

E-Community Loan Portfolio Statistics

As of December 31, 2015



What is an E-Community?

A NetWork Kansas E-Community makes a commitment to cultivating an entrepreneurial environment by identifying and developing resources to help local entrepreneurs start or grow businesses. Selected communities partner with NetWork Kansas to establish a locally-administered loan fund to assist entrepreneurs with capital, to increase connectivity to resources available to assist entrepreneurs and small businesses, to initiate activities to generate entrepreneurial development, and to participate in a statewide partnership with other E-Communities.

Goals of the E-Community Partnership

- Grow a flourishing, sustainable entrepreneurial environment supportive of business startups and expansions.
- Engage and/or develop entrepreneurial resources to meet identified community and business needs.
- Create a revolving loan fund to provide matching loans to entrepreneurs and small businesses with local control of decisions and terms.

E-Community Partnership Benefits

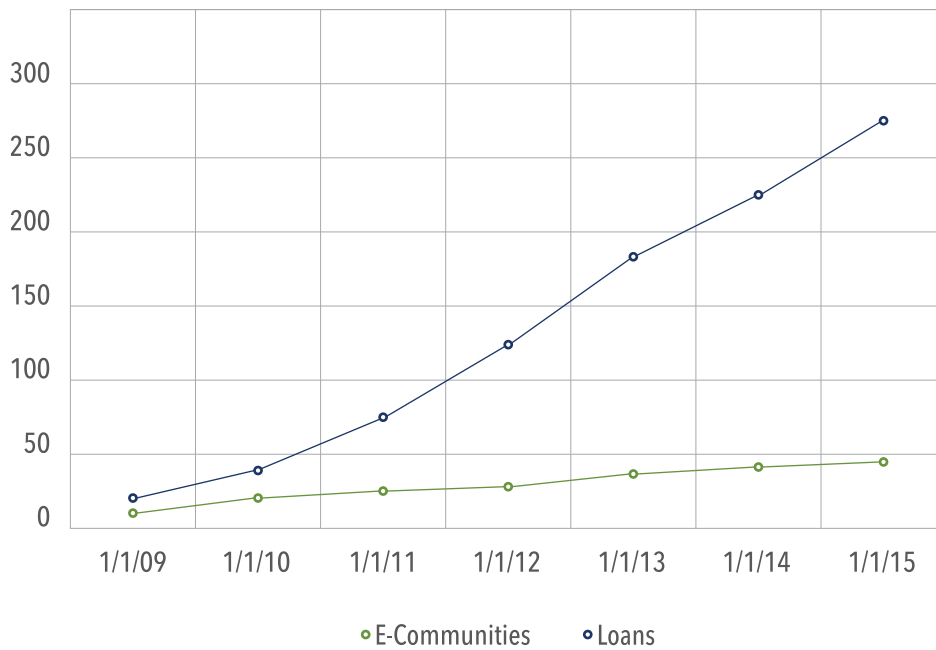
- Creation of a locally-administered revolving loan fund through the allocation of tax credits.
- Priority access to NetWork Kansas board certified programs (Ice House, Growing Rural Businesses, Youth Entrepreneurship Challenge, Destination Boot Camp, Economic Gardening and others as added).
- Opportunity to attend conferences to participate in peer-to-peer discussion with other E-Communities focused on developing strong, entrepreneurial environments.
- Materials and support for fostering the E-Community, including marketing materials, training opportunities, leadership team guidance, and more.
- Opportunity to engage with entrepreneurship experts for consulting, including Advancing Rural Prosperity representatives and the national economic gardening team.

