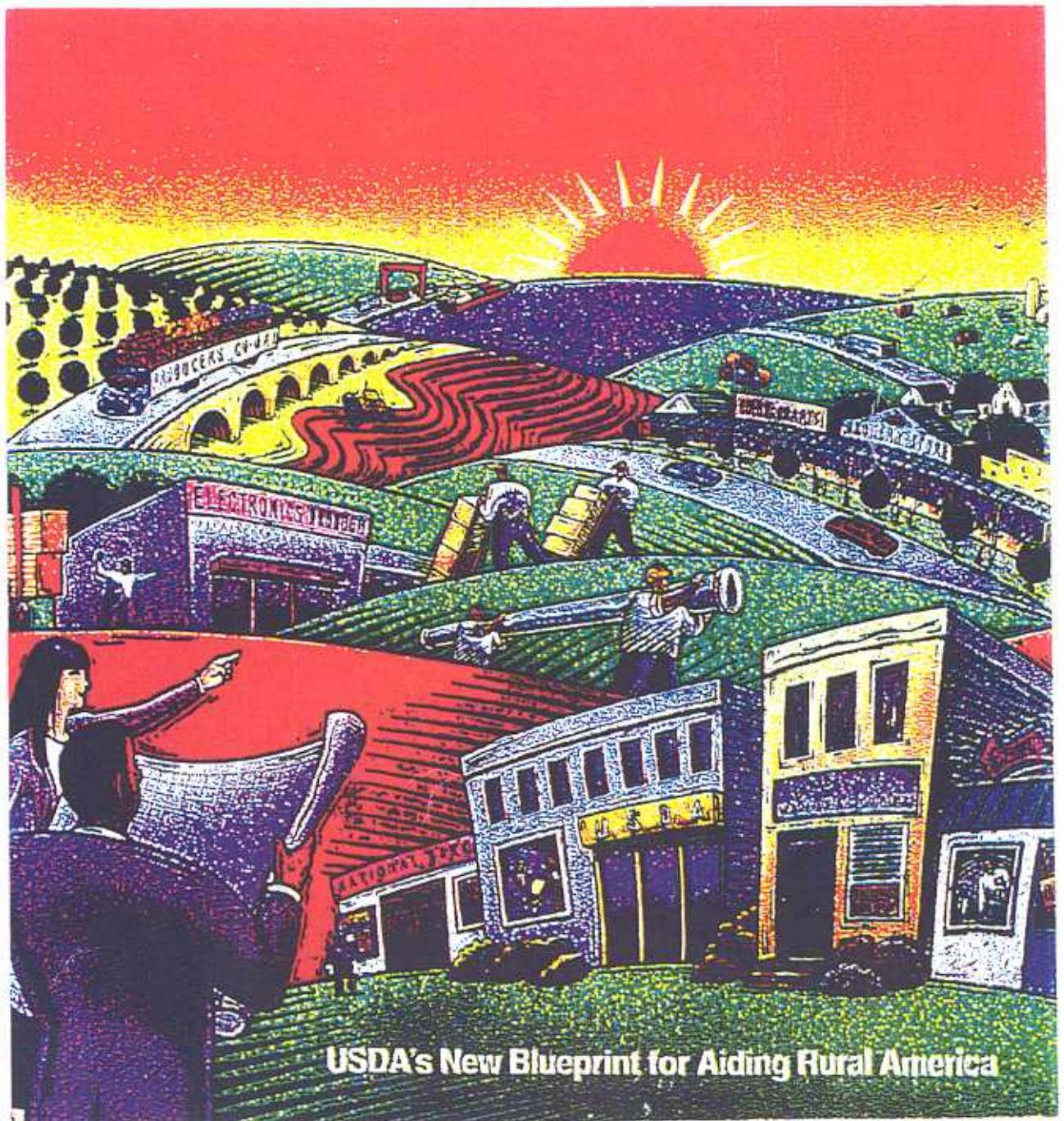


USDA, Rural Development  
Rural Business-Cooperative Service

*BUSINESS PROGRAMS ANNUAL REPORT  
FISCAL YEAR 2003*



**USDA's New Blueprint for Aiding Rural America**

## ***BUSINESS PROGRAMS ANNUAL REPORT FISCAL YEAR 2003***

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## Rural Development

### Rural Business-Cooperative Service

## Business Programs

*The mission of the Rural Business-Cooperative Service (RBS) of USDA Rural Development is to enhance the quality of life for all rural Americans by providing leadership in building competitive businesses and sustainable cooperatives that can prosper in the global marketplace. To meet business credit needs in under-served areas, RBS Business Programs are usually leveraged with the resources of commercial, cooperative, or other private-sector lenders. Business Programs of RBS are listed below:*

### Commercial Lending

#### **Business and Industry Guaranteed Loans**

The Business and Industry (B&I) Guaranteed Loan Program helps create jobs and stimulates rural economies by providing financial backing for rural businesses. This program guarantees up to 80 percent of a loan made by a commercial lender. Loan proceeds may be used for working capital, machinery and equipment, buildings and real estate, and certain types of debt refinancing. The primary purpose is to create and maintain employment and improve the economic climate in rural communities. This is achieved by expanding the lending capability of private lenders in rural areas, helping them make and service quality loans that provide lasting community benefits. This program represents a true private-public partnership.

B&I loan guarantees can be extended to loans made by commercial or other authorized lenders in rural areas (this includes all areas other than cities or towns of more than 50,000 people and the contiguous and adjacent urbanized areas of such cities or towns). Generally, authorized lenders include Federal- or State- chartered banks, credit unions, insurance companies, savings and loan associations, Farm Credit Banks or other Farm Credit System institutions with direct lending authority, a mortgage company that is part of a bank holding company, and the National Rural Utilities Finance Corporation. Other loan sources include eligible Rural Utilities Service electric and telecommunications borrowers and other lenders approved by RBS who have met the designated criteria.

Assistance under the B&I Guaranteed Loan Program is available to individuals or virtually any legally organized entity, including a cooperative, corporation, partnership, trust or other profit or nonprofit entity, Indian tribe or federally recognized tribal group, municipality, county, or other political subdivision of a State. Applicants need not have been denied credit elsewhere to apply for this program.

The maximum aggregate B&I Guaranteed Loan(s) amount that can be offered to any one borrower under this program is \$25 million. A maximum of 10 percent of program funding is available to value-added cooperative organizations for loans above \$25 million to a maximum aggregate of \$40 million.

#### **Business and Industry Direct Loans\***

The Business and Industry (B&I) Direct Loan Program provides loans to public entities and private parties who cannot obtain credit from other sources. Loans to private parties can be made for improving, developing, or financing business and industry, creating jobs, and improving the economic and environmental climate in rural communities (including pollution abatement). This type of assistance is available in rural areas (this includes all areas other than cities or towns of more than 50,000 people and the contiguous and adjacent urbanized areas of such cities or towns).

Eligible applicants include any legally organized entity, including cooperatives, corporations, partnerships, trusts or other profit or nonprofit entities, Indian tribes or federally recognized tribal groups, municipalities, counties, any other political subdivision of a State, or individuals. Loans are available to those who cannot obtain credit elsewhere and to public bodies.

The maximum aggregate B&I Direct Loan amount to any one borrower is \$10 million.

\*The Business and Industry Direct Loan Program has not received funding since fiscal year 2002.

## **Revolving Loan Funds And Technical Assistance**

### **Intermediary Relending Program Loans**

Intermediary Relending Program loans finance business facilities and community development projects in rural areas, including cities with a population of less than 25,000. RBS lends these funds to intermediaries, which, in turn, provide loans to recipients who are developing business facilities or community development projects. Eligible intermediaries include public bodies, nonprofit corporations, Indian tribes, and cooperatives.

### **Rural Business Enterprise Grants**

Rural Business Enterprise Grants help public bodies, private nonprofit corporations, and federally recognized Indian tribal groups finance and facilitate development of small and emerging private business enterprises located in rural areas (this includes all areas other than cities or towns of more than 50,000 people and the contiguous and adjacent urbanized areas of such cities or towns). Grant funds can pay for the acquisition and development of land and the construction of buildings, plants, equipment, access streets and roads, parking areas, utility and service extensions, refinancing, and fees for professional services. Grant funds can also pay for technical assistance and related training, startup costs and working capital through a revolving loan fund, financial assistance to a third party, production of television programs targeted to rural residents, and rural distance learning networks.

### **Rural Business Opportunity Grants**

Rural Business Opportunity Grant funds provide technical assistance for business development and conducting economic development planning in rural areas to promote sustainable economic development in rural communities with exceptional needs. Projects must assist economic development in rural areas (this includes all areas other than cities or towns of more than 50,000 people and the contiguous and adjacent urbanized areas of such cities or towns). Grants may be made to public bodies, nonprofit corporations, Indian tribes on Federal or State reservations and other federally recognized tribal groups, and cooperatives with members who are primarily rural residents and that conduct activities of mutual benefit to the members.

### **Rural Economic Development Loans and Grants**

This program finances economic development and job creation projects in rural areas based on sound economic plans. Rural Economic Development Loans and Grants are available to any Rural Utilities Service electric or telecommunications borrower to assist in developing rural areas from an economic standpoint, to create new job opportunities, and to help retain existing employment. Loans at zero-interest are made primarily to finance business startup ventures and business expansion projects. Grants are made to these telephone and electric utilities to establish revolving loan programs operated at the local level by the

utility. The revolving loan program facilitates rural development by providing needed capital (a) to nonprofit entities and municipal organizations to finance community facilities which promote job creation in rural areas, (b) for facilities which extend or improve medical care to rural residents, and (c) for facilities which promote education and training to enhance marketable job skills for rural residents. A rural area is any area of the United States not included within the boundaries of any urban area, as defined by the Bureau of the Census.

### **Applications:**

Detailed information and applications for financial assistance are available through State and local offices of USDA Rural Development. Some of the authorized programs described above require the implementation of regulations before they are available for funding projects. Consult your USDA Rural Development State Office for information on fund availability.

For more information on RBS Business Programs, you may also call the RBS National Office at (202) 720-0813, or connect to the RBS website: <http://www.rurdev.usda.gov>.

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, sex, religion, age, disability, political beliefs, sexual orientation, and marital or family status. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

To file a complaint of discrimination write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 14th and Independence Avenue, SW, Washington, DC 20250-9410 or call (202) 720-5964 (voice or TDD). USDA is an equal opportunity provider and employer.

PA 1589

Revised March 2001  
Slightly Revised October 2003

### Business Programs - FY 2003 Results

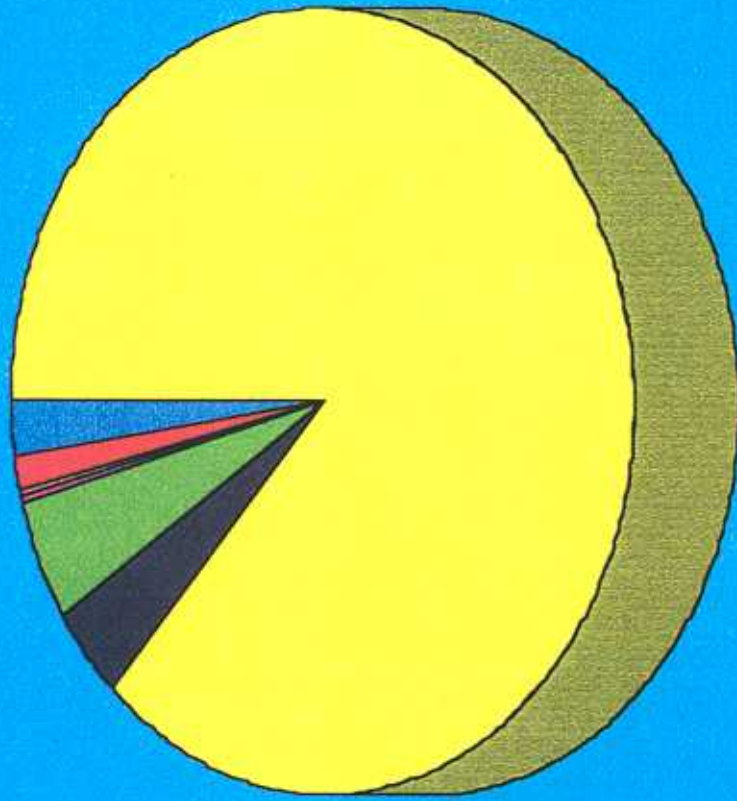
PROGRAM	Number of Loans and Grants	Dollars Obligated	Number of Jobs Created and/or Saved	Number of Businesses Impacted	Number of Applications & Preapplications Pending	Dollars Pending
Business and Industry Guaranteed Loan Program <sup>#</sup>	519	\$906,501,963	22,694	555	239	\$676,393,934
Intermediary Relending Program <sup>**</sup>	61	39,732,000	30,394	212	33	22,637,925
Rural Business Enterprise Grant Program	515	51,402,688	22,089	10,201	371	56,590,314
Rural Business Opportunity Grant Program	52	3,108,904	8,821	760	211	15,413,955
Rural Economic Development Loan Program	43	14,869,939	1,853	46	18	5,951,000
Rural Economic Development Grant Program	22	4,066,300	1,032	22	3	411,000
Renewable Energy Grant Program	114	21,707,233	736	108	5	759,321
<b>TOTALS</b>	1,326	\$1,041,389,027	87,619	11,904	880	\$778,157,449

\* Totals include NADBANK CAIP funding.

\*\* No actual statistical data is available on the Intermediary Relending Program (IRP) for "Number of Jobs Created and/or Saved". On the average, each \$100,000 of IRP money loaned by the intermediary results in one ultimate recipient (business) loan. This loan provides jobs for approximately 20-25 people. The average loan to an ultimate recipient is 8.82 years. Based on an average term of 8.82 years per loan to ultimate recipients, the total loan funds available to the intermediary would revolve 3.4 times over the 30-year term of the loan to the intermediary. Therefore, this would result in approximately 76.5 jobs per \$100,000 over the 30-year life of the loans to the intermediaries (22.5 x 3.4 = 76.5).

Note: Funding for the Business and Industry Direct Loan Program was not appropriated in Fiscal Year 2003.

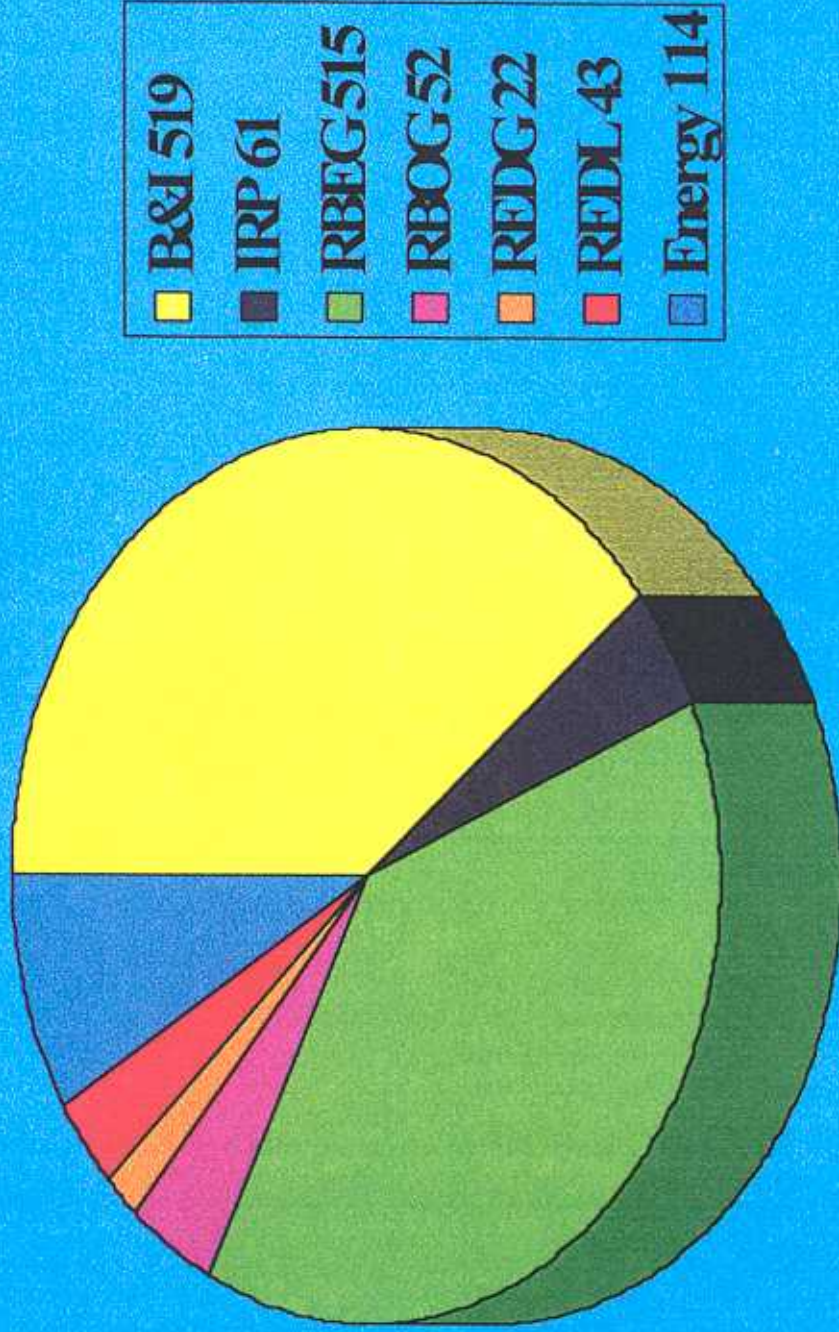
**Rural Business-Cooperative Service  
Business Programs  
Summary of FY 2003 Results**



■ B&I Guaranteed	\$906,501,963
■ IRP	\$39,732,000
■ RBEG	\$51,402,688
■ RBOG	\$3,108,904
■ REFEDG	\$4,066,300
■ REFEDL	\$14,869,939
■ Energy	\$21,707,233

**Total Dollars Obligated \$1,041,389,027**

**Rural Business-Cooperative Service  
Business Programs  
Summary of FY 2003 Results**



**Number of Loans/Grants 1,326**





**RURAL BUSINESS-COOPERATIVE SERVICE  
BUSINESS PROGRAMS  
5-YEAR BUDGET / EXPENDITURE LEVELS**

**Business and Industry Guaranteed Loan Program: 1/**

Fiscal Year	Number of Loans	Obligated (1,000)
2003	519	\$906,502
2002	905	\$862,716
2001	591	\$1,075,540
2000	559	\$1,026,801
1999	792	\$1,243,687

1/ For FY 1998 through 2003, includes NADBank Loans.

**Business and Industry Direct Loan Program: 2/**

Fiscal Year	Number of Loans	Obligated (1,000)
2003	0	\$0
2002	0	\$0
2001	48	\$50,524
2000	54	\$30,211
1999	60	\$26,150

2/ Funded for the first time in several years in FY 1997.  
No funding approved for FY 2002 and FY 2003.

**Intermediary Relending Program:**

Fiscal Year	Number of Loans	Obligated (1,000)
2003	61	\$39,732
2002	54	\$31,199
2001	69	\$39,042
2000	68	\$38,257
1999	47	\$32,999

**RURAL BUSINESS-COOPERATIVE SERVICE  
BUSINESS PROGRAMS  
5-YEAR BUDGET / EXPENDITURE LEVELS**

**Rural Business Enterprise Grant Program:**

Fiscal Year	Number of Grants	Obligated (1,000)
2003	515	\$51,403
2002	457	\$43,282
2001	474	\$49,230
2000	413	\$34,407
1999	411	\$36,410

**Rural Business Opportunity Grant Program: 3/**

Fiscal Year	Number of Grants	Obligated (1,000)
2003	52	\$3,109
2002	89	\$5,089
2001	207	\$9,099
2000	39	\$3,750

3/ FY 2000 was the first year of funding for RBOGs, which was authorized in the FY 1996 Farm Bill.

