

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: 1st Constitution Bancorp
 Person to be contacted about this report: Joseph M. Reardon
 Submission date: May 11, 2009

RSSD (for Bank Holding Companies): 2784920
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 27552

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$41,948	(A)	
b. Average Commercial Loans	\$365,450	(B)	
c. Total Loans (sum of lines a and b)	\$407,398		

2. General Market Commentary (optional).

(A) Includes \$14.6 million of residential mortgage loans originated by 1st Constitution Bank to be sold to investors in the secondary market. (B) Includes \$122.2 million of residential mortgage loans originated by mortgage bankers, under warehouse facilities provided by 1st Constitution Bank, which are sold to investors in the secondary market.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: 1st Enterprise Bank
 Person to be contacted about this report: Janet Radford 213-430-7042
 Submission date: 05/11/09

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 58321

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$20,528	General Ledger	Home Equity Loans, Consumer Loans, Credit Cards - Personal, Overdrafts - Personal, Mortgage Loans - Personal and Deferred Fees for consumer and personal loans.
b. Average Commercial Loans	\$111,359	General Ledger	Commercial and Industrial Loans, Commercial Real Estate Loans, Credit Cards - Business, Overdrafts - Business and Deferred Fees for Commercial and Business loans.
c. Total Loans (sum of lines a and b)	\$131,887	General Ledger	Total Gross Loans

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: 1st Financial Services Corporation

RSSD (for Bank Holding Companies): 3715257

Person to be contacted about this report: Roger Mobley, CFO (828.697.3106) (rmobley@mountain1st.com)

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: May 7, 2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY (Thousands \$)	2009 APRIL (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$146,411		
b. Average Commercial Loans	\$439,602		
c. Total Loans (sum of lines a and b)	\$586,013		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: 1st Source Corporation
 Person to be contacted about this report: Andrea G. Short
 Submission date: May 29, 2009

RSSD (for Bank Holding Companies): 1199602
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$455,949		Note: Totals do not include mortgages held for sale which were \$125,987 for April.
b. Average Commercial Loans	\$2,747,819		
c. Total Loans (sum of lines a and b)	\$3,203,768		

2. General Market Commentary (optional)

Our local market is northern Indiana and southwestern Michigan. Unemployment rates in the counties we serve range from 18.8 percent to 8.5 percent, with the average in our 17 county market being 12.3 percent. New loans generated in April were \$142.86 million (excluding mortgages held for sale.)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: 1st United Bancorp Inc. (1st United Bank)

RSSD (for Bank Holding Companies): 2860431

Person to be contacted about this report: Sylvia Niles, SVP Loan Administration

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 05/01/09

FDIC Certificate Number (for depository institutions): 35408

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$70,217	Category includes all loans to individuals for consumer purposes.	
b. Average Commercial Loans	\$431,884	Category includes loans to businesses and individuals for business purposes, real estate and non-real estate secured. Also includes all loans secured by vacant land.	
c. Total Loans (sum of lines a and b)	\$502,101		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Adbanc, Inc
 Person to be contacted about this report: Todd S. Adams President
 Submission date: May 15, 2009

RSSD (for Bank Holding Companies): 1055623
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$74,905		Our Secondary Market loans continue to be place a about double last year's numbers
b. Average Commercial Loans	\$339,717		Commercial activity and loans has continued to expand and loans will increase again in May as we have an expanding loan pipeline.
c. Total Loans (sum of lines a and b)	\$414,622		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Alarion Financial Services
 Person to be contacted about this report: Matthew Ivers
 Submission date: 5/26/2009

RSSD (for Bank Holding Companies): 3382891
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57845

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$39,291		
b. Average Commercial Loans	\$129,295		
c. Total Loans (sum of lines a and b)	\$168,586		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Alaska Pacific Bancshares Inc./Alaska Pacific Bank
 Person to be contacted about this report: John E. Robertson
 Submission date: May 31, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): H3440
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$61,796	Includes loans for personal, family, and household uses including residential mortgages, home equity loans and lines of credit, auto, boat, lot, and other consumer loans.	Decline in activity reflects normal runoff of 1-4 family portfolio mortgage loans, a slowness in the home equity market, and the usual seasonal slowdown in the winter, with a slight uptick in home equity loans toward the end of April.
b. Average Commercial Loans	\$106,153	Includes loans for commercial and industrial purposes to sole proprietorships, partnerships, and corporations, and other business enterprises, whether secured or unsecured, single-payment or installment. Also includes construction and land loans for commercial and residential	Pickup in activity in April reflect seasonal buildup in anticipation of the tourist season, as well as lower rates, and some modifications/increases to credit facilities for existing customers. Loan demand continues somewhat sluggish.
c. Total Loans (sum of lines a and b)	\$167,949		

2. General Market Commentary (optional)

In the markets in Southeast Alaska in which the bank operates, lending conditions have been somewhat unfavorable, largely due to consumer and commercial lack of confidence in the year ahead, but the commercial pipeline has picked up in March. Construction has slowed significantly, with very few new projects for either residential or commercial construction. Home equity lending is just starting to pick up going into April, while mortgage loan activity in both purchases and refinancings is experiencing good origination growth because of lower rates. Alaska Pacific Bank is not retaining most mortgages, but rather selling them to FHLMC and, less typically, to correspondent investors. Thus 1-4 mortgage family balances will continue to decline.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Allied First Bancorp, Inc. (Allied First Bank)
 Person to be contacted about this report: Stacey Athern
 Submission date: 5/26/2009

RSSD (for Bank Holding Companies): 3051580
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for Depository Institutions): 55130

LENDING ACTIVITY	2009		Key	Comments
	MAR	APR		
<u>1. Loan Balances</u>	(Thousands \$)			
a. Average Consumer Loans	\$93,900	\$89,211		
b. Average Commercial Loans	\$35,361	\$35,643		
c. Total Loans (sum of lines a and b)	\$129,261	\$124,854		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Alpine Banks of Colorado**
 Person to be contacted about this report: **Eric A. Gardey**
 Submission date: **May 14, 2009**

RSSD (for Bank Holding Companies):**1061679**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$620,100	Corresponds to lines 1.c.1, 1.c.2.a, 1.c.2.b and 6 of Schedule HC-C of the Y9C. However, we do not collect this data on a monthly average basis. Thus we will use month end totals and allocate by percentages	
b. Average Commercial Loans	\$1,473,779	Corresponds to lines 1.a.1, 1.a.2, 1.b, 1.d, 1.e.1, 1.e.2, 3, 4, 9.b and 10 of Schedule HC-C of the Y9C. However, we do not collect this data on a monthly average basis. Thus we will use month end totals and allocate by percentages	
c. Total Loans (sum of lines a and b)	\$2,093,879	Total Loans of General Ledger. Average Balance for account 11244	

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **AMB Financial Corp (American Savings FSB)**

RSSD (for Holding Companies):

Person to be contacted about this report: **STEVEN A BOHN 219-836-5870 or steve@ambfinancial.com**

Holding Company Docket Number (for Thrift Holding Companies): **H2228**

Submission date: **5/21/2009**

FDIC Certificate Number (for depository institutions): **29878**

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$109,296	Consumer loans consist of one-to-four family real estate loans, as well as deposit loans, auto loans, credit card loans, and other consumer loans. Month end balances are used. Reported as consolidated as the holding company only has one loan totaling \$687K. Loans are gross of loans in process, unearned discounts/premiums, and the allowance for loans losses.	The decrease from March to April in consumer loans was primarily due to payoffs of existing single family mortgage loans resulting from currently low interest rates and the sale of thirty year fixed rate loans due to the historically low interest rates. The Bank has sold \$5.3 million in longer-term single family fixed rate mortgage loans during Jan - Apr 2009.
b. Average Commercial Loans	\$40,040	Commercial loans consist of construction loans, multi family loans, non residential loans, and business secured and unsecured loans. Month end balances are used. Reported as consolidated as the holding company only has one loan totaling \$687K. Loans are gross of loans in process, unearned discounts/premiums, and the allowance for loans losses	The slight increase from March to April in commercial loans was primarily due to an increase in secured business loans.
c. Total Loans (sum of lines a and b)	\$149,336		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: American State Bancshares, Inc.
 Person to be contacted about this report: Diane Stalcup
 Submission date: 05/20/09

RSSD (for Bank Holding Companies): 1066441
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$21,170		
b. Average Commercial Loans	\$93,741		
c. Total Loans (sum of lines a and b)	\$114,911		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Ameris Bancorp Person to be contacted about this report: Dennis J. Zember, Jr. Submission date: June 9, 2009	RSSD (for Bank Holding Companies): 1082067 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions):
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LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$440,894	Residential 1-4 Family mortgages, consumer loans (including household, auto, boat, etc), home equity LOC's, overdrafts and personal reserve accounts.	See MARKET COMMENTARY below
b. Average Commercial Loans	\$1,225,567	Commercial and Industrial, Construction and land development, multi-family residential real estate, commercial real estate (including farm oriented loans), loans to municipalities.	See MARKET COMMENTARY below
c. Total Loans (sum of lines a and b)	\$1,666,461		

2. General Market Commentary (optional).
 Declines in loan balances during the first part of 2009 are not indicative of current business strategies, but instead reflect soft demand and weakening economies in the Company's largest markets. Countering this soft demand is the Company's efforts to increase lending activity, primarily in the area of residential mortgages.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: AmeriServ Financial Inc.

RSSD (for Bank Holding Companies): 1117316

Person to be contacted about this report: Jeffrey Stopko, Executive Vice President & CFO

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: May 28, 2009

FDIC Certificate Number (for depository institutions): 07542

LENDING ACTIVITY	2009 April	Key	Comments
1. Loan Balances			
	(Thousands \$)		
a. Average Consumer Loans	\$232,614		Drop from prior month due to increased mortgage refinance activity which was sold into secondary market.
b. Average Commercial Loans	\$493,252		Commercial loan growth continues to be solid.
c. Total Loans (sum of lines a and b)	\$725,866		Total average loans grew again in April.

