%	65%	52%	69%	55%	48%	59%	61%	50%	32%	52%	48%	46%	55%
Number of Loans Given Term Extensions (%)	n=	31	22	27	21	28	31	22	27	29	17	30	24	26	23	30
Decreased		23%	32%	26%	19%	14%	10%	9%	4%	14%	24%	7%	8%	8%	0%	0%
Increased		26%	32%	7%	24%	18%	23%	18%	22%	21%	41%	60%	33%	58%	39%	50%
No Change		52%	36%	67%	57%	68%	68%	73%	74%	66%	35%	33%	58%	35%	61%	50%

Table IV. Results by Region

Outlook

IV D. All West CDFIs		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Expected Demand for Financing(%)	n=	30	24	27	21	29	33	23	30	29	18	30	25	27	23	31
Decrease		0%	0%	4%	5%	3%	3%	0%	0%	0%	11%	13%	8%	4%	9%	3%
Increase		70%	67%	56%	57%	62%	58%	65%	53%	59%	83%	67%	56%	67%	78%	84%
No Change		30%	33%	41%	38%	34%	39%	35%	47%	41%	6%	20%	36%	30%	13%	13%
Projected Financing Next Year (if no Capital Constraints)	n=	28	23	26	20	29	28	21	24	24	14	NR	NR	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)		\$ 567	\$ 476	\$ 493	\$ 435	\$ 498	\$ 416	\$ 337	\$ 221	\$ 318	\$ 49	NR	NR	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)		\$ 20.3	\$ 20.7	\$ 19.0	\$ 21.8	\$ 17.2	\$ 14.9	\$ 16.0	\$ 9.2	\$ 13.3	\$ 3.5	NR	NR	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	17	15	17	11	23	17	13	17	17	NR	NR	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 150	\$ 138	\$ 169	\$ 91	\$ 156	\$ 95	\$ 62	\$ 50	\$ 90	NR	NR	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 8.8	\$ 9.2	\$ 10.0	\$ 8.3	\$ 6.8	\$ 5.6	\$ 4.7	\$ 2.9	\$ 5.3	NR	NR	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	30	24	27	21	30	33	22	30	29	18	31	25	27	23	30
Deteriorate		13%	17%	11%	24%	10%	6%	9%	3%	7%	17%	29%	20%	26%	17%	43%
Improve		20%	33%	33%	19%	23%	42%	36%	37%	38%	39%	29%	28%	19%	30%	23%
No Change		67%	50%	56%	57%	67%	52%	55%	60%	55%	44%	42%	52%	56%	52%	33%
Days Cash on Hand (%)	n=	32	24	27	20	30	31	22	29	28	18	30	22	NR	NR	NR
0-90 days		6%	0%	19%	20%	20%	13%	9%	21%	7%	11%	23%	18%	NR	NR	NR
91-180 days		34%	33%	26%	35%	33%	23%	14%	31%	25%	17%	30%	36%	NR	NR	NR
181-365 days		19%	21%	15%	5%	20%	26%	36%	14%	32%	67%	30%	23%	NR	NR	NR
greater than 365		41%	46%	41%	40%	27%	39%	41%	34%	36%	6%	17%	23%	NR	NR	NR
Anticipate a Decline in Unrestricted Net Assets in Current FY (%)	n=	30	24	27	20	30	31	22	29	28	18	31	23	27	23	28
No		87%	88%	93%	80%	87%	94%	91%	90%	86%	78%	77%	70%	63%	57%	71%
Yes		13%	13%	7%	20%	13%	6%	9%	10%	14%	22%	23%	30%	37%	43%	29%

Table V: Trend Analysis

All Summary

V. Results for Trend Respondents		12Q2
All		43
Type	n=	43
Banks		0%
Credit Unions		2%
Loan Funds		95%
Venture Funds		2%
Financing Sector	n=	43
Business		28%
Commercial Real Estate		2%
Community Services		12%
Consumer		2%
Housing to Individuals		7%
Housing to Organizations		40%
Intermediary		0%
Microenterprise		9%
Multiple/Other		0%
Urban/Rural Market	n=	43
Equally Rural/Urban		23%
Primarily Rural		28%
Primarily Urban		49%
Region	n=	43
Midwest		21%
Northeast		21%
South*		40%
West		19%
Asset Size	n=	43
Large: Assets > \$50MM		47%
Medium: Assets between \$10-50MM		37%
Small: Assets < \$10MM		16%

* Includes Puerto Rico.