**Rural Economic Development Grant Program:**

Fiscal Year	Number of Grants	Obligated (1,000)
2003	22	\$4,066
2002	15	\$2,620
2001	16	\$2,957
2000	22	\$4,000
1999	42	\$11,000
1998	45	\$11,315

USDA, Rural Development  
Rural Business-Cooperative Service

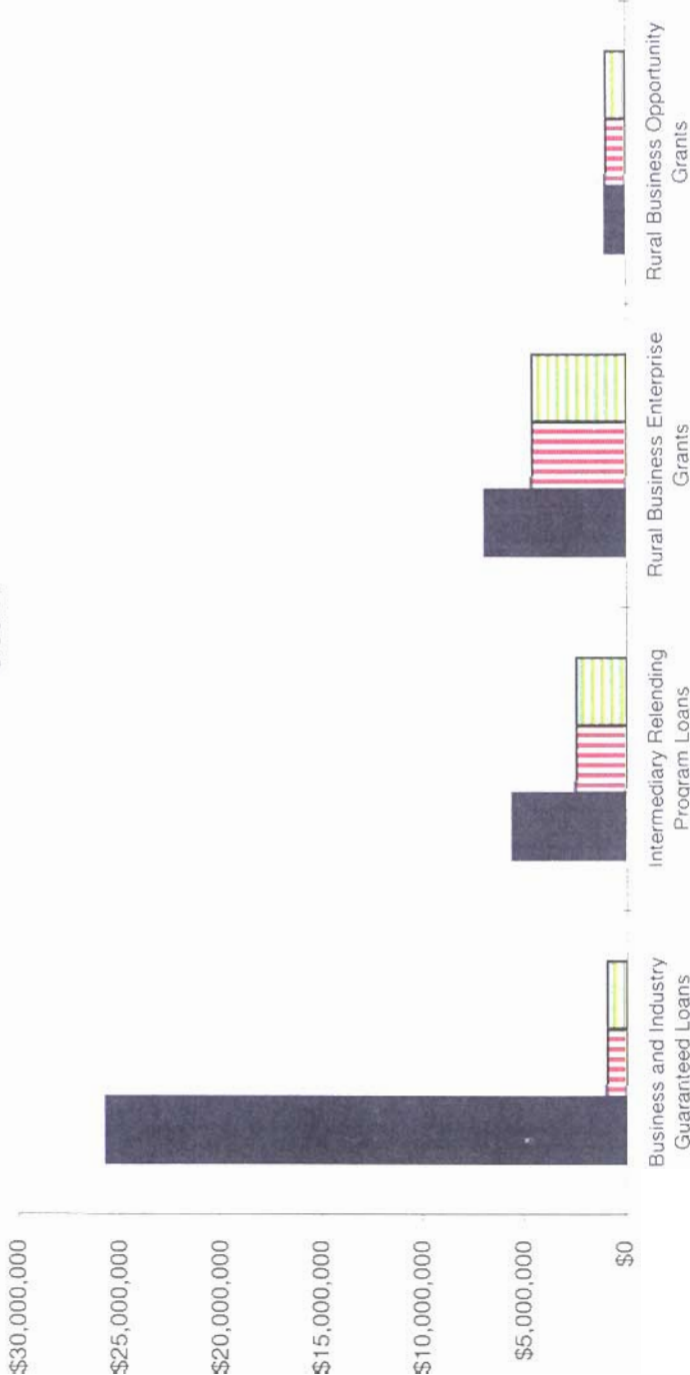
**FISCAL YEAR 2004 BUDGET OUTLOOK  
BUSINESS PROGRAMS**

<b>Program</b>	<b>Allocation</b>
Business and Industry Guaranteed Loan Program	\$839,985,795.67
Intermediary Relending Program	\$39,764,000.46
Rural Business Enterprise Grant Program	\$43,773,072.20
Rural Business Opportunity Grant Program	\$3,052,310.38
Rural Economic Development Loan Program	\$14,914,169.80
Rural Economic Development Grant Program	\$4,000,000.00
Renewable Energy Program	\$22,864,300
<b>Totals</b>	<b>\$968,353,648.51</b>

# SUMMARY - EZ/EC/REAP EARMARKED FUNDS

Business and Industry Guaranteed Loans	\$25,775,946	\$995,400	3.9	\$995,400	3.9
Intermediary Relending Program Loans	\$5,620,089	\$2,500,000	44.5	\$2,500,000	44.5
Rural Business Enterprise Grants	\$6,954,500	\$4,666,086	67.1	\$4,666,086	67.1
Rural Business Opportunity Grants	\$993,500	\$993,500	100.0	\$993,500	100.0

**EZ/EC/REAP Earmarked Funding**  
9/30/03



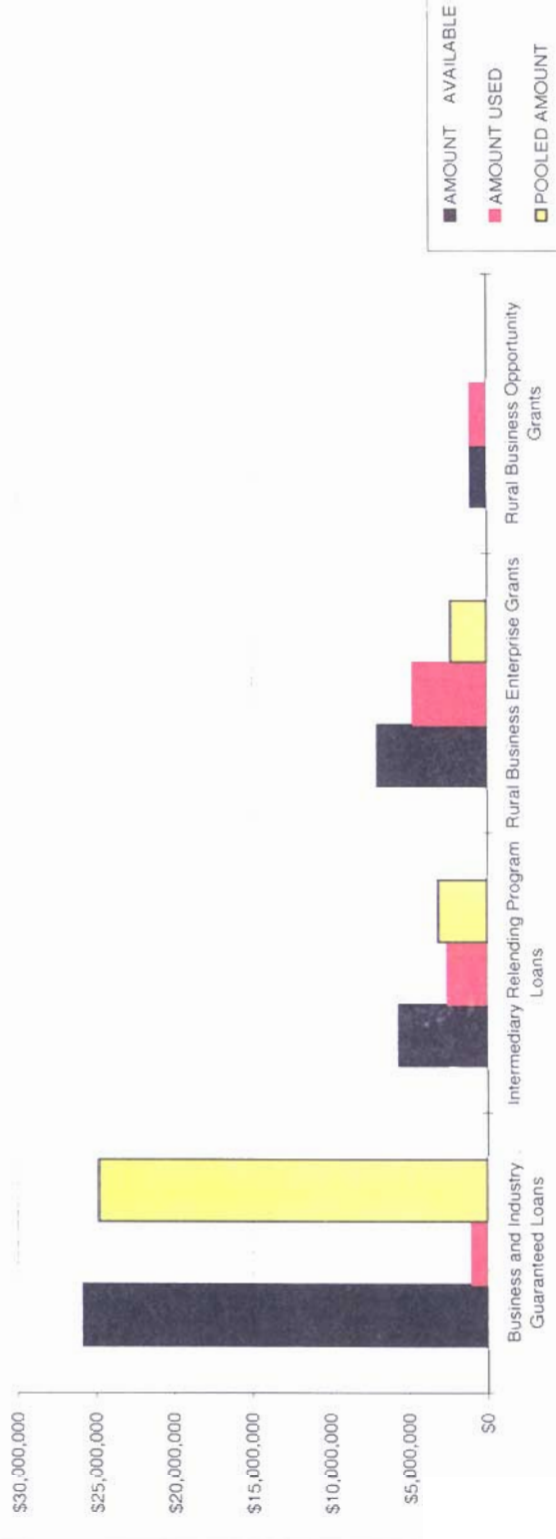
- AMOUNT AVAILABLE
- ▨ AMOUNT ALLOCATED
- ▨ AMOUNT OBLIGATED

# EMPOWERMENT ZONES (EZ) AND ENTERPRISE COMMUNITIES (EC) AND RURAL ECONOMIC AREA PARTNERSHIPS (REAP)

## POOLED EARMARKED FUNDS FISCAL YEAR 2003

PROGRAM NAME	ORIGINAL AMOUNT AVAILABLE	AMOUNT USED	POOLED AMOUNT	PERCENT POOLED	UNFUNDED APPLICATIONS ON HAND	
					Number	Amount
Business and Industry Guaranteed Loans	\$25,775,945	\$995,400	\$24,780,545	96.1%	0	\$0
Intermediary Relending Program Loans	\$5,620,089	\$2,500,000	\$3,120,089	55.5%	0	\$0
Rural Business Enterprise Grants	\$6,954,500	\$4,666,086	\$2,288,414	32.9%	0	\$0
Rural Business Opportunity Grants	\$993,500	\$993,500	\$0	0.0%	0	\$0

**EZ/EC/REAP Pooled Funds  
FY 2003**



EMPOWERMENT ZONES (EZ) AND ENTERPRISE COMMUNITIES (EC) AND  
RURAL ECONOMIC AREA PARTNERSHIPS (REAP)  
FISCAL YEAR 2003  
PROJECTS APPROVED FROM EARMARKED FUNDS

**Business & Industry Guaranteed Loans**

State	Entity Name	Applicant	Amount	Date Allocated	Date Obligated	Project Description
VT	Northeast Kingdom	Northeast Kingdom Learning	715,400		6/27/2003	Learning Center
ND	Griggs-Steele County Empowerment Zone	Luverne Farmers Cooperative	280,000		6/25/2003	Debt Refinancing
		B&I ALLOCATED	995,400			
		TOTAL B&I EARMARK	25,775,945			

**Intermediary Relending Program Loans**

State	Entity Name	Applicant	Amount	Date Allocated	Date Obligated	Project Description
VT	Northeast Kingdom	North Community Investment VT County Loan Fund	1,750,000		6/23/2003	Revolving loan fund to assist rural businesses.
VT	Northeast Kingdom	Vermont County Loan Fund	1,000,000		6/23/2003	Revolving loan fund to assist rural businesses.
TX	Rio Grande Valley Empowerment Zone	La Joya Economic Development	750,000		6/30/2003	Revolving loan fund to assist rural businesses.
		IRP ALLOCATED	3,500,000			
		TOTAL IRP EARMARK	5,620,089			

**Rural Business Enterprise Grants**

State	Entity Name	Applicant	Amount	Date Allocated	Date Obligated	Project Description
CA	Desert Communities Empowerment Zone	Chiriaco Summit Water District	184,700	6/5/2003	6/25/2003	Improvement and installation to water lines
CA	Desert Communities Empowerment Zone	City of Coachella	99,000	6/5/2003	6/25/2003	Improvements to existing facility.
CA	Desert Communities Empowerment Zone	Inland Empire Small Business Development Center	50,000	6/5/2003	6/25/2003	Technical assistance.
FL	Marianna Chambers of Commerce	Jackson County Board of County Commission	180,817	6/5/2003	6/17/2003	Improvements to water and sewer lines.
GA	Crisp/Dooly Coordinating Committee	Cordele Crisp Industrial Development Authority	99,999	6/5/2003	6/30/2003	Improvements to existing facility.
IL	Southernmost Illinois Delta EZ Steering Committee	Delta Development Council, Inc.	153,200	6/5/2003	6/13/2003	Purchase of an existing building.
IL	Southernmost Illinois Delta Empowerment Zone	Pulaski County Development Association	500,000	6/5/2003	6/26/2003	Construction of commerical building
IL	Southernmost Illinois Delta Empowerment Zone	Shawnee Community College	35,000	6/5/2003	6/13/2003	Technical assistance/purchase of equipment
IL	Southernmost Illinois Delta Empowerment Zone	Southernmost Illinois Delta Empowerment Zone	99,900	6/5/2003	6/13/2003	Recapitalize existing revolving loan fund.

KY	Kentucky Highlands Investment Corporation	Wayne County EZ Industrial Development Authority	499,000	6/5/2003	6/26/2003	Recapitalize existing revolving loan fund.
ME	City of Lewiston	Androscoggin Valley Council of Governments	99,900	6/5/2003	6/24/2003	Establish revolving loan fund.
ME	Aroostock County Empowerment Zone	Easton, Town of	48,000	6/5/2003	6/19/2003	Technical assistance.
ME	Aroostock County Empowerment Zone	Northern Maine Development	500,000	6/5/2003	6/24/2003	Technical assistance.
ME	Aroostock County Empowerment Zone	Northern Maine Development	500,000	6/5/2003	6/25/2003	Technical assistance.
OK	Little Dixie Community Action Agency, Inc.	Allen Community Development Authority	449,000	6/5/2003	6/26/2003	Construction of business incubator.
PA	Fayette Enterprise Community	Fayette County Community Action Agency, Inc.	200,000	6/5/2003	6/25/2003	Improvement to existing business incubator.
SD	Ogala Sioux Pine Ridge Empowerment Zone	Pine Ridge Area Chamber of Commerce	99,900	6/5/2003	6/25/2003	Technical assistance.
SD	Beadle and Spink Enterprise Community, Inc.	BASEC	50,000	6/5/2003	6/26/2003	Technical assistance.
TN	Clinch-Powell RC&D Council	Jubilee Project, Inc.	99,990	6/5/2003	6/23/2003	Improvements to existing facility.
TN	Scott-McCreary Empowerment Community	East Tennessee Enterprise Partnership, Inc.	60,000	6/5/2003	6/20/2003	Improvements to existing facility.
TN	The Fayette/Haywood Enterprise Community	Family Life Resource Network	95,000	6/5/2003	6/20/2003	Purchase of equipment.
VT	Northeast Kingdom	Appalachian Mountain Club	24,000	6/5/2003	6/23/2003	Technical assistance.
VT	Northeast Kingdom	Northeast Vermont Development Association, Inc.	99,000	6/5/2003	6/23/2003	Technical assistance.
VT	Northeast Kingdom	Vermont Employee Ownership Center, Inc.	94,680	6/5/2003	6/23/2003	Technical assistance.
VT	Northeast Kingdom	Vermont Sustainable Jobs Fund, Inc.	95,000	6/5/2003	6/23/2003	Technical assistance.
WV	McDowell County Enterprise Community	Wyoming County Economic Development Authority	250,000	6/5/2003	6/16/2003	Recapitalize existing revolving loan fund.
		RBEG ALLOCATED	4,666,086			
		TOTAL RBEG EARMARK	6,954,500			

**Rural Business Opportunity Grants**

State	Entity Name	Applicant	Amount	Date Allocated	Date Obligated	Project Description
CA	Desert Communities Empowerment Zone	Desert Alliance for Community Empowerment	65,000	6/5/2003	6/30/2003	Provide technical assistance.
FL	Community Foundation of Collier County	Southwest Florida Regional Planning Council	48,000	6/5/2003	6/17/2003	Provide technical assistance.
IL	Southernmost Illinois Delta Empowerment Zone	Shawnee Community College District	43,550	6/5/2003	6/17/2003	Provide technical assistance.
IL	Southernmost Illinois Delta Empowerment Zone	Johnson County 2000 Inc.	76,450	6/5/2003	6/23/2003	Provide technical assistance.
IL	Southernmost Illinois Delta Empowerment Zone	County of Alexander	62,500	6/5/2003	6/17/2003	Provide technical assistance.
IL	Southernmost Illinois Delta Empowerment Zone	Cairo, City of	50,000	6/5/2003	6/24/2003	Provide technical assistance.
KY	Kentucky Highlands Empowerment Zone	South Kentucky RECC	50,000	6/5/2003	6/30/2003	Provide technical assistance.
ME	Aroostock County Empowerment Zone	Northern Maine Development Commission, Inc.	50,000	6/5/2003	6/24/2003	Provide technical assistance.
ME	Aroostock County Empowerment Zone	Northern Maine Development Commission, Inc.	50,000	6/5/2003	6/25/2003	Provide technical assistance.
ND	Southwest Conac REAP Zone	Souris Basin Planning Council	200,000	6/5/2003	6/27/2003	Provide technical assistance.
ND	Southwest Conac REAP Zone	Women & Technology	154,000	6/5/2003	6/24/2003	Provide technical assistance.

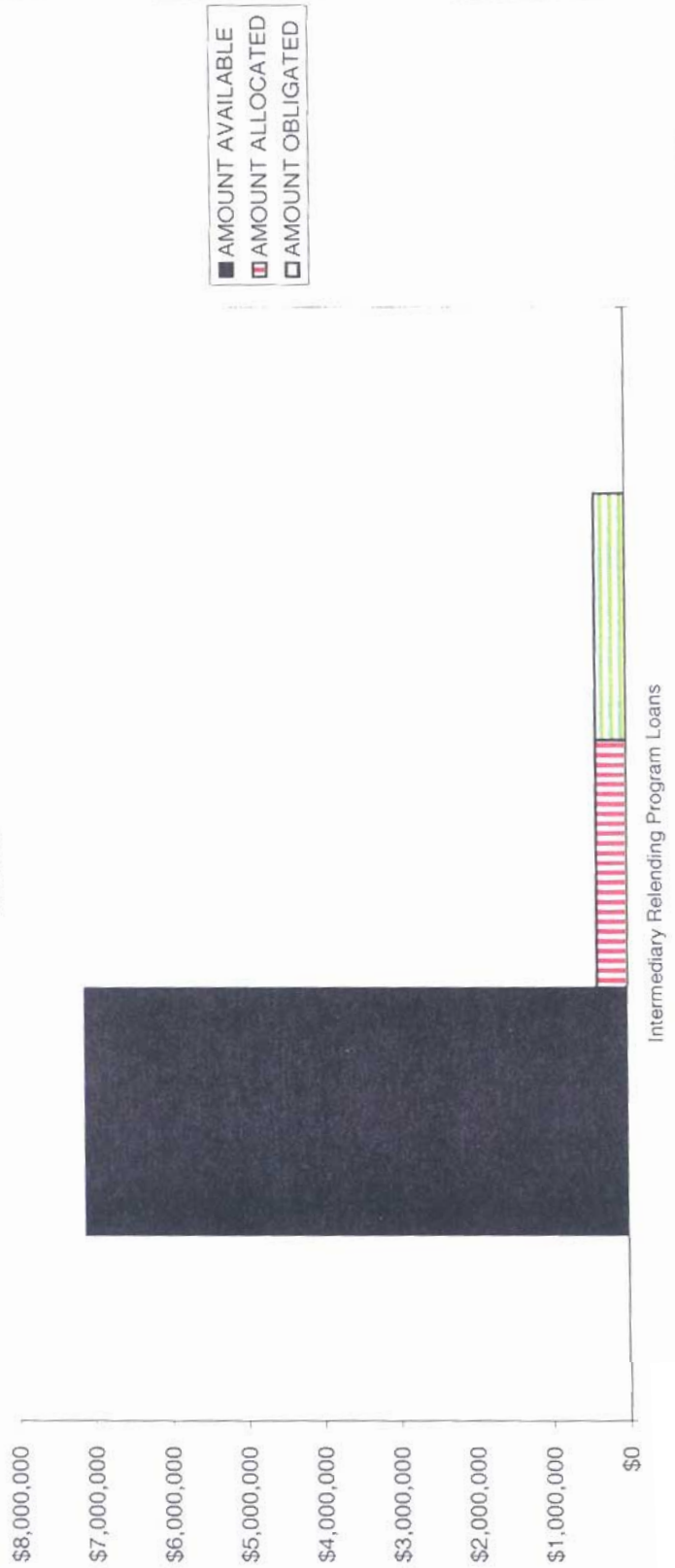
ND	Southwest Conac REAP Zone	Minot State University	25,000	6/5/2003	6/25/2003	Provide technical assistance.
NM	La Jicarita Enterprise Community	La Jicarita Enterprise Community	50,000	6/5/2003	6/27/2003	Provide technical assistance.
SD	Oglala Sioux-Pine Ridge	Oglala Oyate Woitanacan Empowerment Zone	39,000	6/5/2003	6/24/2003	Provide technical assistance.
VT	Northeast Kingdom	Derby Line, Village of	30,000	6/5/2003	6/24/2003	Provide technical assistance.
		RBOG ALLOCATED	993,500			
		TOTAL RBOG EARMARK	993,500			



## SUMMARY - MISSISSIPPI DELTA EARMARKED FUNDS

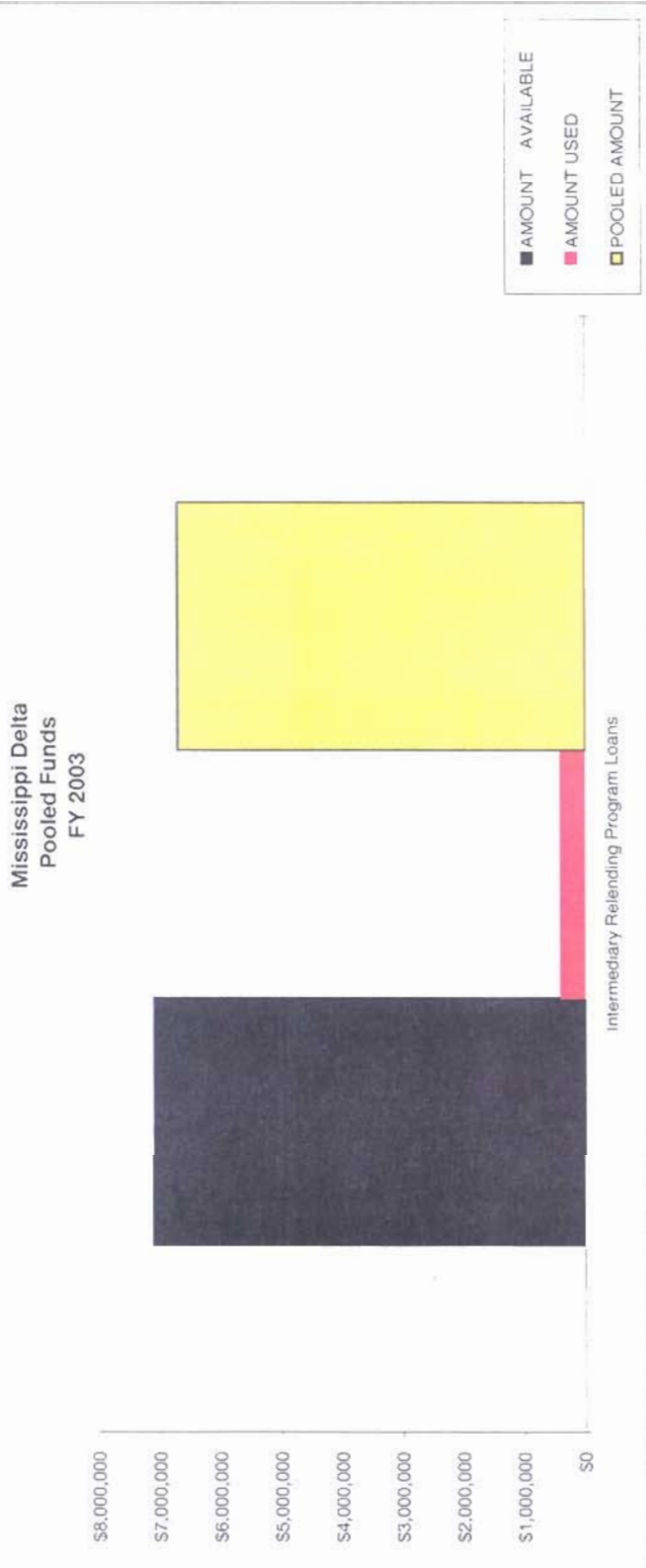
Intermediary Relending Program Loans	\$7,100,253	\$400,000	5.6	\$400,000	5.6
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**MS DELTA Earmarked Funding**  
9/30/03