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Annapolis Bancorp, Inc./BankAnnapolis
 Person to be contacted about this report: Margaret Theiss Faison
 Submission date: May 17, 2009

RSSD (for Bank Holding Companies): 1472257
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 32740

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$111,132	Includes residential construction, overdrafts and overdraft protection	
b. Average Commercial Loans	\$160,053	Includes commercial construction	
c. Total Loans (sum of lines a and b)	\$271,185		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Associated Banc-Corp Person to be contacted about this report: Roxanne Lutgen Submission date: May 20, 2009	RSSD (for Bank Holding Companies): 1199563 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions):
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LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$6,222,947	Loans in this classification include home equity, installment loans, and residential mortgage loans. Home equity consists of home equity lines, as well as home equity loans, some of which are first lien positions, while installment loans consist of educational loans, as well as short-term and other personal installment loans. Residential mortgage loans include conventional first lien home mortgages.	With mortgage loan rates declining and refinancing applications on the rise, balance sheet outstandings are declining as customers select secondary market mortgage products.
b. Average Commercial Loans	\$10,056,773	The make up of commercial loans presented are approximately as follows: commercial, financial, and agricultural 41%, commercial real estate 36%, and real estate construction 22%.	<p>The Commercial Real Estate (CRE) market continued to see weak demand in the second quarter, especially in the construction markets. The CRE outlook will continue to be weak. Associated continued to tighten underwriting standards mainly due to deterioration in CRE values across the bank's footprint. Associated continues to move away from all out of market CRE.</p> <p>Commercial & Industrial: For most industries, borrowing remains slow. The declining economic conditions have halted most plant expansions and capital improvements. Usage on Lines of Credit remains weak as borrowers pay down debt from the contraction of assets.</p>
c. Total Loans (sum of lines a and b)	\$16,279,720		

2. General Market Commentary (optional)

Mortgage loans originated for sale during the first quarter exceeded \$1 billion, an increase of \$832 million from the fourth quarter of 2008. More than \$3.0 billion of credit has been originated or committed to be extended to new and existing customers since the infusion of capital from the TARP Capital Purchase Program. These loans support consumers and businesses that have a direct and indirect impact on jobs and the economy. In 2008, Associated Bank was named the No. 1 Small Business Administration (SBA) lender in Wisconsin for the fourth consecutive year, providing nearly twice as many loans as the number two SBA lender in the state. The bank continues to focus on providing credit in the communities it serves. Small business loans for the first quarter increased by 23% over the fourth quarter of 2008.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Avenue Financial Holdings, Inc.
 Person to be contacted about this report: Barbara J. Zipperian, CFO
 Submission date: May 7, 2009

RSSD (for Bank Holding Companies): 000354183
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 06106

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$43,987	Includes residential mortgages, Home equity loans and lines, installment loans and personal lines of credit	
b. Average Commercial Loans	\$241,577	Includes commercial & industrial, commercial real estate and construction, residential construction, overdrafts and deferred loan fees	
c. Total Loans (sum of lines a and b)	\$285,564		

2. General Market Commentary (optional)

During the month of April we had one large (\$3.9 mil) commercial line of credit balance pay down as well as a large payoff (\$3 mil) on a construction loan. These large decreases in outstandings more than offset the growth in new commercial loans for the month. Consumer growth was primarily in residential real estate loans.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: BancIndependent Inc. (Bank Independent)
 Person to be contacted about this report: Heather Kimbrough
 Submission date: 06/05/09

RSSD (for Bank Holding Companies): 0001082209
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 16604

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$269,825		
b. Average Commercial Loans	\$412,825		
c. Total Loans (sum of lines a and b)	\$682,650		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Bancorp Rhode Island, Inc.
 Person to be contacted about this report: Tiffany Sy
 Submission date: June 5, 2009

RSSD (for Bank Holding Companies): 2896458
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34147

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$215,041	Home equity loans and lines, overdrafts, other loans and lines to individuals excluding mortgages	
b. Average Commercial Loans	\$688,978	Commercial real estate, commercial and industrial loans, small business loans, construction loans and lines, commercial leases	
c. Total Loans (sum of lines a and b)	\$904,019		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: BancPlus Corporation (BankPlus)
 Person to be contacted about this report: Ann Southerland 601-898-4984
 Submission date: 05/13/2009

RSSD (for Bank Holding Companies): 1097306
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 05903

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$329,955		
b. Average Commercial Loans	\$1,152,285		
c. Total Loans (sum of lines a and b)	\$1,482,240		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: BancStar, Inc.
 Person to be contacted about this report: Thomas H. Keiser
 Submission date: May27,2009

RSSD (for Bank Holding Companies): 1097445
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for Depository Institutions):

LENDING ACTIVITY	2009		Key	Comments
	MAR	APR		
<u>1. Loan Balances</u>	(Thousands \$)			
a. Average Consumer Loans	\$145,481	\$142,618		
b. Average Commercial Loans	\$164,767	\$167,193		
c. Total Loans (sum of lines a and b)	\$310,248	\$309,811		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: BankTrust Financial Group (BankTrust)
 Person to be contacted about this report: Leigh Thompson
 Submission date: 05/29/2009

RSSD (for Bank Holding Companies): 1138012
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 26607

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$366,455		
b. Average Commercial Loans	\$1,162,339		
c. Total Loans (sum of lines a and b)	\$1,528,793		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Bankers' Bank of the West Bancorp, Inc. (Bankers' Bank of the West)
 Person to be contacted about this report: Sandra Mathes/Loan Operations Supervisor 303-313-8139
 Submission date: May 18, 2009

RSSD (for Bank Holding Companies): 2249401
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 23210

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$1,205	Total represent consumers loans including executive credit cards.	This number is low because Bankers' Bank of the West is a correspondent bank serving community financial institutions and receives very little consumer requests.
b. Average Commercial Loans	\$324,645	The commercial loans include all loans except consumer loans.	
c. Total Loans (sum of lines a and b)	\$325,850	The total is the consumer and commercial loans for both Denver, Colorado and Lincoln, Nebraska locations.	

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: BankFirst Capital Corporation
 Person to be contacted about this report: Mary Ann Gray
 Submission date: 6/1/2009

RSSD (for Bank Holding Companies): 1247455
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$151,390	Types of Loans: Single Pay Personal, secured by one to four family dwellings, mortgage loans, personal real estate, credit card loans, overdraft protection loans, home equity lines of credit, overdrafts-unsecured loans	
b. Average Commercial Loans	\$370,589	All other loans including County and City Loan Warrants, Commercial loans secured by real estate, commercial and industrial loans, commercial agricultural production loans	
c. Total Loans (sum of lines a and b)	\$521,979		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: BankGreenville Financial Corporation (BankGreenville)
 Person to be contacted about this report: Paula S. King
 Submission date: May 20, 2009

RSSD (for Bank Holding Companies): 3387168
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 58157

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$9,004		
b. Average Commercial Loans	\$49,058		
c. Total Loans (sum of lines a and b)	\$58,062		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Bank of Commerce
 Person to be contacted about this report: Dave Keul
 Submission date: 5/20/2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 58134

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$13,185		
b. Average Commercial Loans	\$97,181		
c. Total Loans (sum of lines a and b)	\$110,366		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **BANK OF COMMERCE HOLDINGS**
 Person to be contacted about this report: **LINDA J. MILES**
 Submission date: **5/5/09**

RSSD (for Bank Holding Companies): **1030040**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **24074**

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$223,501		
b. Average Commercial Loans	\$392,761		
c. Total Loans (sum of lines a and b)	\$616,262		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Bank of George
 Person to be contacted about this report: T. Ryan Sullivan
 Submission date: May 29, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 58626

LENDING ACTIVITY	2009 APR (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$8,569		
b. Average Commercial Loans	\$72,948		
c. Total Loans (sum of lines a and b)	\$81,517		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Bank of the Carolinas Corporation (Bank of the Carolinas)
 Person to be contacted about this report: Vickie S. Madison
 Submission date: May 29, 2009

RSSD (for Bank Holding Companies): 3447398
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for Depository Institutions): 34903

LENDING ACTIVITY	2009		Key	Comments
	MAR	APR		
1. Loan Balances	(Thousands \$)			
a. Average Consumer Loans	\$64,215	\$64,395		
b. Average Commercial Loans	\$341,285	\$340,963		
c. Total Loans (sum of lines a and b)	\$405,499	\$405,359		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Bank of the Ozarks, Inc
 Person to be contacted about this report: Tyler Vance
 Submission date: 05/28/09

RSSD (for Bank Holding Companies): 1097089
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$363,224		Includes call class codes CA & CB (1st and 2nd liens on 1-4 family residential properties), 1C (home equity loans), 6B (loans to individuals for personal expenditures) and a small portion of 1A (construction loans - for 1-4 family owner-occupied loans).
b. Average Commercial Loans	\$1,581,022		Includes call class codes 1B (farmland), 1D (multifamily residential properties), 1E (commercial R/E), 03 (agricultural loans and other loans to farmers - includes a nominal amount of consumer loans), 04 (commercial and industrial), 08 (obligations to state and political subdivisions), 09 (other loans excluding consumer) and most 1A (construction, land development and vacant land).
c. Total Loans (sum of lines a and b)	\$1,944,246		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: BANNER CORPORATION Person to be contacted about this report: Bill Jenkins SVP, Controller (509) 524-5588 bjenkins@bannerbank.com Submission date: 5/28/09	RSSD (for Bank Holding Companies): 2126977 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions):
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LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$1,208,900	Banner Corp the holding company does not make any loans directly. The loan amounts being reported herein are the consolidated loan numbers for its two subsidiaries: Banner Bank and Islanders Bank	1-4 family residential mortgages, 1st liens, Jr. liens, HELOCs Consumer lot/land purchases Consumer construction loans
b. Average Commercial Loans	\$2,710,125		Multi-family loans Commercial real estate loans, loans secured by farmland Ag operating lines
c. Total Loans (sum of lines a and b)	\$3,919,025		The numbers reported herein, are inclusive of deferred fees and costs. We are looking into reporting these numbers without those items.

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Banner County Ban Corporation (Banner County Bank)**
 Person to be contacted about this report: **Roger Wynne**
 Submission date: **May 5, 2009** UST Sequence Number **572**

RSSD (for Bank Holding Companies): **1067028**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **19274**

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$1,314		Only loans coded "Consumer" listed in this category. Does not include Residential Real Estate Loans
b. Average Commercial Loans	\$26,060		Loans include Agricultural, Commercial, and Real Estate (Real Estate includes Agricultural, Commercial, and Residential Real Estate)
c. Total Loans (sum of lines a and b)	\$27,839		

2. General Market Commentary (optional)

Loan demand remains strong. Loan volume lower due to 2 large credits sold through Farmer Mac II program for fixed rate opportunity. (\$1,500,000)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Bar Harbor Bankshares (Bar Harbor Bank & Trust)
 Person to be contacted about this report: Michael W. Bonsey, SVP
 Submission date: 5/21/09

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 11971

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$310,396	Includes residential real estate loans (both primary mortgages and home equities), installment loans and overdraft protection lines of credit.	
b. Average Commercial Loans	\$339,374	Includes commercial mortgages, commercial term loans, commercial time notes, letters of credit and municipal loans.	Municipal loans totaling \$9,568 are included in this total.
c. Total Loans (sum of lines a and b)	\$649,770		

2. General Market Commentary (optional)

No changes from prior reports.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: BCB Holding Company, Inc. and Bay Bank
 Person to be contacted about this report: Tammy Dewberry
 Submission date: 5/7/09

RSSD (for Bank Holding Companies): 2821441
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34872

LENDING ACTIVITY (Thousands \$)	2009		Key	Comments
	MAR	APR		
1. Loan Balances				
a. Average Consumer Loans	\$17,217	\$17,235	Consumer Loans include loans for personal, family, or household uses including residential mortgages, Home Equity, and Other Consumer loans such as auto, and other consumer loans.	
b. Average Commercial Loans	\$40,966	\$40,358	Commercial Loans include loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, whether secured or unsecured, single-payment, or installment. They also include loans to individuals for commercial, industrial, and professional purposes, but not for personal expenditure purposes. These loans generally include Commercial and Industrial (C&I), Small Business, and Commercial Real Estate (CRE).	
c. Total Loans (sum of lines a and b)	\$58,183	\$57,593		

