



Cynthia L. Blankenship
Vice Chairman & COO

Community Banks
PARTNERS
with
Small Business

Bank of the West
Grapevine, Texas

Who we are:

- ***300 Million*** in Assets
- ***Preferred Lending Status*** in SBA
- ***Cater to small business*** customers
- ***Eight*** locations
- ***Small Business Bank*** – privately held

Community Banks

- ***26 Million Small Business*** – employ ½ of all private sector workers
- Created ***70% of net new jobs*** in last decade
- ***Community Banks are small businesses*** too
- Community Banks only represent ***12% of all bank assets but make 31% of all small business loans under \$1 million***
- ***Make ½ of all small business loans <\$100,000***

Role of Community Banks

- SBA Lending – New lenders participating 850 since Oct. '08.
- Various levels that banks can participate
- Certified and Preferred Lenders
- Partners in the community
- Civic Responsibility
- Relationship lending

SBA Loan Portfolio

- Average weekly dollar volumes up 52% from pre-recession average
- Secondary market seller – market recovery premiums at or above 106 – highest since Oct '07
- Why? Ability to retain the servicing and make premium income on sold government guaranteed portion which allows us to leverage amount of lending dollars

Main Street Recognition

- Support of the Administration
- Support of Congress to advance new initiatives to assist with the credit accessibility for entrepreneurs.
- Value of independent business
- Opportunities for growth in depressed markets



President Barack Obama (C), along with Treasury Secretary Timothy Geithner (L) and co-founder of Bank of the West Cynthia Blankenship, meets with members of Congress and small business leaders regarding the \$375 billion Congress will be funneling to small business, in the Roosevelt Room of the White House March 16, 2009 in Washington, DC. Photo by Pool/Getty Images North America)





Cynthia Blankenship, addressing members of Congress and small business leaders regarding the \$375 billion Congress will be funneling to small business and it's impact.