# MISSISSIPPI DELTA EARMARK

POOLED EARMARKED FUNDS FISCAL YEAR 2003						
PROGRAM NAME	ORIGINAL AMOUNT AVAILABLE	AMOUNT USED	POOLED AMOUNT	UNFUNDED APPLICATIONS ON HAND		
				PERCENT POOLED	Number	Amount
Intermediary Relending Program Loans	\$7,100,253	\$400,000	\$6,700,253	94.4%	0	\$0



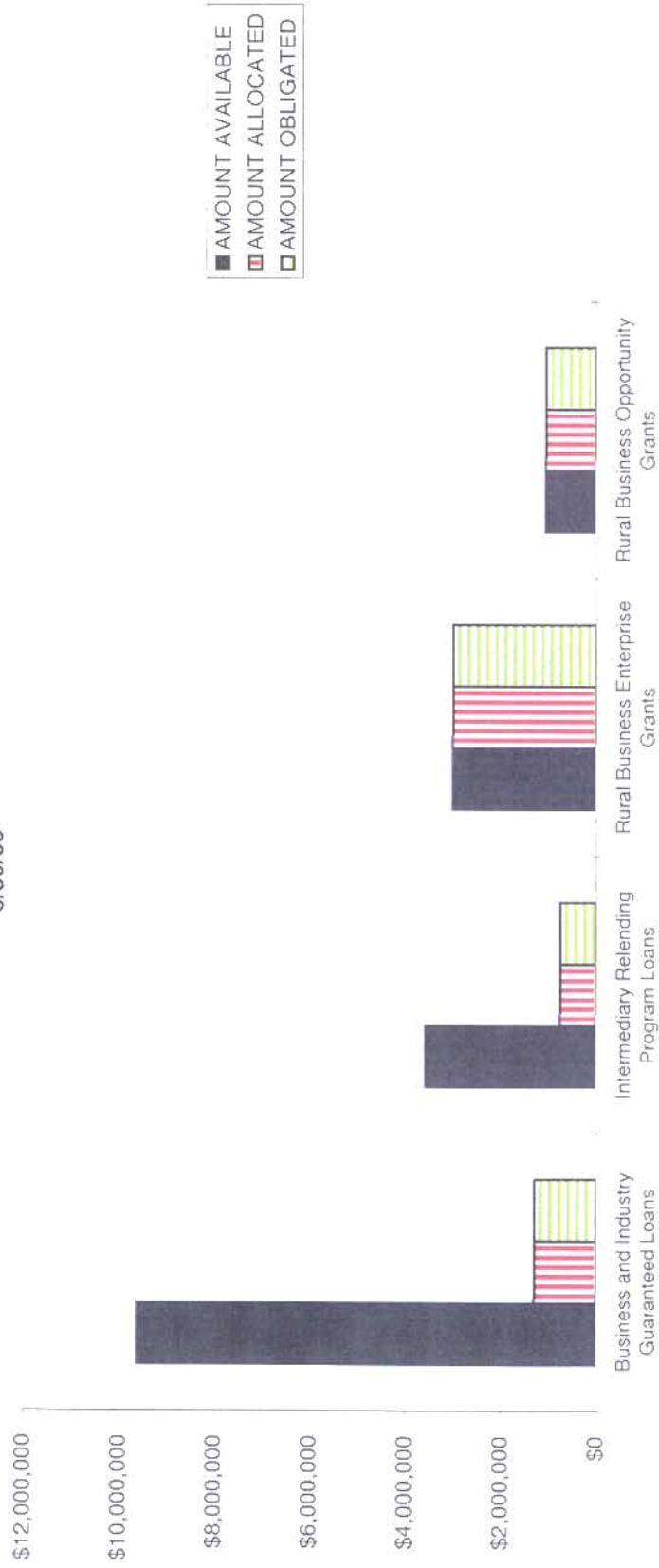
**MISSISSIPPI DELTA EARMARK  
FISCAL YEAR 2003**

<b>Programs and Projects:</b>		<b>Amount</b>
<b>Intermediary Relending Program (IRP) Loan Program:</b>		
IL	County of Pulaski	\$400,000
<b>Total IRP:</b>		<b>\$400,000</b>

## SUMMARY - NATIVE AMERICAN EARMARKED FUNDS

Business and Industry Guaranteed Loans	\$9,614,081	\$1,295,000	13.5	\$1,295,000
Intermediary Relending Program Loans	\$3,549,097	\$750,000	21.1	\$750,000
Rural Business Enterprise Grants	\$2,980,500	\$2,980,500	100.0	\$2,980,500
Rural Business Opportunity Grants	\$1,045,039	\$1,045,039	100.0	\$1,045,039

**Native American Earmarked Funding**  
9/30/03



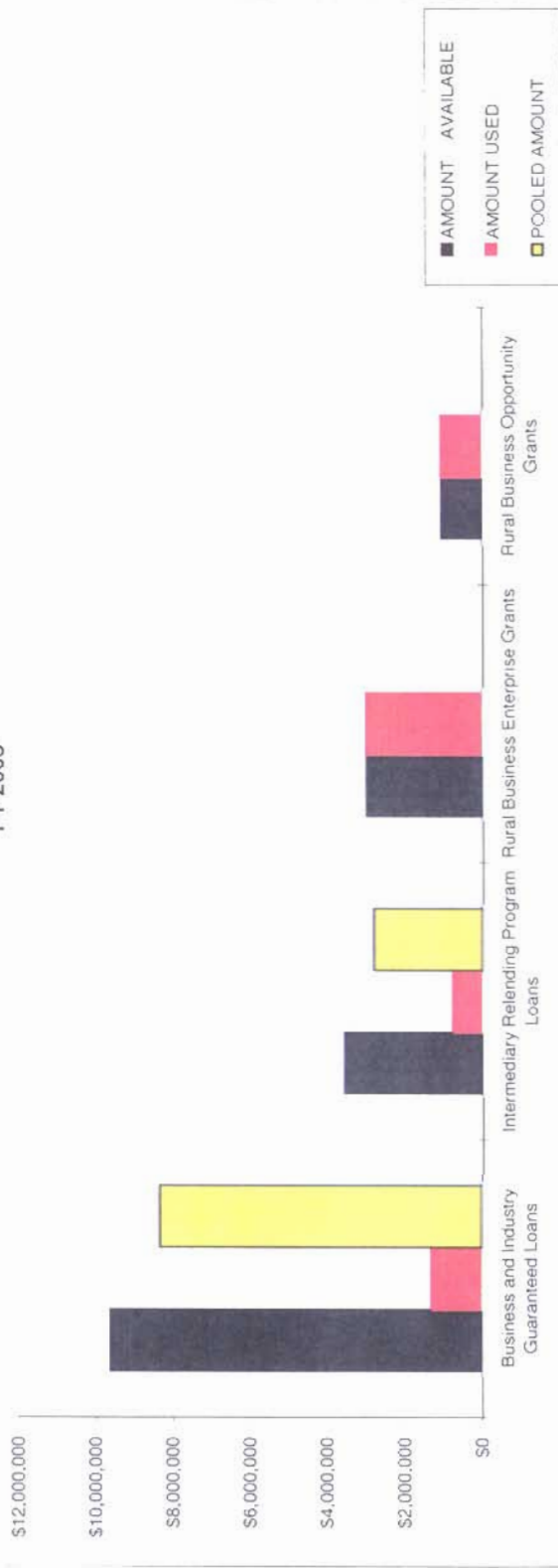
Business and Industry Native American Earmark Carryover from Fiscal Year 2002.  
 Rural Business Enterprise Grants includes \$248,375 for Rural Transportation.  
 Rural Business Opportunity Grants includes \$51,539 Carryover from Fiscal Year 2002.

# NATIVE AMERICAN EARMARK

## POOLED EARMARKED FUNDS FISCAL YEAR 2003

PROGRAM NAME	ORIGINAL AMOUNT AVAILABLE	AMOUNT USED	POOLED AMOUNT	PERCENT POOLED	UNFUNDED APPLICATIONS ON HAND	
					Number	Amount
Business and Industry Guaranteed Loans	\$9,614,081	\$1,295,000	\$8,319,081	86.5%	0	\$0
Intermediary Relending Program Loans	\$3,549,097	\$750,000	\$2,799,097	78.9%	0	\$0
Rural Business Enterprise Grants	\$2,980,500	\$2,980,500	\$0	0.0%	0	\$0
Rural Business Opportunity Grants	\$1,045,039	\$1,045,039	\$0	0.0%	0	\$0

Native American Earmark  
Pooled Funds  
FY 2003



Business and Industry Native American Earmark carryover from Fiscal Year 2002.  
 Rural Business Enterprise Grants includes \$248,375 for Rural Transportation.  
 Rural Business Opportunity Grants includes \$51,539 Carryover from Fiscal Year 2002.

**NATIVE AMERICAN EARMARK  
FISCAL YEAR 2003**

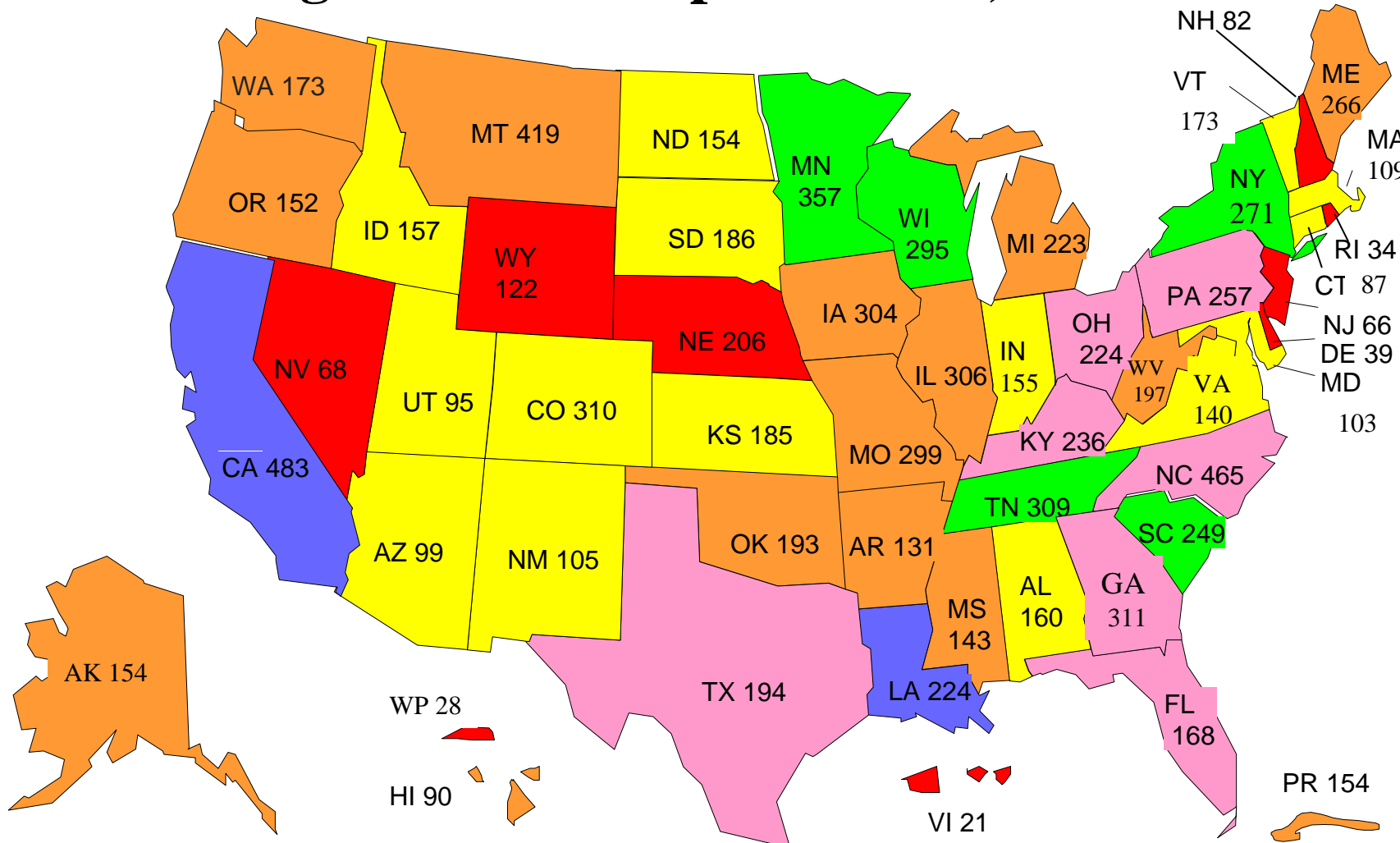
<b>Program and Project:</b>	<b>Amount</b>
<b>Business and Industry (B&amp;I) Guaranteed Loan Program:</b>	
Jerry and Suzanne Collins	1,295,000
<b>Total B&amp;I:</b>	1,295,000
<b>Intermediary Relending Program (IRP) Loan Program:</b>	
Wind River Development Fund	750,000
<b>Total IRP:</b>	750,000
<b>Rural Business Enterprise Grant (RBEG) Program:</b>	
Lake & Penninsula	75,000
Lower Kuskokwim Economic	13,500
Native Council of Port He	99,825
Dineh BI' Ranche	99,950
Havasupai Tribe	81,665
San Carlos Apache Tribe	199,000
Hopland Band of Pomo Indians	60,338
Scotts Valley Band of Pom	25,700
Rocky Mountain Farmers Union	95,000
Shoshone-Paiute Tribes	25,000
Penobscot Indian Nation	119,850
Pleasant Point	99,900
Chippewa Cree Development	16,000
Northern Cheyenne Social	90,000
Santee Sioux Nation	99,410
Cibola Communities Economic	98,910
Sitting Bull College	291,478
Ottawa Tribe of Oklahoma	89,981
Rosebud Economic Development	99,990
United Sioux Tribes Development	444,438
Yankton Sioux Tribe	150,000
Cowlitz Indian Tribe	98,080
Ho Chunk Nation	118,189
Lac Courte Oreilles	140,921
Community Transportation	248,375
<b>Total RBEG:</b>	2,980,500
<b>Rural Business Opportunity Grant (RBOG) Program:</b>	
Lake & Penninsula	20,000
Moenkopi Developers Corporation, Inc.	47,250
Hualapai Tribe	99,975
Redwood Valley Little Rivers Band of Pomo	72,017
Penobscot Indian Nation	49,760

Fort Belknap Indian Community	49,900
Santee Sioux Nation	50,000
Santee Sioux Nation	14,637
Tesuque, Pueblo of	140,000
Cherokee Nation	52,000
Lower Brule Sioux Tribe	50,000
Rosebud Economic Development Corporation	300,000
Monument Valley Economic Development	49,500
University of Wyoming	50,000

**Total RBOG:** 1,045,039

# Rural Business-Cooperative Service Caseload

## All Programs As of September 30, 2003



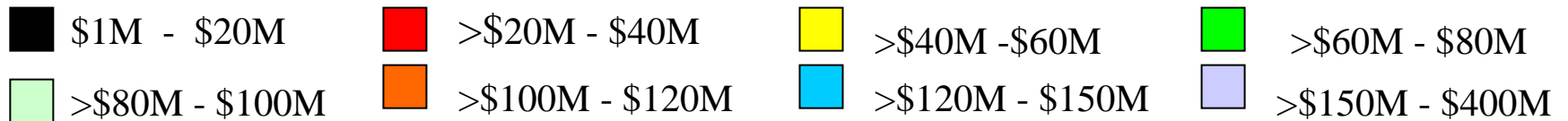
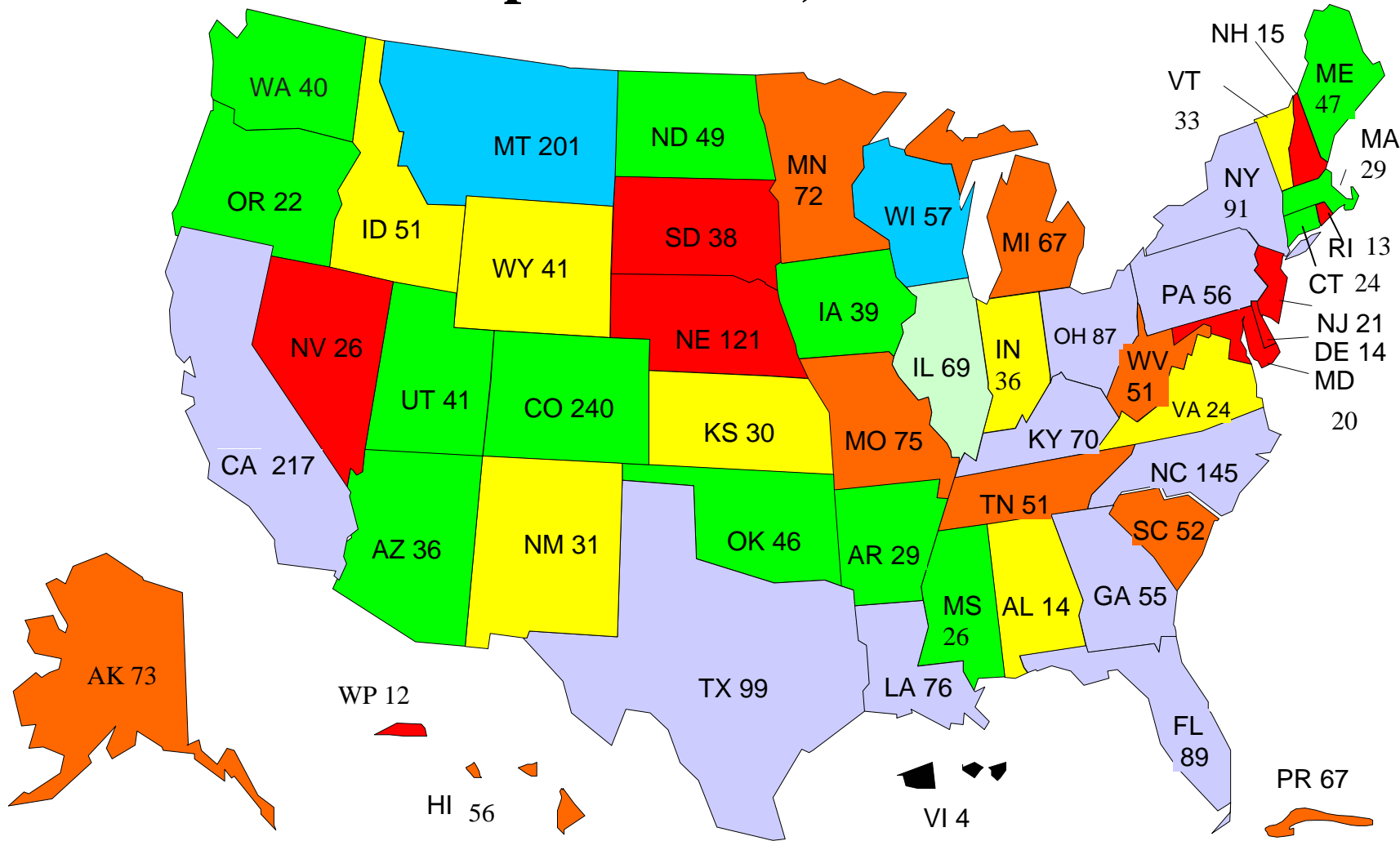
**Total Cases: 10,110**