Table V: Trend Analysis

Demand, Originations and Capital

V. Results for Trend Respondents		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1
Number of Financing Applications Received (%)	n=	43	43	43	43	43	43	43	43	43	43	43	43	41	41
Decreased		14%	30%	26%	26%	30%	47%	37%	35%	16%	16%	37%	33%	15%	22%
Increased		65%	53%	42%	37%	51%	33%	42%	37%	67%	53%	30%	47%	59%	59%
No Change		21%	16%	33%	37%	19%	21%	21%	28%	16%	30%	33%	21%	27%	20%
Number of Financing Applications Received, Change from Previous Year (%)	n=	43	43	42	39	43	43	43	42	43	43	42	42	NR	NR
Decreased		33%	33%	29%	36%	37%	35%	23%	29%	26%	23%	31%	33%	NR	NR
Increased		49%	47%	62%	51%	49%	42%	70%	50%	47%	51%	45%	52%	NR	NR
No Change		19%	21%	10%	13%	14%	23%	7%	21%	28%	26%	24%	14%	NR	NR
Number of Loans/Investments Originated (%)	n=	43	43	42	43	43	43	43	43	43	43	43	42	43	43
Decreased		16%	49%	29%	30%	23%	40%	35%	49%	16%	44%	33%	31%	12%	37%
Increased		63%	30%	57%	56%	56%	47%	58%	35%	58%	35%	42%	50%	65%	40%
No Change		21%	21%	14%	14%	21%	14%	7%	16%	26%	21%	26%	19%	23%	23%
Number of Loans/Investments Originated, Change from Previous Year (%)	n=	43	43	42	40	43	43	43	43	43	43	43	42	NR	NR
Decreased		33%	42%	33%	30%	40%	28%	37%	33%	30%	47%	37%	45%	NR	NR
Increased		47%	33%	57%	55%	47%	63%	51%	44%	53%	40%	47%	38%	NR	NR
No Change		21%	26%	10%	15%	14%	9%	12%	23%	16%	14%	16%	17%	NR	NR
Ability to Access Capital (%)	n=	39	41	40	41	41	38	42	38	40	37	36	40	39	35
Decreased		13%	10%	8%	7%	7%	18%	12%	8%	5%	8%	14%	15%	26%	34%
Increased		41%	32%	33%	41%	34%	21%	24%	45%	33%	24%	28%	25%	21%	20%
No Change		46%	59%	60%	51%	59%	61%	64%	47%	63%	68%	58%	60%	54%	46%
Ability to Access Capital, Change from Previous Year (%)	n=	39	39	40	40	41	41	41	41	40	39	39	40	NR	NR
Decreased		18%	13%	8%	8%	15%	17%	12%	10%	13%	15%	23%	15%	NR	NR
Increased		56%	41%	65%	58%	39%	27%	51%	61%	58%	28%	31%	30%	NR	NR
No Change		26%	46%	28%	35%	46%	56%	37%	29%	30%	56%	46%	55%	NR	NR
Capital Liquidity (%)	n=	43	43	43	43	43	43	41	42	42	43	43	43	43	42
Decreased		21%	16%	33%	19%	16%	28%	32%	21%	38%	26%	23%	35%	35%	38%
Increased		37%	44%	42%	56%	44%	37%	37%	50%	24%	37%	35%	37%	23%	36%
No Change		42%	40%	26%	26%	40%	35%	32%	29%	38%	37%	42%	28%	42%	26%
Capital Liquidity, Change from Previous Year (%)	n=	43	43	42	40	43	42	42	42	42	43	43	41	NR	NR
Decreased		16%	16%	19%	20%	35%	31%	29%	31%	31%	37%	30%	32%	NR	NR
Increased		51%	58%	69%	63%	47%	43%	52%	52%	40%	35%	40%	37%	NR	NR
No Change		33%	26%	12%	18%	19%	26%	19%	17%	29%	28%	30%	32%	NR	NR
Capital-Constrained (%)	n=	43	43	43	43	43	43	43	43	42	43	43	43	43	43
Both		7%	2%	5%	5%	7%	7%	5%	7%	7%	23%	21%	23%	19%	23%
Debt		2%	0%	2%	2%	2%	5%	7%	9%	10%	7%	19%	19%	23%	28%
Equity		5%	9%	7%	12%	12%	14%	9%	7%	19%	12%	21%	16%	7%	7%
Neither		86%	88%	86%	81%	79%	74%	79%	77%	64%	58%	40%	42%	51%	42%
Capital Shortfall During the Quarter	n=	NR	NR	4	3	4	6	5	4	6	6	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)		NR	NR	\$ 13.0	\$ 18.0	\$ 18.3	\$ 47.1	\$ 16.5	\$ 13.3	\$ 28.8	\$ 11.5	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)		NR	NR	\$ 3.3	\$ 6.0	\$ 4.6	\$ 7.9	\$ 3.3	\$ 3.3	\$ 4.8	\$ 1.9	NR	NR	NR	NR
Average Cost of Borrowed Capital	n=	43	43	43	43	43	43	43	43	42	42	43	43	43	43
Decreased		26%	26%	23%	21%	12%	16%	19%	16%	10%	12%	19%	12%	19%	9%
Increased		12%	12%	9%	9%	7%	19%	19%	12%	17%	10%	16%	9%	14%	23%
No Change		63%	63%	67%	70%	81%	65%	63%	72%	74%	79%	65%	79%	67%	67%

