



The Small Business Lending Fund

Quarterly Supplemental Reports Explained



About This Webinar

This webinar is provided by Promontory Interfinancial Network for the U.S. Department of the Treasury (Treasury) at Treasury's request.

Any written communications regarding the Small Business Lending Fund (SBLF) should be addressed to SBLFinstitutions@treasury.gov. Please do not disclose any institution specific information to Promontory.

The information presented is subject to change or correction. All SBLF investments are subject to the terms and conditions of the definitive agreements entered into by Treasury and the respective institution.

August 2012

Agenda

SECTION 1: Overview

SECTION 2: Review of Information Required to Complete Supplemental Reports

SECTION 3: Submission of Quarterly Supplemental Reports

SECTION 4: Q&A

U.S. Department of the Treasury
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Quarterly Supplemental Report for Bank Holding Companies and Savings and Loan Holding Companies Participating in the Small Business Lending Fund

Call Report used to complete: <drop down menu of dates here>

This Quarterly Supplemental Report supplements the Consolidated Reports of Condition and Income (Call Reports) filed by each insured depository institution subsidiary of a bank holding company or savings and loan holding company that has received capital from the U.S. Department of the Treasury (Treasury) through the Small Business Lending Fund. This Quarterly Supplemental Report must be filed no more than 30 calendar days after the end of the calendar quarter, must be signed by the Chief Executive Officer (CEO) and the Chief Financial Officer (CFO) of the reporting bank or savings association (or by the individuals performing equivalent functions), and must be attested to by not fewer than two directors (trustees) for state nonmember banks and three directors for state member banks, national banks, and savings associations.

U.S. Department of the Treasury
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Quarterly Supplemental Report for Banks and Savings Associations Participating in the Small Business Lending Fund

Call Report used to complete: _____

This Quarterly Supplemental Report supplements the Consolidated Reports of Condition and Income (Call Reports) filed by a bank or savings association that has received capital from the U.S. Department of the Treasury (Treasury) through the Small Business Lending Fund. This Quarterly Supplemental Report must be filed no more than 30 calendar days after the end of the calendar quarter, must be signed by the Chief Executive Officer (CEO) and the Chief Financial Officer (CFO) of the reporting bank or savings association (or by the individuals performing equivalent functions), and must be attested to by not fewer than two directors (trustees) for state nonmember banks and three directors for state member banks, national banks, and savings associations.

We, the undersigned CEO and CFO (or equivalents) of the named bank or savings association, attest that the Quarterly Supplemental Report for this report date has been prepared in conformance with the instructions issued by the Treasury and is true and correct to the best of our knowledge and belief.

Signature of CEO (or Equivalent) _____
 Name _____ Date _____

Signature of CFO (or Equivalent) _____
 Name _____ Date _____

Legal Title of Bank or Savings Association _____
 City _____ State _____ Zip _____

SBLF# | 0 | _____ | RSSDB | _____

Submission of Report: Please refer to Instructions for Quarterly Supplemental Report document for submission information.

Freedom of Information Act
Please note that any information submitted by applicants may become subject to public disclosure pursuant to the terms of the Freedom of Information Act, 5 U.S.C. 552 (FOIA) and its exemptions. Nevertheless, Treasury's FOIA regulation, 31 C.F.R. 1.11 et seq., provides that, in certain cases, businesses that submit information to Treasury shall receive notice of a pending FOIA request for that information, as well as an opportunity to object to the disclosure of any or all of that information on the grounds that the information qualifies for withholding under FOIA Exemption 4. See 31 C.F.R. 1.6.

To facilitate this business submitter notification process, Treasury encourages applicants to designate any such information that they believe, in good faith, is subject to FOIA Exemption 4. Such designations will help Treasury to recognize instances in which business submitter notification may be appropriate. Treasury reserves sole discretion to determine whether such designated information indeed qualifies for business submitter notification and, ultimately, whether it qualifies for withholding pursuant to FOIA Exemption 4.

If you wish to identify any information on this form that you believe is subject to FOIA Exemption 4, please identify that information and the reasons for your request on attached pages.

