

CDFI Market Conditions Fourth Quarter 2012

Report II – Detailed Tables Published April 2013

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 Fourth Quarter 2012

Published April 2013

INTRODUCTION

This report presents the results of the seventeenth quarterly CDFI Market Conditions Survey conducted in March and April 2013 covering the fourth quarter (October - December) of 2012. OFN did not conduct a survey of the third quarter 2012. 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, Fourth Quarter 2012, Report I - Results and Analysis
- CDFI Market Conditions, Fourth Quarter 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 fourth 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. Please note that we reduced the length of the survey in the fourth quarter and the detailed tables reflect that change.

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Table I: All Respondents

All Summary

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

* Includes Puerto Rico.

Table I: All Respondents

Demand, Originations and Capital

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

Table I: All Respondents

Portfolio Quality

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

Table I: All Respondents

Outlook

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

Table II. Results by Asset Size

Demand, Originations and Capital

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

Table II. Results by Asset Size

Portfolio Quality

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

Table II. Results by Asset Size

Outlook

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

Table II. Results by Asset Size

Demand, Originations and Capital

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

Table II. Results by Asset Size

Portfolio Quality

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

Table II. Results by Asset Size

Outlook

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

Table II. Results by Asset Size

Demand, Originations and Capital

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

Table II. Results by Asset Size

Portfolio Quality

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

Table II. Results by Asset Size

Outlook

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

Table III. Results by Financing Sector

Demand, Originations and Capital

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

Table III. Results by Financing Sector

Portfolio Quality

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

Table III. Results by Financing Sector

Outlook

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

Table III. Results by Financing

Demand, Originations and Capital

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

Table III. Results by Financing Sector

Portfolio Quality

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

Table III. Results by Financing Sector

Outlook

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

Table III. Results by Financing Sector

Demand, Originations and Capital

III C. All Community Services/Facilities		12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Number of Financing Applications Received, Change Over Previous Year(%)	n=	8	8	12	7	8	7	9	7	7	6	7	7	6	NR	NR	NR
Decreased		13%	25%	33%	43%	63%	57%	44%	29%	43%	33%	14%	29%	17%	NR	NR	NR
Increased		88%	50%	50%	57%	25%	29%	22%	71%	29%	33%	71%	43%	67%	NR	NR	NR
No Change		0%	25%	17%	0%	13%	14%	33%	0%	29%	33%	14%	29%	17%	NR	NR	NR