2. General Market Commentary (optional)

The market is very soft in relation to loan demand by qualified borrowers. In light of this, officer call goals have doubled but to date the pipeline remains flat.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: BCSB Bancorp, Inc. Person to be contacted about this report: Anthony R. Cole Submission date: 5/11/09	RSSD (for Bank Holding Companies): N/A Holding Company Docket Number (for Thrift Holding Companies): H-4399 FDIC Certificate Number (for depository institutions): 32341
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LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$184,361	Consumer loans include loans used for personal, family, or household uses including residential mortgages, home equity loans, and consumer auto loans.	The decrease from March to April was primarily due to payoffs of existing fixed rate residential mortgages resulting from currently low mortgage rates (i.e. refinancing).
b. Average Commercial Loans	\$212,087	Commercial loans include loans for commercial and industrial purposes to sole proprietors, partnerships, corporations and other business enterprises, whether secured or unsecured.	The bank's commercial loan pipeline has continued to remain relatively strong despite generally unfavorable economic conditions.
c. Total Loans (sum of lines a and b)	\$396,448		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Beach Business Bank

Person to be contacted about this report: Kathleen Salmons at 310-802-2909; ksalmons@beachbusinessbank.com

Submission date: May 8, 2009

RSSD (for Bank Holding Companies):

Holding Company Docket Number (for Thrift Holding Companies):

FDIC Certificate Number (for depository institutions): 57678

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$6,041		
b. Average Commercial Loans	\$158,909	Excludes construction, farm and loans of other depository institutions.	
c. Total Loans (sum of lines a and b)	\$164,950		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Birmingham Bloomfield Bancshares, Inc.
 Person to be contacted about this report: Deb Thompson, CFO
 Submission date: May 21, 2009

RSSD (for Bank Holding Companies): 3438145
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for Depository Institutions):

LENDING ACTIVITY	2009		Key	Comments
	MAR	APR		
<u>1. Loan Balances</u>	(Thousands \$)			
a. Average Consumer Loans	\$13,174	\$12,850		
b. Average Commercial Loans	\$45,795	\$46,920		
c. Total Loans (sum of lines a and b)	\$58,969	\$59,770		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Blackhawk Bancorp, Inc.
 Person to be contacted about this report: Joel Carter
 Submission date: May 15, 2009

RSSD (for Bank Holding Companies): 1491913
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 14078

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$110,073		
b. Average Commercial Loans	\$215,283		
c. Total Loans (sum of lines a and b)	\$325,356		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Blue Ridge Bancshares Inc. (Blue Ridge Bank and Trust Co.)
 Person to be contacted about this report: Mark Dudley
 Submission date: May 18, 2009

RSSD (for Bank Holding Companies): 1891317
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$100,093		
b. Average Commercial Loans	\$249,795		
c. Total Loans (sum of lines a and b)	\$349,888		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Blue River Bancshares, Inc.
 Person to be contacted about this report: Patrice M. Lima
 Submission date: May 22, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): H3082
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$79,369		
b. Average Commercial Loans	\$99,713		
c. Total Loans (sum of lines a and b)	\$179,082		Average loans increased \$1.650 million from March to April.

2. General Market Commentary (optional)

In April 2009, the Company purchased approximately \$2.4 million in local municipal bonds. The Company plans to purchase another \$1.2 million in state and local municipal bonds during the month of May.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Blue Valley Ban Corp.
 Person to be contacted about this report: Mark Fortino
 Submission date: May 29, 2009

RSSD (for Bank Holding Companies): 1471849
 Holding Company Docket Number (for Thrift Holding Companies): NA
 FDIC Certificate Number (for depository institutions): 32722 (Bank of Blue Valley)

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$190,929		Average consumer loan totals due not include Mortgage Loans Held for Sale. For the month of April, the average balance of Mortgage Loans Held For Sale was approximately \$7,448,000. In the month of April, the Bank originated approximately \$17,821,000 in mortgage loans to be sold in the secondary market. In addition, the Bank had new loan originations of approximately \$1,462,000 in April 2009.
b. Average Commercial Loans	\$438,128		In addition, the Bank had new loan originations of approximately \$4,597,000 in April 2009.
c. Total Loans (sum of lines a and b)	\$629,057		

2. General Market Commentary (optional)
 The Greater Kansas City market continues to be impacted by a very slow residential construction market. New home inventory decreased 1% for the month and was 18% lower than it was a year ago at this time. New home sales were up 1% for April over March but were down 32% from one year ago. The average new home price was 6% higher this month as compared to one year ago. Our residential home portfolio, which has traditionally counted for approximately 25% of our loans, has continued to decline from the previous month. Overall loan demand has been slow and continues to be impacted by the economic decline. During the month of April included in our new loan totals were two business lines of credit totaling \$600,000, 16 new business loans totaling \$3,997,476, and 32 consumer loans totaling \$1,461,415. Our first mortgage owner occupied mortgage department was very busy during the month originating 86 loans totaling \$17,820,510. Most of these loans were originated for resale into the public market.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: BNB Financial Services Corp
 Person to be contacted about this report: Richard C. Palmer
 Submission date: 05/05/09

RSSD (for Bank Holding Companies): 1398973
 Holding Company Docket Number (for Thrift Holding Companies): N/A
 FDIC Certificate Number (for Depository Institutions): 26790

LENDING ACTIVITY	2009		Key	Comments
	MAR	APR		
<u>1. Loan Balances</u>	(Thousands \$)			
a. Average Consumer Loans	\$0	\$0		We do not do consumer lending.
b. Average Commercial Loans	\$274,220	\$283,627		
c. Total Loans (sum of lines a and b)	\$274,220	\$283,627		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: BNC Bancorp (Bank of North Carolina)
 Person to be contacted about this report: Daren C. Fuller
 Submission date: 5/26/2009

RSSD (for Bank Holding Companies): 3141650
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 33527

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$152,286	Residential Mortgage, HELOC's, Installment Loans, Cashlines	Continued increase in RE mortgages.
b. Average Commercial Loans	\$855,286	Commercial Notes, C & I, CRE, Commercial Leases	Decrease in Construction and A&D
c. Total Loans (sum of lines a and b)	\$1,007,572		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: BNC Financial Group
 Person to be contacted about this report: Marsha Kirk
 Submission date: 5/26/2009

RSSD (for Bank Holding Companies): 3553815
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY (Thousands \$)	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$110,025		
b. Average Commercial Loans	\$83,698		
c. Total Loans (sum of lines a and b)	\$193,723		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: BOH Holdings, Inc.

RSSD (for Bank Holding Companies): 380794

Person to be contacted about this report: Cal Vasquez (713) 600-6783; cvasquez@bankhouston.com

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: May 11, 2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$33,952		
b. Average Commercial Loans	\$292,468		
c. Total Loans (sum of lines a and b)	\$326,420		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Boston Private Financial Holdings, Inc.
 Person to be contacted about this report: Robert Nowotny, Assistant Controller
 Submission date: May 21, 2009

RSSD (for Bank Holding Companies): 0001248078
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$2,310,062		
b. Average Commercial Loans	\$3,254,847		
c. Total Loans (sum of lines a and b)	\$5,564,909		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Bridge Capital Holdings
 Person to be contacted about this report: Cathe Franklin
 Submission date: 5/7/09

RSSD (for Bank Holding Companies): 3280988
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$99,054		
b. Average Commercial Loans	\$546,539		
c. Total Loans (sum of lines a and b)	\$645,593		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Bridgeview Bancorp Inc. (Bridgeview Bank Group)
 Person to be contacted about this report: Don Kerstein
 Submission date: May 28, 2009

RSSD (for Bank Holding Companies):0001209145
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 21122

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$149,107		
b. Average Commercial Loans	\$977,630		
c. Total Loans (sum of lines a and b)	\$1,126,737		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Broadway Financial Corporation**
 Person to be contacted about this report: **Sam Sarpong 636-556-3224**
 Submission date: **Revised- June 12, 2009**

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): **H2589**
 FDIC Certificate Number (for depository institutions): **30306**

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$207,777	MONTH END BALANCES USED. INCLUDES LOANS HELD FOR SALE. INCLUDES 1-4 FAMILY RESIDENTIAL MORTGAGES, HOME EQUITY AND MULTI-FAMILY LOANS AND OTHER CONSUMER LOANS	
b. Average Commercial Loans	\$231,205	MONTH END BALANCES USED. INCLUDES LOANS HELD FOR SALE. INCLUDES ALL COMMERCIAL LOAN TYPES AND CHURCH LOANS.	
c. Total Loans (sum of lines a and b)	\$438,982		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Business Bancshares, Inc.**
 Person to be contacted about this report: **Brian Leeker**
 Submission date: **5/27/09**

RSSD (for Bank Holding Companies): **3189728**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for Depository Institutions):

LENDING ACTIVITY	2009		Key	Comments
	MAR	APR		
<u>1. Loan Balances</u>	(Thousands \$)			
a. Average Consumer Loans	\$24,712	\$24,067		
b. Average Commercial Loans	\$471,546	\$459,140		
c. Total Loans (sum of lines a and b)	\$496,258	\$483,207		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Butler Point, Inc. (The First National Bank of Catlin)**
 Person to be contacted about this report: **Judith A. Jolley, EVP**
 Submission date: **May 28, 2009**

RSSD (for Bank Holding Companies): **1246793 (307932)**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **3615**

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$12,818		Includes consumer real estate mortgage loans sold to the secondary market
b. Average Commercial Loans	\$6,301		
c. Total Loans (sum of lines a and b)	\$19,119		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **C&F Financial Corporation**
 Person to be contacted about this report: **Mary-Jo Rawson (757-741-2212)**
 Submission date: **May 27, 2009**

RSSD (for Bank Holding Companies): **2183493**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$447,263	Includes the average balance for loans reported in Call Report Schedule RC-C 1.a.(1), 1.b., 1.c.(1), 1.c.(2)(a), 1.c.(2)(b), 6.b., and 6.c.	This category does not include 1-4 residential loans originated for sale by the Corporation's mortgage banking subsidiary. The average balance of loans held for sale can fluctuate significantly from month to month with average outstandings of \$62.7 million in April '09. Loan closings for loans originated for sale totaled \$124.1 million in April '09.
b. Average Commercial Loans	\$199,167	Includes the average balance for loans reported in Call Report Schedule RC-C 1.a.(2), 1.d., 1.e.(1), 1.e.(2), 3., 4.a., 8., 9.b., and 10.b.	
c. Total Loans (sum of lines a and b)	\$646,430		

2. General Market Commentary (optional)

Average balances presented include new consumer loan production/purchases of \$16.3 million in April '09 and new commercial loan production of \$2.2 million in April '09. The average balances also include the effects of scheduled loan payments, pay-offs and charge-offs.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Cache Valley Bank
 Person to be contacted about this report: Gregg Miller
 Submission date: June 3, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 22134