**Total Funds: \$ 6,480,091,487**



# Business and Industry Guaranteed Loan Caseload

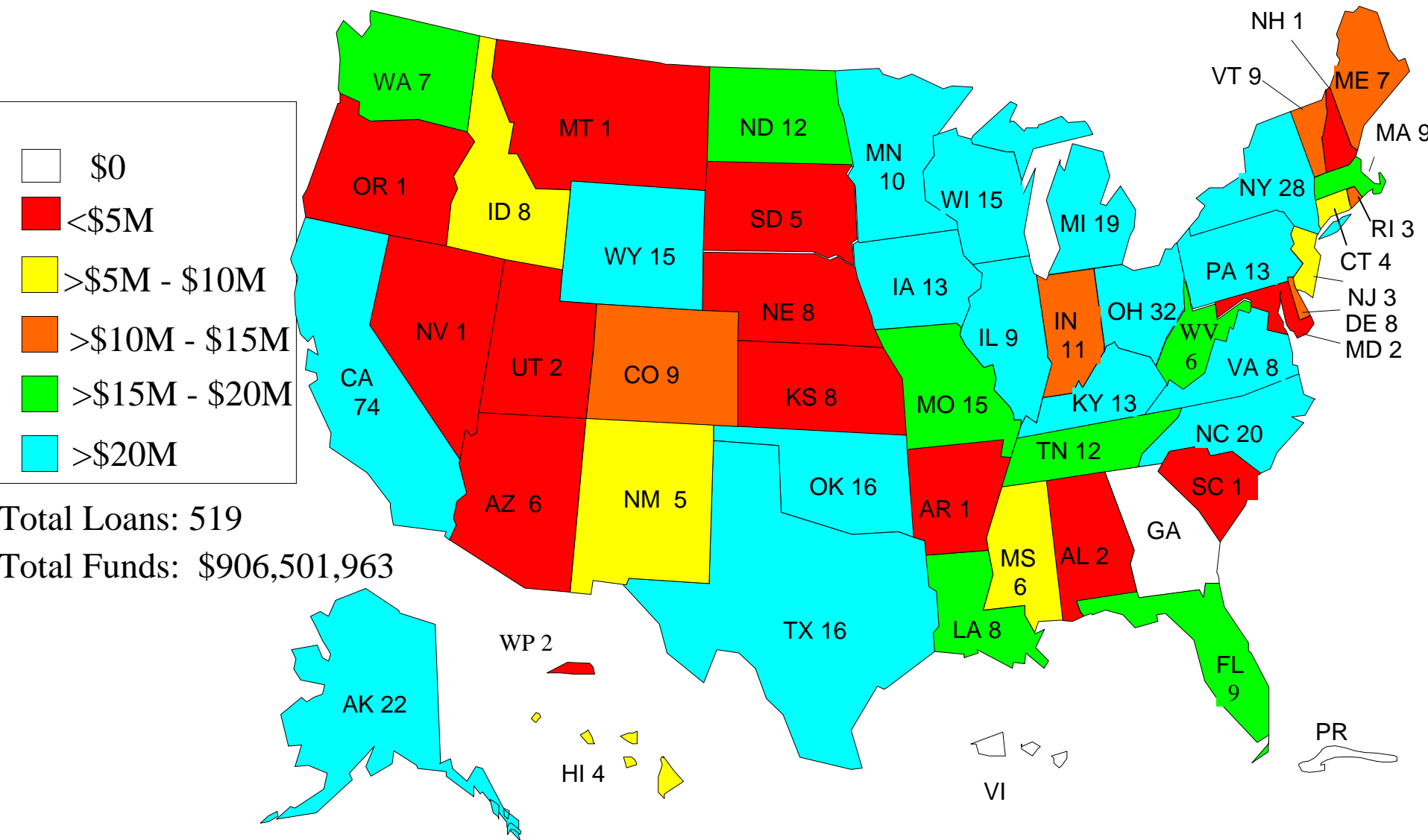
## As of September 30, 2003



**Total Borrowers: 3,088**

**Total Funds Closed: \$5,007,939,538**

# Business and Industry Guaranteed Loan Program FY 2003



As of September 30, 2003



9/30/03

**BUSINESS AND INDUSTRY GUARANTEED LOAN PROGRAM  
OBLIGATIONS BY STATE  
FISCAL YEARS 1999-2003**

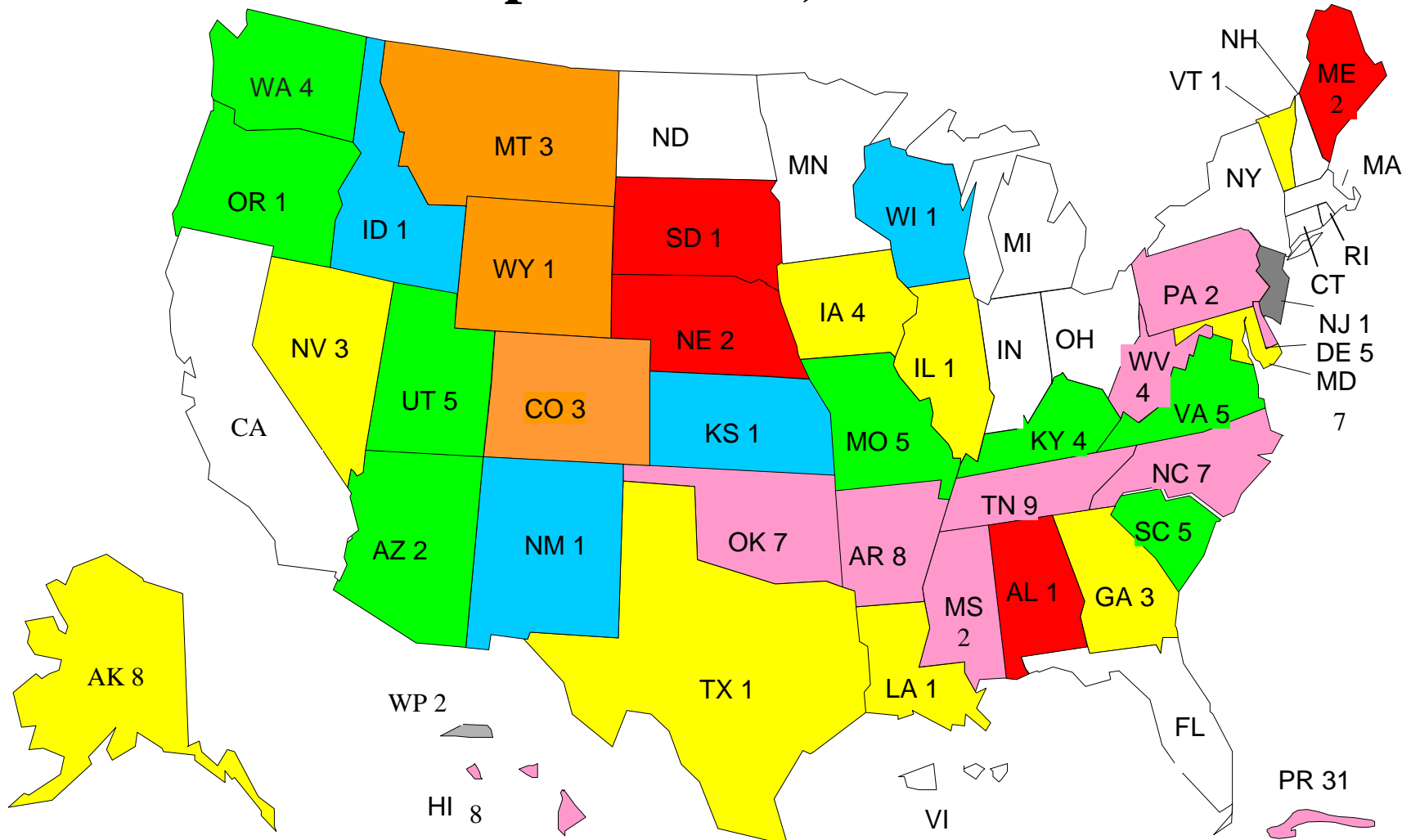
State	FY 1999		FY 2000		FY 2001		FY 2002		FY 2003	
	Amount	No. of Loans	Amount	No. of Loans	Amount	No. of Loans	Amount	No. of Loans	Amount	No. of Loans
	\$1,243,687,517		\$1,026,800,987		\$1,075,540,265		\$862,716,008		\$906,501,963	
Alabama	21,480,000	7	13,823,922	13	13,279,780	5	3,894,000	2	2,540,000	2
Alaska	19,366,172	15	22,648,514	13	16,127,096	17	49,240,100	29	25,368,080	22
Arizona	32,427,600	11	8,361,000	5	8,113,137	8	17,296,878	7	3,552,335	6
Arkansas	19,038,770	12	21,904,860	9	7,556,000	4	13,646,500	4	1,900,000	1
California	75,464,250	45	86,168,814	41	82,078,255	41	87,620,649	39	108,506,950	74
Colorado	9,258,900	13	4,817,000	7	7,047,700	6	17,800,450	210	14,511,000	9
Delaware	2,700,000	2	2,521,000	4	5,500,000	3	5,281,000	2	12,725,000	8
Maryland	7,999,000	6	20,202,000	6	4,260,000	2	9,119,000	4	1,692,000	2
Florida	29,299,900	17	32,398,000	13	48,137,000	18	33,532,000	10	17,650,000	9
Virgin Islands	3,200,000	2	885,000	2	0	0	0	0	0	0
Georgia	55,246,541	18	48,514,000	12	15,465,000	5	3,765,800	3	0	0
Hawaii	26,229,000	19	38,813,240	15	20,168,000	13	9,855,000	7	6,031,000	4
W. Pacific Area	8,790,000	3	1,450,000	1	3,233,046	3	7,874,000	5	1,407,000	2
Idaho	14,785,600	17	9,896,330	11	21,639,685	16	9,129,313	9	9,078,500	8
Illinois	18,834,000	26	16,972,000	13	13,665,472	12	7,539,000	6	37,122,867	9
Indiana	15,870,168	19	14,095,000	12	19,222,790	12	18,757,567	19	13,819,884	11
Iowa	13,582,224	9	27,304,110	10	35,103,527	17	17,926,375	9	22,336,500	13
Kansas	7,496,000	6	16,193,042	11	6,984,000	5	13,921,000	7	3,854,000	8
Kentucky	26,399,000	15	29,345,000	15	35,809,436	20	36,665,000	12	29,366,151	13
Louisiana	44,293,800	19	43,356,050	20	77,636,757	25	39,666,000	11	19,785,580	8
Maine	11,552,000	8	5,675,000	6	14,315,750	8	10,879,300	8	10,704,500	7
Massachusetts	13,900,000	5	13,280,000	6	27,275,310	13	14,782,000	5	19,840,500	9
Connecticut	11,000,000	3	5,800,000	3	10,210,500	13	18,124,875	6	7,595,000	4
Rhode Island	6,085,000	3	5,960,000	4	5,295,000	4	6,500,000	2	10,075,000	3
Michigan	34,052,500	27	30,782,500	28	33,767,750	20	22,357,000	8	33,519,000	19
Minnesota	26,527,000	29	48,101,000	10	30,487,400	9	3,365,000	3	23,516,068	10
Mississippi	32,852,781	10	21,075,000	4	5,280,000	2	1,550,000	1	8,559,793	6
Missouri	24,355,000	24	29,665,360	16	27,740,009	21	17,265,108	12	19,064,700	15
Montana	23,895,226	24	15,258,500	9	42,165,100	23	37,548,650	142	4,480,000	1
Nebraska	6,080,000	7	2,547,000	5	8,706,000	6	7,230,750	129	2,972,000	8
Nevada	9,676,000	7	2,810,667	3	6,696,806	6	0	0	2,450,000	1
New Jersey	4,400,000	3	8,665,000	6	11,385,000	5	3,818,500	6	5,281,000	3
New Mexico	10,780,040	8	6,694,560	8	10,000,000	1	9,714,440	6	9,020,340	5
New York	32,435,000	27	21,868,000	14	21,610,000	12	20,013,800	20	33,503,800	28
North Carolina	62,104,498	66	27,742,000	28	28,144,000	18	13,010,000	9	34,277,300	20
North Dakota	12,971,300	14	21,555,500	17	10,096,351	17	17,288,000	14	16,172,000	12
Ohio	41,822,000	26	28,950,000	18	41,768,050	24	46,306,900	21	72,980,300	32
Oklahoma	15,093,446	15	17,613,765	9	11,130,500	9	11,700,000	7	30,750,000	16
Oregon	21,815,000	8	17,115,000	6	9,078,000	5	11,794,700	4	1,100,000	1
Pennsylvania	55,226,440	25	22,259,000	11	20,705,000	9	6,243,570	5	32,850,000	13
Puerto Rico	31,440,000	18	25,403,632	15	15,928,977	11	0	0	0	0
South Carolina	54,289,800	21	13,858,000	6	42,183,000	8	2,372,900	1	4,096,000	1
South Dakota	8,950,477	15	2,830,600	8	5,464,848	9	2,402,500	3	1,815,000	5
Tennessee	27,022,200	14	23,373,860	15	39,349,000	15	18,057,000	6	19,203,000	12
Texas	67,850,188	23	58,265,601	17	35,107,827	18	43,139,124	16	39,020,809	16
Utah	11,802,121	10	2,700,000	3	5,725,400	3	12,142,112	4	1,503,500	2
Vermont	25,714,470	16	6,150,000	6	15,370,000	7	12,600,000	5	11,080,400	9
New Hampshire	470,000	1	3,710,000	2	15,350,000	9	10,904,247	3	280,000	1
Virginia	13,726,800	13	13,689,600	6	26,127,416	10	2,605,600	2	25,212,740	8
Washington	23,217,910	5	25,166,080	12	3,825,000	6	20,071,000	11	15,770,827	7
West Virginia	39,804,250	16	14,777,250	9	13,403,440	11	12,725,000	9	19,465,448	6
Wisconsin	16,360,000	7	11,849,000	9	32,525,000	16	35,308,000	17	37,767,750	15
Wyoming	14,798,145	13	11,940,630	7	8,297,150	11	8,366,300	25	21,328,341	15
Totals	1,243,687,517	792	1,026,800,987	559	1,075,540,265	591	862,716,008	905	906,501,963	519

30-Sep-03

FY	USDA, RURAL DEVELOPMENT Rural Business-Cooperative Service		BUSINESS PROGRAMS BUSINESS AND INDUSTRY GUARANTEED LOAN PROGRAM			BUDGET AUTHORITY /COST PER JOB
	NUMBER OF LOANS MADE	AMOUNT OBLIGATED	JOBS CREATED	JOBS SAVED	TOTAL	
1992	95	99,993,840	3,191	7,637	10,828	\$542.08
1993	97	100,000,000	2,321	5,076	7,397	\$735.43
1994	179	249,647,859	5,699	10,226	15,925	\$147.36
1995	327	423,595,760	8,076	14,300	22,376	\$177.95
1996	560	638,351,964	9,581	19,029	28,610	\$205.27
1997	659	815,433,189	11,108	18,307	29,415	\$257.81
1998	803	1,184,174,632	17,662	27,275	44,937	\$255.61
1999	792	1,243,687,517	16,371	20,136	36,507	\$347.48
2000	559	1,026,800,936	9,245	19,873	29,118	\$1,096.69
2001	591	1,075,540,265	9,478	20,449	29,927	\$309.07
2002	905	862,716,008	5,420	22,032	27,452	\$1,175.35
2003	519	906,501,963	6,561	16,133	22,694	\$1,493.93

# Business & Industry Direct Loan Caseload

## As of September 30, 2003



**Total Borrowers: 162**

**Total Funds Closed: \$113,459,853**

BUSINESS AND INDUSTRY DIRECT LOAN PROGRAM  
OBLIGATIONS BY STATE  
FISCAL YEARS 99-03

State	FY 1999 \$26,149,750		FY 2000 \$30,211,480		FY 2001 \$50,524,131		FY 2002 \$0		FY 2003 \$0	
	Amount	No. of Loans	Amount	No. of Loans	Amount	No. of Loans	Amount	No. of Loans	Amount	No. of Loans
Alabama		0	0	0	0	0	0	0	0	0
Alaska	1,529,500	4	1,160,750	4	1,478,121	3	0	0	0	0
Arizona	0	0	0	0	880,000	1	0	0	0	0
Arkansas	897,000	3	5,598,930	5	1,344,000	2	0	0	0	0
California	0	0	0	0	0	0	0	0	0	0
Colorado	125,000	1	96,100	1	200,000	1	0	0	0	0
Delaware	500,000	1	554,000	1	3,554,000	4	0	0	0	0
Maryland	850,000	2	765,000	3	1,342,250	3	0	0	0	0
Florida	0	0	0	0	0	0	0	0	0	0
Virgin Islands	0	0	0	0	0	0	0	0	0	0
Georgia	2,073,000	2	842,000	1	0	0	0	0	0	0
Hawaii	1,960,000	4	495,000	1	160,000	2	0	0	0	0
W. P. Areas	350,000	1	0	0	0	0	0	0	0	0
Idaho	45,820	1	0	0	0	0	0	0	0	0
Illinois	0	0	3,000,000	1	0	0	0	0	0	0
Indiana	0	0	0	0	671,000	1	0	0	0	0
Iowa	672,000	2	671,000	1	329,000	0	0	0	0	0
Kansas	0	0	0	0	0	0	0	0	0	0
Kentucky	1,059,000	1	0	0	0	0	0	0	0	0
Louisiana	2,830,500	1	0	0	0	0	0	0	0	0
Maine	275,000	1	787,500	3	0	0	0	0	0	0
Massachusetts	0	0	0	0	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0	0	0	0	0
Rhode Island	0	0	0	0	0	0	0	0	0	0
Michigan	0	0	0	0	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0	0	0	0	0
Mississippi	0	0	0	0	10,050,000	2	0	0	0	0
Missouri	1,250,000	5	528,200	2	500,000	1	0	0	0	0
Montana	250,000	1	0	0	185,000	1	0	0	0	0
Nebraska	0	0	500,000	1	216,000	1	0	0	0	0
Nevada	75,000	1	0	0	6,600,000	2	0	0	0	0
New Jersey	480,000	1	221,000	2	0	0	0	0	0	0
New Mexico	0	0	9,500	1	0	0	0	0	0	0
New York	0	0	0	0	0	0	0	0	0	0
North Carolina	4,052,000	3	0	0	1,925,000	4	0	0	0	0
North Dakota	0	0	500,000	1	0	0	0	0	0	0
Ohio	0	0	0	0	0	0	0	0	0	0
Oklahoma	1,370,000	3	0	0	3,102,760	3	0	0	0	0
Oregon	0	0	260,000	1	0	0	0	0	0	0
Pennsylvania	74,000	1	0	0	9,000,000	2	0	0	0	0
Puerto Rico	2,816,000	10	6,965,000	9	1,512,000	4	0	0	0	0
South Carolina	950,000	5	100,000	1	0	0	0	0	0	0
South Dakota	0	0	540,000	3	250,000	1	0	0	0	0
Tennessee	500,000	1	1,927,500	3	3,030,000	4	0	0	0	0
Texas	0	0	0	0	0	0	0	0	0	0
Utah	0	0	500,000	2	440,000	1	0	0	0	0
Vermont	0	0	500,000	1	3,125,000	2	0	0	0	0
New Hampshire	0	0	0	0	0	0	0	0	0	0
Virginia	175,930	2	840,000	2	335,000	1	0	0	0	0
Washington	0	0	0	0	120,000	1	0	0	0	0
West Virginia	515,000	2	2,850,000	4	175,000	1	0	0	0	0
Wisconsin	475,000	1	0	0	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0	0	0	0	0
TOTALS	26,149,750	60	30,211,480	54	50,524,131	48	0	0	0	0

THIS PROGRAM WAS NOT FUNDED IN FISCAL YEARS 2002 AND 2003.

**RURAL DEVELOPMENT BUSINESS PROGRAMS  
BUSINESS AND INDUSTRY DIRECT LOAN PROGRAM**

**LOANS MADE-JOBS CREATED AND SAVED**

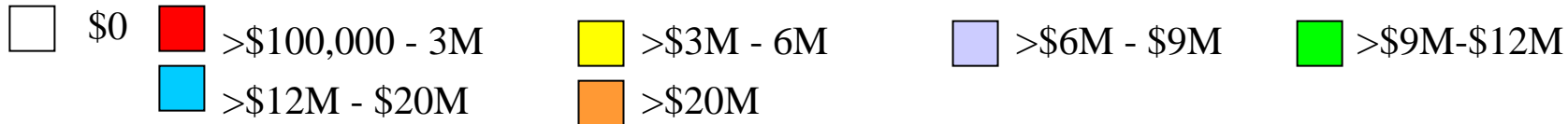
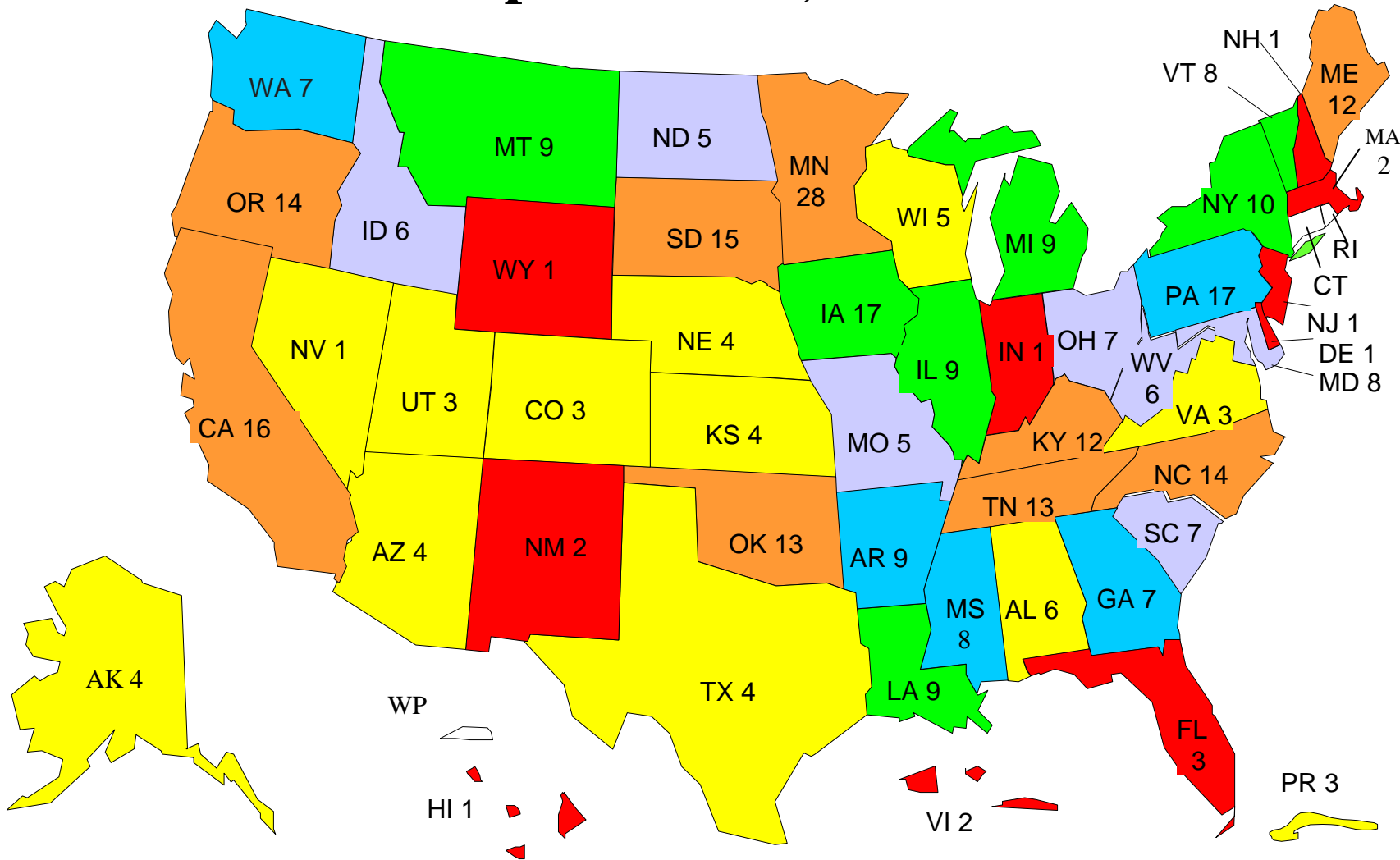
FISCAL YEAR	NUMBER OF LOANS MADE	AMOUNT OBLIGATED	JOBS CREATED/ SAVED
1997	33	\$12,412,130	491
1998	71	\$20,838,546	2,007
1999	60	\$26,149,750	1,173
2000	54	\$30,211,480	1,080
2001	48	\$50,524,131	1,816
2002	0	\$0	0
2003	0	\$0	0