Number of Loans/Investments Originated, Change Over Previous Year (%)	n=	8	8	12	7	9	7	9	7	7	6	7	7	6	NR	NR	NR
Decreased		13%	13%	50%	29%	44%	43%	33%	29%	43%	50%	71%	14%	0%	NR	NR	NR
Increased		75%	38%	25%	57%	44%	14%	44%	57%	57%	50%	29%	57%	67%	NR	NR	NR
No Change		13%	50%	25%	14%	11%	43%	22%	14%	0%	0%	0%	29%	33%	NR	NR	NR
Ability to Access Capital, Change from Previous Year (%)	n=	8	8	11	6	8	7	8	7	7	6	7	7	6	NR	NR	NR
Decreased		13%	13%	0%	0%	0%	0%	25%	14%	29%	17%	14%	14%	17%	NR	NR	NR
Increased		25%	75%	45%	67%	88%	86%	25%	43%	43%	50%	29%	14%	33%	NR	NR	NR
No Change		63%	13%	55%	33%	13%	14%	50%	43%	29%	33%	57%	71%	50%	NR	NR	NR
Capital Liquidity, Change Over Previous Year(%)	n=	8	8	12	7	9	7	9	7	7	6	7	7	6	NR	NR	NR
Decreased		13%	13%	17%	14%	0%	14%	44%	29%	29%	17%	43%	43%	17%	NR	NR	NR
Increased		63%	88%	67%	71%	78%	71%	33%	71%	71%	50%	29%	29%	33%	NR	NR	NR
No Change		25%	0%	17%	14%	22%	14%	22%	0%	0%	33%	29%	29%	50%	NR	NR	NR
Capital-Constrained (%)	n=	8	8	12	7	9	7	9	7	7	6	7	7	6	14	10	7
Both		0%	13%	8%	0%	11%	14%	11%	29%	14%	17%	29%	14%	17%	14%	10%	29%
Debt		13%	0%	0%	0%	11%	29%	11%	0%	14%	0%	29%	14%	17%	21%	20%	14%
Equity		0%	0%	0%	0%	11%	14%	11%	14%	14%	17%	0%	14%	17%	0%	0%	0%
Neither		88%	88%	92%	100%	67%	43%	67%	57%	57%	67%	43%	57%	50%	64%	70%	57%
Capital Shortfall During the Quarter	n=	NR	NR	NR	NR	3	3	NR	3	NR	NR	NR	NR	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)		NR	NR	NR	NR	\$ 19.5	\$ 21.0	NR	\$ 12.0	NR	NR	NR	NR	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)		NR	NR	NR	NR	\$ 6.5	\$ 7.0	NR	\$ 4.0	NR	NR	NR	NR	NR	NR	NR	NR
Average Cost of Borrowed Capital	n=	8	8	12	7	9	7	9	7	7	5	7	7	6	14	10	7
Decreased		13%	25%	0%	14%	22%	0%	0%	0%	0%	0%	29%	57%	0%	21%	20%	43%
Increased		13%	13%	0%	14%	11%	0%	0%	0%	29%	60%	0%	29%	33%	14%	20%	14%
No Change		75%	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		12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Average Loan Loss Reserve (%)	n=	6	7	10	7	9	6	9	6	6	5	5	5	NR	NR	NR	NR
Loan Loss Reserve		6.8%	8.4%	5.6%	7.7%	7.8%	6.6%	5.6%	7.3%	6.3%	6.2%	6.1%	8.5%	NR	NR	NR	NR
Average Portfolio-at-Risk	n=	6	7	10	7	9	6	9	6	6	5	5	5	5	13	9	6
31-60 days		3.8%	1.8%	1.3%	1.3%	1.7%	1.1%	6.1%	1.6%	2.2%	1.6%	0.4%	3.9%	3.6%	2.5%	1.9%	1.2%
61-90 days		0.1%	0.2%	0.3%	0.2%	0.9%	1.6%	2.9%	0.2%	0.2%	0.9%	1.1%	2.9%	0.5%	0.4%	0.5%	0.1%
90+ days		0.4%	2.3%	2.6%	2.6%	4.2%	6.0%	1.5%	3.8%	4.3%	5.5%	3.1%	5.1%	2.5%	4.5%	4.2%	6.4%
Total		4.3%	4.3%	4.1%	4.1%	6.8%	8.8%	10.4%	5.6%	6.7%	8.0%	4.6%	11.8%	6.6%	7.5%	6.6%	7.6%
Average Non-Accruals (%)	n=	6	6	9	7	8	6	9	6	4	4	4	NR	NR	NR	NR	NR
Non-Accruals		2.8%	2.5%	1.6%	1.4%	1.3%	1.9%	0.4%	2.1%	0.9%	0.6%	0.6%	NR	NR	NR	NR	NR
Average Loans Restructured (%)	n=	6	6	9	7	8	6	9	6	4	4	4	NR	NR	NR	NR	NR
Loans Restructured		3.3%	4.0%	4.4%	2.4%	1.6%	3.2%	7.6%	1.7%	7.5%	3.5%	5.7%	NR	NR	NR	NR	NR
Average Net Charge-Offs (%)	n=	6	7	10	7	9	6	9	6	6	5	5	5	5	13	9	6
Net Charge-Offs		0.1%	0.2%	0.2%	0.2%	0.9%	0.3%	0.1%	1.2%	0.6%	0.0%	0.1%	0.0%	0.0%	0.5%	0.0%	0.4%
Number of Loans/Investments in Workout (%)	n=	7	8	12	7	9	7	9	7	7	6	7	7	6	14	10	7
Decreased		29%	0%	8%	0%	33%	43%	0%	0%	0%	0%	0%	14%	0%	7%	0%	0%
Increased		14%	38%	8%	43%	11%	0%	33%	29%	14%	67%	43%	14%	67%	14%	20%	71%
No Change		57%	63%	83%	57%	56%	57%	67%	71%	86%	33%	57%	71%	33%	79%	80%	29%
Number of Loans Given Term Extensions (%)	n=	8	8	11	7	9	7	9	7	7	6	7	6	6	14	10	7
Decreased		25%	0%	18%	0%	22%	29%	0%	14%	29%	0%	0%	0%	17%	7%	0%	0%
Increased		0%	13%	36%	14%	22%	0%	0%	14%	0%	33%	0%	17%	33%	29%	10%	57%
No Change		75%	88%	45%	86%	56%	71%	100%	71%	71%	67%	100%	83%	50%	64%	90%	43%