Wire Information SBLF Institutions Should Use to Make Dividend or Interest Payments to Treasury:
 Bank Name: The Bank of New York Mellon
 ABA (Routing) Number: 021000018
 BNF Acct Name: Income Collection
 BNF Acct Number: 211566
 REF: Private Placements - SBA
 Security Name & CUSIP

U.S. Department of the Treasury
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 Quarterly Supplemental Report for Banks and Savings Associations 1
 Treasury Department Form: TD F 102.4 (04/26/2012) v5 OMB Number: 1505-0228

U.S. Department of the Treasury
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Quarterly Supplemental Report for Bank Holding Companies and Savings and Loan Holding Companies Participating in the Small Business Lending Fund

Call Report used to complete: <drop down menu of dates here>

This Quarterly Supplemental Report supplements the Consolidated Reports of Condition and Income (Call Reports) filed by each insured depository institution subsidiary of a bank holding company or savings and loan holding company that has received capital from the U.S. Department of the Treasury (Treasury) through the Small Business Lending Fund. This Quarterly Supplemental Report must be filed no more than 30 calendar days after the end of the calendar quarter, must be signed by the Chief Executive Officer (CEO) and the Chief Financial Officer (CFO) of the reporting bank or savings association (or by the individuals performing equivalent functions), and must be attested to by not fewer than two directors (trustees) for state nonmember banks and three directors for state member banks, national banks, and savings associations.

We, the undersigned directors (trustees), attest to the correctness of the Quarterly Supplemental Report for this report date and declare that the Quarterly Supplemental Report has been examined by us, and to the best of our knowledge and belief, has been prepared in conformance with the instructions issued by the Treasury and is true and correct.

Signature of Director (Trustee) _____
 Name _____ Date _____

Signature of Director (Trustee) _____
 Name _____ Date _____

Signature of Director (Trustee) _____
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August 2012



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SECTION 1: Overview

Overview

The Small Business Lending Fund:

- Encourages lending to small businesses by providing capital to community banks and community development loan funds (CDLFs) with less than \$10 billion in assets
- Invested over \$4.0 billion in 332 institutions including investments of \$3.9 billion in 281 community banks and \$104 million in 51 CDLFs
- As of March 31, 2012, SBLF participants have increased their small business lending by \$5.2 billion over a \$36.0 billion baseline, and by \$433 million over the prior quarter

How is small business lending defined for purposes of the Small Business Lending Fund?

FAQ

The Small Business Lending Fund uses a definition of small business lending that differs from “loans to small businesses” and “loans to small farms” as those terms are used in the quarterly Call Reports that banks submit.

Generally, business loans of up to \$10 million to companies with up to \$50 million in annual revenue will be included in the Fund’s definition of small business lending. For many community banks, this definition will capture most of the business loans they make. For detailed information, please see the section titled “What Counts as ‘Qualified Small Business Lending’” in Chapter Three of the comprehensive Getting Started Guide for Community Banks.

August 2012



**SECTION 2: Review of Information Required to
Complete Supplemental Reports**

Supplemental Reports Overview

Quarterly Supplemental Report

- For each quarter, prior to filling out the Quarterly Supplemental Report please download the most recent version from www.treasury.gov/sblf
- The report, which is subject to change, will be used throughout the duration of your institution's participation in the program
- In the first nine quarters following your institution's receipt of SBLF funding, your report will be used to calculate the applicable dividend or interest rate for each quarter
- The calculation is based on
 - Quarter-end qualified small business lending
 - Quarter-end adjusted baseline (cumulative adjustments made for gains resulting from mergers, acquisitions, and loan purchases or participations)

Dividend or Interest Rate Over Time

Time Period	Lending Increase	Dividend Rate	Interest Rate
Dividend or interest rates upon funding and for the next nine calendar quarters, adjusted quarterly (based on outstanding loans at the end of the second previous quarter):	Less than 2.5%	5%	7.7%
	2.5% or more, but less than 5%	4%	6.2%
	5% or more, but less than 7.5%	3%	4.6%
	7.5% or more, but less than 10%	2%	3.1%
	10% or more	1%	1.5%
Dividend or interest rate for the tenth quarter after funding through the end of the first 4.5 years:	If lending has increased at the end of the eighth quarter after funding	Rate set as above for the tenth quarter	
	If lending has not increased at the end of the eighth quarter after funding	7%	10.8%
Dividend or interest rate after 4.5 years (if funding has not already been repaid):		9%	13.8%

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What information is required to complete a Quarterly Supplemental Report?

