



Community Development Financial Institutions Fund

*Bank Enterprise
Award Program*

FY 2012

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Overview

The BEA Program: Providing Incentives for Banks to Serve the Underserved

Investing in economically distressed communities is key to their revitalization. The Bank Enterprise Award Program (BEA Program) awards FDIC-insured depository institutions for making investments in the most distressed communities throughout the nation. The BEA Program provides monetary awards to banks and thrifts that have successfully demonstrated an increase in their investments in census tracts with at least 30 percent of residents having incomes less than the national poverty level and 1.5 times the national unemployment rate. The awards also help banks and thrifts offset some of their risk and meet capital ratio requirements. The BEA Program is multiplying financial institutions' impacts and generating greater economic opportunity for those with the least access to financial products and services.

How the BEA Program Works

FDIC-insured depository institutions that demonstrate an increase in investing in Community Development Financial Institutions (CDFIs) or in their own lending, investing, or service-related activities in distressed communities apply for a BEA Program award. Award amounts correlate with the percentage of increase in dollars associated with these activities: the greater the increase, the larger the award. Organizations that receive awards must then reinvest that money back into distressed communities.

Key Provisions of the BEA Program

Eligibility Requirements: Any depository institution that is insured by the FDIC is eligible to apply for a BEA Program award.

Qualified Activities: An applicant can receive a BEA Program award for increasing the dollar amount of what are known as Qualified Activities during a specified year. There are three categories of Qualified Activities:

- **CDFI-related activities:** Investments in CDFI Fund-certified CDFIs — specialized financial institutions that provide financial services to low-income communities— are Qualified Activities. This includes equity investments (such as grants and stock purchases), equity-like loans, and CDFI support activities (such as loans, deposits, and technical assistance).
- **Distressed Community financing activities:** Loans and investments in designated Distressed Communities for a variety of purposes, including affordable mortgages, affordable housing development, home improvement, education, small businesses and commercial real estate development.
- **Service activities:** Including deposit accounts, financial services (such as check-cashing, money orders, and certified checks), Electronic Transfer Accounts, Individual Development Accounts, and other community services for low- to moderate-income individuals or the institutions serving them.

The CDFI Fund must award eligible applicants for CDFI-related activities before it makes awards for Distressed Community financing activities or Service activities.

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Distressed Communities: The BEA Program requires that most Qualified Activities take place in Distressed Communities—census tracts where at least 30 percent of the residents have incomes less than the national poverty level and the unemployment rate is at least 1.5 times the national unemployment rate. Approximately 4,000 census tracts nationwide qualify as Distressed Communities.

Calculation of Awards: The CDFI Fund makes BEA Program awards in the form of grants. The amount of the award is based on a percentage of the increase in the dollar amount associated with Qualified Activities from one year (called the Baseline Period) to the following year (called the Assessment Period). For example, for the funding round for 2012, the Baseline Period is calendar year 2010 (January 1, 2010 through December 31, 2010) and the Assessment Period is calendar year 2011 (January 1, 2011 through December 31, 2011).

Impact of the BEA Program

The BEA Program helps to create economic opportunity in a variety of ways. It provides significant incentives to encourage banks and thrifts to: 1) make investments in CDFIs that serve Distressed Communities; and 2) expand their lending, investing, and services to Distressed Communities and low-income residents. This in turn strengthens the financial and organizational capacity of CDFIs that serve low-income communities, and increases the flow of investment capital and financial services to communities that need it the most.

Since the inception of the BEA Program in 1994, the CDFI Fund has awarded grants totaling approximately \$376 million to BEA awardees.

For More Information

Please visit the CDFI Fund's Web site at www.cdfifund.gov for more information about the BEA Program. You will find complete details about the regulations governing the program, as well as the current Notice of Funds Availability and application materials. You will also find information about all of the CDFI Fund's other programs to promote economic revitalization in our nation's low-income communities.

List of Award Recipients

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List of Award Recipients

Awardee Name	City	State	Total Award
Austin Bank of Chicago	Chicago	IL	\$415,000
Bank 2	Oklahoma City	OK	\$211,395
Bank of Kilmichael	Kilmichael	MS	\$415,000
BankPlus	Ridgeland	MS	\$415,000
California Republic Bank	Newport Beach	CA	\$15,000
Carver Federal Savings Bank	New York	NY	\$415,000
Carver State Bank	Savannah	GA	\$415,000
Central Bank of Kansas City	Kansas City	MO	\$415,000
CheckSpring	Bronx	NY	\$415,000
Citizens Trust Bank	Atlanta	GA	\$415,000
City First Bank of D.C., N.A.	Washington	DC	\$415,000
Commonwealth National Bank	Mobile	AL	\$180,000
Community Bank of the Bay	Oakland	CA	\$415,000
Community Bank, North Mississippi	Amory	MS	\$415,000
Community Capital Bank of Virginia	Christiansburg	VA	\$415,000
Edmonton State Bank	Tompkinsville	KY	\$15,000
First American International Bank	Brooklyn	NY	\$415,000
First Bank	Huntington Beach	CA	\$12,000
First Capital Bank of Kentucky	Louisville	KY	\$10,921
First Choice Bank	Cerritos	CA	\$415,000
First Eagle Bank	Hanover Park	IL	\$415,000
First Independence Bank	Detroit	MI	\$120,578
First National Bank of St. Louis	St. Louis	MO	\$60,000
First Republic Bank	San Francisco	CA	\$241,125