E-Community Loan Portfolio

Loan Statistics: December 31, 2015



TOTAL E-COMMUNITY LOANS



Year Selected	Cumulative # of E-Com	Cumulative # of Loans
12/31/09	12	20
12/31/10	20	37
12/31/11	25	76
12/31/12	31	121
12/31/13	39	181
12/31/14	44	226
12/31/15	48	275

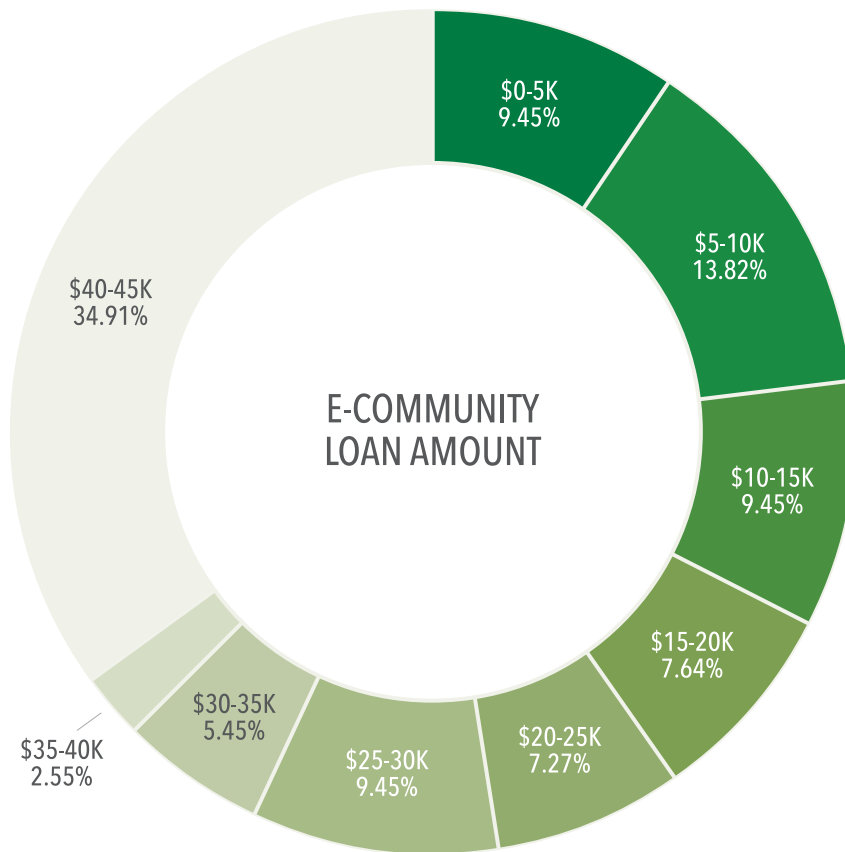
OVERVIEW OF E-COMMUNITY PORTFOLIO

	AMOUNT	RATE	DURATION
Minimum	\$1,200	0.00%	0.5
Maximum	\$45,000	9.20%	20.0
Median	\$25,000	3.00%	7.0
Average	\$25,871	2.80%	6.9

Note: E-Community loans can provide no greater than 60% of the *total* loan package. The other 40% minimum must come from a financial institution and/or a local/regional public source of capital. These statistics only represent the E-Community portion of the matching funds.

E-Community Loan Portfolio

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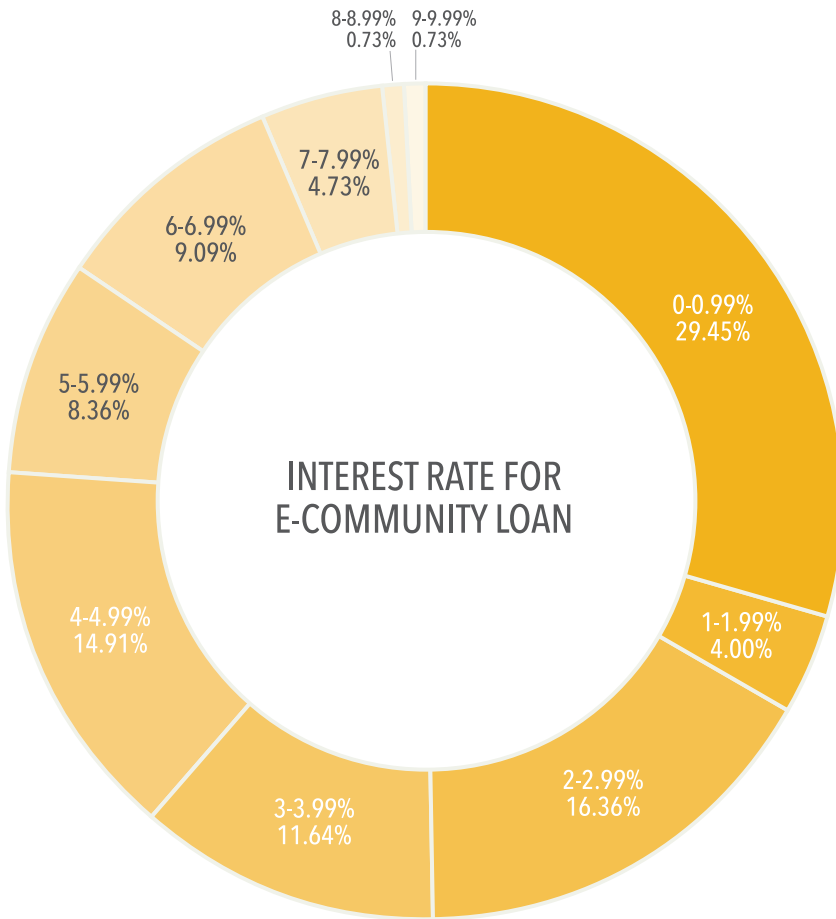


