

Small banks facing rate increases on SBLF funding in the next 3 months

| Company name | SBLF outstanding (\$M) | SBLF issue date |
|--|------------------------|-----------------|
| Nicolet Bankshares Inc.^ | 12.2 | 09/01/11 |
| Banc of California Inc. | 42.0 | 08/30/11 |
| Salisbury Bancorp Inc. | 16.0 | 08/25/11 |
| Veritex Holdings Inc.^ | 8.0 | 08/25/11 |
| Enterprise Financial Services Group Inc. | 5.0 | 08/25/11 |
| Liberty Bancorp Inc. | 16.2 | 08/23/11 |
| Carolina Alliance Bank* | 5.0 | 08/23/11 |
| Codorus Valley Bancorp Inc. | 12.0 | 08/18/11 |
| Blue Ridge Bankshares Inc. | 4.5 | 08/18/11 |
| Redwood Financial Inc. | 6.4 | 08/18/11 |
| Tri-County Financial Group Inc. | 20.0 | 08/16/11 |
| Jonestown Bank and Trust Co.* | 4.0 | 08/16/11 |
| AmeriServ Financial Inc. | 21.0 | 08/11/11 |
| First Savings Financial Group Inc. | 17.1 | 08/11/11 |
| SBT Bancorp Inc. | 9.0 | 08/11/11 |
| Heritage Bankshares Inc. | 7.8 | 08/11/11 |
| Two River Bancorp | 6.0 | 08/11/11 |
| Island Bancorp Inc. | 2.0 | 08/11/11 |
| Equity Bancshares Inc. | 16.4 | 08/11/11 |
| Kinderhook Bank Corp. | 7.0 | 08/09/11 |
| SmartFinancial Inc. | 12.0 | 08/04/11 |
| DNB Financial Corp. | 3.3 | 08/04/11 |
| Hopewell Valley Community Bank* | 11.0 | 07/28/11 |
| Birmingham Bloomfield Bancshares Inc. | 4.6 | 07/28/11 |
| Redwood Capital Bancorp | 7.3 | 07/21/11 |
| Catskill Hudson Bancorp Inc.^ | 9.7 | 07/21/11 |
| Centric Financial Corp. | 7.5 | 07/14/11 |
| Founders Bancorp | 4.2 | 07/14/11 |

Data compiled Dec. 2, 2015.

SBLF = Small Business Lending Fund

For banks still holding SBLF funding 4.5 years after issuance, the rate will increase to 9%.

* Does not have a holding company. Only banks with holding companies and with assets below \$1 billion can take advantage of the change in the small bank holding company policy statement.

^ Total assets used are from the most recent quarter-end following offering completion date for the commercial bank subsidiary.

Sources: SNL Financial, U.S. Treasury