Table III. Results by Financing Sector

Outlook

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

Table III. Results by Financing Sector

Demand, Originations and Capital

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

Table III. Results by Financing Sector

Portfolio Quality

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

Table III. Results by Financing Sector

Outlook

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

Table III. Results by Financing Sector

Demand, Originations and Capital

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

Table III. Results by Financing Sector

Portfolio Quality

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

Table III. Results by Financing Sector

Outlook

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

Table III. Results by Financing Sector

Demand, Originations and Capital

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

Table III. Results by Financing Sector

Portfolio Quality

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

Table III. Results by Financing Sector

Outlook

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

Table III. Results by Financing Sector

Demand, Originations and Capital

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

Table III. Results by Financing Sector

Portfolio Quality

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

Table III. Results by Financing Sector

Outlook

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

Table IV. Results by Region

Demand, Originations and Capital

IV A. All Midwest CDFIs	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Number of Financing Applications Received, Change Over Previous Year(%) n=	29	25	28	29	25	27	40	27	26	27	25	24	26	NR	NR	NR
Decreased	34%	24%	25%	21%	32%	33%	23%	30%	50%	26%	16%	17%	12%	NR	NR	NR
Increased	66%	60%	54%	69%	56%	48%	43%	44%	31%	52%	48%	54%	73%	NR	NR	NR
No Change	0%	16%	21%	10%	12%	19%	35%	26%	19%	22%	36%	29%	15%	NR	NR	NR
Number of Loans/Investments Originated, Change Over Previous Year (%) n=	29	25	28	29	26	27	40	27	26	28	25	24	26	NR	NR	NR
Decreased	41%	20%	21%	34%	31%	33%	23%	33%	38%	36%	48%	25%	27%	NR	NR	NR
Increased	48%	64%	61%	55%	50%	59%	48%	48%	23%	46%	28%	54%	50%	NR	NR	NR
No Change	10%	16%	18%	10%	19%	7%	30%	19%	38%	18%	24%	21%	23%	NR	NR	NR
Ability to Access Capital, Change from Previous Year (%) n=	26	22	25	25	24	24	32	23	23	18	18	18	23	NR	NR	NR
Decreased	4%	14%	4%	8%	8%	13%	13%	4%	9%	17%	11%	39%	22%	NR	NR	NR
Increased	38%	32%	52%	60%	50%	50%	31%	61%	48%	50%	44%	28%	30%	NR	NR	NR
No Change	58%	55%	44%	32%	42%	38%	56%	35%	43%	33%	44%	33%	48%	NR	NR	NR
Capital Liquidity, Change Over Previous Year(%) n=	29	25	27	29	26	27	38	26	26	28	25	23	26	NR	NR	NR
Decreased	21%	12%	15%	7%	15%	22%	26%	19%	23%	25%	16%	13%	27%	NR	NR	NR
Increased	55%	48%	59%	59%	54%	56%	39%	65%	46%	43%	56%	43%	58%	NR	NR	NR
No Change	24%	40%	26%	34%	31%	22%	34%	15%	31%	32%	28%	43%	15%	NR	NR	NR
Capital-Constrained (%) n=	29	25	28	29	26	27	39	28	26	28	25	24	26	30	24	21
Both	3%	4%	4%	7%	12%	15%	5%	4%	8%	4%	16%	25%	15%	23%	29%	19%
Debt	0%	0%	0%	3%	0%	0%	8%	4%	8%	0%	8%	8%	15%	10%	8%	10%
Equity	0%	4%	0%	3%	12%	4%	8%	11%	12%	11%	0%	13%	8%	7%	4%	24%
Neither	97%	92%	96%	86%	77%	81%	79%	82%	73%	86%	76%	54%	62%	60%	58%	48%
Capital Shortfall During the Quarter n=	NR	NR	NR	3	5	5	8	5	5	3	3	NR	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)	NR	NR	NR	\$ 10.6	\$ 25.6	\$ 74.0	\$ 29.3	\$ 13.0	\$ 1.3	\$ 43.3	\$ 2.7	NR	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)	NR	NR	NR	\$ 3.5	\$ 5.1	\$ 14.8	\$ 3.7	\$ 2.6	\$ 0.3	\$ 14.4	\$ 0.9	NR	NR	NR	NR	NR
Average Cost of Borrowed Capital n=	29	25	27	29	26	27	39	26	26	28	25	24	27	29	24	21
Decreased	17%	8%	19%	17%	31%	7%	5%	8%	12%	7%	12%	21%	7%	14%	8%	14%
Increased	14%	12%	0%	10%	4%	0%	8%	8%	4%	7%	0%	8%	7%	10%	25%	14%
No Change	69%	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		12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Average Loan Loss Reserve (%)	n=	21	15	22	27	22	23	34	24	25	23	20	23	NR	NR	NR	NR
Loan Loss Reserve		6.6%	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=	21	15	22	27	22	23	34	24	25	23	20	23	23	28	23	20
31-60 days		0.7%	3.2%	1.7%	1.2%	2.1%	0.7%	4.4%	3.0%	2.5%	6.7%	3.7%	1.2%	2.2%	3.4%	2.9%	2.6%
61-90 days		0.6%	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		1.5%	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		2.7%	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=	21	14	18	22	21	23	34	22	24	19	15	NR	NR	NR	NR	NR
Non-Accruals		1.0%	0.1%	4.1%	0.4%	0.2%	0.6%	0.3%	0.9%	1.1%	1.4%	0.2%	NR	NR	NR	NR	NR
Average Loans Restructured (%)	n=	21	14	18	22	21	23	34	22	24	19	15	NR	NR	NR	NR	NR
Loans Restructured		4.2%	7.8%	3.9%	16.8%	4.8%	8.0%	3.7%	7.4%	7.7%	3.4%	6.2%	NR	NR	NR	NR	NR
Average Net Charge-Offs (%)	n=	21	15	22	27	22	23	34	24	25	23	20	23	23	28	23	20
Net Charge-Offs		1.1%	0.9%	0.2%	1.7%	0.3%	0.1%	0.5%	1.5%	0.6%	0.6%	1.6%	0.9%	0.7%	0.5%	0.2%	1.2%
Number of Loans/Investments in Workout (%)	n=	29	24	27	28	25	26	35	25	26	27	25	24	27	27	23	21
Decreased		24%	13%	15%	11%	12%	19%	11%	20%	23%	4%	12%	4%	7%	15%	9%	0%
Increased		14%	17%	22%	29%	24%	23%	26%	32%	19%	41%	40%	50%	44%	37%	43%	48%
No Change		62%	71%	63%	61%	64%	58%	63%	48%	58%	56%	48%	46%	48%	48%	48%	52%
Number of Loans Given Term Extensions (%)	n=	29	24	28	29	24	25	34	25	25	28	24	24	26	28	23	20
Decreased		17%	13%	11%	21%	13%	12%	15%	12%	20%	11%	8%	4%	4%	0%	13%	5%
Increased		28%	8%	7%	31%	21%	20%	12%	36%	16%	32%	50%	46%	35%	32%	35%	50%
No Change		55%	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		12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Expected Demand for Financing(%)	n=	29	25	28	29	25	27	35	27	26	28	25	24	26	27	24	21
Decrease		0%	4%	0%	3%	4%	0%	3%	4%	8%	0%	0%	4%	4%	7%	0%	10%
Increase		69%	52%	75%	69%	52%	85%	71%	70%	69%	75%	84%	79%	58%	67%	83%	90%
No Change		31%	44%	25%	28%	44%	15%	26%	26%	23%	25%	16%	17%	38%	26%	17%	0%
Projected Financing Next Year (if no Capital Constraints)	n=	29	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)	\$	353	\$ 380	\$ 370	\$ 407	\$ 450	\$ 596	\$ 357	\$ 377	\$ 431	\$ 623	\$ 244	NR	NR	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)	\$	12.2	\$ 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=	17	15	15	17	20	20	24	14	14	17	NR	NR	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)	\$	68	\$ 92	\$ 50	\$ 200	\$ 177	\$ 251	\$ 57	\$ 75	\$ 44	\$ 100	NR	NR	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)	\$	4.0	\$ 6.1	\$ 3.3	\$ 11.7	\$ 8.8	\$ 12.6	\$ 2.4	\$ 5.4	\$ 3.1	\$ 5.9	NR	NR	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	29	25	27	29	23	27	33	26	26	28	25	24	26	29	24	21
Deteriorate		0%	4%	0%	3%	4%	0%	3%	4%	8%	14%	20%	29%	15%	24%	17%	48%
Improve		38%	24%	41%	48%	48%	30%	33%	50%	46%	39%	52%	25%	38%	31%	21%	24%
No Change		62%	72%	59%	48%	48%	70%	64%	46%	46%	46%	28%	46%	46%	45%	63%	29%