- To complete a Quarterly Supplemental Report, you will need information from your institution's previous supplemental reports, quarter-end call reports, and quarter-end lending data. In total, there are 45 line items to complete on each Quarterly Supplemental Report, including:
 - 3 lines from previous supplemental reports
 - 8 lines from quarter-end call reports
 - 12 lines from quarter-end lending data
 - 4 lines from quarter-end lending data related to mergers and purchases of loans
 - 12 lines that are auto-calculated
 - 6 lines that are manually calculated
- If you revise a Quarterly Supplemental Report, please make sure to carry forward any revisions through all subsequent Quarterly Supplemental Reports.

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Quarter-End Adjusted Baseline Calculation – Lines 1 and 2

- The first calculation on the Quarterly Supplemental Report adjusts your institution's Initial Adjusted Baseline if Qualified Small Business Lending increased due to any mergers or acquisitions since filing the most recent supplemental report
- Lines 1 and 2 are from your institution's previous supplemental reports and should match the corresponding balances reported on the previous supplemental reports

	Bil	Mil	Thou	
1. Initial Small Business Lending Baseline (line 12 in the Initial Supplemental Report)				} From previous Supplemental Reports
	1			
2. Prior quarter cumulative reported qualified small business lending increases resulting from an acquisition of, or merger with, another institution, and/or purchases of such loans as were reported on line 12 of the prior quarter's submitted Quarterly Supplemental Report				}
	2			

August 2012

Quarter-End Adjusted Baseline Calculation – Lines 3-7

- Lines 3 - 6 are from your institution’s quarter-end lending data related to mergers and purchases of loans
- Line 7 is auto-calculated

3. Balance increases in commercial and industrial loans resulting from an acquisition of, or merger with, another institution, and/or purchases of such loans	3									From lending data related to mergers and purchases of loans
4. Balance increases in loans secured by owner-occupied nonfarm, nonresidential properties resulting from an acquisition of, or merger with, another institution, and/or purchases of such loans	4									
5. Balance increases in loans to finance agricultural production and other loans to farmers resulting from an acquisition of, or merger with, another institution, and/or purchases of such loans	5									
6. Balance increases in loans secured by farmland resulting from an acquisition of, or merger with, another institution, and/or purchases of such loans	6									
7. Subtotal (sum lines 3, 4, 5, and 6)	7		0	000	000					Auto-calculated

How would purchases of loans and loan participations following receipt of SBLF funding affect my bank’s Baseline and quarterly Qualified Small Business Lending calculations?

FAQ

A bank must increase its Baseline by the amount of the purchase of any loan or loan participation that is included in its quarterly calculation of Qualified Small Business Lending.

Example: A bank’s Baseline figure is \$10 million and its quarterly Qualified Small Business Lending has not increased. The bank purchases \$2 million in loan participations without any other change in its lending.

The bank’s quarter-end Qualified Small Business Lending is \$12 million, reflecting its call report data. Its Baseline figure is increased by the value of the participation purchase and, therefore, also equals \$12 million.

The bank would report a 5% dividend rate for this quarter, because there has been no increase in Qualified Small Business Lending relative to its Baseline.

August 2012

Quarter-End Adjusted Baseline Calculation – Line 8

- Line 8 is from your institution's quarter-end lending data related to the exclusions required by the Small Business Jobs Act

8. Dollar portion of any such loans or group of such loans to the same borrower and its affiliates with an original principal or commitment amount greater than \$10 million				
	8			

From your institution's quarter-end lending data →

How are groups of loans to a single borrower aggregated for the purposes of the \$10 million threshold?

FAQ

The first loan or group of loans, if less than \$10 million in the aggregate, will be included in Qualified Small Business Lending. However, any loan that would cause the aggregate amount to exceed \$10 million to a single borrower will be excluded.

August 2012

Quarter-End Adjusted Baseline Calculation – Line 9

- Line 9 is from your institution's quarter-end lending data

9. Dollar portion of such loans to businesses with more than \$50 million in revenues, unless included in line 8				
	9			

From your institution's quarter-end lending data →

At what point should a borrower's revenue be measured with respect to the \$50 million revenue limitation?

FAQ

For the purpose of determining whether a loan may be included in Qualified Small Business Lending, a borrower's revenue must be measured for the most recent fiscal year ended on the date of origination. The date of origination is the date on which credit was initially extended or, if applicable, most recently renewed.