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$23,736	1-4 family first liens, 1-4 family second liens, consumer auto, consumer personal, bank card.	Construction activity is picking up with improving weather. Several builders are optimistic that volumes will improve this summer. Re-financing of mortgages continues to have good demand.
b. Average Commercial Loans	\$123,635	Development, Farm land, Multi Family, Owner Occupied, Non-owner, Commercial, Agricultural, SBA, Cities	Small business borrowers continue to be ver cautious. Farm loan demand is expected to be down from prior year due to decreased dairy prices.
c. Total Loans (sum of lines a and b)	\$147,371	All bank loans	

2. General Market Commentary (optional).

The economy continues to drag on loan demand. Borrowers are being very cautious. The general feeling is of more up beat, but no one is venturing into increasing debt.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Cadence Financial Corporation
 Person to be contacted about this report: Jennifer McPherson
 Submission date: May 12, 2009

RSSD (for Bank Holding Companies): 1100037
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$201,917		
b. Average Commercial Loans	\$1,083,283		
c. Total Loans (sum of lines a and b)	\$1,285,200		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: California Bank of Commerce
 Person to be contacted about this report: Vivian Mui (925-444-2932)
 Submission date: 5/27/09

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 58583

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$12,737	Also includes owner-occupied single family residence construction loans	
b. Average Commercial Loans	\$88,443		
c. Total Loans (sum of lines a and b)	\$101,180		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: California Oaks State Bank
 Person to be contacted about this report: Jerry D. Smith
 Submission date: 05/12/2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34579

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$7,234	Includes Pesonal Loans and HELOC Loans	Loans reported as per General Ledger Monthly Averages
b. Average Commercial Loans	\$98,013	Includes C & I, Small Business, CRE, Construction and Land	Loans reported as per General Ledger Monthly Averages
c. Total Loans (sum of lines a and b)	\$105,247	Total Loans	Loans reported as per General Ledger Monthly Averages

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: CALVERT FINANCIAL CORP
 Person to be contacted about this report: ALICIA TIGNER
 Submission date: MAY 5, 2009

RSSD (for Bank Holding Companies):2868147
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 13585

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$14,962		
b. Average Commercial Loans	\$9,357		
c. Total Loans (sum of lines a and b)	\$24,319		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Capital Bancorp Inc
 Person to be contacted about this report: Filip G. Feller
 Submission date: May 31, 2009

RSSD (for Bank Holding Companies): 0002808590
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$8,575		Amounts are reported as defined in the guidance letter for reporting
b. Average Commercial Loans	\$161,413		Amounts are reported as defined in the guidance letter for reporting
c. Total Loans (sum of lines a and b)	\$169,988		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Capital Bank Corporation (Capital Bank)
 Person to be contacted about this report: Eric Price, 919-645-6363, eprice@capitalbank-nc.com
 Submission date: 5.11.2009

RSSD (for Bank Holding Companies): 2741156
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34452

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$171,171		
b. Average Commercial Loans	\$1,107,525		
c. Total Loans (sum of lines a and b)	\$1,278,696		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Capital Commerce Bancorp (Securant Bank & Trust)
 Person to be contacted about this report: Jeffrey M. Dereszynski
 Submission date: 5-29-09

RSSD (for Bank Holding Companies): 2242970
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for Depository Institutions): 12515

LENDING ACTIVITY	2009		Key	Comments
	MAR	APR		
1. Loan Balances	(Thousands \$)			
a. Average Consumer Loans	\$18,562	\$18,918	This category includes owner occupied residential mortgages both first and junior liens, as well as loans to consumers for autos. It includes credit cards balances, however they are under \$200,000 in total.	
b. Average Commercial Loans	\$158,813	\$161,609	This category is all other loans not listed above. The bigger componants are commercial lines of credit, commercial real estate, 1-4 family residential held for investment.	
c. Total Loans (sum of lines a and b)	\$177,376	\$180,527		

2. General Market Commentary (optional)

Commercial lending appears to be picking up.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Capital Pacific Bancorp
 Person to be contacted about this report: Felice Belfiore
 Submission date: May 15, 2009

RSSD (for Bank Holding Companies): 3589702
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>April 2009</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$3,431	Acct: 14040, 14041, 14042, 14052	
b. Average Commercial Loans	\$127,837	All others	
c. Total Loans (sum of lines a and b)	\$131,268		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Carolina Bank Holdings, Inc.
 Person to be contacted about this report: Allen Liles
 Submission date: 05/30/09

RSSD (for Bank Holding Companies): 0002943473
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34348

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$99,281		
b. Average Commercial Loans	\$449,441		
c. Total Loans (sum of lines a and b)	\$548,722		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Carolina Trust Bank
 Person to be contacted about this report: Lindsey Huffman
 Submission date: 5/5/09

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57206

LENDING ACTIVITY	2009 Apr (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$54,175	Included Commercial 1-4 Family & Multi-family - Investment Loans in this field.	
b. Average Commercial Loans	\$91,188		
c. Total Loans (sum of lines a and b)	\$145,363		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Carrollton Bancorp (Carrollton Bank)

RSSD (for Bank Holding Companies): 1469800

Person to be contacted about this report: Julia Kaufman [jkaufman@carrolltonbank.com]

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: May 11, 2009

FDIC Certificate Number (for depository institutions): 0000012433

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$88,879	source document: M\Finance\Month-end reports\2009\ABSspread	
b. Average Commercial Loans	\$198,918	source document: M\Finance\Month-end reports\2009\ABSspread	
c. Total Loans (sum of lines a and b)	\$287,797		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Carver Bancorp Inc./Carver Federal Savings Bank
 Person to be contacted about this report: Sandra Paris
 Submission date: May 29, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): H2732
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$86,400		
b. Average Commercial Loans	\$567,728		
c. Total Loans (sum of lines a and b)	\$654,128		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Cascade Financial Corporation (Cascade Bank)
 Person to be contacted about this report: Barbra Hyman, Assistant Controller
 Submission date: 5/8/09

RSSD (for Bank Holding Companies): 2568362
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 28823

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$158,694	Includes residential mortgages, home equity loans and lines, consumer loans and credit cards.	N/A
b. Average Commercial Loans	\$1,095,994	Includes business loans, CRE, multifamily, construction and land loans.	Approx \$2 million of the decrease related to loans moved to Real Estate Owned. An additional \$2 million related to a participation sold.
c. Total Loans (sum of lines a and b)	\$1,254,688		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Cathay General Bancorp

RSSD (for Bank Holding Companies): 595869

Person to be contacted about this report: Heng W. Chen, Executive Vice President and Chief Financial Officer

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 5/26/2009

FDIC Certificate Number (for depository institutions): 18503

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$822,296		
b. Average Commercial Loans	\$6,549,247		
c. Total Loans (sum of lines a and b)	\$7,371,542		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Catskill Hudson Bancorp, Inc. (Catskill Hudson Bank)
 Person to be contacted about this report: Gail Ketcham Phone 845-794-9203
 Submission date: 5/10/09

RSSD (for Bank Holding Companies):3443998
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 33859

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$21,276		
b. Average Commercial Loans	\$117,530		
c. Total Loans (sum of lines a and b)	\$138,806		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: CBB BANCORP (Century Bank of Georgia)
 Person to be contacted about this report: Saunders Jones III
 Submission date: 5/28/09

RSSD (for Bank Holding Companies): 3236640
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 35236

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$10,790		
b. Average Commercial Loans	\$69,701		
c. Total Loans (sum of lines a and b)	\$80,491		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: CBS Banc-Corp (CB&S Bank)
 Person to be contacted about this report: Amanda Hulseley
 Submission date: May 29, 2009

RSSD (for Bank Holding Companies): 594433
 Holding Company Docket Number (for Thrift Holding Companies): n/a
 FDIC Certificate Number (for depository institutions): 15310

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$222,552		
b. Average Commercial Loans	\$470,554		
c. Total Loans (sum of lines a and b)	\$693,106		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Cecil Bancorp Inc./Cecil Bank
 Person to be contacted about this report: LORI MURPHY 410-392-8354
 Submission date: May 27, 2009

RSSD (for Bank Holding Companies): 3135190
 Holding Company Docket Number (for Thrift Holding Companies): N/A
 FDIC Certificate Number (for depository institutions): 31121

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$65,958	Mortgages, Second Mortgages, HELOC, Construction Loans, Auto Loans, Overdraft Line of Credit, Personal Line of Credit, Personal Loans, Share Loans, Student Loans.	Consumer figures are based upon month end institutional totals.
b. Average Commercial Loans	\$360,150	Commercial Mortgages, Commercial Lines of Credit, Commercial Vehicle Loans, Commercial Construction Loans, Participation Loans.	Commercial figures are based upon month end institutional totals.
c. Total Loans (sum of lines a and b)	\$426,108	Actual Month End figures for Commercial and Consumer Loans.	Cecil Bank uses month end reporting methods therefore these figures are representative of actual month end figures for Consumer and Commercial Loans.

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: CedarStone Bank
 Person to be contacted about this report: Pam Randolph
 Submission date: May 29, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57684

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$36,370		
b. Average Commercial Loans	\$77,475		
c. Total Loans (sum of lines a and b)	\$113,845		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Center Bancorp Inc

RSSD (for Bank Holding Companies): 1048764

Person to be contacted about this report: A Richard Abrahamian

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: May 08, 2009

FDIC Certificate Number (for depository institutions): 06431

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances			
	(Thousands \$)		
a. Average Consumer Loans	\$229,133		
b. Average Commercial Loans	\$450,672		
c. Total Loans (sum of lines a and b)	\$679,805		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Center Financial Corporation
 Person to be contacted about this report: Lonny Robinson
 Submission date: 4/30/2009

RSSD (for Bank Holding Companies): 3003178
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 26610

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$80,862		
b. Average Commercial Loans	\$1,597,901		
c. Total Loans (sum of lines a and b)	\$1,678,763		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: CenterState Banks of Florida, Inc.
 Person to be contacted about this report: Sara Gamez
 Submission date: May 22, 2009

RSSD (for Bank Holding Companies): 2868129
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$296,002		Consumer loans include 1-4 family residential loans plus all consumer & other loans.
b. Average Commercial Loans	\$609,960		Commercial loans include all commercial real estate loans; construction, development, and land loans; and commercial (non real estate) loans.
c. Total Loans (sum of lines a and b)	\$905,962		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Central Bancorp, Inc (UST Seq Num 133)
 Person to be contacted about this report: Karen Lund
 Submission date: May 14, 2009

RSSD (for Bank Holding Companies): 2746049
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 26646

LENDING ACTIVITY	<u>2009</u> <u>APR</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$192,481	Loans for personal, family, or household use including residential mortgages, home equity, and other consumer loans, including loans in process.	
b. Average Commercial Loans	\$273,211	Loans for commercial and industrial purposes including C&I, secured/unsecured, and commercial real estate, and construction, including loans in process.	
c. Total Loans (sum of lines a and b)	\$465,692		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Central Bancorp, Inc/ United Central Bank (UST Seq Num 755)
 Person to be contacted about this report: Greg Landis, CFO (972-509-7307)
 Submission date: 05/22/2009

RSSD (for Bank Holding Companies):1250035
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 25330 (United Central Bank)

LENDING ACTIVITY

1. Loan Balances

<u>LENDING ACTIVITY</u>	<u>APR</u> (Thousands \$)	<u>Key</u>	<u>Comments</u>
a. Average Consumer Loans	\$26,626	Personal, family, or household uses including 1 to 4 family residential mortgages, and auto.	United Central Bank consumer loans decreased by \$632k from March to April .
b. Average Commercial Loans	\$787,950	Commercial and Industrial (C&I), Small Business, and Commercial Real Estate (CRE).	United Central Bank CRE loans grew \$12.4 million and C&I grew \$635k, including \$1.6 million growth in SBA / USDA loans from March to April. Our California branches accounted for approximately two-thirds of the monthly growth.
c. Total Loans (sum of lines a and b)	\$814,577		Overall loan growth was \$12.4 million from February to March.