Table V: Trend Analysis

Portfolio Quality

V. Results for Trend Respondents		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1
Average Loan Loss Reserve (%)	n=	32	39	41	38	40	41	37	39	35	38	40	NR	NR	NR
Loan Loss Reserve		9.1%	7.8%	7.8%	8.4%	8.8%	9.2%	8.6%	9.1%	9.0%	8.0%	7.4%	NR	NR	NR
Average Portfolio-at-Risk	n=	32	39	41	38	40	41	37	39	35	38	40	42	41	42
31-60 days		1.3%	1.6%	1.7%	1.3%	1.1%	1.6%	1.8%	1.8%	3.0%	1.8%	2.5%	2.2%	2.4%	2.9%
61-90 days		0.6%	0.5%	0.6%	0.7%	0.7%	1.1%	0.8%	0.5%	1.7%	1.7%	0.9%	0.9%	1.5%	2.0%
90+ days		2.7%	2.9%	3.3%	4.9%	4.2%	4.3%	3.8%	5.8%	5.0%	4.8%	5.1%	5.8%	6.0%	5.3%
Total		4.5%	5.0%	5.6%	6.9%	6.0%	7.0%	6.4%	8.1%	9.7%	8.3%	8.4%	8.9%	9.9%	10.3%
Average Non-Accruals (%)	n=	29	35	36	36	40	41	32	36	33	31	NR	NR	NR	NR
Non-Accruals		1.0%	1.1%	1.0%	1.1%	1.2%	0.6%	1.4%	1.2%	1.4%	0.3%	NR	NR	NR	NR
Average Loans Restructured (%)		29	35	36	36	40	41	32	36	33	31	NR	NR	NR	NR
Loans Restructured		7.0%	5.5%	13.0%	7.2%	8.9%	6.8%	10.4%	8.0%	4.6%	3.6%	NR	NR	NR	NR
Average Net Charge-Offs (%)	n=	32	39	41	38	40	41	37	39	35	38	40	NR	NR	NR
Net Charge-Offs		0.3%	0.2%	1.2%	0.7%	0.5%	0.3%	1.0%	0.7%	0.5%	0.3%	1.2%	NR	NR	NR
Loan Loss Reserve Ratio (%)	n=	42	42	43	42	43	42	42	42	42	43	42	43	43	43
Decreased		14%	21%	42%	36%	37%	31%	29%	45%	24%	21%	21%	21%	23%	19%
Increased		38%	40%	35%	38%	37%	33%	36%	31%	48%	37%	31%	37%	30%	40%
No Change		48%	38%	23%	26%	26%	36%	36%	24%	29%	42%	48%	42%	47%	42%
Delinquency Rate (%)	n=	42	42	43	43	43	43	43	42	43	43	43	43	43	43
Decreased		43%	52%	40%	47%	53%	37%	49%	36%	40%	35%	37%	26%	33%	23%
Increased		31%	29%	40%	28%	12%	33%	26%	36%	33%	37%	40%	42%	33%	47%
No Change		26%	19%	21%	26%	35%	30%	26%	29%	28%	28%	23%	33%	35%	30%
Delinquency Rate, Change from Previous Year (%)	n=	42	42	42	40	43	43	43	42	43	43	43	42	NR	NR
Decreased		48%	57%	50%	60%	47%	47%	49%	43%	44%	30%	37%	29%	NR	NR
Increased		36%	29%	36%	28%	28%	42%	33%	36%	42%	47%	49%	50%	NR	NR
No Change		17%	14%	14%	13%	26%	12%	19%	21%	14%	23%	14%	21%	NR	NR
Number of Loans/Investments in Workout (%)	n=	42	42	43	42	42	43	41	42	42	43	43	43	43	43
Decreased		14%	19%	21%	26%	21%	21%	24%	26%	14%	21%	12%	14%	16%	12%
Increased		17%	24%	21%	17%	14%	19%	29%	29%	33%	35%	44%	37%	44%	49%
No Change		69%	57%	58%	57%	64%	60%	46%	45%	52%	44%	44%	49%	40%	40%
Number of Loans Given Term Extensions (%)	n=	42	41	43	43	42	42	42	42	43	42	42	43	43	43
Decreased		21%	22%	21%	19%	19%	10%	24%	21%	19%	26%	17%	12%	12%	14%
Increased		12%	22%	26%	21%	21%	21%	24%	19%	23%	26%	38%	30%	33%	37%
No Change		67%	56%	53%	60%	60%	69%	52%	60%	58%	48%	45%	58%	56%	49%