August 2012

Quarter-End Adjusted Baseline Calculation – Lines 10-13

- Lines 10 and 11 are from your institution’s quarter-end lending data
- Lines 12 and 13 are automatically calculated

10. Dollar portion of line 7 guaranteed by the U.S. government, unless included in lines 8 or 9						} From your institution's quarter-end lending data
	10					
11. Dollar portion of line 7 where a third party has assumed an interest, unless included in lines 8, 9, or 10						}
	11					
12. Total cumulative reported qualified business lending increases resulting from an acquisition of, or merger with, another institution, and/or purchases of such loans (line 12 equals line 2 plus line 7 minus lines 8, 9, 10, and 11)	12	0	000	000		} Auto-calculated
13. Quarter-End Adjusted Small Business Lending Baseline (line 13 equals line 1 plus line 12)	13	0	000	000		

Are Small Business Administration (SBA) guaranteed loans included in the calculation of Qualified Small Business Lending?



The non-guaranteed portion of any SBA loan, including 504 and 7(a) loans, is included in Qualified Small Business Lending if the loan meets the definition of Qualified Small Business Lending. Any guaranteed portion of an SBA loan, however, is excluded from the calculation of the Baseline and Qualified Small Business Lending.

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Quarter-End Qualified Small Business Lending Calculation – Lines 14-18

- This section calculates your institution’s Qualified Small Business Lending as of the date of its consolidated quarter-end call report.
- Lines 14 – 17 are from your institution’s consolidated quarter-end call reports and should match the corresponding balances reported on those reports. Treasury will verify that the balances listed in lines 14-17 match the call report balances.
- Line 18 is automatically calculated.

	Dollar amounts in thousands	Quarter end			
		Bil	Mil	Thou	
14. Balances of commercial and industrial loans (as reflected on Call Report Schedule RC-C, Part I, item 4)	14				From Call Reports
15. Balances of loans secured by owner-occupied nonfarm, nonresidential properties (as reflected on Call Report Schedule RC-C, Part I, item 1.e.(1))	15				
16. Balances of loans to finance agricultural production and other loans to farmers (as reflected on Call Report Schedule RC-C, Part I, item 3)	16				
17. Balances of loans secured by farmland (as reflected on Call Report Schedule RC-C, Part I, item 1.b)	17				
18. Subtotal (sum lines 14, 15, 16, and 17)	18	0	000	000	Auto-calculated

If my bank co-originate a loan with another bank, is that loan included in Qualified Small Business Lending?

For co-originated loans (e.g., loans made using separate credit instruments that share a common agent) that meet the definition of Qualified Small Business Lending, each bank may include the portion of the loan it holds in its Qualified Small Business Lending.



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Quarter-End Qualified Small Business Lending Calculation – Line 19

- Line 19 is from your institution's quarter-end lending data

19. Dollar portion of any loans or group of loans to the same borrower and its affiliates with an original principal or commitment amount greater than \$10 million				
	19			

From your institution's quarter-end lending data →

How are groups of loans to a single borrower aggregated for the purposes of the \$10 million threshold?

FAQ

The first loan or group of loans, if less than \$10 million in the aggregate, will be included in Qualified Small Business Lending. However, any loan that would cause the aggregate amount to exceed \$10 million to a single borrower will be excluded.

August 2012

Quarter-End Qualified Small Business Lending Calculation – Line 20

- Line 20 is from your institution's quarter-end lending data

20. Dollar portion of such loans to businesses with more than \$50 million in revenues, unless included in line 19				
	20			

→ From your institution's quarter-end lending data

At what point should a borrower's revenue be measured with respect to the \$50 million revenue limitation?

FAQ

For the purpose of determining whether a loan may be included in Qualified Small Business Lending, a borrower's revenue must be measured for the most recent fiscal year ended on the date of origination. The date of origination is the date on which credit was initially extended or, if applicable, most recently renewed.

August 2012

Quarter-End Qualified Small Business Lending Calculation – Lines 21-23

- Lines 21 and 22 are from your institution’s quarter-end lending data
- Line 23 is automatically calculated

21. Dollar portion of line 18 guaranteed by the U.S. government, unless included in lines 19 or 20	21					} From your institution's quarter-end lending data
22. Dollar portion of line 18 where a third party has assumed an interest, unless included in lines 19, 20, or 21	22					
23. Total quarter-end qualified small business loans (line 23 equals line 18 minus lines 19, 20, 21, and 22)	23	0	000	000		→ Auto-calculated

Are Small Business Administration (SBA) guaranteed loans included in the calculation of Qualified Small Business Lending?