2. General Market Commentary (optional)

Our Institution UST Sequence Number is 755. We received our TARP funds on February 27, 2009 and have used those funds to support expanded lending efforts.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Central Bancshares Inc. (Central Bank)
 Person to be contacted about this report: Patrick C Reed
 Submission date: May 13, 2009

RSSD (for Bank Holding Companies):0001106468
 Holding Company Docket Number (for Thrift Holding Companies):N/A
 FDIC Certificate Number (for depository institutions): 17612

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$8,604		
b. Average Commercial Loans	\$171,268		
c. Total Loans (sum of lines a and b)	\$179,872		Information presented is for Central Bank.

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Central Community Corporation / First State Bank Central Texas
 Person to be contacted about this report: Wade Miller / Controller
 Submission date: 5/9/09

RSSD (for Bank Holding Companies): 1832048
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 11151

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$71,376		All amounts are at the holding company level and are prior to Unearned Income and Allowance for Loan Loss Reserve.
b. Average Commercial Loans	\$611,798		
c. Total Loans (sum of lines a and b)	\$683,174		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Central Federal Corporation (CFBank)
 Person to be contacted about this report: John A. Lende 330-576-1207 johnlende@cfbankmail.com
 Submission date: 5.19.09

RSSD (for Bank Holding Companies):
 Holding Company Docket Number - H3317 - Central Federal Corporation
 FDIC Certificate Number - 28263

LENDING ACTIVITY	<u>2009</u> <u>APR</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$54,816		
b. Average Commercial Loans	\$184,520		
c. Total Loans (sum of lines a and b)	\$239,336	Loans are classified above based on internal reporting of which substantially agrees to definitions pertaining to the reporting instructions.	

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Central Jersey Bancorp
 Person to be contacted about this report: Sally J. Troth
 Submission date: 05/22/2009

RSSD (for Bank Holding Companies): 0002910055
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$56,710		Total Consumer Loan new originations from 01/01/2009 through 04/30/2009: Outstanding Balances a/o 04/30/2009: \$7,936 Outstanding Unused Credit Lines a/o 04/30/2009: \$2,541
b. Average Commercial Loans	\$308,285		Total Commercial Loan new originations from 01/01/2009 through 04/30/2009: Outstanding Balances a/o 04/30/2009: \$18,841 Outstanding Unused Credit Lines a/o 04/30/2009: \$ 9,168
c. Total Loans (sum of lines a and b)	\$364,995		Total Loan new originations from 01/01/2009 through 04/30/2009: Outstanding Balances a/o 04/30/2009: \$26,777 Outstanding Unused Credit Lines a/o 04/30/2009: \$11,709

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: CENTRAL PACIFIC FINANCIAL CORP.

RSSD (for Bank Holding Companies):

Person to be contacted about this report: DAVID MORIMOTO, SVP & TREASURER (david.morimoto@centralpacificbank.com, 808-544-0627)

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: June 15, 2009

FDIC Certificate Number (for depository institutions): 17308

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$1,049,184		
b. Average Commercial Loans	\$2,833,477		
c. Total Loans (sum of lines a and b)	\$3,882,661		

2. General Market Commentary (optional)

In April 2009, Central Pacific Bank originated \$200.6 million in Hawaii residential mortgage loans.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: CENTRAL VALLEY COMMUNITY BANCORP
 Person to be contacted about this report: RONA MELKUS
 Submission date: MAY 11, 2009

RSSD (for Bank Holding Companies): 0002935405
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$64,348		
b. Average Commercial Loans	\$423,376		
c. Total Loans (sum of lines a and b)	\$487,724		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Central Virginia Bancshares (Central Virginia Bank)
 Person to be contacted about this report: Thomas R. Thornton, Jr
 Submission date: May 18, 2009

RSSD (for Bank Holding Companies): 0001140677
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 21225

LENDING ACTIVITY	2009 APR (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$88,799		
b. Average Commercial Loans	\$209,226		
c. Total Loans (sum of lines a and b)	\$298,025		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Centrix Bank & Trust

RSSD (for Bank Holding Companies):

Person to be contacted about this report: Deborah A. Morin, Vice President - Controller

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: May 19, 2009

FDIC Certificate Number (for depository institutions): 35035

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$15,125	Includes aircraft, installment, personal overdrafts, overdraft protection, home equity, residential mortgages	
b. Average Commercial Loans	\$366,401	Commercial time, term and line of credit, commercial real estate, construction	
c. Total Loans (sum of lines a and b)	\$381,526		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Centrue Financial Corp
 Person to be contacted about this report: Marc Kingry
 Submission date: April 26, 2009

RSSD (for Bank Holding Companies): 1206591
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$187,686		
b. Average Commercial Loans	\$796,802		
c. Total Loans (sum of lines a and b)	\$984,489		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Citizens and Northern Corporation
 Person to be contacted about this report: Mark Hughes
 Submission date: 5/14/09

RSSD (for Bank Holding Companies):1143623
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$406,313		
b. Average Commercial Loans	\$325,552		
c. Total Loans (sum of lines a and b)	\$731,865		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: CITIZENS BANCORP (Citizens Bank of Northern California)
 Person to be contacted about this report: Rebecca Freeman, VP/Controller
 Submission date: May 29, 2009

RSSD (for Bank Holding Companies): 3165133
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 33983

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$76,707		This contains all consumer loans including Primary SFR construction loans and lot loans. The total is net of participations and deferred loan fees
b. Average Commercial Loans	\$243,939		This contains all commercial loans including CRE, commercial construction loans and A & D loans. The total is net of participations and deferred loan fees
c. Total Loans (sum of lines a and b)	\$320,646		The total is net of participations and deferred loan fees

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Citizens Bank & Trust Co.

Person to be contacted about this report: Stephanie Couture, CFO

Submission date: 6.2.2009

RSSD (for Bank Holding Companies):

Holding Company Docket Number (for Thrift Holding Companies):

FDIC Certificate Number (for depository institutions): 16417

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$22,479		
b. Average Commercial Loans	\$54,269		
c. Total Loans (sum of lines a and b)	\$76,748		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: CITIZENS COMMERCE BANCSHARES, INC. (Citizens Commerce National Bank)

RSSD (for Bank Holding Companies): 2702278

Person to be contacted about this report: Dave Gyor

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 6-9-2009

FDIC Certificate Number (for depository institutions): 34256

b. Average Commercial Loans

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$93,267		
b. Average Commercial Loans	\$128,715		
c. Total Loans (sum of lines a and b)	\$221,982		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Citizens Community Bank
 Person to be contacted about this report: James R. Black, CFO
 Submission date: 05/05/09

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 35326

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$55,389		
b. Average Commercial Loans	\$75,394		
c. Total Loans (sum of lines a and b)	\$130,783		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Citizens First Corporation (Citizens First Bank) Person to be contacted about this report: Nicole M. Talley (270) 393-8239 ntalley@citizensfirstbank.com Submission date: 5/11/09	RSSD (for Bank Holding Companies): 2750952 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions): 35022
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LENDING ACTIVITY	2009 APR	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$99,042	As defined by GL codes - includes 1-4 family residential and equity lines, 1st and 2nd liens on 1-4 family residences, loans to individuals, other consumer purpose loans, and overdrafts.	
b. Average Commercial Loans	\$165,541	As defined by GL codes - includes construction and land development, commercial farm land, multi-family residential, non-farm and non-residential real estate, agricultural production, C&I, and lease finance.	
c. Total Loans (sum of lines a and b)	\$264,584		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Citizens Republic Bancorp
 Person to be contacted about this report: Charlie Christy
 Submission date: 5/29/2009

RSSD (for Bank Holding Companies): 1205688
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$3,397,106		
b. Average Commercial Loans	\$5,312,410		
c. Total Loans (sum of lines a and b)	\$8,709,516		

2. General Market Commentary (optional).

Uncertain Midwest economic conditions have resulted in reduced demand for credit as commercial borrowers attempt to reduce expenses, pay down debt, and delay capital expenditures and inventory build. Consumer loan demand also continues to be constrained as families remain cautious in taking on additional debt while facing a still weakening labor market and further declines in their wealth.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Citizens South Bank

Person to be contacted about this report: Kim Cooke, SVP-CIO

Submission date: 5/28/2009

RSSD (for Bank Holding Companies):

Holding Company Docket Number (for Thrift Holding Companies): H-3027

FDIC Certificate Number (for depository institutions): 28833

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$203,053		
b. Average Commercial Loans	\$433,143		
c. Total Loans (sum of lines a and b)	\$636,196		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: City National Bancshares Corporation (City National Bank of New Jersey)
 Person to be contacted about this report: Edward R. Wright, SVP
 Submission date: 5/27/2009

RSSD (for Bank Holding Companies): 1048849
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for Depository Institutions): 21111

LENDING ACTIVITY	2009		Key	Comments
	MAR	APR		
<u>1. Loan Balances</u>	(Thousands \$)			
a. Average Consumer Loans	\$30,844	\$30,206		
b. Average Commercial Loans	\$245,082	\$247,230		
c. Total Loans (sum of lines a and b)	\$275,926	\$277,436		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: City National Corporation
 Person to be contacted about this report: Olga Tsokova, Chief Accounting Officer
 Submission date: 5/29/2009

RSSD (for Bank Holding Companies): 1027518
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 17281

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$4,267,648		
b. Average Commercial Loans	\$8,067,307		
c. Total Loans (sum of lines a and b)	\$12,334,955		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Clover Community Bankshares, Inc / Clover Community Bank
 Person to be contacted about this report: Jerry L. Glenn
 Submission date: May 27, 2009

RSSD (for Bank Holding Companies): 2684338
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 27055

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$41,754		
b. Average Commercial Loans	\$63,367		
c. Total Loans (sum of lines a and b)	\$105,121		For the month we made \$1,332,447 new loans

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Coastal Banking Company, Inc.
 Person to be contacted about this report: Holly Bolden (904) 491-1008
 Submission date: May 12, 2009