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Awardee Name	City	State	Total Award
Franklin National Bank	Minneapolis	MN	\$415,000
Guaranty Bank	Milwaukee	WI	\$415,000
Guaranty Bank & Trust	Belzoni	MS	\$415,000
Harbor Bank of Maryland	Baltimore	MD	\$415,000
Home Federal Bank	Middlesboro	KY	\$15,000
Illinois Service Federal Savings and Loan Association	Chicago	IL	\$415,000
Inland Bank and Trust	Oak Brook	IL	\$182,866
International Bank of Chicago	Stone Park	IL	\$415,000
Liberty Bank and Trust Company	New Orleans	LA	\$415,000
Metcalf Bank	Lees Summit	MO	\$60,000
Metro Bank	Louisville	KY	\$415,000
Mission Community Bank, N.A.	San Luis Obispo	CA	\$415,000
Mission Valley Bank	Sun Valley	CA	\$415,000
Noah Bank	Elkins Park	PA	\$415,000
North Milwaukee State Bank	Milwaukee	WI	\$415,000
One PacificCoast Bank, FSB	Oakland	CA	\$415,000
OneUnited Bank	Boston	MA	\$415,000
Pacific Global Bank	Chicago	IL	\$415,000
Paducah Bank Shares, Inc.	Paducah	KY	\$14,940
Park Midway Bank	St. Paul	MN	\$415,000
PBI Bank	Louisville	KY	\$247,087
Peoples State Bank	Many	LA	\$415,000
Rabobank, National Association	Visalia	CA	\$415,000
Regions Bank	Birmingham	AL	\$126,000

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Awardee Name	City	State	Total Award
Royal Business Bank	Los Angeles	CA	\$415,000
Seaway Bank & Trust Company	Chicago	IL	\$415,000
Signature Bank	Chicago	IL	\$142,668
Start Community Bank	New Haven	CT	\$287,834
The Bank of Kentucky	Crestview Hills	KY	\$15,000
The Bank-Oldham County, Inc.	LaGrange	KY	\$15,000
The First, A National Banking Association	Hattiesburg	MS	\$415,000
The Northern Trust Company	Chicago	IL	\$323,400
Traditional Bank, Inc.	Mt. Sterling	KY	\$7,504
United Bank	Atmore	AL	\$415,000
University National Bank	St Paul	MN	\$311,225

Highlights of Award Round

FY 2012 Bank Enterprise Award Program Awardee Highlights

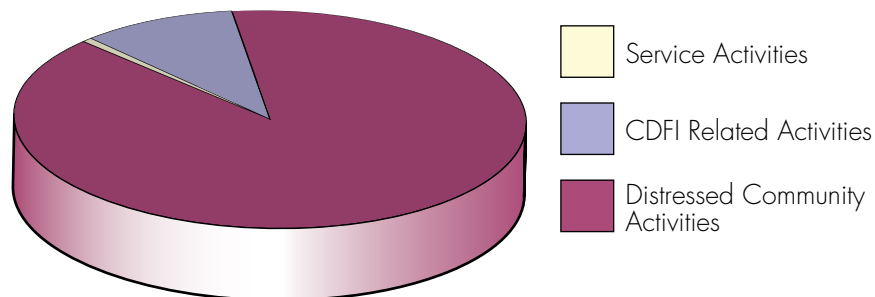
Through the Bank Enterprise Award (BEA) Program, the Community Development Financial Institutions (CDFI) Fund recognizes and seeks to expand the important role that banks and thrifts play in community development activities. The BEA Program provides monetary incentives for financial institutions insured by the Federal Deposit Insurance Corporation (FDIC) to expand investments in CDFIs and to increase lending, investment, and service activities within designated Distressed Communities. Providing monetary awards for increasing community development activities leverages the CDFI Fund's dollars and puts more capital to work in distressed communities throughout the nation.

In the fiscal year (FY) 2012 funding round, 71 applicants requested more than \$88.5 million in awards for increasing their support of CDFIs and their Distressed Community lending, investing and service-related activities throughout the country. The CDFI Fund selected 59 FDIC-insured institutions to receive approximately \$18 million in BEA Program awards. The average award was \$304,569.

Award Amounts by Category¹

- 47 awards in the Distressed Community Financing Activities Category totaling \$16.0 million.
- 20 awards in the CDFI Related Category totaling \$1.8 million.
- 7 awards in the Service Category totaling \$119,162.

FY 2012 BEA Program Awards By Category



¹ Total numbers of applicants and awardees may be greater than the number of applicants and awardees because banks may apply for and may receive awards in multiple categories.

Awardee Activity Level²

- Comparing the Assessment Period, of January 1, 2011 - December 31, 2011, to the Baseline Period (calendar year 2010), BEA Program awardees:
 - Increased their loan, deposits, and technical assistance to CDFIs by \$21.1 million;
 - Increased their equity, equity like loan and grants to CDFIs by \$258 thousand;
 - Increased their loans and investments in distressed communities by \$383.3 million.; and
 - Increased the provision of financial services in distressed communities by \$5.5 million.
- In 2012, of the 59 BEA Program awardees:
 - 19 provided \$21.4 million in qualified loans, deposits, and technical assistance to CDFIs;
 - 4 provided \$258 thousand in equity, equity like loans and grants to CDFIs;
 - 45 provided \$603.5 million in qualified loans or investments in distressed communities; and,
 - 6 provided \$7.3 million in qualified financial services in distressed communities.
- 40 eligible CDFI Partners received financial assistance from BEA applicants.