Table IV. Results by Region

Demand, Originations and Capital

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

Table IV. Results by Region

Portfolio Quality

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

Table IV. Results by Region

Outlook

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

Table IV. Results by Region

Demand, Originations and Capital

IV C. All South CDFIs	12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Number of Financing Applications Received, Change Over Previous Year(%) n=	49	42	40	46	37	49	46	32	31	33	37	35	42	NR	NR	NR
Decreased	18%	29%	25%	30%	41%	31%	41%	28%	35%	30%	24%	23%	19%	NR	NR	NR
Increased	67%	52%	50%	52%	46%	55%	39%	59%	45%	58%	54%	49%	57%	NR	NR	NR
No Change	14%	19%	25%	17%	14%	14%	20%	13%	19%	12%	22%	29%	24%	NR	NR	NR
Number of Loans/Investments Originated, Change Over Previous Year (%) n=	49	42	40	46	37	49	46	32	31	33	37	35	42	NR	NR	NR
Decreased	22%	26%	38%	33%	38%	31%	41%	44%	48%	33%	38%	29%	19%	NR	NR	NR
Increased	61%	55%	38%	52%	51%	51%	46%	47%	45%	55%	35%	43%	45%	NR	NR	NR
No Change	16%	19%	25%	15%	11%	18%	13%	9%	6%	12%	27%	29%	36%	NR	NR	NR
Ability to Access Capital, Change from Previous Year (%) n=	43	36	35	46	32	44	41	31	28	29	31	26	33	NR	NR	NR
Decreased	7%	3%	0%	7%	3%	18%	10%	10%	11%	21%	19%	15%	30%	NR	NR	NR
Increased	30%	44%	43%	43%	59%	30%	39%	45%	46%	48%	29%	46%	30%	NR	NR	NR
No Change	63%	53%	57%	50%	38%	52%	51%	45%	43%	31%	52%	38%	39%	NR	NR	NR
Capital Liquidity, Change Over Previous Year(%) n=	49	42	40	46	37	49	45	32	31	33	37	35	40	NR	NR	NR
Decreased	20%	12%	13%	24%	14%	29%	24%	31%	45%	30%	32%	40%	33%	NR	NR	NR
Increased	55%	55%	58%	57%	65%	47%	47%	56%	45%	33%	30%	37%	23%	NR	NR	NR
No Change	24%	33%	30%	20%	22%	24%	29%	13%	10%	36%	38%	23%	45%	NR	NR	NR
Capital-Constrained (%) n=	48	42	39	46	38	48	45	33	31	33	37	35	42	39	34	31
Both	8%	5%	5%	9%	5%	13%	13%	15%	16%	21%	22%	23%	26%	23%	29%	19%
Debt	2%	0%	0%	2%	3%	8%	9%	9%	16%	6%	8%	20%	12%	15%	15%	13%
Equity	13%	5%	8%	7%	11%	15%	13%	9%	6%	9%	14%	17%	17%	18%	9%	16%
Neither	77%	90%	87%	83%	82%	65%	64%	67%	61%	64%	57%	40%	45%	44%	47%	52%
Capital Shortfall During the Quarter n=	8	NR	4	7	4	12	10	8	9	8	8	NR	NR	NR	NR	NR
Total Capital Shortfall During the Quarter (\$ MM)	\$ 74.3	NR	\$ 18.0	\$ 24.2	\$ 18.5	\$ 16.2	\$ 31.4	\$ 14.8	\$ 17.5	\$ 24.3	\$ 11.6	NR	NR	NR	NR	NR
Average Capital Shortfall During the Quarter (\$ MM)	\$ 9.3	NR	\$ 4.5	\$ 3.5	\$ 4.6	\$ 1.4	\$ 3.1	\$ 1.8	\$ 1.9	\$ 3.0	\$ 1.5	NR	NR	NR	NR	NR
Average Cost of Borrowed Capital n=	48	41	40	46	36	48	44	33	30	30	36	34	42	39	34	31
Decreased	8%	20%	15%	15%	17%	8%	16%	9%	17%	13%	11%	18%	14%	21%	15%	23%
Increased	13%	7%	10%	13%	8%	6%	9%	12%	10%	17%	6%	6%	7%	13%	9%	6%
No Change	79%	73%	75%	72%	75%	85%	75%	79%	73%	70%	83%	76%	79%	67%	76%	71%