LOAN AMOUNT

	# Loans	% of Loans
\$0-5K	26	9.45%
\$5-10K	38	13.82%
\$10-15K	26	9.45%
\$15-20K	21	7.64%
\$20-25K	20	7.27%
\$25-30K	26	9.45%
\$30-35K	15	5.45%
\$35-40K	7	2.55%
\$40-45K	96	34.91%
TOTAL	275	

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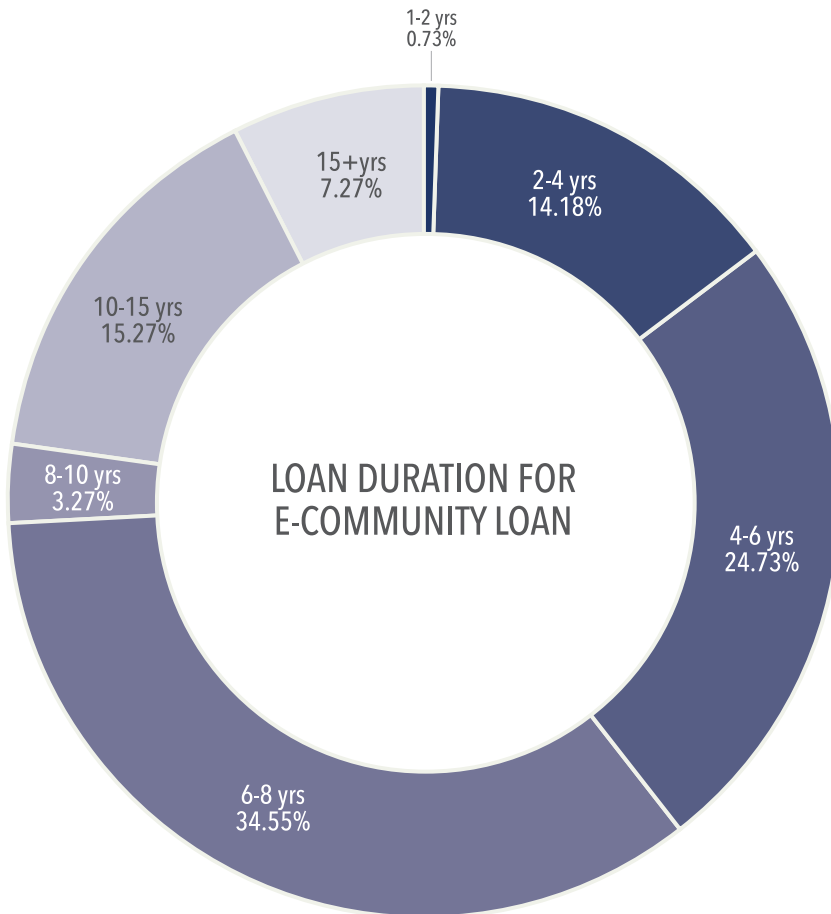
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INTEREST RATE		
	# Loans	% of Loans
0-0.99%	81	29.45%
1-1.99%	11	4.00%
2-2.99%	45	16.36%
3-3.99%	32	11.64%
4-4.99%	41	14.91%
5-5.99%	23	8.36%
6-6.99%	25	9.09%
7-7.99%	13	4.73%
8-8.99%	2	0.73%
9-9.99%	2	0.73%
TOTAL	275	