RSSD (for Bank Holding Companies): 2855905
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$144,159	This category includes Construction Loans, HELOCs, Mortgages, Lot Loans, Mortgages Held for Sale, and Other Consumer Loans	This total includes 1-4 Family Residential Mortgages held for sale for \$48,821. In comparison, for the time period Dec.07-Nov.08, the average monthly balance for these loans was \$21,737. This is 12 months prior to receipt of TARP Funds.
b. Average Commercial Loans	\$208,768	This category includes Construction Loans, Farmland, Mortgages, Agricultural Loans, Municipality Loans, Other Commercial Loans, and Lines of Credit.	
c. Total Loans (sum of lines a and b)	\$352,927		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: CoBiz Financial Inc. Person to be contacted about this report: Lyne Andrich, CFO (303-312-3458) Submission date: 5/13/09	RSSD (for Bank Holding Companies): 1060328 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions):
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LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$85,235		We provide a broad range of consumer loans to customers, including personal lines of credit, home equity loans and automobile loans. Since we are primarily a commercial bank, these loans are typically an accomodation to service the banking relationship of both the commercial business and its owners or management. This reporting is based on the Company's internal definition of conusmer loans and does not necessarily agree to the call report definitions.
b. Average Commercial Loans	\$1,936,524		Included are commercial loans, real estate loans and construction loans based on the Company's internal reporting definitions.
c. Total Loans (sum of lines a and b)	\$2,021,759		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Codorus Valley Bancorp, Inc.
 Person to be contacted about this report: Dawn C. Paul, Phone no. 717-747-2413
 Submission date: May 6, 2009

RSSD (for Bank Holding Companies): 1142475
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$132,782	Includes consumer loans for personal, family, or household uses, residential mortgages, home equity and student loans.	
b. Average Commercial Loans	\$469,469	Includes commercial real estate, commercial lines, small business, agricultural and municipal loans.	
c. Total Loans (sum of lines a and b)	\$602,251		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: ColoEast Bankshares, Inc. (Colorado East Bank & Trust)
 Person to be contacted about this report: Steve Sherlock
 Submission date: 5-5-09

RSSD (for Bank Holding Companies): 2146359
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 3027

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$47,216	Accounts: 1332590; 1340090;1345090; 1350090; 1352590; 1362590; 1382590	
b. Average Commercial Loans	\$488,798		
c. Total Loans (sum of lines a and b)	\$536,014		

2. General Market Commentary (optional).

Western Kanasa and Eastern Colorado Region stable but moist crop conditions. South Central Mountain Region stable but slow real estate sales. South Central Front Range Region - economy slow and real estate development and sales nearly stopped. North Central Front Range Region - Economy depressed. Development and sales at zero.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Colonial American Bank
 Person to be contacted about this report: Daniel J. Machon (dmachon@colonialamericanbank.com)
 Submission date: May 5, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 58412

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$13,618		
b. Average Commercial Loans	\$6,351		
c. Total Loans (sum of lines a and b)	\$19,969		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Colony Bankcorp, Inc.
 Person to be contacted about this report: Terry Hester
 Submission date: May 5, 2009

RSSD (for Bank Holding Companies):1085170
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$258,896		
b. Average Commercial Loans	\$671,904		
c. Total Loans (sum of lines a and b)	\$930,800		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Columbia Banking Systems, Inc.

RSSD (for Bank Holding Companies): 2078816

Person to be contacted about this report: Sheila Brumley, Accounting and Finance, 253-471-4057

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: May 17, 2009

FDIC Certificate Number (for depository institutions): 33826

LENDING ACTIVITY	2009 APR (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$308,749	Includes 1-4 family residential, land residential, 1-4 family held for sale, consumer loans and PRA accounts	
b. Average Commercial Loans	\$1,865,518	Includes owner-occupied commercial, land commercial, income property, business loans, revolving loans and leases receivable	
c. Total Loans (sum of lines a and b)	\$2,174,267		

2. General Market Commentary (optional).

(Reported in Thousands)

New loan originations for the month of April totaled \$47,833.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Columbine Capital Corp (Collegiate Peaks Bank)
 Person to be contacted about this report: Herb Ensley, EVP & CFO
 Submission date: May 5, 2009

RSSD (for Bank Holding Companies): 3465253
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 26916 (Collegiate Peaks Bank)

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$17,176		Seasonal construction loans will boost this category in the coming months.
b. Average Commercial Loans	\$53,991	Continued loan growth from our new Denver Offices.	Growth trends are likely to continue during the remainder of the year.
c. Total Loans (sum of lines a and b)	\$71,167		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Commerce National Bank
 Person to be contacted about this report: Steve Hollstein
 Submission date: 05/06/09

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57566

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$23,155		
b. Average Commercial Loans	\$114,328		
c. Total Loans (sum of lines a and b)	\$137,482		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Commonwealth Business Bank
 Person to be contacted about this report: Kaye Kim, Chief Financial Officer
 Submission date: May 28, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): N/A
 FDIC Certificate Number (for depository institutions): 57873

LENDING ACTIVITY	2009 APR (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$2,697		
b. Average Commercial Loans	\$252,652		
c. Total Loans (sum of lines a and b)	\$255,349		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Community Bancshares of Kansas, Inc. (Merit Bank)**

RSSD (for Bank Holding Companies): **3488289**

Person to be contacted about this report: **Mark Emley (President) or Dean Krouse (EVP)**

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: **May 12, 2009**

FDIC Certificate Number (for depository institutions): **4675**

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$13,331	Loan Categories Included: RE Res 1-4 HFS, 1-4 Family, Home Equity, Consumer Loans, and Other Loans	
b. Average Commercial Loans	\$16,068	Loan Categories Included: RE Construction & Development, Farmland, Multi-Family RE, Non-Farm/Non-Residential, Ag Production, Commercial & Industrial, and Other Loans	
c. Total Loans (sum of lines a and b)	\$29,399		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Community Bankers Trust Corporation
 Person to be contacted about this report: Bruce Thomas
 Submission date: May 28, 2009

RSSD (for Bank Holding Companies): 3687046
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 08675

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$368,200		
b. Average Commercial Loans	\$440,191		
c. Total Loans (sum of lines a and b)	\$808,391		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Community Business Bank**
 Person to be contacted about this report: **Mark S. Day**
 Submission date: **May 12, 2009**

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **58159**

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$30,744	This report follows Treasury guidelines	
b. Average Commercial Loans	\$86,314	This report follows Treasury guidelines	
c. Total Loans (sum of lines a and b)	\$117,058	This report follows Treasury guidelines	

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Community First Bancshares, Inc. (UST Seq # 593)
 Person to be contacted about this report: Victor Castro - CFO
 Submission date: May 12, 2009

RSSD (for Bank Holding Companies): 0000126254
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 01479

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$324,392		Data is compiled by downloading the average balance of all loans having a balance at any time during the month. The loan system's purpose code is used to identify loans as Consumer.
b. Average Commercial Loans	\$719,432		Data is compiled by downloading the average balance of all loans having a balance at any time during the month. The loan system's purpose code is used to identify loans as Commercial
c. Total Loans (sum of lines a and b)	\$1,043,824		

2. General Market Commentary (optional).

In the month of April the company originated 791 and \$53,764,423.00 in new loans. This amount of new business equated to \$1,641,000.00 increase in average balances in consumer loans and a \$1,051,000.00 increase in commercial loans. The total increase in average balances from March month end to April month end was \$2,692,000.00. Loan demand continues to be very soft in our market area.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Community First Bancshares, Inc. & Community First Bank Harrison, AR
 Person to be contacted about this report: Ann Main 870-391-8005
 Submission date: May 18, 2009

RSSD (for Bank Holding Companies): 2754585
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34611

LENDING ACTIVITY	2009		Key	Comments
	Mar	April		
1. Loan Balances	(Thousands \$)			
a. Average Consumer Loans	\$177,758	\$177,159	Includes Installment loans, 1-4 Family Loans, overdrafts, and Overdraft priviledge loans. Also includes secondary market loans pending sale.	
b. Average Commercial Loans	\$246,277	\$244,665	Includes Commercial, Real Estate Construction and Land Development, Non-farm & non-residential, Multi-family residential, Agricultural and Secured by Farmland, Municipal Loans, and Unposted/Suspense Items.	Average Balances impacted approximately \$1.7 million due to large paydown of \$6.4 million at month-end.
c. Total Loans (sum of lines a and b)	\$424,035	\$421,824		

2. General Market Commentary (optional).

During the Month of April, \$5,000,000 of the original 12,725,000 proceeds were downstreamed to the subsidiary Bank.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Community First, Inc. Person to be contacted about this report: Jon Thompson, Controller Submission date: 5/31/09	RSSD (for Bank Holding Companies): 0003108194 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions): 36165
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LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$221,346		
b. Average Commercial Loans	\$343,755		
c. Total Loans (sum of lines a and b)	\$565,101		We are continuing to experience reduced loan demand as was noted throughout the first quarter of 2009. Regular loan payments have continued to outpace new loan originations.

2. General Market Commentary (optional).
 While overall demand for loans has remained low, activity in our secondary market lending has remained very active. We originated \$9.480 million in mortgage loans to be sold on the secondary market during April 2009.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: COMMUNITY HOLDING COMPANY OF FL, INC.
 Person to be contacted about this report: FRED LEOPOLD
 Submission date: MAY 15, 2009

RSSD (for Bank Holding Companies): 3577370
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$3,772		
b. Average Commercial Loans	\$24,572		
c. Total Loans (sum of lines a and b)	\$28,344		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: (Holding Company) Community Investors Bancorp, Inc
 Person to be contacted about this report: Phillip W. Gerber, CEO
 Submission date: 5/28/09

Bank: First Federal Community Bank, Bucyrus OH

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):2385
 FDIC Certificate Number (for depository institutions): 29705

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances			
	(Thousands \$)		
a. Average Consumer Loans	\$94,455	BALANCE INCLUDES \$13,667- OF MORTGAGE LOANS ORIGINATED AND SOLD WITH SERVICE RETAINED	
b. Average Commercial Loans	\$24,781	BALANCES INCLUDE \$345 OF A LOAN PARTICIPATED WITH SERVICE RETAINED	
c. Total Loans (sum of lines a and b)	\$119,236		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Community Partners Bancorp

RSSD (for Bank Holding Companies):3395668

Person to be contacted about this report: Bernice E. Kotza, Loan Operations Manager

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: May 14, 2009

FDIC Certificate Number (for depository institutions): 35426

LENDING ACTIVITY	<u>2009</u> <u>APR</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$76,285		
b. Average Commercial Loans	\$383,035		
c. Total Loans (sum of lines a and b)	\$459,320		

2. General Market Commentary (optional).

Please see press release attached.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Community Trust Financial Corp.
 Person to be contacted about this report: Lori Adams
 Submission date: 5/22/09

RSSD (for Bank Holding Companies): 1885307
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$135,961		
b. Average Commercial Loans	\$628,944		
c. Total Loans (sum of lines a and b)	\$764,905		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Community West Bancshares/Community West Bank
 Person to be contacted about this report: Richard Favor EVP/CCO
 Submission date: 5/31/09

RSSD (for Bank Holding Companies): 2626299
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 27572