Table IV. Results by Region

Portfolio Quality

IV C. All South CDFIs		12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Average Loan Loss Reserve (%)	n=	38	34	34	44	33	41	37	25	22	22	30	30	NR	NR	NR	NR
Loan Loss Reserve		6.9%	8.3%	8.1%	8.4%	8.6%	9.6%	9.2%	10.9%	10.6%	10.3%	9.1%	7.3%	NR	NR	NR	NR
Average Portfolio-at-Risk	n=	38	34	34	44	33	41	37	25	22	22	30	30	34	29	30	26
31-60 days		2.1%	1.9%	2.5%	1.8%	1.9%	1.3%	1.9%	1.8%	1.5%	3.7%	2.7%	2.5%	2.8%	2.4%	2.4%	2.8%
61-90 days		0.5%	0.8%	1.1%	0.8%	1.0%	0.7%	0.7%	0.8%	0.6%	2.2%	2.8%	1.4%	1.6%	1.5%	1.4%	2.2%
90+ days		2.1%	2.0%	2.1%	2.5%	2.9%	3.5%	3.7%	4.5%	7.2%	6.5%	7.1%	4.6%	7.0%	9.3%	5.7%	9.9%
Total		4.8%	4.7%	5.7%	5.1%	5.7%	5.4%	6.3%	7.0%	9.3%	12.4%	12.5%	8.6%	11.4%	13.1%	9.5%	15.0%
Average Non-Accruals (%)	n=	38	30	30	36	27	41	37	19	16	18	21	NR	NR	NR	NR	NR
Non-Accruals		0.8%	1.2%	1.1%	0.7%	1.9%	1.4%	0.9%	1.9%	0.9%	1.5%	0.6%	NR	NR	NR	NR	NR
Average Loans Restructured (%)	n=	38	30	30	36	27	41	37	19	16	18	21	NR	NR	NR	NR	NR
Loans Restructured		3.4%	3.6%	1.9%	2.7%	3.0%	3.3%	4.4%	5.3%	4.7%	5.1%	3.9%	NR	NR	NR	NR	NR
Average Net Charge-Offs (%)	n=	38	34	34	44	33	41	37	25	22	22	30	30	34	29	30	26
Net Charge-Offs		0.3%	0.1%	0.2%	0.7%	1.4%	0.7%	0.6%	1.1%	0.6%	0.9%	0.8%	1.7%	0.6%	0.6%	0.5%	1.7%
Number of Loans/Investments in Workout (%)	n=	48	37	40	45	35	44	42	32	29	32	37	34	43	39	34	30
Decreased		13%	22%	8%	18%	26%	18%	12%	16%	21%	13%	19%	12%	12%	13%	6%	10%
Increased		8%	5%	18%	20%	14%	14%	21%	44%	24%	38%	30%	41%	44%	46%	44%	63%
No Change		79%	73%	75%	62%	60%	68%	67%	41%	55%	50%	51%	47%	44%	41%	50%	27%
Number of Loans Given Term Extensions (%)	n=	49	38	40	46	36	46	42	33	30	33	37	34	43	39	34	31
Decreased		14%	18%	15%	9%	22%	13%	7%	9%	27%	24%	14%	12%	5%	10%	9%	6%
Increased		12%	16%	20%	24%	19%	11%	17%	33%	17%	21%	19%	35%	37%	44%	35%	55%
No Change		73%	66%	65%	67%	58%	76%	76%	58%	57%	55%	68%	53%	58%	46%	56%	39%

Table IV. Results by Region

Outlook

IV C. All South CDFIs		12Q4	12Q2	12Q1	11Q4	11Q3	11Q2	11Q1	10Q4	10Q3	10Q2	10Q1	09Q4	09Q3	09Q2	09Q1	08Q4
Expected Demand for Financing(%)	n=	49	39	40	46	35	46	42	33	30	32	36	35	38	38	32	30
Decrease		2%	3%	0%	4%	9%	4%	2%	6%	7%	0%	3%	3%	3%	0%	6%	7%
Increase		71%	82%	75%	80%	71%	72%	71%	70%	70%	78%	64%	69%	74%	79%	69%	83%
No Change		27%	15%	25%	15%	20%	24%	26%	24%	23%	22%	33%	29%	24%	21%	25%	10%
Projected Financing Next Year (if no Capital Constraints)	n=	46	37	38	42	32	41	37	28	25	27	27	NR	NR	NR	NR	NR
Projected Total Financing Next Year (if no Capital Constraints) (MM)	\$	924	\$ 435	\$ 643	\$1,001	\$ 777	\$ 783	\$ 780	\$ 572	\$ 501	\$ 561	\$ 104	NR	NR	NR	NR	NR
Projected Average Financing Next Year (if no Capital Constraints) (MM)	\$	20.1	\$ 11.8	\$ 16.9	\$ 23.8	\$ 24.3	\$ 19.1	\$ 21.1	\$ 20.4	\$ 20.0	\$ 20.8	\$ 3.9	NR	NR	NR	NR	NR
Projected Additional Capital Needed Next Year	n=	37	30	32	35	24	33	29	22	20	21	NR	NR	NR	NR	NR	NR
Projected Total Capital Needed Next Year (MM)	\$	266	\$ 134	\$ 237	\$ 240	\$ 262	\$ 348	\$ 311	\$ 135	\$ 166	\$ 197	NR	NR	NR	NR	NR	NR
Projected Average Capital Needed Next Year (MM)	\$	7.2	\$ 4.5	\$ 7.4	\$ 6.8	\$ 10.9	\$ 10.5	\$ 10.7	\$ 6.2	\$ 8.3	\$ 9.4	NR	NR	NR	NR	NR	NR
Expected Change in Portfolio Quality (%)	n=	49	39	40	45	36	46	42	33	30	33	37	35	37	39	32	30
Deteriorate		0%	0%	3%	9%	6%	9%	12%	6%	3%	15%	11%	20%	24%	18%	22%	30%
Improve		29%	51%	28%	47%	44%	43%	52%	58%	47%	45%	38%	37%	43%	44%	34%	37%
No Change		71%	49%	70%	44%	50%	48%	36%	36%	50%	39%	51%	43%	32%	38%	44%	33%