Awardee Characteristics³

- Awardees are headquartered in 18 states and the District of Columbia.
- 34 (58%) of the BEA Program Awardees are certified CDFIs and they received awards totaling \$13.3 million (74%).⁴
- 25 (42%) of the BEA Program Awardees are non-CDFIs and they received awards totaling \$6.6 million (26%). Of these 25 non-CDFI awardees, 13 received awards for CDFI-related activities.
- 19 (32%) of the BEA Program Awardees are Minority Depository Institutions and they received awards totaling \$7.2 million (40%).⁵

2 Total numbers of applicants and awardees may be greater than the number of applicants and awardees because banks may apply for and may receive awards in multiple categories.

3 Total numbers of awardees listed may be greater than the number of total awardees because banks may meet the categories of both a certified CDFI and MDI.

4 To be considered as a CDFI in the FY 2012 funding round, applicants must be certified as a CDFI as of the end of the applicable Assessment Period.

5 As identified by the Federal Deposit Insurance Corporation.

Awardee Profiles

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Alabama

Commonwealth National Bank

Mobile, AL

Award: \$180,000

Contact: Tyrone Fenderson – (251) 476-5938

Commonwealth National Bank was selected to receive an award of \$180,000 through the FY 2012 round of the Bank Enterprise Award Program for its support of the Brewery Credit Union, Hope Federal Credit Union, New Pilgrim Federal Credit Union, and Fairfax County Federal Credit Union, four Integrally Involved CDFI Partners. Commonwealth National Bank is a certified CDFI and a national bank with \$65 million in assets.

Regions Bank

Birmingham, AL

Award: \$126,000

Contact: Charles Stewart – (501) 371-7334

Regions Bank was selected to receive an award of \$126,000 through the FY 2012 round of the Bank Enterprise Award Program for its support of the Southeast Community Capital Corporation, Inc. (dba Pathway Lending), an Integrally Involved CDFI Partner. Regions Bank is a state-chartered bank with \$123 billion in assets.

United Bank

Atmore, AL

Award: \$415,000

Contact: Manjima Bose – (773) 281-8845

United Bank was selected to receive an award of \$415,000 through the FY 2012 round of the Bank Enterprise Award Program for its support of affordable housing development by providing affordable home mortgage loans, affordable housing development loans and project investments, small business loans and project investments, and commercial real estate loans and project investments. United Bank provided services in distressed communities in Atmore, Auburn, Bay Minette, Beatrice, Evergreen, Huxford, Monroeville, Montgomery, Peterman, and Samson, Alabama; Milton and Pensacola, Florida; and Conley, Georgia. United Bank is a state-chartered bank with \$446 million in assets.

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California

California Republic Bank

Newport Beach, CA

Award: \$15,000

Contact: Mark Rebal – (949) 270-9710

California Republic Bank was selected to receive an award of \$15,000 through the FY 2012 funding round of the Bank Enterprise Award Program for its support of The Clearinghouse CDFI. California Republic Bank is a state-chartered bank with \$405 million in assets.

Community Bank of the Bay

Oakland, CA

Award: \$415,000

Contact: Brian Garrett – (510) 433-5402

Community Bank of the Bay was selected to receive an award of \$415,000 through the FY 2012 round of the Bank Enterprise Award Program for providing small business loans and projects investments, as well as commercial real estate loans and project investments in distressed communities in Oakland, Turlock, Richmond, and San Francisco, California. Community Bank of the Bay also supported the Alternatives Federal Credit Union, Bethex Federal Credit Union, Brewery Credit Union, Communicating Arts Credit Union, First legacy Community Credit Union, Hope Federal Credit Union, Lower East Side People's Federal Credit Union, Northside Community Federal Credit Union, Santa Cruz Community Credit Union, the Syracuse Cooperative Federal Credit Union, and the Union Settlement Federal Credit Union, all of which are Integrally Involved CDFI Partners. Community Bank of the Bay is a certified CDFI and a state-chartered bank with \$128 million in assets.

First Bank

Huntington Beach, CA

Award: \$12,000

Contact: Susan Montoya – (714) 375-7041

First Bank was selected to receive an award of \$12,000 through the FY 2012 round of the Bank Enterprise Award Program for its support of Integrally Involved CDFI Partners: Clearinghouse CDFI and Neighborhood Housing Services. First Bank is a state-chartered bank with \$6.6 billion in assets.

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First Choice Bank

Cerritos, CA

Award: \$415,000

Contact: Dawn Reiff – (858) 270-2264

First Choice Bank was selected to receive an award of \$415,000 through the FY 2012 funding round of the Bank Enterprise Award Program for providing affordable home mortgage loans and commercial real estate loans and project investments in distressed communities in Garden Grove, Rosemead, Los Angeles, Lynwood, Banning, Loma Linda, San Bernardino, Vista, and Ontario, California. First Choice Bank is a state-chartered bank and certified CDFI with \$248 million in assets.

First Republic Bank

San Francisco, CA

Award: \$241,125

Contact: Rosana Han – (415) 262-4149

First Republic Bank was selected to receive an award of \$241,125 through the FY 2012 round of the Bank Enterprise Award Program for providing grants in distressed communities in San Francisco, California and its support of the Low Income Investment Fund, an Integrally Involved CDFI Partner. First Republic Bank is a state-chartered bank with \$28 billion in assets.