FAQ

The non-guaranteed portion of any SBA loan, including 504 and 7(a) loans, is included in Qualified Small Business Lending if the loan meets the definition of Qualified Small Business Lending. Any guaranteed portion of an SBA loan, however, is excluded from the calculation of the Baseline and Qualified Small Business Lending.

August 2012

Net Charge-Off Adjustments – Lines 24-29

- This section adjusts for your institution’s quarter-end net charge-offs. If net charge-offs are negative (recoveries exceed charge-offs), you will type a minus symbol (-) in the “Neg” column that corresponds to that line. Charge-offs must be quarterly figures and not year-to-date
- Line 24 is from your institution’s previous supplemental reports
- Lines 25 – 28 are from your institution’s quarter-end call reports
- Line 29 is automatically calculated

	Dollar amounts in thousands	Net charge-offs			
		Neg (-)	Mil	Thou	
24. Cumulative net charge-offs before this quarter (line 34 from prior quarter’s report)	24				From previous Supplemental Reports
25. Net charge-offs on commercial and industrial loans	25				
26. Net charge-offs on loans secured by owner-occupied nonfarm, nonresidential properties	26				From Call Reports
27. Net charge-offs on loans to finance agricultural production and other loans to farmers	27				
28. Net charge-offs on loans secured by farmland	28				
29. Subtotal (sum lines 24, 25, 26, 27, and 28)	29		000	000	Auto-calculated

Net Charge-Off Adjustments – Line 30

- Line 30 is from your institution’s quarter-end lending data

30. Dollar portion of net charge-offs on any such loans or group of such loans (from lines 25, 26, 27, and 28) to the same borrower and its affiliates with an original principal or commitment amount greater than \$10 million	30									
--	----	--	--	--	--	--	--	--	--	--

From your institution's quarter-end lending data

How are groups of loans to a single borrower aggregated for the purposes of the \$10 million threshold?



The first loan or group of loans, if less than \$10 million in the aggregate, will be included in Qualified Small Business Lending. However, any loan that would cause the aggregate amount to exceed \$10 million to a single borrower will be excluded.

August 2012



Net Charge-Off Adjustments – Line 31

- Line 31 is from your institution’s quarter-end lending data

31. Dollar portion of net charge-offs on such loans (from lines 25, 26, 27, and 28) to businesses with more than \$50 million in revenues, unless included in line 30				
	31			

→ From your institution's quarter-end lending data

At what point should a borrower’s revenue be measured with respect to the \$50 million revenue limitation?

FAQ

For the purpose of determining whether a loan may be included in Qualified Small Business Lending, a borrower’s revenue must be measured for the most recent fiscal year ended on the date of origination. The date of origination is the date on which credit was initially extended or, if applicable, most recently renewed.

August 2012

Net Charge-Off Adjustments – Lines 32-35

- Lines 32 and 33 are from your institution’s quarter-end lending data
- Lines 34 and 35 are automatically calculated

32. Dollar portion of net charge-offs on loans (from lines 25, 26, 27, and 28) guaranteed by the U.S. government, unless included in line 30 or 31	32					From your institution's quarter-end lending data
33. Dollar portion of net charge-offs on loans (from lines 25, 26, 27, and 28) where a third party has assumed an interest, unless included in line 30, 31, or 32	33					
34. Total cumulative net charge-offs (line 34 equals line 29 minus lines 30, 31, 32, and 33)	34		000	000		Auto-calculated
35. Quarter-End Adjusted Qualified Small Business Lending (line 35 equals line 23 plus line 34)	35	Bil	0	000	000	

Are Small Business Administration (SBA) guaranteed loans included in the calculation of Qualified Small Business Lending?

FAQ

The non-guaranteed portion of any SBA loan, including 504 and 7(a) loans, is included in Qualified Small Business Lending if the loan meets the definition of Qualified Small Business Lending. Any guaranteed portion of an SBA loan, however, is excluded from the calculation of the Baseline and Qualified Small Business Lending.