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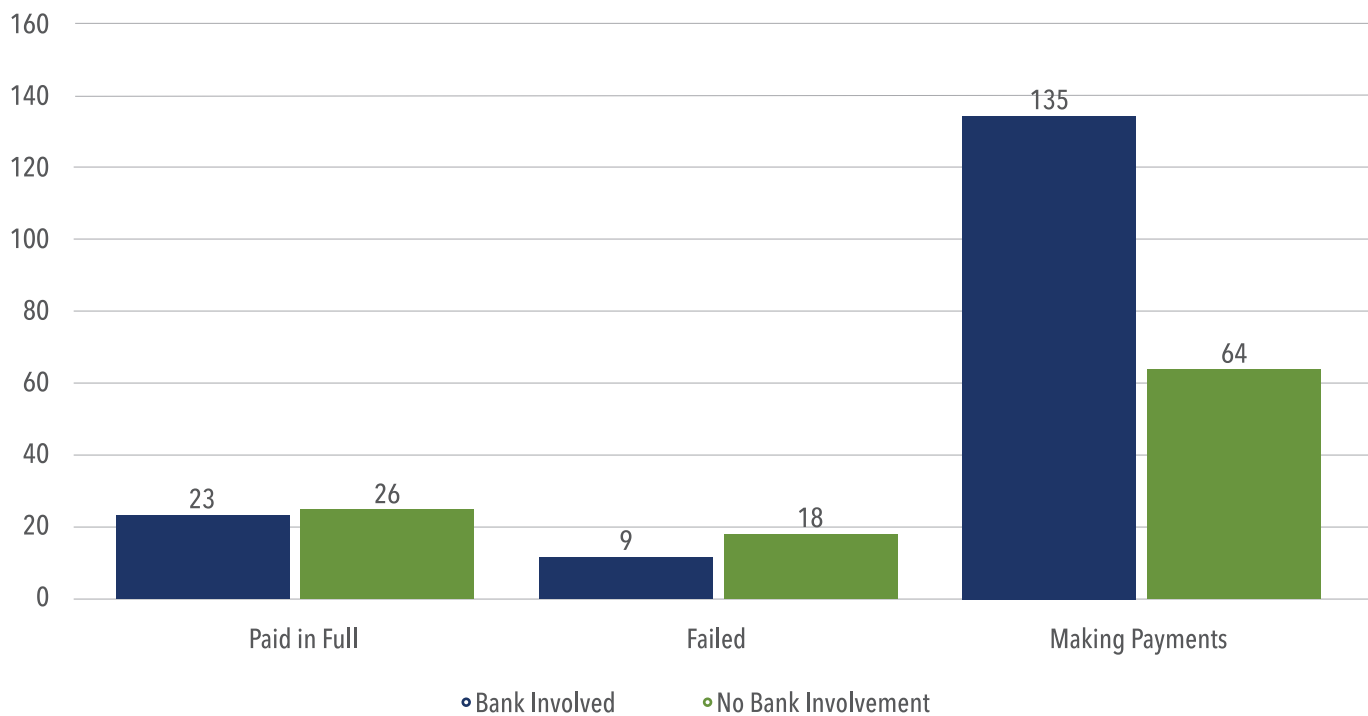
LOAN DURATION

	# Loans	% of Loans
1-2 yrs	2	0.73%
2-4 yrs	39	14.18%
4-6 yrs	68	24.73%
6-8 yrs	95	34.55%
8-10 yrs	9	3.27%
10-15 yrs	42	15.27%
15+ yrs	20	7.27%
TOTAL	275	



BANK INVOLVEMENT AND LOAN REPAYMENT

	Bank Involved	No Bank	TOTAL
Paid in Full	23	26	49
Failed	9	18	27
Making Payments	135	64	199
TOTAL	167	108	275



Note:
 Failure rate with banks involved: 5.4%
 Failure rate with no bank involvement: 16.7%