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$219,921	This information is obtained from bank's general ledger. Consumer loans include residential mortgage loans, manufactured housing loans, home equity lines, consumer loans and overdraft protection facilities.	
b. Average Commercial Loans	\$373,406	This information is obtained from bank's general ledger. Commercial loans include construction loans, commercial real estate loans, business loans and SBA guranteed loans.	
c. Total Loans (sum of lines a and b)	\$593,327		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: CORNING SAVINGS AND LOAN SEQ504
 Person to be contacted about this report: ANGELIA GOODMAN
 Submission date: 5.29.2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 31711

LENDING ACTIVITY	2009 APR (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$11,793		
b. Average Commercial Loans	\$10,622		
c. Total Loans (sum of lines a and b)	\$22,415		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Country Bank Shares, Inc. (Farmers & Merchants Bank)
 Person to be contacted about this report: Marv Mullaney
 Submission date: 05/06/09

RSSD (for Bank Holding Companies):1416831
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):16810

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$122,204		
b. Average Commercial Loans	\$154,022	includes our ag loans	
c. Total Loans (sum of lines a and b)	\$276,226		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Crazy Woman Creek Bancorp Inc
 Person to be contacted about this report: Carolyn Kaiser
 Submission date: 5/18/09

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): 03903
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 MONTH	Key	Comments
1. Loan Balances			
	(Thousands \$)		
a. Average Consumer Loans	\$52,659		includes SFD mortgages funded with the intention to sell to secondary market
b. Average Commercial Loans	\$62,617		
c. Total Loans (sum of lines a and b)	\$115,276		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Crescent Financial Corporation
 Person to be contacted about this report: Bruce W. Elder
 Submission date: May 26, 2009

RSSD (for Bank Holding Companies): 3027709
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$162,185		
b. Average Commercial Loans	\$622,543		
c. Total Loans (sum of lines a and b)	\$784,728		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Crossroads Bank (FFW Corporation)
 Person to be contacted about this report: Emily Boardman
 Submission date: 5/11/2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): H2092
 FDIC Certificate Number (for depository institutions): 29839

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$109,339		
b. Average Commercial Loans	\$124,298		
c. Total Loans (sum of lines a and b)	\$233,637		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Crosstown Holding Company (21st Century Bank)
 Person to be contacted about this report: Kevin Turnquist, 763-792-3720
 Submission date: 5-04-09

RSSD (for Bank Holding Companies): 3304343
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 9751

LENDING ACTIVITY	<u>2009</u> <u>APR</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$48,281		
b. Average Commercial Loans	\$267,328		
c. Total Loans (sum of lines a and b)	\$315,609		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: CVB Financial Corp

RSSD (for Bank Holding Companies):1029222

Person to be contacted about this report: Edward J. Biebrich, Jr.

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: May 5, 2009

FDIC Certificate Number (for depository institutions): 21716

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$394,482		
b. Average Commercial Loans	\$3,272,996		
c. Total Loans (sum of lines a and b)	\$3,667,478		

2. General Market Commentary (optional).

Our loans continue in their seasonal decline. In addition, we have seen loan demand dry up due to the economy.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: DeSoto County Bank
 Person to be contacted about this report: Kristi Carter
 Submission date: May 5, 2009

RSSD (for Bank Holding Companies): 3388370
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 58154

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$4,706		
b. Average Commercial Loans	\$41,871		
c. Total Loans (sum of lines a and b)	\$46,577		

2. General Market Commentary (optional).

Local market conditions slightly improving.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Dickinson Financial Corporation II
 Person to be contacted about this report: Dennis Ambroske
 Submission date: 5-12-09

RSSD (for Bank Holding Companies):2107707
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$557,495		
b. Average Commercial Loans	\$3,560,062		
c. Total Loans (sum of lines a and b)	\$4,117,557		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Discover Financial Services
 Person to be contacted about this report: Christopher Greene
 Submission date: May 28, 2009

RSSD (for Bank Holding Companies): 3846375
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$27,971,530	Definitions used are consistent with FR Y-9C definitions of Consumer Loans.	
b. Average Commercial Loans	\$460,741	Definitions used are consistent with FR Y-9C definitions of Commercial Loans.	
c. Total Loans (sum of lines a and b)	\$28,432,271		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: DL Evans Bancorp Person to be contacted about this report: Curtis Smith (curtis@dlevans.com) Submission date: 5-6-09	RSSD (for Bank Holding Companies): 2242523 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions): 11666
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LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$104,063		
b. Average Commercial Loans	\$547,761		
c. Total Loans (sum of lines a and b)	\$651,824		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: DNB Financial Corporation
 Person to be contacted about this report: Amber Kaas
 Submission date: 5/19/09

RSSD (for Bank Holding Companies): 1117455
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$60,938		
b. Average Commercial Loans	\$43,204		
c. Total Loans (sum of lines a and b)	\$104,142		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Eagle Bancorp, Inc.
 Person to be contacted about this report: Michael T. Flynn
 Submission date: May 21, 2009

RSSD (for Bank Holding Companies): 2652104
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$98,520	Includes Personal Loans, Unsecured Personal Lines of Credit, Home Equity Lines of Credit, and Held for Sale Residential Mortgages.	Held for Sale Residential Mortgages increased \$5.3 million for the month due to significant volume increases in that department.
b. Average Commercial Loans	\$1,192,894	Includes Commercial and Industrial Loans (C&I), including Small Business and Owner Occupied Real Estate, and Commercial Real Estate Loans, including Construction and Development Loans and Permanent loans	The increase in this category was mainly in Commercial Real Estate loans.
c. Total Loans (sum of lines a and b)	\$1,291,414		

2. General Market Commentary (optional).

Demand for loans remains relatively strong in the Washington, DC metro market. Our loan volume did increase in April which is in line with historical trends.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Eastern Virginia Bank Shares
 Person to be contacted about this report: Joan Sumner
 Submission date: 06/09/09

RSSD (for Bank Holding Companies): 2626691
 Holding Company Docket Number (for Thrift Holding Companies): 000-23565
 FDIC Certificate Number (for depository institutions): 11584

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$363,531	Includes consumer construction, Residential R/E mortgage, Consumer loans not real estate secured, Credit Card, HELOC, Overdrafts and loan process accounts	Consumer loan categories other than HELCO remain with soft demand
b. Average Commercial Loans	\$465,506	Includes C&I, Commercial real estate, Commercial construction and Agricultural/farmland loans	Commercial loan categories continue to soften as builders and business owners delay initiation of approved projects.
c. Total Loans (sum of lines a and b)	\$829,037		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: East West Bancorp (East West Bank)
 Person to be contacted about this report: Stella Bi (626) 768-6369
 Submission date: 5/29/2009

RSSD (for Bank Holding Companies): 2734233
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 31628

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$1,420,746		Actual Charge offs: \$6,106 thousands in APR 09
b. Average Commercial Loans	\$6,545,579		Actual Charge offs: \$3,899 thousands in APR 09
c. Total Loans (sum of lines a and b)	\$7,966,325		Total Actual Charge offs: \$10,005 thousands in APR 09

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: ECB Bancorp (The East Carolina Bank)
 Person to be contacted about this report: Gary M. Adams, SVP&CFO
 Submission date: 5.20.2009

RSSD (for Bank Holding Companies): 0002686659
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 02017

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$117,849		
b. Average Commercial Loans	\$439,031		
c. Total Loans (sum of lines a and b)	\$556,880		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Emclare Financial Corp (Farmers National Bank of Emlenton)
 Person to be contacted about this report: Lisa Zigo, VP, Manager of Credit Administration
 Submission date: May 20, 2009

RSSD (for Bank Holding Companies): 1480944
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 7875

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$139,161	Residential Mortgages (net of loans sold to Freddie Mac), Home Equity Loans, Home Equity Lines of Credit, Consumer Installment Loans and Consumer Lines of Credit	
b. Average Commercial Loans	\$137,885	Commercial and Commercial Real Estate loans	
c. Total Loans (sum of lines a and b)	\$277,046		

2. General Market Commentary (optional).

Farmers National Bank is a \$367 Million community bank with 12 branches located throughout western Pennsylvania, north of Pittsburgh. Our markets are largely rural and small communities. Our local economies tend to lag the national trends to some extent and our housing markets, while certainly impacted by the current recession, do not generally experience the large swings in property values some of the more metropolitan areas have seen. Our product mix is traditional, with conventional residential mortgage and home equity lending, commercial mortgages that are concentrated primarily in residential investment properties, and commercial loans generally for working capital lines of credit or equipment purchases. We have held to our core business principles and prudent credit practices, avoiding speculative lending and the pursuit of growth at the expense of credit quality. We anticipate some slowing of loan growth throughout 2009 as local consumers and businesses are typically more conservative in terms of their appetite for debt.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Encore Bancshares, Inc.
 Person to be contacted about this report: Verna Jackson
 Submission date: 05/06/09

RSSD (for Bank Holding Companies): 3555341
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$640,054		
b. Average Commercial Loans	\$537,603		
c. Total Loans (sum of lines a and b)	\$1,177,657		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Equity Bancshares, Inc.

RSSD (for Bank Holding Companies): 3180547

Person to be contacted about this report: Rolando Mayans, Executive Vice President

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 5/22/09

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances			
	(Thousands \$)		
a. Average Consumer Loans	\$56,185	Includes Home Mortgages Portfolio, Home Mortgages Held For Sale, Consumer Loans and Home Equity Lines of Credit and Overdrafts	Decrease from previous month due to Home Mortgages Held For Sale balance declining due to loans being sold
b. Average Commercial Loans	\$251,977	Includes Commercial Loans (C & I loans), Commercial Real Estate Loans and Agricultural Loans	Increase from previous month due to increase lending activity
c. Total Loans (sum of lines a and b)	\$308,162		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Exchange Bank

RSSD (for Bank Holding Companies):

Person to be contacted about this report: Ed Gomez, SVP Credit Administration

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: May 18, 2009

FDIC Certificate Number (for depository institutions): 8468

LENDING ACTIVITY	2009 APR (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$222,138		
b. Average Commercial Loans	\$933,475		
c. Total Loans (sum of lines a and b)	\$1,155,613		The decline in Average Loans is due to a continued run-off in Interim Construction and Construction-to-Perm loans. In the aggregate these segments declined about \$6MM on average. Home Equity Lending increased slightly during the month.