Table IV. Results by Region

Demand, Originations and Capital

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

Table IV. Results by Region

Portfolio Quality

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

Table IV. Results by Region

Outlook

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

Table V: Trend Analysis

All Summary

V. Results for Trend Respondents		12Q4
All		41
Type		
	n=	41
Banks		0%
Credit Unions		2%
Loan Funds		98%
Venture Funds		0%
Financing Sector		
	n=	41
Business		29%
Commercial Real Estate		2%
Community Services		5%
Consumer		2%
Housing to Individuals		15%
Housing to Organizations		39%
Intermediary		0%
Microenterprise		7%
Multiple/Other		0%
Urban/Rural Market		
	n=	41
Equally Rural/Urban		22%
Primarily Rural		22%
Primarily Urban		56%
Region		
	n=	41
Midwest		20%
Northeast		22%
South*		39%
West		20%
Asset Size		
	n=	41
Large: Assets > \$50MM		41%
Medium: Assets between \$10-50MM		46%
Small: Assets < \$10MM		12%

* Includes Puerto Rico.

Table V: Trend Analysis

Demand, Originations and Capital

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

Table V: Trend Analysis

Portfolio Quality

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

Table V: Trend Analysis

Outlook

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

Appendices

Appendix I. Methodology and Changes in the Survey Questions

OFN distributed the online survey to more than 900 CDFIs. A total of 149 CDFIs responded to the survey in March and April, 2013. OFN did not conduct a survey of the third quarter 2012.

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.

Please note that we reduced the length of the survey in the fourth quarter and the detailed tables reflect that change.

Appendix II. Definitions of Categories

A. Asset Categories

Small: Less than \$10 million in assets

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

Large: Greater than \$50 million in assets

B. Financing Sectors

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

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

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

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

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

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

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

Intermediary: Intermediaries provide financing to other CDFIs.

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

C. Regions and Divisions

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

Midwest Region (12 states)

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

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

Northeast Region (9 states)

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

Middle Atlantic Division: New Jersey, New York, Pennsylvania

South Region (17 states)

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

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

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

West Region (13 states)

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

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

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

A. All Respondents

	Organization Name	Asset Group	Primary Type of Financing	Region
1	3CORE, Inc.	Small	Business	West
2	Access to Capital for Entrepreneurs Inc	Medium	Business	South
3	Accion East, Inc	Medium	Microenterprise	Northeast
4	Accion New Mexico · Arizona · Colorado	Medium	Microenterprise	West
5	Accion Texas Inc.	Medium	Microenterprise	South
6	Alternatives Federal Credit Union	Large	Housing to Individuals	Northeast
7	Appalachian Development Alliance	Small	Housing to Individuals	South
8	Arcata Economic Development Corporation	Small	Business	West
9	Arizona MultiBank CDC	Medium	Business	West
10	Baltimore Community Lending	Medium	Housing to Organizations	South
11	BankFirst Financial Services	Large	Commercial Real Estate	South
12	Bethex Federal Credit Union	Medium	Business	Northeast
13	Black Business Investment Fund of Central Florida	Small	Business	South
14	BOC Capital Corp	Small	Microenterprise	Northeast
15	Boston Community Loan Fund	Large	Community Services/Facilities	Northeast
16	Brazos Valley CDC, Inc	Small	Housing to Individuals	South
17	Broadway Federal Bank	Large	Housing to Organizations	West
18	Building Hope...A Charter School Facilities Fund	Large	Community Services/Facilities	South
19	Business Investment Growth	Small	Microenterprise	South
20	Calvert Foundation	Large	Intermediary	South
21	Capital Fund Services, Inc.	Medium	Commercial Real Estate	Midwest
22	CDCLI Funding Corporation	Small	Business	Northeast
23	Century Housing Corporation	Large	Housing to Organizations	West
24	Chi Ishobak, Inc.	Small	Microenterprise	Midwest
25	Chicago Community Loan Fund	Medium	Housing to Organizations	Midwest
26	Cincinnati Development Fund	Medium	Housing to Organizations	Midwest
27	Citizen Potawatomi Community Development Corporation	Medium	Business	South
28	Clearinghouse CDFI	Large	Housing to Organizations	West
29	Coastal Enterprises, Inc.	Large	Business	Northeast
30	Colorado Enterprise Fund	Medium	Business	West
31	Columbus Housing Initiative, Inc	Medium	Housing to Individuals	South
32	Community Assets For People, LLC	Medium	Business	Midwest
33	Community Capital of Vermont	Small	Microenterprise	Northeast
34	Community Capital Works, Inc. dba Entrepreneur Works Fund	Small	Microenterprise	Northeast
35	Community Development & Improvement Corporation	Small	Housing to Individuals	South
36	Community First Fund	Medium	Business	Northeast
37	Community Health Center Capital Fund Inc	Small	Community Services/Facilities	Northeast
38	Community Housing Capital	Large	Commercial Real Estate	South
39	Community Investment Corporation	Large	Commercial Real Estate	Midwest
40	Community Loan Fund of New Jersey, Inc.	Large	Housing to Organizations	Northeast
41	Community Loan Fund of the Capital Region, Inc.	Medium	Housing to Organizations	Northeast
42	Community Reinvestment Fund, Inc.	Large	Business	Midwest
43	Community Resource Group, Inc.	Medium	Community Services/Facilities	South
44	CommunityWorks	Small	Housing to Organizations	South
45	Connecticut Housing Investment Fund, Inc.	Medium	Housing to Organizations	Northeast
46	Cooperative Business Assistance Corp	Medium	Microenterprise	Northeast
47	Cooperative Fund of New England	Medium	Business	Northeast
48	Corporation for Supportive Housing	Large	Housing to Organizations	Northeast
49	Craft3	Large	Business	West
50	CRSP	Small	Housing to Organizations	West
51	Dakota Resources	Medium	Intermediary	Midwest
52	Detroit Development Fund	Medium	Business	Midwest
53	Economic and Community Development Institute	Medium	Business	Midwest
54	Economic Opportunities Fund	Small	Microenterprise	Northeast
55	El Paso Collaborative For Community And Economic Development	Large	Housing to Organizations	South
56	Enterprise Community Loan Fund	Large	Housing to Organizations	South
57	Fahe, Inc	Medium	Consumer	South
58	Fallon County Federal Credit Union	Small	Consumer	West
59	First State Community Loan Fund	Small	Business	South
60	Florida Community Loan Fund	Medium	Commercial Real Estate	South
61	Fresno CDFI	Small	Microenterprise	West
62	Frontier Housing, Inc.	Medium	Housing to Individuals	South
63	Greater Minnesota Housing Fund	Large	Housing to Organizations	Midwest
64	Guadalupe Credit Union	Large	Consumer	West