Table V: Trend Analysis

Outlook

V. Results for Trend Respondents		12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1
Expected Demand for Financing(%)	n=	42	43	43	43	43	43	43	43	42	41	41	40	40	41
Decrease		5%	0%	5%	2%	0%	2%	2%	2%	0%	2%	5%	3%	5%	5%
Increase		69%	72%	65%	65%	65%	67%	65%	63%	71%	76%	71%	58%	68%	63%
No Change		26%	28%	30%	33%	35%	30%	33%	35%	29%	22%	24%	40%	28%	32%
Projected Financing Next Year (if no Capital Constraints)	n=	40	41	40	39	39	39	39	35	38	36	NR	NR	NR	NR
Projected Total Financing Next Quarter (if no Capital Constraints) (MM)		\$ 1,021	\$ 1,254	\$ 1,137	\$ 1,399	\$ 1,314	\$ 1,163	\$ 1,098	\$ 977	\$ 1,122	\$ 356	NR	NR	NR	NR
Projected Average Financing Next Quarter (if no Capital Constraints) (MM)		\$ 25.5	\$ 30.6	\$ 28.4	\$ 35.9	\$ 33.7	\$ 29.8	\$ 28.2	\$ 27.9	\$ 29.5	\$ 9.9	NR	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	32	29	26	27	26	27	22	26	23	6	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)		\$ 244	\$ 269	\$ 241	\$ 433	\$ 369	\$ 331	\$ 191	\$ 223	\$ 290	\$ 223	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)		\$ 7.6	\$ 9.3	\$ 9.3	\$ 16.0	\$ 14.2	\$ 12	\$ 8.7	\$ 8.6	\$ 12.6	\$ 37.2	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	42	42	43	43	43	43	43	43	43	41	41	39	39	40
Deteriorate		10%	12%	7%	7%	5%	7%	5%	5%	14%	12%	20%	18%	8%	25%
Improve		36%	26%	37%	28%	33%	30%	47%	40%	35%	39%	27%	28%	36%	20%
No Change		55%	62%	56%	65%	63%	63%	49%	56%	51%	49%	54%	54%	56%	55%
Days Cash on Hand (#)	n=	43	43	42	40	42	40	40	40	38	40	39	35	NR	NR
0-90 days		5%	5%	5%	5%	5%	8%	5%	5%	11%	10%	8%	3%	NR	NR
91-180 days		26%	21%	31%	25%	19%	23%	25%	23%	26%	28%	18%	31%	NR	NR
181-365 days		33%	37%	24%	35%	33%	23%	33%	33%	26%	35%	36%	29%	NR	NR
greater than 365		37%	37%	40%	35%	43%	48%	38%	40%	37%	28%	38%	37%	NR	NR
Anticipate a Decline in Unrestricted Net Assets in Current FY (%)	n=	42	43	43	43	43	43	42	42	42	43	42	39	41	42
No		93%	91%	84%	93%	93%	88%	88%	86%	69%	84%	74%	74%	76%	71%
Yes		7%	9%	16%	7%	7%	12%	12%	14%	31%	16%	26%	26%	24%	29%

Appendices

Appendix I. Methodology and Changes in the Survey Questions

OFN distributed the online survey to more than 900 CDFIs. A total of 124 CDFIs responded to the survey in April and May, 2012 and 126 CDFIs responded to the survey in July and August, 2012. OFN contacted respondents to clarify responses and provide additional data when necessary.

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.

There were no changes in the 1st or 2nd Quarter 2012 surveys from the previous quarter's survey.

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 \$35,000. 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, 1Q12

	Organization Name	Asset Group	Primary Type of Financing	Region
1	Access to Capital for Entrepreneurs	Small	Microenterprise	South
2	ACCION New Mexico-Arizona-Colorado	Medium	Microenterprise	West
3	ACCION Texas	Medium	Microenterprise	South
4	ACCION USA, Inc.	Medium	Microenterprise	Northeast
5	Aleutian Financial, Inc.	Small	Housing to Individuals	West
6	Alternatives Federal Credit Union	Large	Housing to Individuals	Northeast
7	Arcata Economic Development Corporation	Small	Business	West
8	Arizona MultiBank CDC	Medium	Business	West
9	Baltimore Community Lending	Medium	Housing to Organizations	South
10	BANKFIRST	Large	Commercial Real Estate	South
11	Black Business Investment Fund of Central Florida	Medium	Business	South
12	BOC Capital Corporation	Small	Microenterprise	Northeast
13	BOSTON COMMUNITY Capital	Large	Community Services/Facilities	Northeast
14	Brazos Valley CDC	Small	Housing to Individuals	South
15	Bridgeway Capital	Medium	Business	Northeast
16	California Coastal Rural Development Investment Fund	Medium	Business	West
17	Calvert Social Investment Foundation	Large	Intermediary	South
18	Century Housing Corporation	Large	Housing to Organizations	West
19	Charter Schools Development Corporation	Large	Community Services/Facilities	South
20	Chautauqua Opportunities for Development	Small	Business	Northeast
21	Chi Ishobak	Small	Business	Midwest
22	Chicago Community Loan Fund	Medium	Housing to Organizations	Midwest
23	Choctaw Federal Credit Union	Small	Consumer	South
24	Cincinnati Development Fund	Medium	Housing to Organizations	Midwest
25	Citizen Potawatomi Community Development Corporation	Medium	Business	South
26	Clearinghouse CDFI	Large	Housing to Organizations	West
27	Coastal Enterprises, Inc.	Large	Business	Northeast
28	Community Capital of Vermont	Small	Microenterprise	Northeast
29	Community Concepts Financial Corporation	Small	Business	Northeast
30	Community First Fund	Medium	Business	Northeast
31	Community Investment Corporation	Large	Commercial Real Estate	Midwest
32	Community Reinvestment Fund	Large	Business	Midwest
33	Community Resource Group	Medium	Community Services/Facilities	South
34	Connecticut Housing Investment Fund	Medium	Housing to Individuals	Northeast
35	Cooperative Fund of New England	Medium	Business	South
36	Corporation for Supportive Housing	Large	Housing to Organizations	Northeast
37	Craft3	Large	Business	West
38	Economic Community Development Institute	Medium	Business	Midwest
39	El Paso Collaborative for Community and Economic Development	Small	Housing to Organizations	South
40	Enterprise Community Loan Fund	Large	Housing to Organizations	South
41	Entrepreneur Works Fund	Small	Microenterprise	Northeast
42	FAHE	Large	Housing to Individuals	South
43	Fallon County Federal Credit Union	Small	Housing to Individuals	West
44	First State Community Loan Fund	Small	Business	South
45	Florida Community Loan Fund	Medium	Housing to Organizations	South
46	Genesis	Small	Housing to Organizations	Northeast
47	Greenville Housing Fund	Small	Housing to Organizations	South
48	Grow America Fund	Large	Business	Northeast
49	Gulf Coast Renaissance Corporation	Medium	Housing to Individuals	South
50	Home HeadQuarters, Inc.	Medium	Housing to Individuals	Northeast
51	HomeSight	Medium	Housing to Individuals	West
52	Homewise, Inc.	Large	Housing to Individuals	West
53	Hope Enterprise Corporation	Large	Business	South