Mission Community Bank, N.A.

San Luis Obispo, CA

Award: \$415,000

Contact: Kathyleen McClenathen – (805) 597-6123

Mission Community Bank, N.A. was selected to receive an award of \$415,000 through the FY 2012 funding round of the Bank Enterprise Award Program for providing financial services, small business loans and project investments, commercial real estate loans and project investments, and affordable housing development loans and project investments in distressed communities in San Luis Obispo, Fresno, King City, and Santa Maria, California. Mission Community Bank is a certified CDFI and state-chartered bank with \$454 million in assets.

Mission Valley Bank

Sun Valley, CA

Award: \$415,000

Contact: Tamara Gurney – (818) 394-2330

Mission Valley Bank was selected to receive an award of \$415,000 through the FY 2012 round of the Bank Enterprise Award Program for the support of distressed communities through small business, home improvement, and commercial real estate loans in Santa Fe Spring, Los Angeles, Sun Valley, North Hollywood, Van Nuys, and Santa Ana, California; and Rochester, New York. Mission Valley Bank is a certified CDFI and a state charged bank with \$246,033 in assets.

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One PacificCoast Bank

Oakland, CA

Award: \$415,000

Contact: Harry Haigood – (510) 550-8428

One PacificCoast Bank was selected to receive an award of \$415,000 through the FY 2012 funding round of the Bank Enterprise Award Program for providing affordable housing development loans and project investments, and commercial real estate loans and project investments in distressed communities in San Francisco and Oakland, California, and in Eugene, Oregon. One PacificCoast Bank is savings association and a certified CDFI with \$286 million in assets.

Rabobank, National Association

Visalia, CA

Award: \$415,000

Contact: Frank Bravo – (559) 735-2275

Rabobank, National Association was selected to receive an award of \$415,000 through the FY 2012 round of the Bank Enterprise Award Program for providing affordable home development loans and project investments in distressed communities in Kerman, Orosi, Gridley, Huron, Mendota, Parlier, El Centro, and Wasco, California. Rabobank, National Association is a national bank with \$11.7 billion in assets.

Royal Business Bank

Los Angeles, CA

Award: \$415,000

Contact: Dawn Reiff – (858) 270-2264

Royal Business Bank was selected to receive an award of \$415,000 through the FY 2012 round of the Bank Enterprise Award Program for its support of affordable housing development by providing affordable housing development loans and project investments, as well as small business loans and project investments in Sun Valley, Compton, Rialto, Inglewood, Los Angeles, Montebello, San Bernardino, Long Beach, South El Monte, Van Nuys, Monterey Park, City of Industry, Alhambra, Anaheim, Rosemead, Hollywood, Ontario, and Lynwood, California; and Las Vegas, Nevada. Royal Business Bank is a state-chartered bank with \$502 million in assets.

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Connecticut

Start Community Bank

New Haven, CT

Award: \$287,834

Contact: Bill Placke – (203) 285-6490

Start Community Bank was selected to receive an award of \$287,834 through the FY 2012 round of the Bank Enterprise Award Program for its support of affordable housing development by providing affordable housing development loans and project investments, small business loans and project investments, and commercial real estate loans and project investments in distressed communities in New Haven, Connecticut. Start Community Bank also accepted deposits from, and provided financial services to, low- and moderate-income residents. Start Community Bank is a state-chartered bank with \$28 million in assets.

District of Columbia

City First Bank of D.C., N.A.

Washington, DC

Award: \$415,000

Contact: Marie Bibbs – (202) 243-7115

City First Bank of D.C. was selected to receive an award of \$415,000 through the FY 2012 funding round of the Bank Enterprise Award Program for its support of Enterprise Community Loan Fund and Local Initiatives Support Corporation, and for providing affordable housing development loans and project investments in Washington, D.C. City First Bank of D.C. is a National Bank and a certified CDFI with \$169 million in assets.

Georgia

Carver State Bank

Savannah, GA

Award: \$415,000

Contact: Robert James II – (912) 232-0910

Carver State Bank was selected to receive an award of \$415,000 through the FY 2012 funding round of the Bank Enterprise Award Program for providing education loans, small business loans and project investments, commercial real estate loans and project investments, affordable home mortgage loans, and affordable housing development loans and project investments in distressed communities in Savannah, Macon, and Garden City, Georgia. Carver State Bank is a state-chartered bank and certified CDFI with \$41 million in assets.

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Citizens Trust Bank

Atlanta, GA

Award: \$415,000

Contact: James Young – (404) 653-2881

Citizens Trust Bank was selected to receive an award of \$415,000 through the FY 2012 funding round of the Bank Enterprise Award Program for providing affordable home mortgage loans, affordable housing development loans and project investments, small business loans and project investments, and commercial real estate loans and project investments in distressed communities in Atlanta, Georgia, and Birmingham, Alabama. Citizens Trust Bank is a state-chartered bank and certified CDFI with \$397 million in assets.

Illinois

Austin Bank of Chicago

Chicago, IL

Award: \$416,000

Contact: Sam Scott – (312) 604-1100 x113

Austin Bank of Chicago was selected to receive an award of \$415,000 through the FY 2012 funding round of the Bank Enterprise Award Program for providing small business loans and project investments, home improvement loans, commercial real estate loans and project investments, and affordable home mortgage loans in distressed communities in Chicago, Illinois; and Covert, Michigan. Austin Bank of Chicago is a state-chartered bank and certified CDFI with \$322 million in assets.