**THIS PROGRAM WAS NOT FUNDED IN FISCAL YEARS 2002 and 2003.**



# Intermediary Relending Program Caseload

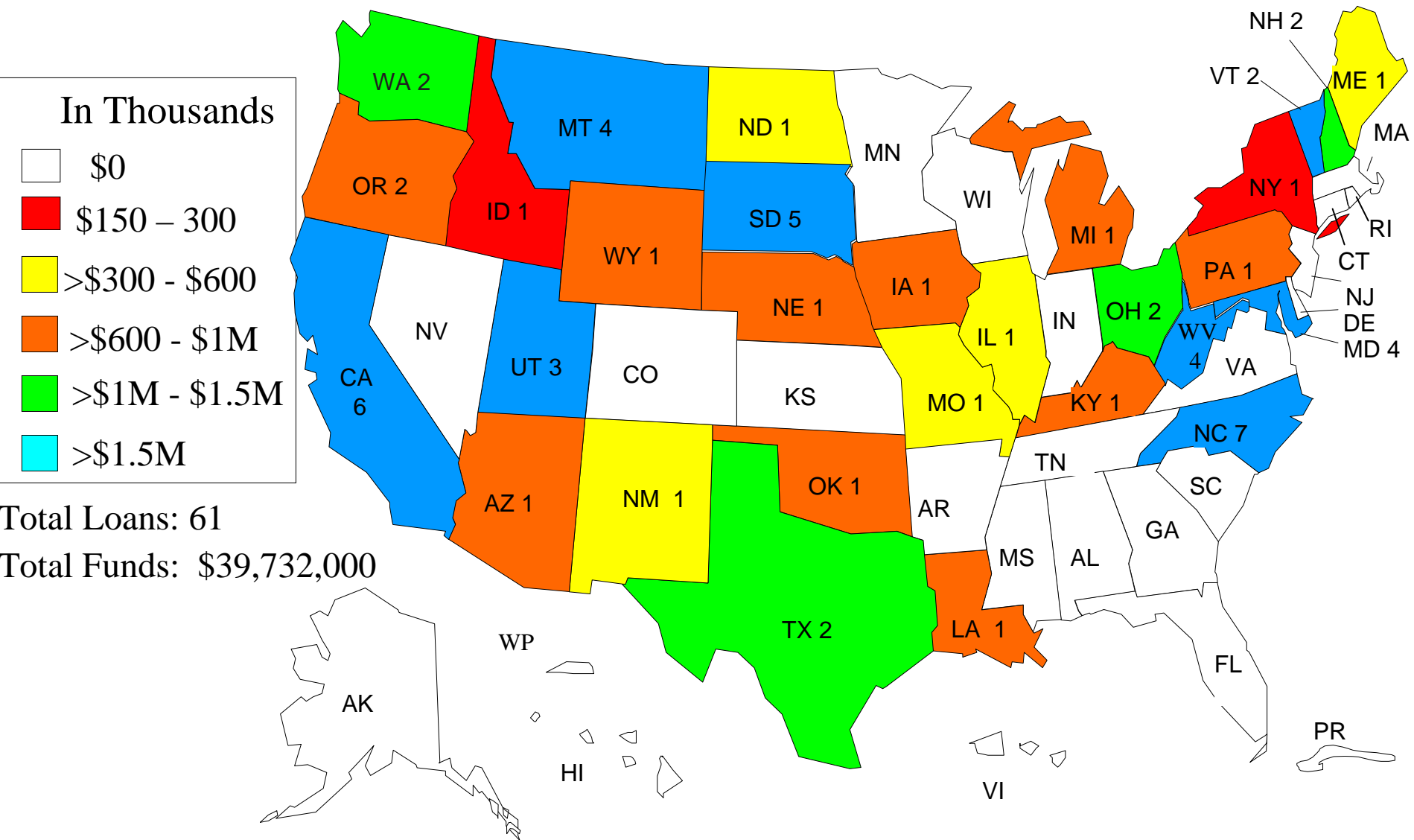
## As of September 30, 2003



**Total Borrowers: 356**

**Total Loans Closed: \$503,596,957**

# Intermediary Relending Loan Program FY 2003



As of September 30, 2003

**INTERMEDIARY RELENDING PROGRAM  
FISCAL YEAR 2003**

9/30/03

STATE	OBLIGATIONS		NATIVE AMERICANS 3,549,097		EZ/EC & REAP 5,620,089			MISSISSIPPI DELTA 7,100,253		TOTAL ALLOCATION			APPLICATIONS	
	Obligated	Projects	Obligated	Projects	Allocation	Obligated	Projects	Obligated	Projects	Allocation	Obligated	Projects	PENDING	
													DOLLARS	NUMBER
Alabama										0	0	0	750,000	1
Alaska										0	0	0		
Arizona	750,000	1								750,000	750,000	1		
Arkansas										0	0	0	750,000	1
California	3,500,000	6								3,500,000	3,500,000	6		
Colorado										0	0	0		
Delaware										0	0	0	1,693,925	3
Maryland	2,750,000	4								2,750,000	2,750,000	4		
Florida										0	0	0		
Virgin Islands										0	0	0		
Georgia										0	0	0		
Hawaii										0	0	0		
W. Pacific Areas										0	0	0		
Idaho	300,000	1								300,000	300,000	1		
Illinois								400,000	1	400,000	400,000	1	750,000	1
Indiana										0	0	0		
Iowa	750,000	1								750,000	750,000	1		
Kansas										0	0	0	500,000	1
Kentucky	750,000	1								750,000	750,000	1		
Louisiana	750,000	1								750,000	750,000	1		
Maine	500,000	1								500,000	500,000	1		
Massachusetts										0	0	0		
Connecticut										0	0	0		
Rhode Island										0	0	0		
Michigan	750,000	1								750,000	750,000	1	1,250,000	2
Minnesota										0	0	0	1,050,000	2
Mississippi										0	0	0	2,000,000	3
Missouri	500,000	1								500,000	500,000	1		
Montana	2,597,000	4								2,597,000	2,597,000	4	300,000	1
Nebraska	750,000	1								750,000	750,000	1		
Nevada										0	0	0		
New Jersey										0	0	0	800,000	1
New Mexico	500,000	1								500,000	500,000	1	750,000	1
New York	300,000	1								300,000	300,000	1		
North Carolina	5,000,000	7								5,000,000	5,000,000	7	1,100,000	3
North Dakota	500,000	1								500,000	500,000	1	500,000	1
Ohio	1,250,000	2								1,250,000	1,250,000	2	99,000	1
Oklahoma	750,000	1								750,000	750,000	1		
Oregon	760,000	2								760,000	760,000	2	1,350,000	2
Pennsylvania	750,000	1								750,000	750,000	1		
Puerto Rico										0	0	0		
South Carolina										0	0	0		
South Dakota	3,500,000	5								3,500,000	3,500,000	5		
Tennessee										0	0	0	750,000	1
Texas	750,000	1			750,000	750,000	1			1,500,000	1,500,000	2		
Utah	2,500,000	3								2,500,000	2,500,000	3		
Vermont					1,750,000	1,750,000	2			1,750,000	1,750,000	2		
New Hampshire	1,250,000	2								1,250,000	1,250,000	2		
Virginia										0	0	0	2,000,000	1
Washington	1,500,000	2								1,500,000	1,500,000	2	1,900,000	2
West Virginia	2,125,000	4	750,000	1						2,875,000	2,875,000	5	750,000	1
Wisconsin										0	0	0	2,750,000	2
Wyoming										0	0	0	845,000	2
Reserve										0	0	0		
TOTALS	36,082,000	56	750,000	1	2,500,000	2,500,000	3	400,000	1	39,732,000	39,732,000	61	22,637,925	33

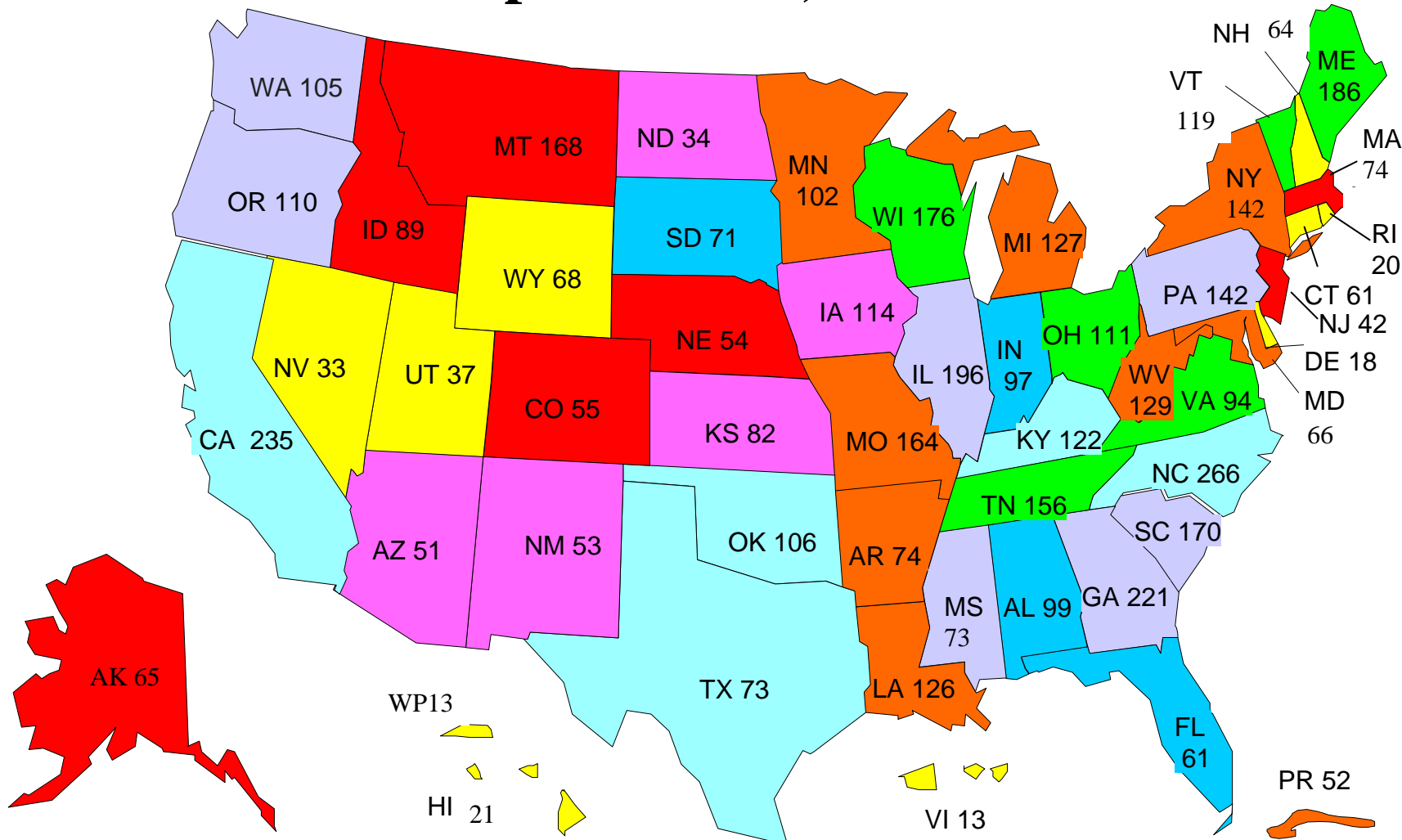
INTERMEDIARY RELENDING PROGRAM  
OBLIGATIONS BY STATE  
FISCAL YEARS 1999-2003

9/30/03

State	FY 1999 \$32,999,006		FY 2000 \$38,256,965		FY 2001 \$39,041,686		FY 2002 \$31,199,951		FY 2003 \$39,732,000	
	Amount	No. of Loans	Amount	No. of Loans	Amount	No. of Loans	Amount	No. of Loans	Amount	No. of Loans
Alabama	0	0	1,250,000	2	1,500,000	3	0	0	0	0
Alaska	0	0	0	0	0	0	750,000	1	0	0
Arizona	0	0	750,000	1	0	0	0	0	750,000	1
Arkansas	1,500,000	2	0	0	750,000	1	750,000	1	0	0
California	2,128,869	4	2,030,000	4	500,000	1	500,000	1	3,500,000	6
Colorado	0	0	0	0	0	0	250,000	1	0	0
Delaware	0	0	0	0	0	0	0	0	0	0
Maryland	1,200,000	3	0	0	2,500,000	4	0	0	2,750,000	4
Florida	500,000	1	0	0	0	0	0	0	0	0
Virgin Islands	0	0	0	0	0	0	0	0	0	0
Georgia	500,000	1	500,000	1	1,500,000	2	2,250,000	3	0	0
Hawaii	0	0	0	0	0	0	500,000	1	0	0
W. Pacific Area	0	0	0	0	0	0	500,000	1	0	0
Idaho	0	0	780,000	2	600,000	2	850,000	2	300,000	1
Illinois	0	0	1,425,000	2	2,825,000	5	500,000	1	400,000	1
Indiana	0	0	0	0	0	0	0	0	0	0
Iowa	800,000	1	1,600,000	3	1,900,000	4	1,300,000	3	750,000	1
Kansas	0	0	0	0	0	0	0	0	0	0
Kentucky	2,485,137	3	2,500,000	4	2,000,000	3	500,000	1	750,000	1
Louisiana	0	0	0	0	750,000	1	0	0	750,000	1
Maine	1,000,000	1	500,000	1	1,250,000	2	750,000	1	500,000	1
Massachusetts	500,000	1	0	0	0	0	750,000	1	0	0
Connecticut	0	0	0	0	0	0	0	0	0	0
Rhode Island	0	0	0	0	0	0	0	0	0	0
Michigan	0	0	500,000	1	0	0	0	0	750,000	1
Minnesota	1,500,000	2	2,340,000	4	500,000	1	1,250,000	2	0	0
Mississippi	0	0	0	0	750,000	1	0	0	0	0
Missouri	0	0	0	0	500,000	1	0	0	500,000	1
Montana	1,210,000	2	1,865,000	4	750,000	1	1,350,000	2	2,597,000	4
Nebraska	0	0	750,000	1	0	0	0	0	750,000	1
Nevada	500,000	1	750,000	1	0	0	1,250,000	2	0	0
New Jersey	0	0	0	0	0	0	0	0	0	0
New Mexico	0	0	0	0	1,350,000	3	491,971	1	500,000	1
New York	500,000	1	1,050,000	3	0	0	0	0	300,000	1
North Carolina	4,000,000	4	4,031,965	8	3,800,000	6	2,517,980	5	5,000,000	7
North Dakota	0	0	500,000	1	1,000,000	2	250,000	1	500,000	1
Ohio	2,000,000	2	1,250,000	2	750,000	1	500,000	1	1,250,000	2
Oklahoma	2,500,000	3	0	0	2,450,000	5	1,250,000	2	750,000	1
Oregon	2,950,000	3	1,800,000	4	1,400,000	3	1,200,000	3	760,000	2
Pennsylvania	1,975,000	4	3,240,000	5	1,250,000	2	1,745,000	3	750,000	1
Puerto Rico	0	0	0	0	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0	750,000	1	0	0
South Dakota	500,000	1	2,375,000	4	4,527,096	7	3,500,000	5	3,500,000	5
Tennessee	1,000,000	1	1,750,000	3	1,330,720	2	1,500,000	2	0	0
Texas	2,250,000	3	0	0	446,370	1	750,000	1	1,500,000	2
Utah	500,000	1	0	0	0	0	0	0	2,500,000	3
Vermont	0	0	1,250,000	2	800,000	2	345,000	1	1,750,000	2
New Hampshir	0	0	0	0	0	0	0	0	1,250,000	2
Virginia	500,000	1	0	0	0	0	150,000	1	0	0
Washington	0	0	720,000	1	0	0	1,500,000	2	1,500,000	2
West Virginia	0	0	2,750,000	4	0	0	750,000	1	2,125,000	4
Wisconsin	500,000	1	0	0	1,362,500	3	0	0	0	0
Wyoming	0	0	0	0	0	0	0	0	750,000	1
Totals	32,999,006	47	38,256,965	68	39,041,686	69	31,199,951	54	39,732,000	61

# Rural Business Enterprise Grant Program Caseload

## As of September 30, 2003



\$400,000 - \$3M

>\$3M - \$6M

>\$6M - \$9M

>\$9M - \$12M

>\$12M - \$15M

>\$15M - \$18M

>\$18M - \$21M

>\$21

**Total Cases: 5,200**

**Total Funds Awarded: \$591,229,737**

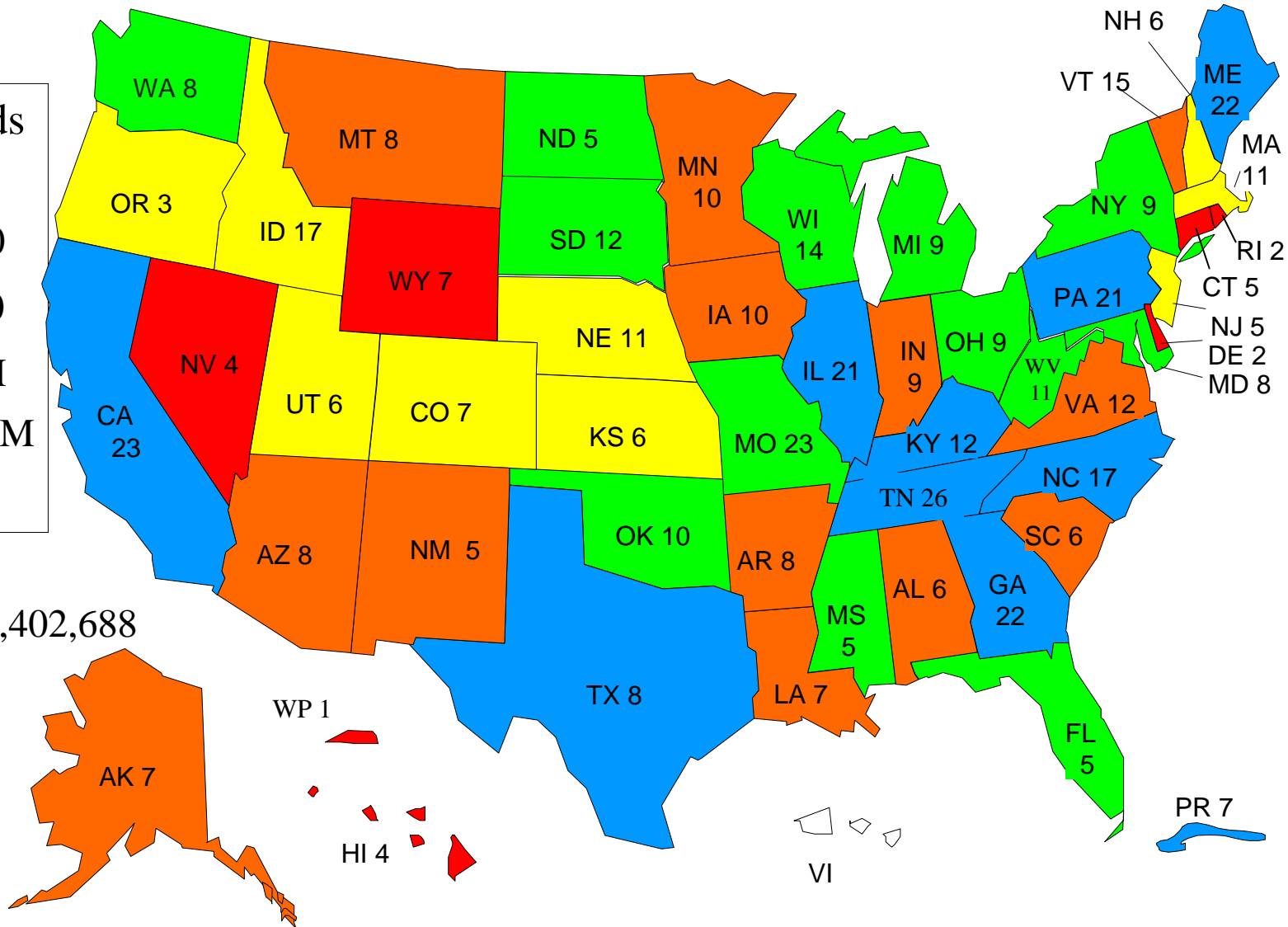
# Rural Business Enterprise Grant Program