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Dividend or Interest Rate Calculation – Lines 36-40

- To calculate the dividend or interest rate that will be applied to the SBLF funding for the following quarter, this section compares your institution's Quarter-End Qualified Small Business Lending to its Quarter-End Adjusted Baseline
- Line 36 is a manually entered field
- Lines 37 – 40 are automatically populated or calculated

		Bil	Mil	Thou	Hund	
36. Dollar value of current balances with the Small Business Lending Fund	36					Manually calculated field
37. Dollar value of Quarter-End Adjusted Small Business Lending Baseline (line 13)	37	0	000	000	000	Auto-populated or calculated
38. Dollar value of Quarter-End Adjusted Qualified Small Business Lending (line 35)	38	0	000	000	000	
39. Dollar value of increase in Qualified Small Business Lending from baseline (line 39 equals line 38 minus line 37; if negative, enter 0 on line 39)	39	0	000	000	000	
40. Percent increase in Qualified Small Business Lending (line 40 equals line 39 divided by line 37; must be calculated to two decimal points; if line 39 is 0, enter 0 on line 40)	40			0.00	%	

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Dividend or Interest Rate Calculation – Lines 41-45

- Lines 41-45 are manually calculated

		Bil	Mil	Thou	Hund
41. If line 36 is greater than line 39 (i.e. the increase in lending is less than the current existing SBLF balance), enter the amount from line 39; if line 39 is greater (i.e. the increase in lending is greater than existing SBLF balance), enter the amount from line 36. If Line 39 is equal to 0 due to negative loan growth, then insert in line 41 the amount from line 36, insert in line 42 either 5% if a C-Corp or 7.7% if an S-Corp or Mutual, and leave lines 43, 44, and 45 blank.	41				
42. Applicable Dividend or Interest Rate (from tables in the Instructions for Quarterly Supplemental Report) for amount in line 41	42				%
43. If line 36 is greater than line 39, enter the difference (line 36 minus line 39); otherwise, not applicable (if not applicable, leave lines 43, 44, and 45 blank)	43				
44. Applicable Dividend or Interest Rate for amount in line 43 if needed	44				%
45. Weighted Average Dividend or Interest Rate for SBLF capital amount for the following quarter (must be calculated to seven decimal points; see Instructions for the Quarterly Supplemental Report for details)	45				%

} Manually calculated fields

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SECTION 3: Submission of Quarterly Supplemental Reports

Submission of Quarterly Supplemental Reports

Appropriate signatures are needed for completing the supplemental reports.

- If the CEO and CFO are the same person, you must get the second signature from another officer of the bank, savings association, or holding company

Required Signatures	Banks and Savings Associations	Holding Companies
CEO (or equivalent)	✓	✓
CFO (or equivalent)	✓	✓
At least two Directors (Trustees)	✓	

- The Quarterly Supplemental Report is due at the same time as your institution's quarterly call report, no more than 30 calendar days after the quarter to which it pertains.
- Each bank must file its Quarterly Supplemental Report by electronically entering the requested data directly into the report and emailing the completed copies, along with the cover (signature) pages, to Treasury at SBLFSuppRpt@treasury.gov.
- For banks using digital signatures, the completed electronic reports are submitted as standalone documents. For banks using handwritten signatures, both the completed electronic reports and a scanned copy of the cover (signature) pages must be submitted.
- In addition to Treasury, reports should also be submitted to the following:
 - Banks and Savings Associations: one additional copy should be sent to the bank's primary federal regulator and state-regulator if state-chartered
 - Bank Holding Companies and Savings & Loan Holding Companies: one additional copy should be sent to the appropriate Federal Reserve Bank

August 2012

Description of Inaccuracies in Quarterly Supplemental Reports

- You must provide Treasury with a written description of any inaccuracies in any Quarterly Supplemental Report within three business days of discovery
- Since previous Supplemental Report balances come directly from prior reports, when a prior report is resubmitted, all subsequent reports covering a time period after may need to be resubmitted.

August 2012



SECTION 4: Q&A

Questions?

U.S. Department of the Treasury
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We, the undersigned CEO and CFO (or equivalents) of the named bank or savings association, attest that the Quarterly Supplemental Report for this report date has been prepared in conformance with the instructions issued by the Treasury and is true and correct to the best of our knowledge and belief.

Signature of CEO (or Equivalent) _____
 Name _____ Date _____

Signature of CFO (or Equivalent) _____
 Name _____ Date _____

Legal Title of Bank or Savings Association _____
 City _____ State _____ Zip _____
 SBLF# 0 _____ RSSD# _____

Signature of Director (Trustee) _____
 Name _____ Date _____

Signature of Director (Trustee) _____
 Name _____ Date _____

Signature of Director (Trustee) _____
 Name _____ Date _____

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 REF: Private Placements - SBJA
 Security Name & CUSIP

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