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

A. All Respondents, 1Q12

	Organization Name	Asset Group	Primary Type of Financing	Region
54	Hope Federal Credit Union	Large	Business	South
55	Idaho-Nevada CDFI	Medium	Commercial Real Estate	West
56	IFF	Large	Community Services/Facilities	Midwest
57	Indian Land Capital Company	Small	Commercial Real Estate	Midwest
58	Indianapolis Neighborhood Housing Partnership	Medium	Housing to Individuals	Midwest
59	Initiative Foundation	Medium	Business	Midwest
60	Kalamazoo Neighborhood Housing Services	Small	Housing to Individuals	Midwest
61	Kentucky Highlands Investment Corporation	Large	Business	South
62	Lakota Funds	Small	Microenterprise	Midwest
63	Latino Economic Development Center	Small	Microenterprise	Midwest
64	Latino Economic Development Corporaiton	Large	Business	South
65	Local Initiatives Support Corporation	Large	Housing to Organizations	Northeast
66	Low Income Investment Fund	Large	Housing to Organizations	West
67	Lowcountry Housing Trust	Small	Housing to Organizations	South
68	MACED	Medium	Business	South
69	MaineStream Finance	Small	Housing to Individuals	Northeast
70	Mercy Loan Fund	Medium	Housing to Organizations	West
71	Midwest Housing Development Fund, Inc.	Small	Housing to Organizations	Midwest
72	Mile High Community Loan Fund	Medium	Housing to Organizations	West
73	MMCDC	Medium	Business	Midwest
74	Montana Community Development Corporation	Medium	Business	West
75	Mountain BizCapital	Small	Business	South
76	National Housing Trust Community Development Fund	Medium	Housing to Organizations	South
77	ICE/National Housing Trust	Small	Housing to Organizations	South
78	Natural Capital Investment Fund	Small	Business	South
79	NCALL Research, Inc.	Medium	Housing to Organizations	South
80	NCB Capital Impact	Large	Community Services/Facilities	South
81	Nebraska Enterprise Fund	Small	Business	Midwest
82	Nehemiah Community Reinvestment Fund	Medium	Housing to Organizations	West
83	Neighborhood Housing Services of Chicago	Medium	Housing to Individuals	Midwest
84	Neighborhood Housing Services of New York City, Inc.	Medium	Housing to Individuals	Northeast
85	NeighborWorks Capital	Medium	Housing to Organizations	South
86	New Hampshire Community Loan Fund	Large	Housing to Organizations	Northeast
87	New Jersey Community Capital Loan Fund	Large	Community Services/Facilities	Northeast
88	New Mexico Community Development Loan Fund	Medium	Business	West
89	Nonprofit Finance Fund	Large	Community Services/Facilities	Northeast
90	North Central Washington Business Loan Fund	Small	Business	West
91	North Philadelphia Financial Partnership	Small	Commercial Real Estate	Northeast
92	Northeast Entrepreneur Fund, Inc.	Small	Business	Midwest
93	Northern California Community Loan Fund	Medium	Community Services/Facilities	West
94	Northern Economic Initiatives	Medium	Business	Midwest
95	Northern Shores Loan Fund, Inc.	Small	Microenterprise	Midwest
96	NORTHLAND FOUNDATION	Medium	Business	Midwest
97	Northwest Ohio Development Agency	Small	Housing to Individuals	Midwest
98	Ohio Capital Finance Corporation	Medium	Housing to Organizations	Midwest
99	Opportunity Fund	Medium	Business	West
100	Opportunity Resource Fund	Small	Housing to Organizations	Midwest
101	Partners for the common good	Medium	Community Services/Facilities	South
102	PathStone Enterprise Center, Inc.	Small	Business	Northeast
103	Pathway Lending	Large	Business	South
104	People Inc	Small	Microenterprise	South
105	Peoplefund	Medium	Business	South
106	Primary Care Development Corporation	Large	Community Services/Facilities	Northeast

Opportunity Finance Network

CDFI Market Conditions Report, First and Second Quarters 2012, Report II – Detailed Tables