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

A. All Respondents

	Organization Name	Asset Group	Primary Type of Financing	Region
65	Gulf Coast Renaissance Corporation	Medium	Housing to Individuals	South
66	Home HeadQuarters, Inc	Medium	Housing to Individuals	Northeast
67	HomeSight	Medium	Housing to Individuals	West
68	Homewise, Inc.	Large	Housing to Individuals	West
69	Hope Enterprise Corporation	Large	Business	South
70	Hope Federal Credit Union	Large	Housing to Individuals	South
71	Housing Development Fund, Inc.	Medium	Housing to Individuals	Northeast
72	ICE/National Housing Trust	Small	Housing to Organizations	South
73	IFF	Large	Community Services/Facilities	Midwest
74	IICDC	Small	Business	Midwest
75	Impact Seven, Incorporated	Large	Business	Midwest
76	Indian Land Capital company	Small	Commercial Real Estate	West
77	Initiative Foundation	Medium	Business	Midwest
78	Kentucky Habitat for Humanity, Inc.	Small	Housing to Organizations	South
79	Kentucky Highlands Investment Corporation	Large	Business	South
80	Latino Community Credit Union	Large	Housing to Individuals	South
81	Legacy Redevelopment Corporation	Small	Housing to Organizations	Midwest
82	Local Initiatives Support Corporation	Large	Housing to Organizations	Northeast
83	Low Income Investment Fund	Large	Housing to Organizations	West
84	Lowcountry Housing Trust	Small	Housing to Organizations	South
85	MACED	Medium	Business	South
86	MaineStream Finance	Small	Consumer	Northeast
87	Mendo Lake Credit Union	Large	Consumer	West
88	Mercy Loan Fund	Medium	Housing to Organizations	West
89	Metropolitan Economic Development Association	Small	Business	Midwest
90	Midwest Housing Development Fund, Inc.	Small	Housing to Organizations	Midwest
91	Mile High Community Loan Fund	Medium	Housing to Organizations	West
92	MMCDC	Large	Housing to Individuals	Midwest
93	Montana Community Development Corporation	Medium	Business	West
94	Montana Homeownership Network dba NeighborWorks Montana	Medium	Housing to Individuals	West
95	Mountain BizCapital Inc	Small	Business	South
96	Mt. Zion (Indpls) Federal Credit Union	Small	Consumer	Midwest
97	National Housing Trust Community Development Fund	Medium	Housing to Organizations	South
98	Natural Capital Investment Fund, Inc.	Medium	Business	South
99	NCALL Research, Inc.	Medium	Housing to Organizations	South
100	NCB Capital Impact	Large	Community Services/Facilities	South
101	Nebraska Enterprise Fund	Small	Intermediary	Midwest
102	Nehemiah Community Reinvestment Fund, Inc.	Medium	Housing to Individuals	West
103	Neighborhood Housing Services of New York City Inc.	Medium	Housing to Individuals	Northeast
104	Neighborhood Lending Partners of West Florida, Inc.	Medium	Housing to Organizations	South
105	Neighborhood Lending Services, Inc	Medium	Housing to Individuals	Midwest
106	Neighborhood Lending Services, LLC	Small	Housing to Individuals	Midwest
107	NeighborWorks Capital	Medium	Housing to Organizations	South
108	New Hampshire Community Loan Fund, Inc.	Large	Housing to Organizations	Northeast
109	Nonprofits Assistance Fund	Medium	Business	Midwest
110	North Central WA Business Loan Fund	Small	Commercial Real Estate	West
111	Northern Economic Initiatives	Medium	Business	Midwest
112	Northwest Ohio Development Agency	Small	Housing to Individuals	Midwest
113	OBDC Small Business Finance	Small	Business	West
114	Opportunities Credit Union	Medium	Housing to Individuals	Northeast
115	Partners for the Common Good	Medium	Housing to Individuals	South
116	PathStone Enterprise Center, Inc.	Medium	Business	Northeast
117	People Incorporated	Small	Business	South
118	PeopleFund	Medium	Business	South
119	Piedmont Housing Alliance	Medium	Housing to Individuals	South
120	Pocatello Neighborhood Housing Services	Small	Consumer	West
121	Portland Housing Center	Small	Housing to Individuals	West
122	Prestamos CDFI, LLC	Small	Business	West
123	Primary Care Development Corporation	Large	Community Services/Facilities	Northeast
124	Prince Kuhio FCU	Small	Consumer	West
125	Renaissance Economic Development Corporation	Medium	Business	Northeast
126	Rising Tide Community Loan Fund	Small	Microenterprise	Northeast
127	Rural Community Assistance Corporation	Large	Housing to Organizations	West
128	Rural Electric Economic Development, Inc.	Medium	Business	Midwest