## FY 2003



Total Grants: 515

Total Funds: \$51,402,688



As of September 30, 2003



9/30/03

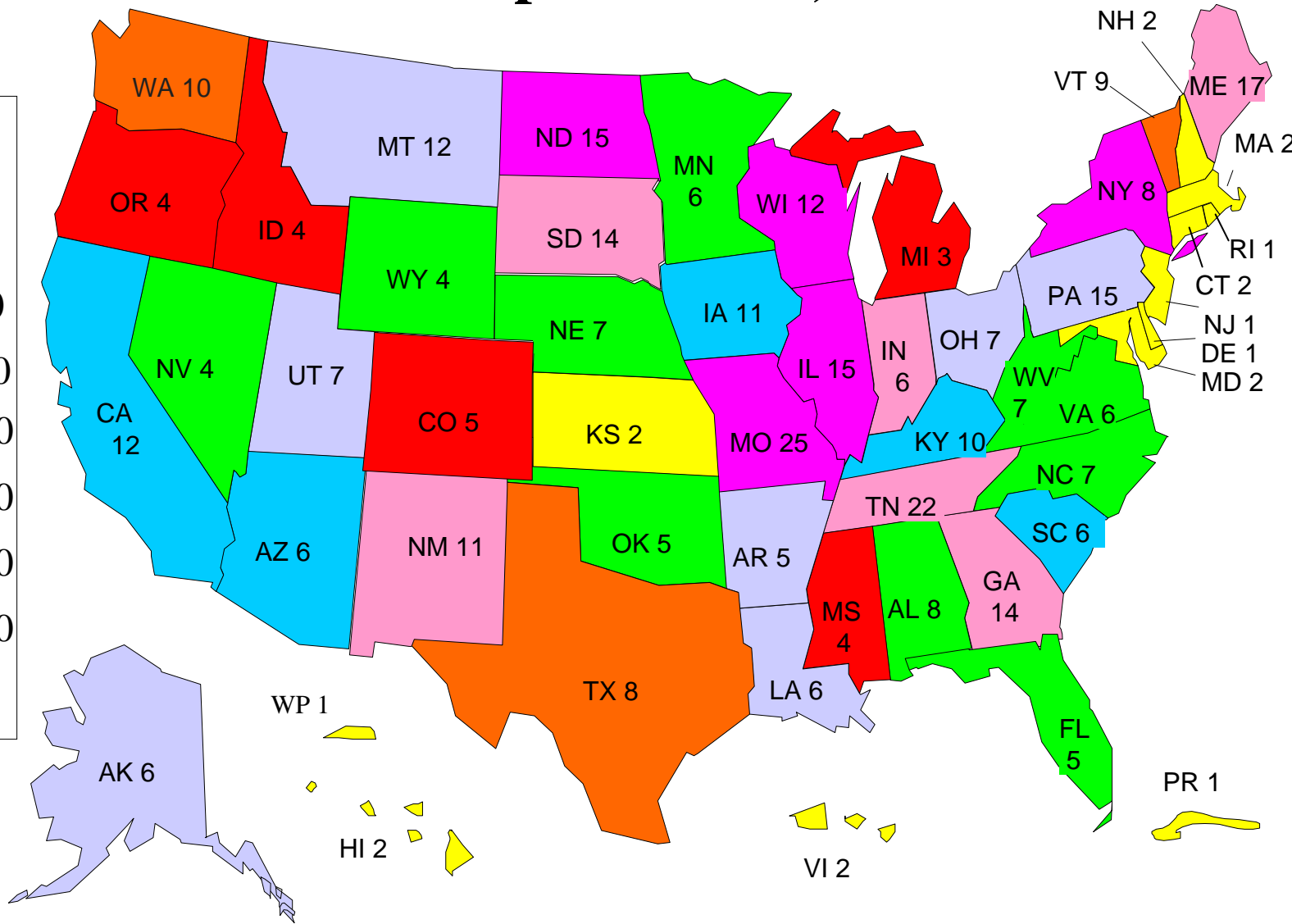
RURAL BUSINESS ENTERPRISE GRANTS  
OBLIGATIONS BY STATE  
FISCAL YEARS 1999-2003

	FY 1999		FY 2000		FY 2001		FY 2002		FY 2003	
	Amount	No. of Loans	Amount	No. of Loans	Amount	No. of Loans	Amount	No. of Loans	Amount	No. of Loans
Alabama	636,000	9	630,000	5	695,000	2	904,570	8	889,310	6
Alaska	1,021,884	8	936,600	13	1,216,934	15	689,441	4	839,125	7
Arizona	1,334,000	9	605,000	5	609,620	7	1,041,172	11	960,669	8
Arkansas	682,000	7	478,000	6	1,285,538	10	703,537	5	823,000	8
California	1,541,385	24	1,275,500	17	3,319,524	23	1,823,685	16	1,559,238	23
Colorado	214,200	6	199,000	4	263,000	3	233,000	6	345,000	7
Delaware	53,000	1	53,000	3	61,000	2	216,500	3	74,000	2
Maryland	735,000	5	686,400	6	1,018,000	6	1,054,000	8	1,073,125	8
Florida	804,255	4	672,780	5	1,566,762	7	928,600	6	1,005,514	5
Virgin Island	50,000	1	50,000	1	50,000	1	25,000	1	0	0
Georgia	1,095,782	13	1,274,101	15	1,108,525	12	1,369,749	15	1,843,734	22
Hawaii	50,000	3	60,000	3	54,000	1	107,000	2	112,830	4
West Pac	50,000	1	50,000	1	50,000	1	75,000	2	50,000	1
Idaho	147,200	5	346,600	10	525,011	10	369,752	13	381,000	17
Illinois	657,000	10	980,000	14	1,436,000	16	2,455,460	20	2,036,600	21
Indiana	609,000	6	603,000	6	1,021,268	7	695,000	7	850,000	9
Iowa	393,000	7	275,000	6	742,547	18	651,585	8	742,000	10
Kansas	269,000	6	247,104	5	506,000	7	307,000	3	500,960	6
Kentucky	2,309,000	8	1,748,999	9	2,438,000	16	1,462,000	8	2,010,644	12
Louisiana	1,103,000	8	523,000	7	1,978,000	10	887,080	5	737,000	7
Maine	927,900	8	674,500	14	1,003,900	18	1,207,258	16	2,245,880	22
Massachusetts	205,000	5	203,000	5	234,000	6	284,000	6	368,028	11
Connecticut	167,000	8	166,000	8	191,000	5	191,000	5	233,000	5
Rhode Island	50,000	1	50,000	1	0	0	50,000	1	55,000	2
Michigan	873,800	12	1,318,660	16	1,062,170	19	1,108,000	20	1,245,000	9
Minnesota	399,812	8	471,832	8	460,800	5	533,000	7	882,321	10
Mississippi	1,395,360	6	1,418,600	9	2,096,400	6	1,813,923	10	1,449,000	5
Missouri	634,099	14	479,200	10	1,030,423	14	1,258,977	18	1,333,253	23
Montana	168,000	28	173,080	15	260,090	15	299,060	16	707,749	8
Nebraska	146,480	5	130,400	1	188,000	1	693,425	7	553,207	11
Nevada	51,000	4	100,000	2	58,000	2	194,300	2	150,550	4
New Jersey	251,000	4	164,000	4	296,300	5	259,000	4	552,000	5
New Mexico	303,000	5	383,820	5	339,000	5	528,761	5	643,840	5
New York	665,000	6	732,326	9	1,150,700	13	1,086,400	11	1,066,000	9
North Carolina	1,079,400	14	999,400	11	1,473,452	15	1,475,998	14	2,313,000	17
North Dakota	1,279,000	5	966,672	7	931,400	6	972,495	7	1,215,328	5
Ohio	723,200	6	754,400	9	1,531,000	12	1,031,000	11	1,261,000	9
Oklahoma	1,397,000	9	1,090,900	8	1,274,289	10	1,542,070	11	1,487,391	10
Oregon	1,233,800	7	1,603,400	13	1,342,000	9	1,398,500	10	537,000	3
Pennsylvania	1,165,000	17	1,151,410	17	1,361,000	15	1,706,074	19	2,187,960	21
Puerto Rico	1,107,000	7	1,091,660	3	1,263,000	5	0	0	2,450,291	7
South Carolina	534,000	6	529,000	5	1,274,300	10	772,450	5	745,000	6
South Dakota	942,200	7	1,180,800	8	446,000	6	1,096,409	8	1,385,878	12
Tennessee	690,022	15	1,010,300	15	1,245,451	12	1,198,400	17	1,630,604	26
Texas	1,107,000	5	1,593,800	6	1,263,000	6	1,263,000	6	1,545,000	8
Utah	139,500	2	154,179	5	264,150	5	295,186	4	501,935	6
Vermont	527,000	6	997,035	4	738,909	7	834,718	9	946,918	15
New Hampshire	203,000	5	159,000	5	183,000	3	372,000	5	458,000	6
Virginia	1,741,930	7	711,000	8	1,654,860	15	995,138	10	965,370	12
Washington	987,660	7	815,000	9	1,523,042	10	978,935	7	1,117,336	8
West Virginia	896,291	10	718,158	8	1,716,921	11	965,286	11	1,096,360	11
Wisconsin	602,854	10	649,000	11	1,338,919	15	813,130	12	1,102,740	14
Wyoming	72,000	11	72,000	13	89,870	14	64,985	12	137,000	7
Totals	36,410,014	411	34,406,614	413	49,230,075	474	43,282,009	457	51,402,688	515



# Rural Business Opportunity Grant Program

## Caseload As of September 30, 2003



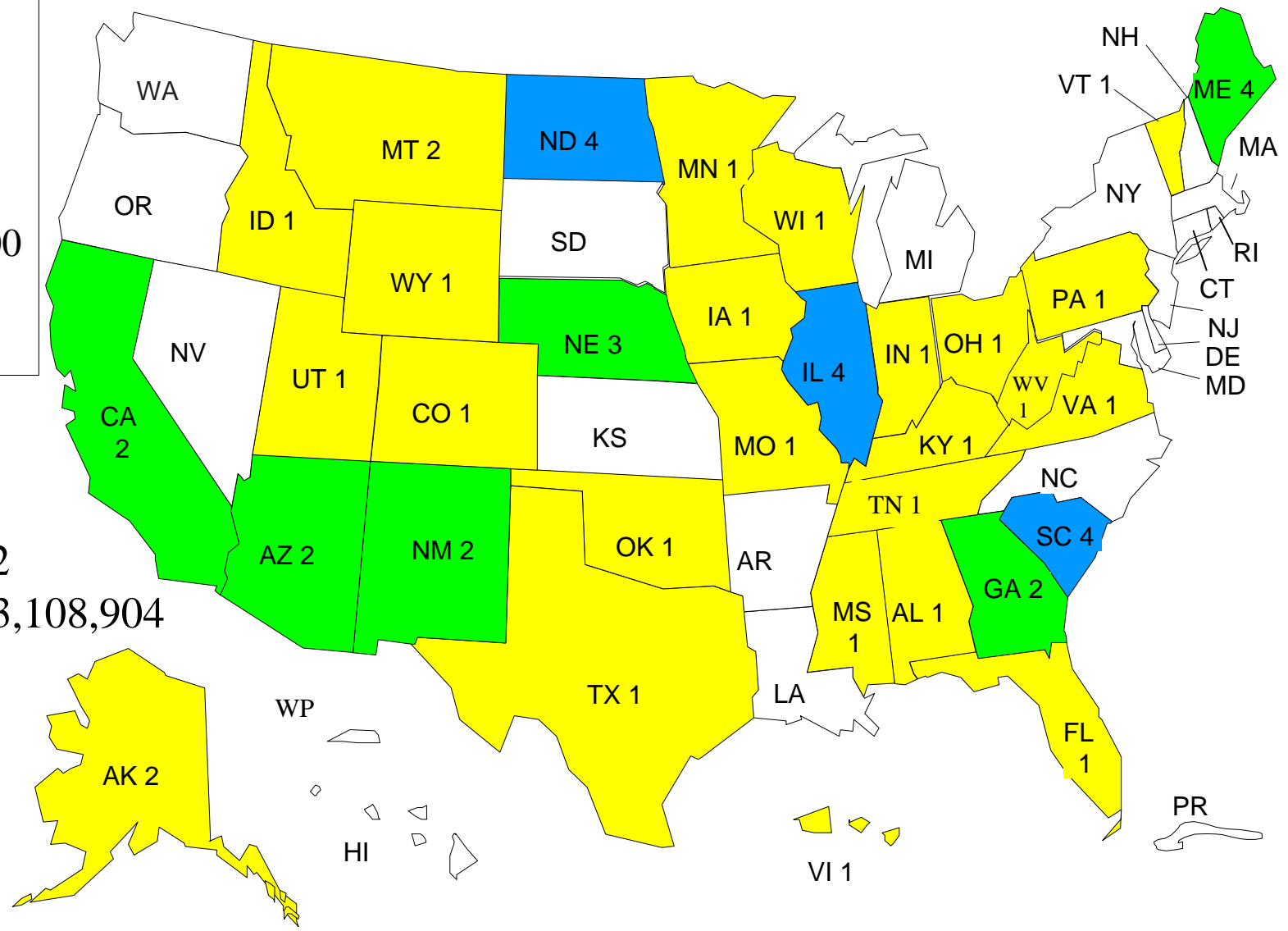
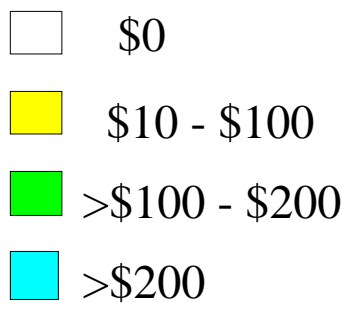
**Total Cases: 387**

**Total Funds: \$21,047,385**

# Rural Business Opportunity Grant Program

## FY 2003

In Thousands



Total Grants: 52  
 Total Funds: \$3,108,904

As of September 30, 2003

**RURAL BUSINESS OPPORTUNITY GRANT PROGRAM  
FISCAL YEAR 2003**

9/30/03

STATE	RCAP	RBOG		NATIVE AMERICANS		EZ/EC REAP		MISSISSIPPI DELTA		Allocation	TOTAL		APPLICATIONS	
		OBLIGATIONS		1,000,000		1,000,000		1,000,000			ALLOCATION		PENDING	
		Obligated	Projects	Obligated	Projects	Obligated	Projects	Obligated	Projects		Obligated	Projects	DOLLARS	NUMBER
Alabama		30,000	1							30,000	1	1	50,000	1
Alaska		50,000	1	20,000	1					70,000	2	2	307,671	7
Arizona				147,225	2					147,225	2	2	372,250	3
Arkansas										0	0	0		
California				72,017	1	65,000	1			137,017	2	2	723,803	17
Colorado		50,000	1							50,000	1	1		
Delaware										0	0	0		
Maryland										0	0	0	1,976,460	1
Florida						48,000	1			48,000	1	1	130,000	3
Virgin Islands										0	0	0		
Georgia		149,999	2							149,999	2	2	350,000	8
Hawaii										0	0	0	14,135	1
W. Pacific Areas										0	0	0		
Idaho		47,000	1							47,000	1	1	44,409	1
Illinois						232,500	4			232,500	4	4	806,850	16
Indiana		50,000	1							50,000	1	1	271,000	6
Iowa		50,000	1							50,000	1	1	631,055	13
Kansas										0	0	0	150,000	3
Kentucky						50,000	1			50,000	1	1	150,000	3
Louisiana										0	0	0	132,260	3
Maine		44,660	1	49,760	2	100,000	2			194,420	5	5	119,121	3
Massachusetts										0	0	0		
Connecticut										0	0	0		
Rhode Island										0	0	0		
Michigan										0	0	0		
Minnesota		50,000	1							50,000	1	1	412,110	6
Mississippi		50,000	1							50,000	1	1	751,798	8
Missouri		50,000	1							50,000	1	1	682,230	13
Montana		17,200	1	49,900	1					67,100	2	2	645,480	6
Nebraska		50,000	1	64,637	1					114,637	2	2	391,516	8
Nevada										0	0	0		
New Jersey										0	0	0		
New Mexico				140,000	1	50,000	1			190,000	2	2	1,078,352	14
New York										0	0	0	342,925	5
North Carolina										0	0	0	1,189,000	6
North Dakota		37,410	1			379,000	3			416,410	4	4	241,565	6
Ohio		50,000	1							50,000	1	1	101,000	1
Oklahoma				52,000	1					52,000	1	1	99,980	1
Oregon										0	0	0	49,700	1
Pennsylvania		35,000	1							35,000	1	1	145,000	3
Puerto Rico										0	0	0		
South Carolina										0	0	0	100,000	2
South Dakota		50,000	1	350,000	2	39,000	1			439,000	4	4	301,431	7
Tennessee		31,000	1							31,000	1	1	340,296	6
Texas		50,000	1							50,000	1	2	16,000	1
Utah				49,500	1					49,500	1	1	137,500	3
Vermont						30,000	1			30,000	1	2		
New Hampshire										0	0	0		
Virginia		50,000	1							50,000	1	1	1,306,089	6
Washington										0	0	0	517,663	11
West Virginia		50,000	1							50,000	1	1	276,260	6
Wisconsin		28,096	1							28,096	1	1	59,046	2
Wyoming				50,000	1					50,000	1	1		
Reserve										0	0	0		
TOTALS	0	1,070,365	23	1,045,039	14	993,500	15	0	0	3,108,904	52	0	15,413,955	211