First Eagle Bank

Hanover Park, IL

Award: \$415,000

Contact: Andy Salk – (312) 850-9230

First Eagle Bank was selected to receive an award of \$415,000 through the FY 2012 funding round of the Bank Enterprise Award Program for providing affordable home mortgage loans, small business loans and project investments, commercial real estate loans and project investments, and affordable housing development loans and project investments in distressed communities in Chicago, Illinois; Stamford, Connecticut; and Paso Robles and San Juan Capistrano, California. First Eagle Bank is a state-chartered bank and certified CDFI with \$336 million in assets.

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Illinois Service Federal Savings and Loan Association

Chicago, IL

Award: \$415,000

Contact: Monica Thomas – (773) 224-2160

Illinois Service Federal Savings and Loan Association was selected to receive an award of \$415,000 through the FY 2012 round of the Bank Enterprise Award Program for support of distressed communities through the provision of affordable home mortgage loans, affordable housing development loans and project loans, small business loans, and home improvement loans in Chicago, Illinois. Illinois Service Federal Savings and Loan Association is a certified CDFI and a federal chartered bank with \$147,771 in assets.

Inland Bank and Trust

Oak Brook, IL

Award: \$182,866

Contact: Mark Pikus – (630) 645-3795

Inland Bank and Trust was selected to receive an award of \$182,866 through the FY 2012 round of the Bank Enterprise Award Program for its support of affordable housing development by providing commercial real loans and project investments in distressed communities in Chicago, Illinois; and South Bend, Indiana. Inland Bank and Trust is a state-chartered bank with \$1.3 billion in assets.

International Bank of Chicago

Stone Park, IL

Award: \$415,000

Contact: Frank Wang – (773) 769-2899

International Bank of Chicago, Inc. was selected to receive an award of \$415,000 through the FY 2012 round of the Bank Enterprise Award Program for its support of affordable housing development by providing affordable housing development loans and project investments, and commercial real estate loans and project investments, in distressed communities in Chicago, Illinois. International Bank of Chicago, Inc. is a certified CDFI and a state-chartered bank with \$289 million in assets.

Pacific Global Bank

Chicago, IL

Award: \$415,000

Contact: Betty Chow – (312) 225-2323

Pacific Global Bank was selected to receive an award of \$415,000 through the FY 2012 round of the Bank Enterprise Award Program for its support of affordable housing development by providing affordable home mortgage loans and affordable housing development loans and project investments in distressed communities in Chicago, Illinois. Pacific Global Bank is a certified CDFI and a state-chartered bank with \$153 million in assets.

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Seaway Bank & Trust Company

Chicago, IL

Award: \$415,000

Contact: Jeanne McGraw – (773) 602-4140

Seaway Bank & Trust Company was selected to receive an award of \$415,000 through the FY 2012 round of the Bank Enterprise Award Program for its support of affordable housing development by providing affordable home mortgage loans and small business loans and project investments in distressed communities in Chicago and Steger, Illinois; and Milwaukee, Wisconsin. Seaway Bank & Trust Company is a certified CDFI and a state-chartered bank with \$597 million in assets.

Signature Bank

Chicago, IL

Award: \$142,668

Contact: Bryan Duncan – (773) 467-5604

Signature Bank was selected to receive an award of \$142,668 through the FY 2012 round of the Bank Enterprise Award Program for its support of affordable housing development by providing commercial real estate loans and project investments and small business loans and project investments in distressed communities in Chicago, Illinois. Signature Bank is a state-chartered bank with \$338 million in assets.

The Northern Trust Company

Chicago, IL

Award: \$323,400

Contact: Deborah L. Kasemeyer – (312) 444-4031

The Northern Trust Company was selected to receive an award of \$323,400 through the FY 2012 funding round of the Bank Enterprise Award Program for providing affordable housing development loans and project investments in Chicago, Illinois; and Miami, Florida. The Northern Trust Company is a state-chartered bank with \$99.8 billion in assets.

Kentucky

Edmonton State Bank

Tompkinsville, KY

Award: \$15,000

Contact: Richard Smith – (580) 559-0618

Edmonton State Bank was selected to receive an award of \$15,000 through the FY 2012 round of the Bank Enterprise Award Program for its support of Metro Bank, an Integrally Involved CDFI Partner. Edmonton State Bank is a state-chartered bank with \$43 million in assets.

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First Capital Bank of Kentucky

Louisville, KY

Award: \$10,921

Contact: Brian Karst – (502) 891-4404

First Capital Bank of Kentucky was selected to receive an award of \$10,921 through the FY 2012 funding round of the Bank Enterprise Award Program for its support of Metro Bank, an Integrally Involved CDFI Partner. First Capital Bank of Kentucky is a state-chartered bank with \$426 million in assets.

Home Federal Bank

Middlesboro, KY

Award: \$15,000

Contact: John Moore – (606) 242-1071

Home Federal Bank Corporation was selected to receive an award of \$15,000 through the FY 2012 funding round of the Bank Enterprise Award Program for its support of Metro Bank, an Integrally Involved CDFI Partner. Home Federal Bank Corporation is a state-chartered bank with \$347 million in assets.