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

A. All Respondents

	Organization Name	Asset Group	Primary Type of Financing	Region
129	Seattle Economic Development Fund	Medium	Business	West
130	Seedco Financial Services, Inc.	Large	Business	Northeast
131	SJF Ventures		Business	South
132	Southeast Community Capital Corporation dba Pathway Lending	Large	Business	South
133	Southern Mutual Financial Services, Inc	Small	Housing to Individuals	South
134	Telacu Community Capital	Small	Commercial Real Estate	West
135	Texas Mezzanine Fund	Medium	Business	South
136	The Community Development Trust	Large	Housing to Organizations	Northeast
137	The Disability Fund Inc. d/b/a The Disability Opportunity Fund	Small	Housing to Organizations	Northeast
138	The Genesis Fund	Small	Housing to Organizations	Northeast
139	The Housing Fund	Medium	Housing to Individuals	South
140	The Reinvestment Fund	Large	Community Services/Facilities	Northeast
141	The Support Center	Medium	Business	South
142	Tulane-Loyola FCU	Medium	Consumer	South
143	Valley Economic Development Center	Medium	Business	West
144	Vermont Community Loan Fund	Medium	Housing to Organizations	Northeast
145	Ways to Work	Small	Consumer	Midwest
146	William Mann Jr. Community Development Corporation	Large	Commercial Real Estate	South
147	Wisconsin Women's Business Initiative Corporation	Medium	Microenterprise	Midwest
148	Women's Economic Self Sufficiency Team	Small	Microenterprise	West
149	WomenVenture	Small	Microenterprise	Midwest

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

B. Trend Sample

	Organization Name	Asset Group	Primary Type of Financing	Region
1	Access to Capital for Entrepreneurs Inc	Medium	Business	South
2	Accion New Mexico · Arizona · Colorado	Medium	Microenterprise	West
3	Baltimore Community Lending	Medium	Housing to Organizations	South
4	Chicago Community Loan Fund	Medium	Housing to Organizations	Midwest
5	Cincinnati Development Fund	Medium	Housing to Organizations	Midwest
6	Citizen Potawatomi Community Development Corporation	Medium	Business	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, Inc.	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, Inc	Medium	Consumer	South
16	First State Community Loan Fund	Small	Business	South
17	HomeSight	Medium	Housing to Individuals	West
18	Homewise, Inc.	Large	Housing to Individuals	West
19	Hope Enterprise Corporation	Large	Business	South
20	Hope Federal Credit Union	Large	Housing to Individuals	South
21	ICE/National Housing Trust	Small	Housing to Organizations	South
22	IFF	Large	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	Housing to Organizations	South
30	NCB Capital Impact	Large	Community Services/Facilities	South
31	Nehemiah Community Reinvestment Fund, Inc.	Medium	Housing to Individuals	West
32	NeighborWorks Capital	Medium	Housing to Organizations	South
33	New Hampshire Community Loan Fund, Inc.	Large	Housing to Organizations	Northeast
34	Partners for the Common Good	Medium	Housing to Individuals	South
35	Rising Tide Community Loan Fund	Small	Microenterprise	Northeast
36	Rural Community Assistance Corporation	Large	Housing to Organizations	West
37	Rural Electric Economic Development, Inc.	Medium	Business	Midwest
38	Seedco Financial Services, Inc.	Large	Business	Northeast
39	Southern Mutual Financial Services, Inc	Small	Housing to Individuals	South
40	Vermont Community Loan Fund	Medium	Housing to Organizations	Northeast
41	Wisconsin Women's Business Initiative Corporation	Medium	Microenterprise	Midwest

A. Sectoral Composition by Financial Institution Type, 4thQ12

	Business	Commercial Real Estate	Community Services	Consumer	Housing to Individuals	Housing to Organizations	Microenterprise	Intermediary
Banks	0%	50%	0%	0%	0%	50%	0%	0%
Credit Unions	9%	0%	0%	55%	36%	0%	0%	0%
Loan Funds	31%	6%	6%	3%	16%	24%	11%	2%
Venture Funds	100%	0%	0%	0%	0%	0%	0%	0%

B. Sectoral Composition by Asset Size, 4thQ12

	Business	Commercial Real Estate	Community Services	Consumer	Housing to Individuals	Housing to Organizations	Microenterprise	Intermediary
Small	23%	6%	2%	13%	15%	19%	21%	2%
Medium	39%	3%	2%	3%	23%	20%	8%	2%
Large	21%	10%	15%	5%	13%	33%	0%	3%

C. Sectoral Composition by Region, 4thQ12

	Business	Commercial Real Estate	Community Services	Consumer	Housing to Individuals	Housing to Organizations	Microenterprise	Intermediary
Midwest	37%	7%	3%	7%	13%	17%	10%	7%
Northeast	23%	0%	11%	3%	14%	29%	20%	0%
South	30%	8%	6%	4%	24%	22%	4%	2%
West	29%	9%	0%	15%	15%	24%	9%	0%