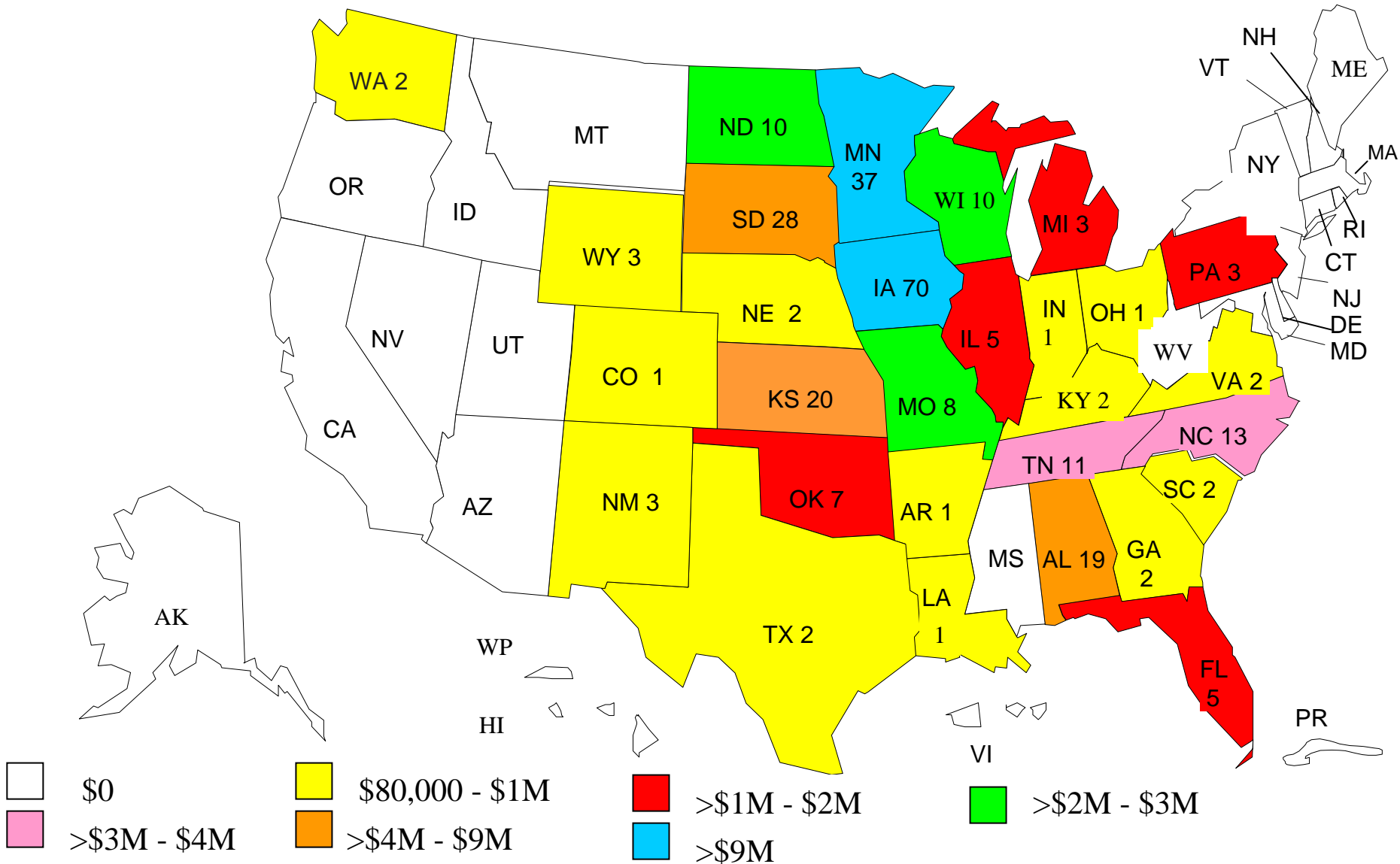
9/30/03

RURAL BUSINESS OPPORTUNITY GRANT PROGRAM  
OBLIGATIONS BY STATE  
FISCAL YEARS 2000-2003

State	FY 2000 \$3,750,000		FY 2001 \$9,099,188		FY 2002 \$5,089,293		FY 2003 \$3,108,904	
	Amount	No. of Loans	Amount	No. of Loans	Amount	No. of Loans	Amount	No. of Loans
Alabama	28,000	1	93,000	5	50,000	1	30,000	1
Alaska	0	0	218,123	3	30,037	1	70,000	2
Arizona	175,000	1	49,750	2	137,962	1	147,225	2
Arkansas	49,548	1	269,624	4	0	0	0	0
California	92,167	2	148,000	4	199,453	4	137,017	2
Colorado	0	0	70,800	2	33,500	2	50,000	1
Delaware	0	0	50,000	1	0	0	0	0
Maryland	0	0	50,000	1	50,000	1	0	0
Florida	98,500	1	126,000	3	0	0	48,000	1
Virgin Islands	0	0	50,000	1	0	0	30,000	1
Georgia	250,000	3	201,547	6	150,000	3	149,999	2
Hawaii	0	0	73,000	2	0	0	0	0
W. Pacific Areas	0	0	50,000	1	0	0	0	0
Idaho	25,000	1	90,000	2	0	0	47,000	1
Illinois	114,600	1	187,670	4	457,000	6	232,500	4
Indiana	0	0	589,000	3	100,000	2	50,000	1
Iowa	0	0	264,410	8	200,000	2	50,000	1
Kansas	0	0	100,000	2	0	0	0	0
Kentucky	244,000	2	189,225	6	48,360	1	50,000	1
Louisiana	0	0	247,000	4	99,790	2	0	0
Maine	85,000	2	272,480	6	221,000	5	194,420	4
Massachusetts	0	0	50,000	2	0	0	0	0
Connecticut	0	0	50,000	2	0	0	0	0
Rhode Island	0	0	50,000	1	0	0	0	0
Michigan	0	0	100,000	2	50,000	1	0	0
Minnesota	0	0	140,200	4	50,000	1	50,000	1
Mississippi	0	0	150,000	3	0	0	50,000	1
Missouri	106,410	2	620,376	14	703,600	8	50,000	1
Montana	38,359	3	235,000	6	10,000	1	67,100	2
Nebraska	0	0	90,000	3	50,000	1	114,637	3
Nevada	0	0	110,000	3	100,000	1	0	0
New Jersey	0	0	50,000	1	0	0	0	0
New Mexico	0	0	237,300	5	270,960	4	190,000	2
New York	495,000	2	166,460	5	250,000	1	0	0
North Carolina	0	0	200,000	5	100,000	2	0	0
North Dakota	849,521	3	115,000	4	199,045	4	416,410	4
Ohio	60,000	1	132,000	3	99,284	2	50,000	1
Oklahoma	33,750	1	100,000	2	22,000	1	52,000	1
Oregon	0	0	50,000	1	135,000	3	0	0
Pennsylvania	120,045	4	180,822	8	45,000	2	35,000	1
Puerto Rico	0	0	50,000	1	0	0	0	0
South Carolina	0	0	65,000	2	0	0	439,000	4
South Dakota	86,800	2	473,600	8	187,500	4	0	0
Tennessee	154,000	1	453,330	14	160,247	6	31,000	1
Texas	185,000	1	162,000	4	98,936	2	50,000	1
Utah	89,900	1	190,120	4	46,545	1	49,500	1
Vermont	250,000	1	108,544	5	125,233	3	0	0
New Hampshire	0	0	50,000	1	50,000	1	0	0
Virginia	0	0	132,830	3	99,587	2	50,000	1
Washington	0	0	359,768	8	99,804	2	0	0
West Virginia	0	0	122,000	4	81,260	2	50,000	1
Wisconsin	119,400	2	519,209	6	278,190	3	28,096	1
Wyoming	0	0	196,000	3	0	0	50,000	1
Totals	3,750,000	39	9,099,188	207	5,089,293	89	3,108,904	52

# Rural Economic Development Grant Program

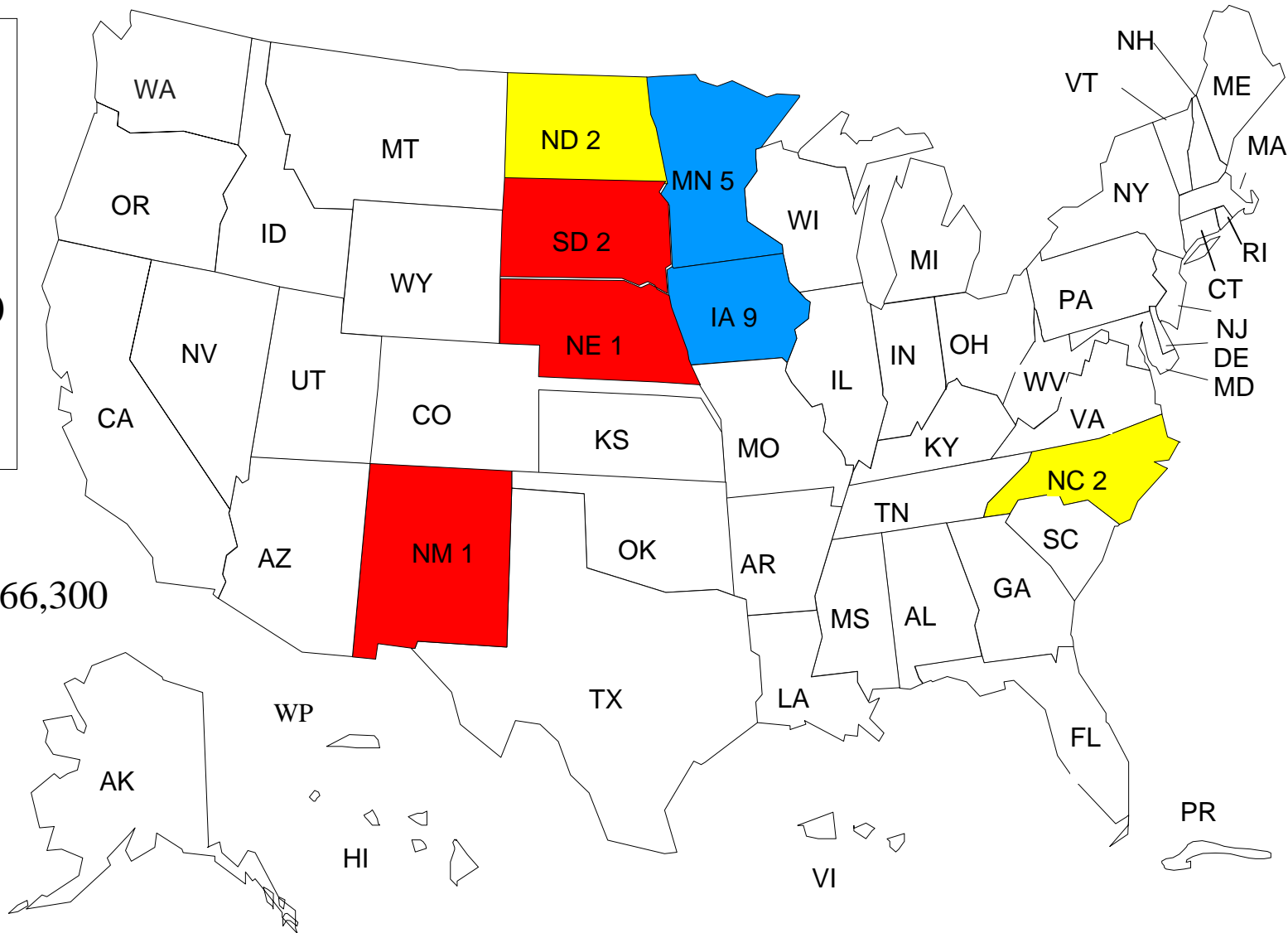
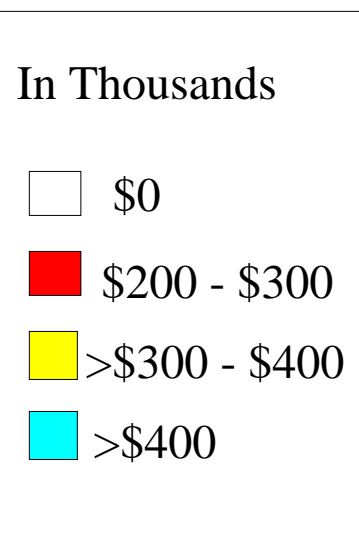
## Caseload As of September 30, 2003



**Total Cases: 274**

**Total Funds Awarded: \$72,937,702**

# Rural Economic Development Grant Program FY 2003



Total Grants: 22  
Total Funds: \$4,066,300

As of September 30, 2003



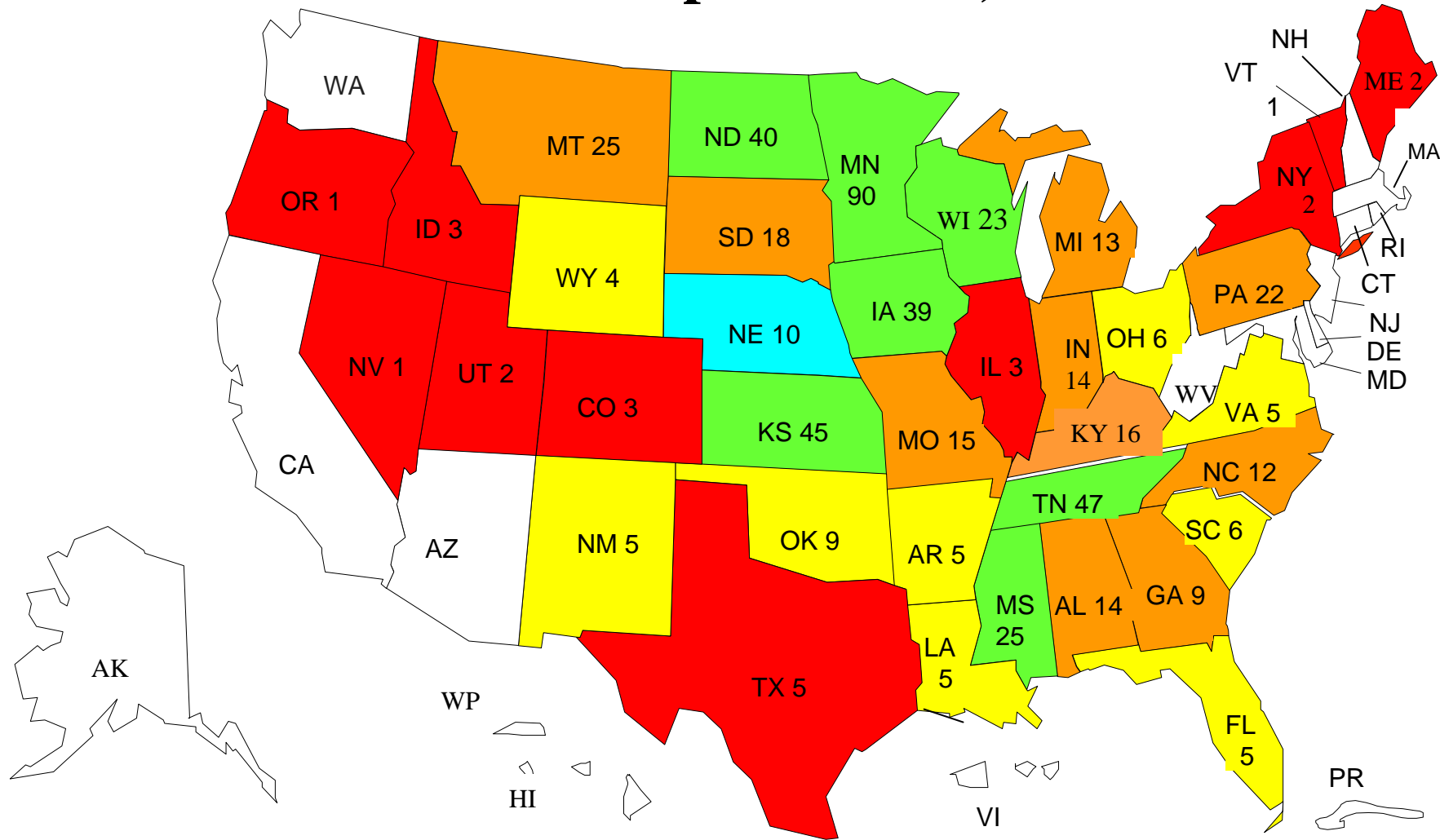
RURAL ECONOMIC DEVELOPMENT GRANT PROGRAM  
OBLIGATIONS BY STATE  
FISCAL YEARS 1999-2003

State	FY 1999 \$11,000,000		FY 2000 \$4,000,000		FY 2001 \$2,956,569		FY 2002 2,620,000		FY 2003 4,066,300	
	Amount	No. of Grants	Amount	No. of Grants	Amount	No. of Grants	Amount	No. of Grants	Amount	No. of Grants
Alabama	780,400	3	200,000	1	200,000	1	0	0	0	0
Alaska	0	0	0	0	0	0	0	0	0	0
Arizona	0	0	0	0	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0	0	0	0	0
California	0	0	0	0	0	0	0	0	0	0
Colorado	0	0	0	0	0	0	0	0	0	0
Delaware	0	0	0	0	0	0	0	0	0	0
Maryland	0	0	0	0	0	0	0	0	0	0
Florida	0	0	0	0	200,000	1	0	0	0	0
Virgin Islands	0	0	0	0	0	0	0	0	0	0
Georgia	330,000	1	200,000	1	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0	0	0	0	0
W. Pacific Areas	0	0	0	0	0	0	0	0	0	0
Idaho	0	0	0	0	0	0	0	0	0	0
Illinois	0	0	0	0	200,000	1	0	0	0	0
Indiana	0	0	200,000	1	0	0	0	0	0	0
Iowa	3,134,100	14	1,038,600	6	538,569	3	625,000	4	1,658,300	9
Kansas	244,000	2	874,400	5	718,000	4	560,000	3	0	0
Kentucky	0	0	0	0	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0	0	0	0	0
Maine	0	0	0	0	0	0	0	0	0	0
Massachusetts	0	0	0	0	0	0	0	0	0	0
Connecticut	0	0	600,000	3	0	0	0	0	0	0
Rhode Island	0	0	0	0	0	0	0	0	0	0
Michigan	0	0	0	0	0	0	0	0	0	0
Minnesota	432,000	2	0	0	400,000	2	400,000	2	1,000,000	5
Mississippi	0	0	0	0	0	0	0	0	0	0
Missouri	330,000	1	0	0	0	0	200,000	1	0	0
Montana	0	0	0	0	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0	0	0	200,000	1
Nevada	0	0	0	0	0	0	0	0	0	0
New Jersey	0	0	0	0	0	0	0	0	0	0
New Mexico	660,000	2	0	0	0	0	0	0	200,000	1
New York	0	0	0	0	0	0	0	0	0	0
North Carolina	1,320,000	4	0	0	0	0	400,000	2	400,000	2
North Dakota	660,000	2	120,000	1	200,000	1	0	0	368,000	2
Ohio	0	0	0	0	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0	0	0	0	0
Oregon	0	0	0	0	0	0	0	0	0	0
Pennsylvania	0	0	0	0	0	0	0	0	0	0
Puerto Rico	0	0	0	0	0	0	0	0	0	0
South Carolina	330,000	1	0	0	0	0	0	0	0	0
South Dakota	1,200,000	5	367,000	2	100,000	1	150,000	1	240,000	2
Tennessee	958,500	3	0	0	0	0	85,000	1	0	0
Texas	0	0	0	0	0	0	0	0	0	0
Utah	0	0	0	0	0	0	0	0	0	0
Vermont	0	0	0	0	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0	0	0	0	0
Virginia	330,000	1	0	0	0	0	0	0	0	0
Washington	0	0	0	0	200,000	1	0	0	0	0
West Virginia	0	0	0	0	0	0	0	0	0	0
Wisconsin	291,000	1	200,000	1	0	0	200,000	1	0	0
Wyoming	0	0	200,000	1	200,000	1	0	0	0	0
Totals	11,000,000	42	4,000,000	22	2,956,569	16	2,620,000	15	4,066,300	22