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

A. All Respondents, 1Q12

	Organization Name	Asset Group	Primary Type of Financing	Region
107	Renaissance Economic Development Corporation	Medium	Business	Northeast
108	Rising Tide Community Loan Fund	Small	Microenterprise	Northeast
109	Rural Community Assistance Corporation	Large	Housing to Organizations	West
110	Rural Electric Economic Development	Medium	Business	Midwest
111	Seedco Financial Services, Inc.	Large	Business	Northeast
112	Self-Help Ventures Fund	Large	Community Services/Facilities	South
113	Southern Mutual Financial Services	Small	Housing to Individuals	South
114	Texas Mezzanine Fund	Medium	Business	South
115	The Disability Opportunity Fund	Small	Housing to Organizations	Northeast
116	The Reinvestment Fund	Large	Community Services/Facilities	Northeast
117	The Support Center	Medium	Business	South
118	Tulane-Loyola FCU	Medium	Consumer	South
119	VEDC	Medium	Business	West
120	Vermont Community Loan Fund	Medium	Housing to Organizations	Northeast
121	Ways to Work, Inc.	Medium	Consumer	Midwest
122	WESST	Small	Microenterprise	West
123	Wisconsin Women's Business Initiative Corporation	Medium	Microenterprise	Midwest
124	WomenVenture	Small	Microenterprise	Midwest

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

B. All Respondents, 2Q12

	Organization Name	Asset Group	Primary Type of Financing	Region
1	Access to Capital for Entrepreneurs	Small	Microenterprise	South
2	ACCION New Mexico-Arizona-Colorado	Medium	Microenterprise	West
3	ACCION San Diego	Small	Microenterprise	West
4	ACCION USA, Inc.	Medium	Microenterprise	Northeast
5	Alternatives Federal Credit Union	Large	Housing to Individuals	Northeast
6	Arcata Economic Development Corporation	Small	Business	West
7	Arizona MultiBank CDC	Medium	Business	West
8	Baltimore Community Lending	Medium	Housing to Organizations	South
9	BANKFIRST	Large	Commercial Real Estate	South
10	Black Business Investment Fund of Central Florida	Medium	Business	South
11	Brazos Valley CDC	Small	Housing to Individuals	South
12	Bridgeway Capital	Medium	Business	Northeast
13	Broadway Federal	Large	Housing to Individuals	West
14	Calvert Social Investment Foundation	Large	Intermediary	South
15	Capital Fund Services	Medium	Housing to Organizations	Midwest
16	Century Housing Corporation	Large	Housing to Organizations	West
17	Chi Ishobak	Small	Business	Midwest
18	Chicago Community Loan Fund	Medium	Housing to Organizations	Midwest
19	Cincinnati Development Fund	Medium	Housing to Organizations	Midwest
20	Citizen Potawatomi Community Development Corporation	Medium	Business	South
21	Clearinghouse CDFI	Large	Housing to Organizations	West
22	Coastal Enterprises, Inc.	Large	Business	Northeast
23	Colorado Enterprise Fund	Medium	Business	West
24	Common Capital	Small	Business	Northeast
25	Community Capital of Vermont	Small	Microenterprise	Northeast
26	Community Concepts Financial Corporation	Small	Business	Northeast
27	Community First Fund	Medium	Business	Northeast
28	Community Investment Corporation	Large	Commercial Real Estate	Midwest
29	Community Reinvestment Fund	Large	Business	Midwest
30	Community Resource Group	Medium	Community Services/Facilities	South
31	CommunityWorks in West Virginia	Large	Housing to Individuals	South
32	Cooperative Business Assistance Corporation	Medium	Business	Northeast
33	Cooperative Fund of New England	Medium	Business	Northeast
34	Corporation for Supportive Housing	Large	Housing to Organizations	Northeast
35	Craft3	Large	Business	West
36	Eastern Dakota Housing Alliance, Inc. (EDHA)	Small	Housing to Organizations	Midwest
37	Economic Community Development Institute	Medium	Business	Midwest
38	Economic Opportunities Fund	Small	Microenterprise	Northeast
39	El Paso Collaborative for Community and Economic Development	Small	Housing to Organizations	South
40	Enterprise Community Loan Fund	Large	Housing to Organizations	South
41	Entrepreneur Works Fund	Small	Microenterprise	Northeast
42	FAHE	Large	Housing to Organizations	South
43	First State Community Loan Fund	Small	Business	South
44	Florida Community Loan Fund	Medium	Housing to Organizations	South
45	Fresno Community Development Financial Institution	Small	Microenterprise	West
46	Generations Community Credit Union	Medium	Consumer	South
47	Genesis	Small	Housing to Organizations	Northeast
48	Greater Minnesota Housing Fund	Large	Housing to Organizations	Midwest
49	Greenville Housing Fund	Small	Housing to Organizations	South
50	Gulf Coast Renaissance Corporation	Medium	Housing to Individuals	South
51	Home HeadQuarters, Inc.	Medium	Housing to Individuals	Northeast
52	HomeSight	Medium	Housing to Individuals	West
53	Homewise, Inc.	Large	Housing to Individuals	West