Metro Bank

Louisville, KY

Award: \$415,000

Contact: Pedro Bryant – (502) 775-2555

Metro Bank was selected to receive an award of \$415,000 through the FY 2012 round of the Bank Enterprise Award Program for distressed community financing activities in Louisville, Kentucky. Metro Bank is a certified CDFI and FDIC-insured bank with approximately \$33 million in assets.

Paducah Bank Shares, Inc.

Paducah, KY

Award: \$14,940

Contact: Conner Framptom – (270) 575-6652

Paducah Bank Shares, Inc. was selected to receive an award of \$14,940 through the FY 2012 round of the Bank Enterprise Award Program for its support of the Metro Bank, an Integrally Involved CDFI Partner. Paducah Bank Shares, Inc. is a state-chartered bank with \$534 million in assets.

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PBI Bank

Louisville, KY

Award: \$247,087

Contact: Jim Watkins – (502) 499-4759

PBI Bank was selected to receive an award of \$247,087 through the FY 2012 round of the Bank Enterprise Award Program for providing affordable home mortgage loans and small business loans and projects investments in distressed communities in Auburn, Bonnieville, Canmer, Cave City, Cub Run, Glasgow, Greenburg, Hardyville, Hodgenville, Horse Cave, Louisville, Magnolia, Muldraugh, Munfordville, Rowletts, Smith Grove, Summerville, and Upton, Kentucky. PBI Bank is a state-chartered bank with \$1.5 billion in assets.

The Bank of Kentucky

Crestview Hills, KY

Award: \$15,000

Contact: Maria Nickens – (718) 229-0675

The Bank of Kentucky was selected to receive an award of \$15,000 through the FY 2012 funding round of the Bank Enterprise Award Program for its support of Metro Bank, an Integrally Involved CDFI Partner. The Bank of Kentucky is a state-chartered bank with \$1.743 billion in assets.

The Bank, Oldham County, Inc.

LaGrange, KY

Award: \$15,000

Contact: Maria Nickens – (718) 229-0675

The Bank, Oldham County, Inc. was selected to receive an award of \$15,000 through the FY 2012 round of the Bank Enterprise Award Program for its support of Metro Bank, an Integrally Involved CDFI Partner. The Bank, Oldham County, Inc. is a state-chartered bank with \$143 million in assets.

Traditional Bank, Inc.

Mt. Sterling, KY

Award: \$7,504

Contact: Laura Fraley – (859) 498-0414

Traditional Bank was selected to receive an award of \$7,504 through the FY 2012 round of the Bank Enterprise Award Program for its support of Community Ventures Corporation, an Integrally Involved CDFI Partner. Traditional Bank is a state-chartered bank with \$1 billion in assets.

Louisiana

Liberty Bank and Trust Company

New Orleans, LA

Award: \$415,000

Contact: Julius Kimbrough – (504) 240-5264

Liberty Bank and Trust Company was selected to receive an award of \$415,000 through the FY 2012 funding round of the Bank Enterprise Award Program for providing affordable home mortgage loans, home improvement loans and project investments, small business loans and project investments, and commercial real estate loans and project investments in distressed communities. Liberty Bank and Trust Company provided loans and investments in New Orleans, Avondale, Morgan City, Opelousas, Donaldsonville, Baton Rouge, Plaquemine, Ventress, Metirie and Carencro, Louisiana; Jackson, Vaughn, Greenville, Canton, Lexington, Magee, and Lena, Mississippi; Kansas City, Missouri; in Kansas City, Kansas; New York and Syracuse, New York; and Houston, Texas. Liberty Bank and Trust Company is a state-chartered bank and certified CDFI with \$558 million in assets.

Peoples State Bank

Many, LA

Award: \$415,000

Contact: Clay Abington – (318) 238-4489

Peoples State Bank was selected to receive an award of \$415,000 through the FY 2012 round of the Bank Enterprise Award Program for its support of distressed communities through the provision of financing in the form of affordable housing development loans and project investments, and small business loans and investments in distressed areas of Louisiana, Texas, and Arkansas. The Peoples State Bank is a certified CDFI and a state-chartered bank with \$496,632 in assets.

Massachusetts

OneUnited Bank

Boston, MA

Award: \$415,000

Contact: Robert Cooper – (617) 457-4415

OneUnited Bank was selected to receive an award of \$415,000 through the FY 2012 funding round of the Bank Enterprise Award Program for providing affordable housing development loans and project investments in distressed communities in Inglewood, Compton, and Los Angeles, California. OneUnited Bank is a certified CDFI and state-chartered bank with \$562 million in assets.

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

Maryland

Harbor Bank of Maryland

Baltimore, MD

Award: \$415,000

Contact: Teodoro Hernandez – (443) 923-0540

Harbor Bank of Maryland was selected to receive an award of \$415,000 through the FY 2012 funding round of the Bank Enterprise Award Program for its support of Bethex Federal Credit Union, Dakotaland Federal Credit Union, and Fairfax County Federal Credit Union which are Integrally Involved CDFI Partners, and for providing small business loans and project investments in distressed communities in Baltimore, Maryland. Harbor Bank of Maryland is a state-chartered bank and certified CDFI with \$240 million in assets.