# Rural Economic Development Loan Program

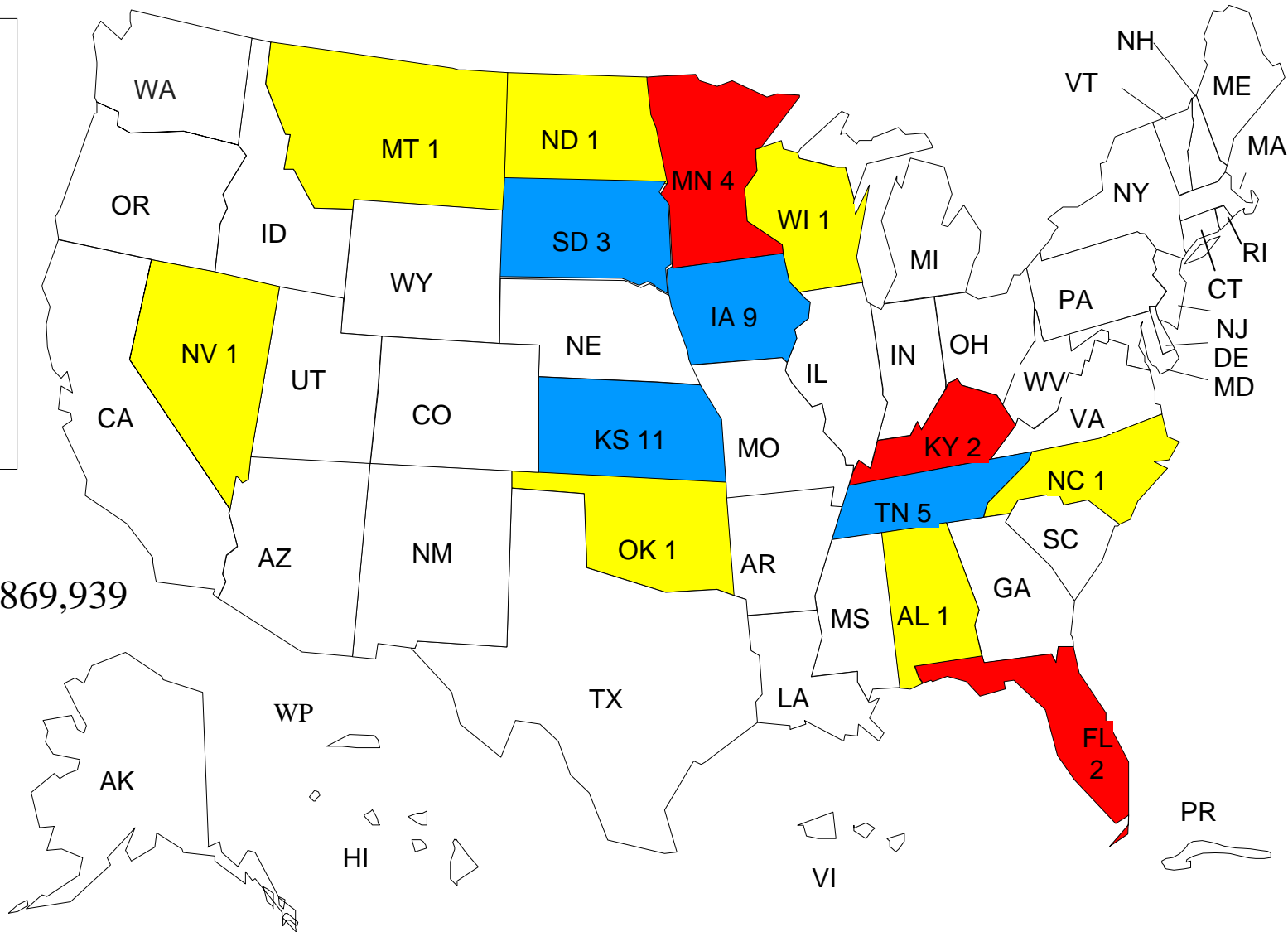
## Caseload As of September 30, 2003



**Total Cases: 550**

**Total Funds Outstanding: \$155,193,610**

# Rural Economic Development Loan Program FY 2003



Total Loans: 43

Total Funds: \$14,869,939

As of September 30, 2003

**RURAL ECONOMIC DEVELOPMENT LOAN PROGRAM  
FISCAL YEAR 2003**

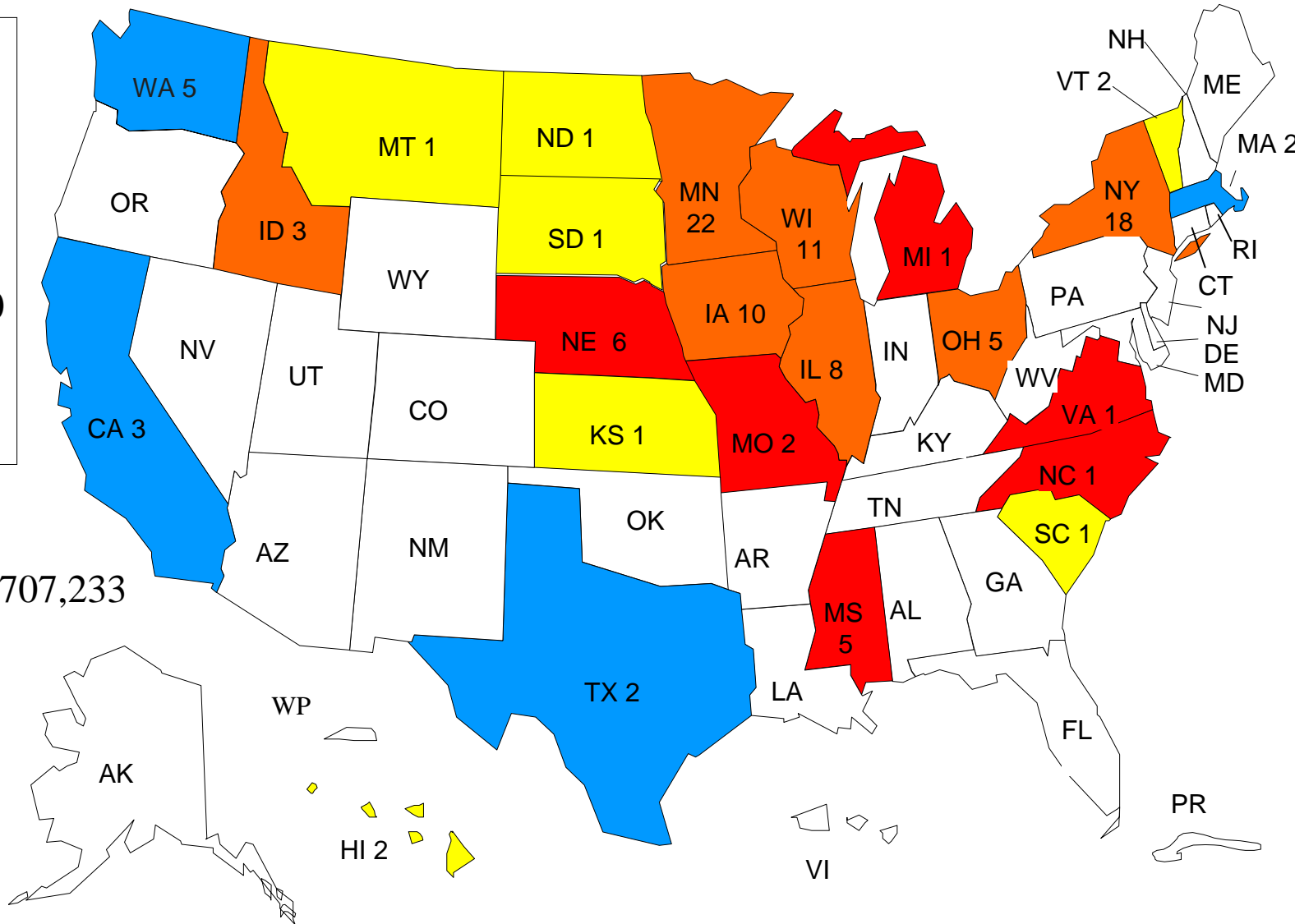
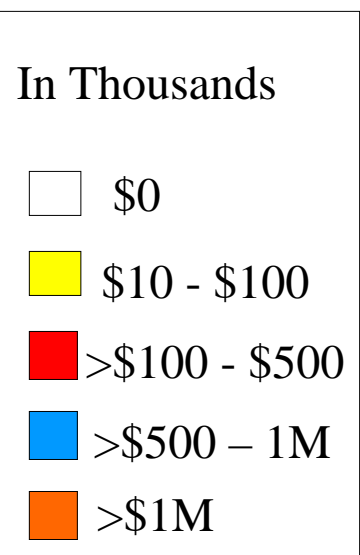
9/30/03

STATE	ALLOCATION			Fund for Rural American			TOTAL ALLOCATION			APPLICATIONS PENDING	
	Allocation	Obligation	Projects	Allocation	Obligation	Projects	Allocation	Obligated	Projects	DOLLARS	NUMBER
Alabama	450,000	450,000	1				450,000	450,000	1	400,000	1
Alaska											
Arizona											
Arkansas											
California											
Colorado											
Delaware											
Maryland											
Florida	681,660	681,660	2				681,660	681,660	2		
Virgin Islands											
Georgia											
Hawaii											
W. Pacific Areas											
Idaho											
Illinois											
Indiana											
Iowa	3,326,750	3,326,750	9				3,326,750	3,326,750	9		
Kansas	3,757,320	3,757,320	11				3,757,320	3,757,320	11	564,000	2
Kentucky	900,000	900,000	2				900,000	900,000	2	300,000	1
Louisiana											
Maine											
Massachusetts											
Connecticut											
Rhode Island											
Michigan											
Minnesota	839,800	839,800	4				839,800	839,800	4	2,150,000	6
Mississippi											
Missouri											
Montana	400,000	400,000	1				400,000	400,000	1		
Nebraska										450,000	1
Nevada	200,000	200,000	1				200,000	200,000	1		
New Jersey											
New Mexico											
New York											
North Carolina	450,000	450,000	1				450,000	450,000	1	210,000	1
North Dakota	300,000	300,000	1				300,000	300,000	1		
Ohio											
Oklahoma	252,000	252,000	1				252,000	252,000	1	352,000	1
Oregon											
Pennsylvania											
Puerto Rico											
South Carolina											
South Dakota	1,010,000	1,010,000	3				1,010,000	1,010,000	3	850,000	3
Tennessee	1,852,409	1,852,409	5				1,852,409	1,852,409	5		
Texas											
Utah											
Vermont											
New Hampshire											
Virginia											
Washington											
West Virginia											
Wisconsin	450,000	450,000	1				450,000	450,000	1	225,000	1
Wyoming										450,000	1
Reserve											
<b>TOTALS</b>	<b>14,869,939</b>	<b>14,869,939</b>	<b>43</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>14,869,939</b>	<b>14,869,939</b>	<b>43</b>	<b>5,951,000</b>	<b>18</b>

RURAL ECONOMIC DEVELOPMENT LOAN PROGRAM  
OBLIGATIONS BY STATE  
FISCAL YEARS 1999-2003

State	FY 1999 \$15,000,000		FY 2000 \$15,000,000		FY 2001 \$22,640,567		FY 2002 14,966,887		FY 2003 14,869,939	
	Amount	No. of Loans	Amount	No. of Loans	Amount	No. of Loans	Amount	No. of Loans	Amount	No. of Loans
			0	0	0	0				
Alabama	450,000	1	900,000	2	1,290,000	4	450,000	1	450,000	1
Alaska	0	0	0	0	0	0	0	0	0	0
Arizona	0	0	0	0	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0	0	0	0	0
California	0	0	0	0	0	0	0	0	0	0
Colorado	300,000	1	0	0	0	0	0	0	0	0
Maryland	0	0	0	0	0	0	0	0	0	0
Delaware	0	0	0	0	0	0	0	0	0	0
Florida	0	0	0	0	450,000	1	0	0	681,660	2
Georgia	0	0	900,000	2	0	0	450,000	1	0	0
Hawaii	0	0	0	0	850,000	2	0	0	0	0
W. Pacific Areas	0	0	0	0	0	0	0	0	0	0
Idaho	0	0	100,000	1	0	0	0	0	0	0
Illinois	0	0	0	0	0	0	0	0	0	0
Indiana	175,000	1	850,000	2	450,000	1	0	0	0	0
Iowa	700,000	2	450,000	1	1,800,000	4	978,000	4	3,326,750	9
Kansas	1,320,000	3	900,000	2	3,233,000	9	1,711,000	5	3,757,320	11
Kentucky	1,200,000	3	1,150,000	4	450,000	1	0	0	900,000	2
Louisiana	450,000	1	0	0	450,000	1	450,000	1	0	0
Maine	0	0	0	0	0	0	0	0	0	0
Massachusetts	0	0	0	0	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0	0	0	0	0
Rhode Island	0	0	0	0	0	0	0	0	0	0
Michigan	0	0	0	0	415,000	1	0	0	0	0
Minnesota	950,000	4	681,000	2	2,979,967	11	4,753,200	13	839,800	4
Mississippi	175,000	1	450,000	1	1,667,600	4	431,687	1	0	0
Missouri	288,000	1	1,260,000	3	200,000	2	1,350,000	3	0	0
Montana	850,000	2	585,000	2	900,000	2	0	0	400,000	1
Nebraska	412,000	1	0	0	46,000	1	900,000	3	0	0
Nevada	0	0	0	0	0	0	0	0	200,000	1
New Jersey	0	0	0	0	0	0	0	0	0	0
New Mexico	0	0	1,350,000	3	250,000	1	0	0	0	0
New York	450,000	1	0	0	0	0	0	0	0	0
North Carolina	1,200,000	3	1,219,000	3	0	0	0	0	450,000	1
North Dakota	1,850,000	5	950,000	3	800,000	2	575,000	3	300,000	1
Ohio	200,000	1	0	0	0	0	0	0	0	0
Oklahoma	0	0	0	0	1,838,000	6	400,000	1	252,000	1
Oregon	300,000	1	0	0	0	0	0	0	0	0
Pennsylvania	0	0	450,000	1	100,000	1	0	0	0	0
Puerto Rico	0	0	0	0	0	0	0	0	0	0
South Carolina	0	0	300,000	1	0	0	0	0	0	0
South Dakota	250,000	1	450,000	1	790,000	3	403,000	1	1,010,000	3
Tennessee	2,780,000	7	1,205,000	4	1,181,000	3	1,300,000	3	1,852,409	5
Texas	0	0	0	0	0	0	365,000	1	0	0
Utah	0	0	0	0	0	0	0	0	0	0
Vermont	0	0	0	0	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0	0	0	0	0
Virgin Islands	0	0	0	0	450,000	1	0	0	0	0
Virginia	250,000	1	0	0	0	0	0	0	0	0
Washington	0	0	0	0	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0	0	0	0	0
Wisconsin	0	0	850,000	2	1,650,000	4	450,000	1	450,000	1
Wyoming	450,000	1	0	0	400,000	1	0	0	0	0
Totals	\$15,000,000	42	\$15,000,000	40	22,640,567	66	14,966,887	42	14,869,939	43

# Renewable Energy Grant Program FY 2003



Total Grants: 114  
 Total Funds: \$21,707,233

As of September 30, 2003

RENEWABLE ENERGY GRANT PROGRAM  
FISCAL YEAR 2003

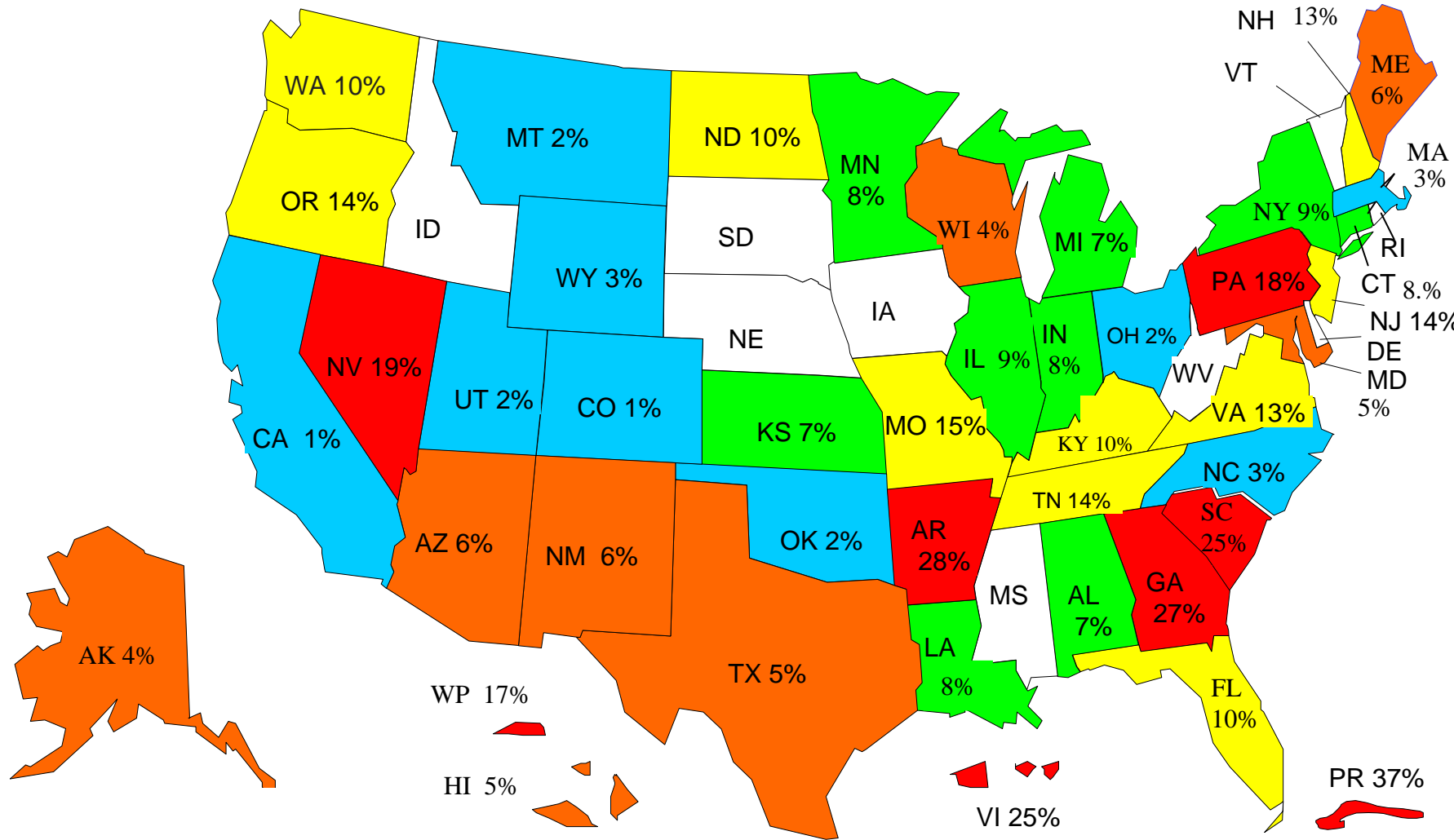
STATE	Allocation	Obligated	Projects	APPLICATIONS PENDING DOLLARS	NUMBER
Alabama			0		
Alaska			0		
Arizona			0		
Arkansas			0		
California	691,830	691,830	3		
Colorado			0		
Delaware			0		
Maryland			0		
Florida			0		
Virgin Islands			0		
Georgia			0		
Hawaii	60,966	60,966	2		
W. Pacific Areas			0		
Idaho	1,010,000	1,010,000	3		
Illinois	2,186,596	2,186,596	8	87,500	1
Indiana			0		
Iowa	1,758,440	1,758,440	10		
Kansas	29,075	29,075	1		
Kentucky			0		
Louisiana			0		
Maine			0	19,675	1
Massachusetts	970,000	970,000	2		
Connecticut			0		
Rhode Island			0		
Michigan	434,500	434,500	1	92,546	1
Minnesota	4,678,632	4,678,632	22		
Mississippi	231,503	231,503	5		
Missouri	124,499	124,499	2		
Montana	37,000	37,000	1		
Nebraska	177,654	177,654	6		
Nevada			0		
New Jersey			0		
New Mexico			0		
New York	2,878,027	2,878,027	18		
North Carolina	130,000	130,000	1	59,600	1
North Dakota	10,410	10,410	1		
Ohio	2,043,612	2,043,612	5		
Oklahoma			0		
Oregon			0	500,000	1
Pennsylvania			0		
Puerto Rico			0		
South Carolina	15,000	15,000	1		
South Dakota	62,500	62,500	1		
Tennessee			0		
Texas	999,350	999,350	2		
Utah			0		
Vermont	79,001	79,001	2		
New Hampshire			0		
Virginia	500,000	500,000	1		
Washington	883,028	883,028	5		
West Virginia			0		
Wisconsin	1,715,610	1,715,610	11		
Wyoming			0		
Reserve					
TOTALS	21,707,233	21,707,233	114	796,321	5

RENEWABLE ENERGY GRANT PROGRAM  
OBLIGATIONS BY STATE  
FISCAL YEAR 2003

	FY 2003 \$21,707,233	
State	Amount	No. of Loans
Alabama	0	0
Alaska	0	0
Arizona	0	0
Arkansas	0	0
California	691,830	3
Colorado	0	0
Delaware	0	0
Maryland	0	0
Florida	0	0
Virgin Islands	0	0
Georgia	0	0
Hawaii	60,966	2
W. Pacific Areas	0	0
Idaho	1,010,000	3
Illinois	2,186,596	8
Indiana	0	0
Iowa	1,758,440	10
Kansas	29,075	1
Kentucky	0	0
Louisiana	0	0
Maine	0	0
Massachusetts	970,000	2
Connecticut	0	0
Rhode Island	0	0
Michigan	434,500	1
Minnesota	4,678,632	22
Mississippi	231,503	5
Missouri	124,499	2
Montana	37,000	1
Nebraska	177,654	6
Nevada	0	0
New Jersey	0	0
New Mexico	0	0
New York	2,878,027	18
North Carolina	130,000	1
North Dakota	10,410	1
Ohio	2,043,612	5
Oklahoma	0	0
Oregon	0	0
Pennsylvania	0	0
Puerto Rico	0	0
South Carolina	15,000	1
South Dakota	62,500	1
Tennessee	0	0
Texas	999,350	2
Utah	0	0
Vermont	79,001	2
New Hampshire	0	0
Virginia	500,000	1
Washington	883,028	5
West Virginia	0	0
Wisconsin	1,715,610	11
Wyoming	0	0
Totals	21,707,233	114

# B&I Portfolio Delinquency Status Excluding Bankruptcy

## As of September 30, 2003

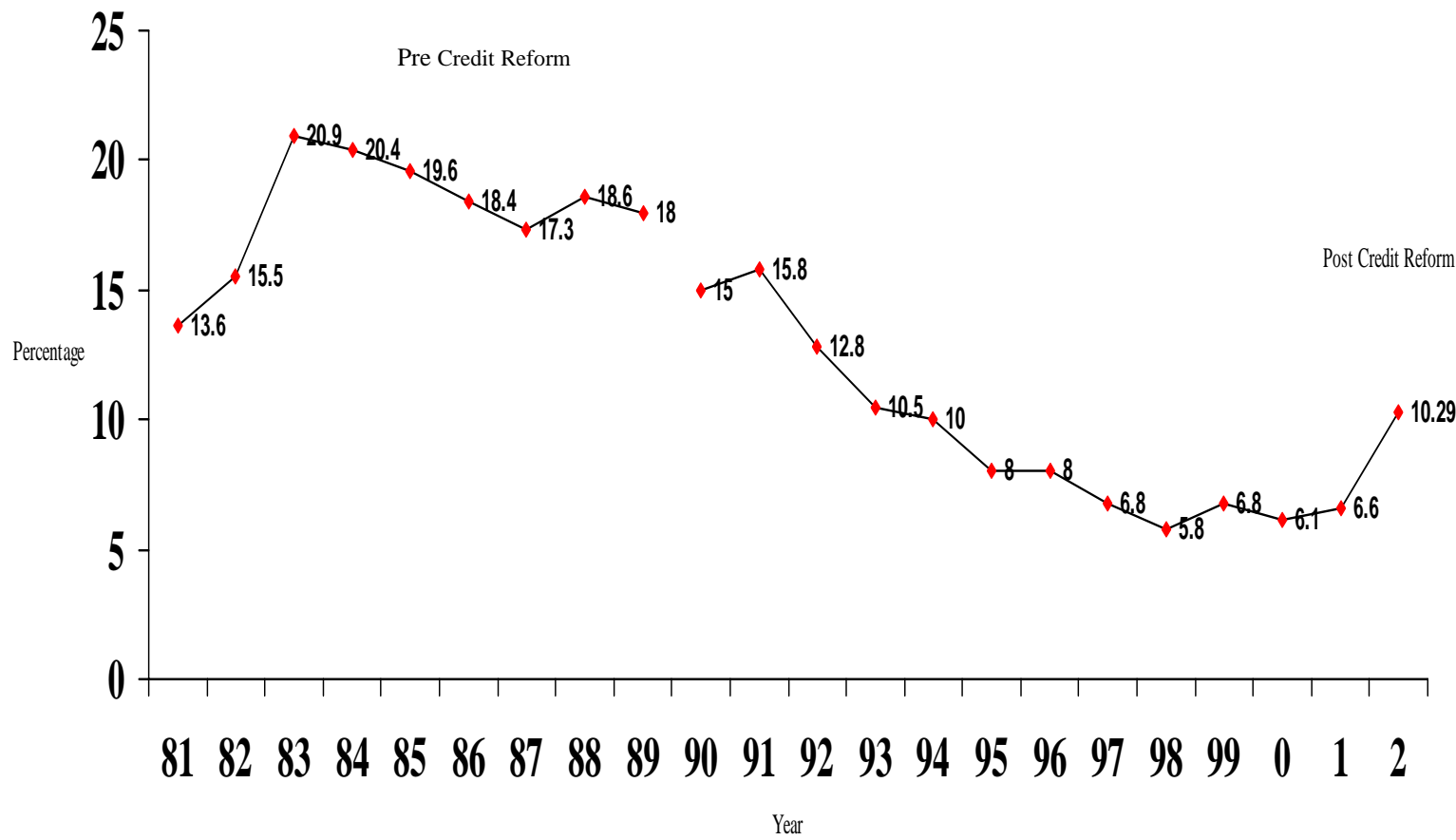


■ 1 - 3 percent    
 ■ 4 - 6 percent    
 ■ 7 - 9 percent    
 ■ 10 - 15 percent    
 ■ > 15 percent

**States appearing in white have zero percent B&I Guaranteed Loan Program Delinquencies.**  
**National Delinquency Average 8.46%.**



# BUSINESS AND INDUSTRY Borrower Delinquency Rate



Percentages are shown as of September 30, 2002.