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

B. All Respondents, 2Q12

	Organization Name	Asset Group	Primary Type of Financing	Region
54	Hope Enterprise Corporation	Large	Business	South
55	Hope Federal Credit Union	Large	Consumer	South
56	Hopi Credit Association	Small	Consumer	West
57	ICE/National Housing Trust	Small	Housing to Organizations	South
58	IFF	Large	Community Services/Facilities	Midwest
59	Indian Land Capital Company	Small	Commercial Real Estate	West
60	Initiative Foundation	Large	Business	Midwest
61	International Institute Community Development Corporation	Small	Microenterprise	Midwest
62	Kentucky Highlands Investment Corporation	Large	Business	South
63	Latino Economic Development Center	Small	Microenterprise	Midwest
64	Local Initiatives Support Corporation	Large	Housing to Organizations	Northeast
65	Los Angeles LDC, Inc.	Small	Commercial Real Estate	West
66	Low Income Investment Fund	Large	Housing to Organizations	West
67	Lowcountry Housing Trust	Small	Housing to Organizations	South
68	MACED	Medium	Business	South
69	Mercy Loan Fund	Medium	Housing to Organizations	West
70	Midwest Housing Development Fund, Inc.	Small	Housing to Organizations	Midwest
71	Mile High Community Loan Fund	Medium	Housing to Organizations	West
72	MMCDC	Large	Business	Midwest
73	Montana Community Development Corporation	Medium	Business	West
74	Mountain BizCapital	Small	Business	South
75	National Housing Trust Community Development Fund	Medium	Housing to Organizations	South
76	Natural Capital Investment Fund	Small	Business	South
77	Navajo Partnership for Housing	Small	Housing to Individuals	West
78	NCALL Research, Inc.	Medium	Community Services/Facilities	South
79	NCB Capital Impact	Large	Community Services/Facilities	South
80	Nehemiah Community Reinvestment Fund	Small	Housing to Organizations	West
81	Neighborhood Housing Services of South Florida	Medium	Housing to Individuals	South
82	NeighborWorks Capital	Medium	Housing to Organizations	South
83	NeighborWorks Montana	Medium	Housing to Individuals	West
84	New Hampshire Community Loan Fund	Large	Housing to Organizations	Northeast
85	New Jersey Community Capital Loan Fund	Large	Community Services/Facilities	Northeast
86	New Mexico Community Development Loan Fund	Medium	Business	West
87	Nonprofits Assistance Fund	Medium	Business	Midwest
88	North Central Washington Business Loan Fund	Small	Business	West
89	Northeast Entrepreneur Fund, Inc.	Small	Microenterprise	Midwest
90	Northern California Community Loan Fund	Medium	Community Services/Facilities	West
91	Northern Economic Initiatives	Medium	Microenterprise	Midwest
92	Northland Foundation	Medium	Business	Midwest
93	Ohio Capital Finance Corporation	Medium	Housing to Organizations	Midwest
94	Opportunities Credit Union	Medium	Housing to Individuals	Northeast
95	Opportunity Fund	Medium	Business	West
96	Opportunity Resource Fund	Small	Housing to Organizations	Midwest
97	Partners for the Common Good	Medium	Community Services/Facilities	South
98	PathStone Enterprise Center, Inc.	Small	Business	Northeast
99	Pathway Lending	Large	Business	South
100	People Inc	Small	Microenterprise	South
101	PeopleFund	Medium	Business	South
102	Prestamos CDFI	Medium	Business	West
103	Primary Care Development Corporation	Large	Business	Northeast
104	Rising Tide Community Loan Fund	Small	Microenterprise	Northeast
105	Rural Community Assistance Corporation	Large	Housing to Organizations	West
106	Rural Electric Economic Development	Large	Business	Midwest

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

B. All Respondents, 2Q12

	Organization Name	Asset Group	Primary Type of Financing	Region
107	San Juan Neighborhood Housing Services, Inc.	Small	Housing to Individuals	South
108	Seattle Economic Development Fund	Medium	Business	West
109	Seedco Financial Services, Inc.	Large	Business	Northeast
110	Self-Help Ventures Fund	Large	Community Services/Facilities	South
111	Southern Mutual Financial Services	Small	Housing to Individuals	South
112	Southside Credit Union	Medium	Consumer	South
113	Suntide Credit Union	Large	Consumer	South
114	Texas Mezzanine Fund	Medium	Business	South
115	The Disability Opportunity Fund	Small	Housing to Organizations	Northeast
116	The Progress Fund	Medium	Business	Northeast
117	The Reinvestment Fund	Large	Commercial Real Estate	Northeast
118	The Support Center	Medium	Business	South
119	Tulane-Loyola FCU	Medium	Consumer	South
120	VEDC	Medium	Business	West
121	Vermont Community Loan Fund	Medium	Housing to Organizations	Northeast
122	Washington Community Alliance for Self-Help (CASH)	Small	Microenterprise	West
123	Ways to Work, Inc.	Medium	Consumer	Midwest
124	WESST	Small	Microenterprise	West
125	Wisconsin Women's Business Initiative Corporation	Medium	Microenterprise	Midwest
126	WomenVenture	Small	Microenterprise	Midwest