Michigan

First Independence Bank

Detroit, MI

Award: \$120,578

Contact: Alberta Pearson – (313) 256-8400

First Independence Bank was selected to receive an award of \$120,578 through the FY 2012 round of the Bank Enterprise Award Program for providing commercial real estate loans and project investments in distressed communities in Jackson, Michigan; and for its support of Pelican State Credit Union, Syracuse Cooperative Federal Credit Union, and Communicating Arts Credit Union, which are Integrally Involved CDFI Partners. First Independence Bank is a certified CDFI and a state-chartered bank with \$165 million in assets.

Minnesota

Franklin National Bank

Minneapolis, MN

Award: \$415,000

Contact: Nikki Foster – (651) 259-2221

Franklin National Bank of Minneapolis was selected to receive an award of \$415,000 through the FY 2012 funding round of the Bank Enterprise Award Program for providing commercial real estate loans and project investments and affordable housing development loans and project investments in distressed communities in Minneapolis, Minnesota. Franklin National Bank of Minneapolis is a National Bank and a certified CDFI with \$145 million in assets.

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

Park Midway Bank

St. Paul, MN

Award: \$415,000

Contact: Nikki Foster – (651) 259-2221

Park Midway Bank was selected to receive an award of \$415,000 through the FY 2012 funding round of the Bank Enterprise Award Program for providing commercial real estate loans in Saint Paul and Minneapolis, Minnesota. Park Midway Bank is a certified CDFI and a National Bank with \$259 million in assets.

University National Bank

St Paul, MN

Award: \$311,225

Contact: Nikki Foster – (651) 259-2221

University National Bank was selected to receive an award of \$311,225 through the FY 2012 funding round of the Bank Enterprise Award Program for providing affordable housing development loans and project investments and commercial real estate loans and project investments in distressed communities in St. Paul and Minneapolis, Minnesota. University National Bank is a certified CDFI and a National Bank with \$417 million in assets.

Mississippi

Community Bank, North Mississippi

Amory, MS

Award: \$415,000

Contact: Manjima Bose – (773) 281-8845

Community Bank, North Mississippi was selected to receive an award of \$415,000 through the FY 2012 funding round of the Bank Enterprise Award Program for providing small business loans and project investments, affordable housing development loans and project investments, home improvement loans, affordable home mortgage loans, and commercial real estate loans and project investments in distressed communities. Community Bank, North Mississippi provided loans and investments in Indianola, Louise, Greenville, Amory, Inverness, Aberdeen, Sunflower, Batesville, Ruleville, Doddsville, Moorhead, Baldwin, Cleveland, Leland, Calhoun City, Oxford, Greenwood, Belzoni and Shaw, Mississippi; and Memphis, Tennessee. Community Bank, North Mississippi is a state-chartered bank with \$486 million in assets.

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

Bank of Kilmichael

Kilmichael, MS

Award: \$415,000

Contact: Melissa Nester – (662) 262-7844

Bank of Kilmichael was selected to receive an award of \$415,000 through the FY 2012 round of the Bank Enterprise Award Program for providing commercial real estate loans and project investments, home improvement loans, and small business loans and project investments in distressed communities in Europa, Starkville, Mathiston, Sallis, Jackson, West, Bellefontaine, and Kosciuko, Mississippi. Bank of Kilmichael is a state-chartered bank and certified CDFI with \$106 million in assets.

BankPlus

Ridgeland, MS

Award: \$415,000

Contact: Sue L. Love – (662) 746-0664

BankPlus was selected to receive an award of \$415,000 through the FY 2012 funding round of the Bank Enterprise Award Program for providing affordable home mortgage loans and small business loans and project investments in distressed communities in Mississippi and Alabama. BankPlus is a state-chartered bank and certified CDFI with \$2.17 billion in assets.

Guaranty Bank & Trust

Belzoni, MS

Award: \$415,000

Contact: Huey Townsend – (662) 247-5109

Guaranty Bank & Trust Company was selected to receive an award of \$415,000 through the FY 2012 round of the Bank Enterprise Award Program for its support of affordable housing development by providing small business loans and project investments in distressed communities in Mobile, Alabama; Eudora and Lake Village, Arkansas; Compton and Richmond, California; Winnsboro, Louisiana; Americus, Avon, Batesville, Belzoni, Benoit, Biloxi, Boyle, Canton, Charleston, Chatham, Cleveland, Como, Crenshaw, Crowder, Cruger, Doddsville, Glen Allan, Greenville, Greenwood, Grenada, Hollandale, Indianola, Inverness, Isola, Itta Bena, Jackson, Lambert, Leland, Lexington, Long Beach, Marks, Merigold, Moorehead, Morgan City, Oxford, Redwood, Ruleville, Sallis, Sarah, Sardis, Scott, Shaw, Starkville, Stewart, Swiftown, Tchula, Tunica, Tutwiler, Vicksburg, Water Valley, Wayside, West Point, and Yazoo City, Mississippi; Memphis and Saulsbury, Tennessee. Guaranty Bank & Trust Company is a certified CDFI and a state-charted bank with \$535 million in assets.

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

The First, A National Banking Association

Hattiesburg, MS

Award: \$415,000

Contact: Jerome Brown – (601) 450-9206

The First, A National Banking Association was selected to receive an award of \$415,000 through the FY 2012 round of the Bank Enterprise Award Program for its support of distressed communities through the provision of financing in the form of commercial real estate loans, home improvement loans, and other financial services in the states of Mississippi and Louisiana. The First, A National Banking Association is a certified CDFI and a federally-chartered bank with \$679,893 in assets.