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

C. Trend Sample

	Organization Name	Asset Group	Primary Type of Financing	Region
1	Access to Capital for Entrepreneurs	Small	Microenterprise	South
2	ACCION New Mexico-Arizona-Colorado	Medium	Microenterprise	West
3	Baltimore Community Lending	Medium	Housing to Organizations	South
4	Chicago Community Loan Fund	Medium	Housing to Organizations	Midwest
5	Cincinnati Development Fund	Medium	Housing to Organizations	Midwest
6	Citizen Potawatomi Community Development Corporation	Medium	Business	South
7	Coastal Enterprises, Inc.	Large	Business	Northeast
8	Community First Fund	Medium	Business	Northeast
9	Community Investment Corporation	Large	Commercial Real Estate	Midwest
10	Community Reinvestment Fund	Large	Business	Midwest
11	Cooperative Fund of New England	Medium	Business	Northeast
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	Large	Housing to Organizations	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	Consumer	South
21	ICE/National Housing Trust	Small	Housing to Organizations	South
22	IFF	Large	Community Services/Facilities	Midwest
23	Kentucky Highlands Investment Corporation	Large	Business	South
24	Local Initiatives Support Corporation	Large	Housing to Organizations	Northeast
25	Low Income Investment Fund	Large	Housing to Organizations	West
26	Midwest Housing Development Fund, Inc.	Small	Housing to Organizations	Midwest
27	Mile High Community Loan Fund	Medium	Housing to Organizations	West
28	National Housing Trust Community Development Fund	Medium	Housing to Organizations	South
29	NCALL Research, Inc.	Medium	Community Services/Facilities	South
30	NCB Capital Impact	Large	Community Services/Facilities	South
31	Nehemiah Community Reinvestment Fund	Small	Housing to Organizations	West
32	NeighborWorks Capital	Medium	Housing to Organizations	South
33	New Hampshire Community Loan Fund	Large	Housing to Organizations	Northeast
34	Northland Foundation	Medium	Business	Midwest
35	Partners for the Common Good	Medium	Community Services/Facilities	South
36	Rising Tide Community Loan Fund	Small	Microenterprise	Northeast
37	Rural Community Assistance Corporation	Large	Housing to Organizations	West
38	Rural Electric Economic Development	Large	Business	Midwest
39	Seedco Financial Services, Inc.	Large	Business	Northeast
40	Self-Help Ventures Fund	Large	Community Services/Facilities	South
41	Southern Mutual Financial Services	Small	Housing to Individuals	South
42	Vermont Community Loan Fund	Medium	Housing to Organizations	Northeast
43	Wisconsin Women's Business Initiative Corporation	Medium	Microenterprise	Midwest

A. Sectoral Composition by Financial Institution Type, 1stQ12

	Business	Commercial Real Estate	Community Services	Consumer	Housing to Individuals	Housing to Organizations	Microenterprise	Intermediary
Banks	0%	100%	0%	0%	0%	0%	0%	0%
Credit Unions	20%	0%	0%	40%	40%	0%	0%	0%
Loan Funds	35%	3%	10%	1%	13%	24%	13%	1%
Venture Funds	100%	0%	0%	0%	0%	0%	0%	0%

B. Sectoral Composition by Asset Size, 1stQ12

	Business	Commercial Real Estate	Community Services	Consumer	Housing to Individuals	Housing to Organizations	Microenterprise	Intermediary
Small	28%	5%	0%	3%	18%	20%	28%	0%
Medium	43%	2%	6%	4%	14%	24%	8%	0%
Large	30%	6%	27%	0%	9%	24%	0%	3%

C. Sectoral Composition by Region, 1stQ12

	Business	Commercial Real Estate	Community Services	Consumer	Housing to Individuals	Housing to Organizations	Microenterprise	Intermediary
Midwest	36%	7%	4%	4%	14%	18%	18%	0%
Northeast	29%	3%	16%	0%	16%	19%	16%	0%
South	37%	2%	12%	5%	10%	24%	7%	2%
West	38%	4%	4%	0%	17%	29%	8%	0%

A. Sectoral Composition by Financial Institution Type, 2ndQ12

	Business	Commercial Real Estate	Community Services	Consumer	Housing to Individuals	Housing to Organizations	Microenterprise	Intermediary
Banks	0%	50%	0%	0%	50%	0%	0%	0%
Credit Unions	0%	0%	0%	83%	17%	0%	0%	0%
Loan Funds	35%	3%	7%	2%	10%	26%	15%	1%
Venture Funds	100%	0%	0%	0%	0%	0%	0%	0%

B. Sectoral Composition by Asset Size, 2ndQ12

	Business	Commercial Real Estate	Community Services	Consumer	Housing to Individuals	Housing to Organizations	Microenterprise	Intermediary
Small	23%	5%	0%	3%	10%	25%	35%	0%
Medium	43%	0%	8%	8%	12%	22%	8%	0%
Large	31%	9%	11%	6%	11%	29%	0%	3%

C. Sectoral Composition by Region, 2ndQ12

	Business	Commercial Real Estate	Community Services	Consumer	Housing to Individuals	Housing to Organizations	Microenterprise	Intermediary
Midwest	32%	4%	4%	4%	0%	32%	24%	0%
Northeast	41%	4%	4%	0%	11%	22%	19%	0%
South	29%	2%	12%	12%	14%	24%	5%	2%
West	34%	6%	3%	3%	16%	22%	16%	0%