Missouri

Central Bank of Kansas City

Kansas City, MO

Award: \$415,000

Contact: William Dana – (816) 483-1210

Central Bank of Kansas City was selected to receive an award of \$415,000 through the FY 2012 round of the Bank Enterprise Award Program for its support of affordable housing development by providing affordable housing development loans and project investments, small business loans and project investments, and commercial real estate loans and project investments in distressed communities in Kansas City and Saint Louis, Missouri. Central Bank of Kansas City is a certified CDFI and a state-chartered bank with \$156 million in assets.

First National Bank of St. Louis

St. Louis, MO

Award: \$60,000

Contact: Joan Perry – (314) 835-3706

First National Bank of St. Louis was selected to receive an award of \$60,000 through the FY 2012 for its support of Central Bank of Kansas City, an Integrally Involved CDFI Partner. First National Bank of St. Louis is a National Bank with \$1.327 billion in assets.

Metcalf Bank

Lees Summit, MO

Award: \$60,000

Contact: Nicole Peoples – (816) 224-7221

Metcalf Bank was selected to receive an award of \$60,000 through the FY 2012 round of the Bank Enterprise Award Program for its support of the Central Bank of Kansas City, an Integrally Involved CDFI Partner. Metcalf Bank is a state-charted bank with \$1.1 billion in assets.

New York

Carver Federal Savings Bank

New York, NY

Award: \$415,000

Contact: Angela Butler – (212) 360-8885

Carver Federal Savings Bank was selected to receive an award of \$415,000 through the FY 2012 round of the Bank Enterprise Award Program for providing small business loans and project investments and deposits in New York, New York. Carver Federal Savings Bank is a Savings Association with \$670 million in assets.

CheckSpring Bank

Bronx, NY

Award: \$415,000

Contact: Brian Blake – (718) 879-5192

CheckSpring Bank was selected to receive an award of \$415,000 through the FY 2012 round of the Bank Enterprise Award Program for its support of affordable housing development by providing small business loans and project investments and commercial real estate loans and project investments in Bronx, Brooklyn, New York, Mount Vernon, and Jamaica, New York. CheckSpring Bank is a state-chartered bank with \$63 million in assets.

First American International Bank

Brooklyn, NY

Award: \$415,000

Contact: Alfonso Lau – (718) 871-8338

First American International Bank was selected to receive an award of \$415,000 through the FY 2012 funding round of the Bank Enterprise Award Program for providing affordable home mortgages in distressed communities in Brooklyn and Corona, New York. First American International Bank is a state-chartered bank and certified CDFI with \$532 million in assets.

Oklahoma

Bank 2

Oklahoma City, OK

Award: \$211,395

Contact: Ross Hill – (405) 946-2265

Bank 2 was selected to receive an award of \$211,395 through the FY 2012 round of the Bank Enterprise Award Program for its support of Brewery Credit Union, Fairfax County Credit Union, Generations Community Credit Union, Lower East Side People's Federal Credit Union, Shiloh of Alexandria Federal Credit Union, and Syracuse Cooperative Federal Credit Union, all of which are Integrally Involved CDFI Partners. Bank 2 is a certified CDFI and federally-chartered bank with \$101 million in assets.

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

Pennsylvania

Noah Bank

Elkins Park, PA

Award: \$415,000

Contact: C. Earl Lee – (215) 424-5100

Noah Bank was selected to receive an award of \$415,000 through the FY 2012 funding round of the Bank Enterprise Award Program for providing commercial real estate loans and project investments in distressed communities in New York, Brooklyn, The Bronx, Flushing, Yonkers, Woodside, and Jamaica, New York; Wilmington, Delaware; Passaic, New Jersey; and Philadelphia, Pennsylvania. Noah Bank is a state-chartered bank with \$165 million in assets.

Virginia

Community Capital Bank of Virginia

Christiansburg, VA

Award: \$415,000

Contact: Jane Henderson – (540) 260-3126

Community Capital Bank of Virginia was selected to receive an award of \$415,000 through the FY 2012 round of the Bank Enterprise Award Program for providing commercial real estate loans in Virginia. Community Capital Bank of Virginia is a certified CDFI and Federal Reserve member with \$56 million in assets.

Wisconsin

Guaranty Bank

Milwaukee, WI

Award: \$415,000

Contact: Nina Johnson – (414) 362-5624

Guaranty Bank was selected to receive an award of \$415,000 through the FY 2012 round of the Bank Enterprise Award Program for its support of affordable housing development by providing affordable home mortgage loans in distressed communities in Alabama, California, Connecticut, Delaware, Florida, Georgia, Illinois, Maryland, Massachusetts, Minnesota, Nevada, Oklahoma, Pennsylvania, South Carolina, Tennessee, Texas, Vermont, and Wisconsin. Guaranty Bank is a savings association with \$1.1 billion in assets.

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

North Milwaukee State Bank

Milwaukee, WI

Award: \$415,000

Contact: Patricia Matthews – (414) 466-2344

North Milwaukee State Bank was selected to receive an award of \$415,000 through the FY 2012 round of the Bank Enterprise Award Program for its support of small business loans and project investments and commercial real estate loans and project investments in distressed communities in Milwaukee, Wisconsin. North Milwaukee State Bank is a certified CDFI and state-chartered bank with \$89,499 in assets.