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: F&M Bancshares, Inc/UST Seq No. 650
 Person to be contacted about this report: Laura L McAlexander
 Submission date: 05/04/2009

RSSD (for Bank Holding Companies):1135806
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 08439

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$62,477		
b. Average Commercial Loans	\$98,164		
c. Total Loans (sum of lines a and b)	\$160,641		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: F&M Financial Corporation (UST Sequence Number 778)
 Person to be contacted about this report: DeWayne Olive, EVP & CFO
 Submission date: 5/29/09

RSSD (for Bank Holding Companies):0001138450
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 09963

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$164,208		
b. Average Commercial Loans	\$429,781		
c. Total Loans (sum of lines a and b)	\$593,989		

2. General Market Commentary (optional).

Average Consumer Loans include Mortgage loans Held for Sale that will fluctuate monthly based on the current market. Feb 2009 Bal is \$19,471k. March 2009 Avg Bal is \$17,160k. April Avg Bal is 16,150. Average Consumer Overdraft balances are not included in Consumer loans.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: F&M Financial Corporation/Farmers & Merchants Bank/UST Seq Num 627
 Person to be contacted about this report: Gail Yarborough/Diane Talbert
 Submission date: May 6, 2009

RSSD (for Bank Holding Companies): 1076619
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 02036

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$182,479	Loans made by subsidiary	
b. Average Commercial Loans	\$398,536	Loans made by subsidiary	
c. Total Loans (sum of lines a and b)	\$581,015		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: F.N.B. Corporation

RSSD (for Bank Holding Companies): 3005332

Person to be contacted about this report: Debbie Yuran, 724.983.3462, yuran@fnb-corp.com

Holding Company Docket Number (for Thrift Holding Companies): n/a

Submission date: 5/13/09

FDIC Certificate Number (for depository institutions): n/a

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$2,553,259	Includes the following loan types: installment loans (direct and indirect), PHEAA loans, consumer LOC, and residential mortgages	
b. Average Commercial Loans	\$3,263,291	Includes the following loan types: commercial loans (mortgage and commercial and industrial), leases and mezzanine loans	
c. Total Loans (sum of lines a and b)	\$5,816,550		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Farmers and Merchants Bancshares, Inc. (Enterprise Bank)
 Person to be contacted about this report: Kathryn A. Aderman
 Submission date: 5/05/09

RSSD (for Bank Holding Companies): 1134881
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 3326

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$125,550		
b. Average Commercial Loans	\$258,831		
c. Total Loans (sum of lines a and b)	\$384,381		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Farmers Bank (UST Sequence 406)
 Person to be contacted about this report: Douglas Haskett 757 242 6111
 Submission date: 5/29/2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 2429

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$78,649		
b. Average Commercial Loans	\$206,141		
c. Total Loans (sum of lines a and b)	\$284,790		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Farmers Capital Bank Corporation
 Person to be contacted about this report: Doug Carpenter/Christina Keyes
 Submission date: 5/15/09

RSSD (for Bank Holding Companies): 0001098732
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$1,083,968		This line item includes construction loans for residential properties and loans on 1-4 family residential properties.
b. Average Commercial Loans	\$239,527		
c. Total Loans (sum of lines a and b)	\$1,323,495		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Farmers State Bankshares (The Farmers State Bank)**
 Person to be contacted about this report: **James M Meyer**
 Submission date: **May 5, 2009**

RSSD (for Bank Holding Companies): **1717707**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **15258**

LENDING ACTIVITY	<u>2009</u> <u>APR</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$13,039	Average Consumer Loans are made up of Installment, Residential, HELOC's, Single Pay Consumer Loans, and Hospital and Clean Sweep	
b. Average Commercial Loans	\$13,618	Average Commercial Loans are made up of Ag Loans (Loans secured with crops, livestock, or machinery), Commercial R/E, Commercial Participations with other banks, AG R/E, and Commercial Loans	Had some large pay downs on Cattle Lines.
c. Total Loans (sum of lines a and b)	\$26,657		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: FCB Bancorp, Inc.
 Person to be contacted about this report: Connie W. Hunt
 Submission date: May 15, 2009

RSSD (for Bank Holding Companies): 2399119
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34125

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$85,224		
b. Average Commercial Loans	\$208,287		
c. Total Loans (sum of lines a and b)	\$293,512		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Fidelity Southern Corporation
 Person to be contacted about this report: Robert Curry
 Submission date: May 22, 2009

RSSD (for Bank Holding Companies): 1081118
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$1,033,227		Average balance of consumer loans sold in April 2009 was \$50,510
b. Average Commercial Loans	\$404,673		
c. Total Loans (sum of lines a and b)	\$1,437,900		Total average balance of loans sold in April 2009 was \$50,510

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Fidelity Bancorp, Inc.
 Person to be contacted about this report: Richard Spencer
 Submission date: 5/13/09

RSSD (for Bank Holding Companies): 3144736
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$289,672		In addition to the portfolio amounts shown, we originated and sold \$3.2 million in residential first mortgages in the month of April.
b. Average Commercial Loans	\$169,942		
c. Total Loans (sum of lines a and b)	\$459,614		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Fidelity Financial Corp. (Fidelity Bank)
 Person to be contacted about this report: Mr. Bruce Wilgers
 Submission date: May 7, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): H0928
 FDIC Certificate Number (for depository institutions): 30895

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$372,179		
b. Average Commercial Loans	\$584,488		
c. Total Loans (sum of lines a and b)	\$956,667		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Financial Institutions, Inc.
 Person to be contacted about this report: George D. Hagi, CRO
 Submission date: 05/14/09

RSSD (for Bank Holding Companies): 1032464
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$678,715		
b. Average Commercial Loans	\$487,868		
c. Total Loans (sum of lines a and b)	\$1,166,583		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First American International Corp. (First American International Bank)
 Person to be contacted about this report: Lesley Lau
 Submission date: May 13, 2009 [Corrected Submission]

RSSD (for Bank Holding Companies): 3266302
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 35186

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$327,224		Includes \$294,602,875 of consumer loans sold to Fannie Mae. However, First American International Bank continues to service the loans sold to Fannie Mae.
b. Average Commercial Loans	\$473,692		
c. Total Loans (sum of lines a and b)	\$800,916		First American International Bank does not service loans that it has not originated itself.

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Bancorp

RSSD (for Bank Holding Companies): 1076431

Person to be contacted about this report: Eric Credle

Holding Company Docket Number (for Thrift Holding Companies): n/a

Submission date: June 11, 2009

FDIC Certificate Number (for depository institutions): 15019

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$1,237,329		
b. Average Commercial Loans	\$947,725		
c. Total Loans (sum of lines a and b)	\$2,185,054		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First BanCorp (UST Seq Num 368)

RSSD (for Bank Holding Companies): 2744894

Person to be contacted about this report: Lawrence Odell (lawrence.odell@firstbankpr.com)

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 5/27/2009

FDIC Certificate Number (for depository institutions): 30387

LENDING ACTIVITY	2009 APR (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$5,490,428		Finance Leases are being included in the Average Consumer Loans portfolio
b. Average Commercial Loans (2)	\$8,033,867		Construction and Land Loans are being included in the Commercial Loans portfolio
c. Total Loans (sum of lines a and b)	\$13,524,295		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First BancTrust Corporation
 Person to be contacted about this report: Ellen Litteral, 217-465-0240
 Submission date: 05-26-09

RSSD (for Bank Holding Companies): 2971261
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$124,011		
b. Average Commercial Loans	\$156,043		
c. Total Loans (sum of lines a and b)	\$280,054		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Firstbank Corporation
 Person to be contacted about this report: Rich Rice
 Submission date: May 18, 2009

RSSD (for Bank Holding Companies): 1134322
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$413,979		Includes consumer, residential mortgage, and residential mortgage held for sale.
b. Average Commercial Loans	\$700,952		
c. Total Loans (sum of lines a and b)	\$1,114,931		

2. General Market Commentary (optional).

In general, opportunities for making quality loans are soft in the current environment with the exception of residential mortgage refinance activity which is at a brisk pace, but is financed mostly through the secondary market.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of Institution: First Bankers Trustshares, Inc.
 Person to be contacted about this report: Tom Frese [tom.frese@firstbankers.com]
 Date of submission: May 8, 2009

RSSD (for Bank Holding Companies): 1404632
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances			
	(Thousands \$)		
a. Average Consumer Loans	\$83,917		
b. Average Commercial Loans	\$203,026		
c. Total Loans (sum of lines a and b)	\$286,943		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Bank of Charleston, Inc.

RSSD (for Bank Holding Companies):

Person to be contacted about this report: Anthony Marks, Executive VP and Senior Lender (Direct Dial 304.340.3011); (email: tmarks@fbofc.com)

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 5/7/09

FDIC Certificate Number (for depository institutions): 57514

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances			
	(Thousands \$)		
a. Average Consumer Loans	\$36,608		First Bank of Charleston's Loan to deposit ratio as of 4/30/09 was 98.99%
b. Average Commercial Loans	\$86,846		
c. Total Loans (sum of lines a and b)	\$123,454		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Banks, Inc. Person to be contacted about this report: Lisa K. Vansickle, Senior Vice President and Chief Financial Officer (Telephone - (314) 592-6603) Submission date: May 29, 2009	RSSD (for Bank Holding Companies): 1118797 Holding Company Docket Number (for Thrift Holding Companies): ---- FDIC Certificate Number (for depository institutions): 12229
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LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$1,669,508	Consumer Loans include loans used for personal, family, or household uses including residential mortgages, Home Equity, Loans Held for Sale and Other Consumer loans such as automobile and other similar consumer loans.	
b. Average Commercial Loans	\$6,754,141	Commercial Loans include loans for commercial and industrial purposes, whether secured or unsecured, single-payment, or installment. They also include loans to individuals for commercial, industrial, and professional purposes. These loans include Commercial and Industrial (C&I), Real Estate Construction and Land Acquisition and Development, Small Business, and Commercial Real Estate (CRE).	
c. Total Loans (sum of lines a and b)	\$8,423,649		

2. General Market Commentary (optional)

Average consumer loans decreased \$34.8 million during April 2009 (as compared to March 2009). The decrease was primarily due to a decline in 1-4 family residential mortgage loans of \$28.9 million resulting from loan prepayments in the current refinance environment and loan charge-offs. Average loans held for sale also decreased \$4.7 million during April as a result of timing of originations and sales into the secondary market. These decreases were partially offset by an increase in average home equity loans of \$2.1 million. First Bank also sold \$53.7 million of 1-4 family residential mortgage loans into the secondary market during the month of April 2009. During the four months ended April 30, 2009, First Bank originated and closed \$219.2 million of 1-4 family residential mortgage loans. In addition, First Bank sold \$150.4 million of 1-4 family residential mortgage loans into the secondary market during the four months ended April 30, 2009. The average balance of commercial loans decreased \$48.0 million during April 2009 (as compared to March 2009). The primary reason for the decrease in the overall average balance of commercial loans was a decline in the average balance of First Bank's Real Estate Construction and Land Acquisition and Development loan portfolio of \$30.6 million that primarily resulted from loan payments, lack of customer demand and loan charge-offs on nonperforming credit relationships. The average balance of C&I and CRE loans also decreased slightly during April 2009 (as compared to March 2009).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **First Busey Corporation**
 Person to be contacted about this report: **Barbara J. Harrington, phone: (217) 365-4302; fax: (217) 365-4592; e-mail: Barb.harrington@busey.com**
 Submission date: **June 2, 2009**

RSSD (for Bank Holding Companies): **1203602**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$698,797		
b. Average Commercial Loans	\$2,531,930		
c. Total Loans (sum of lines a and b)	\$3,230,727		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Business Bank NA
 Person to be contacted about this report: William Roche
 Submission date: 5/19/2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for Depository Institutions): 57044

LENDING ACTIVITY	2009		Key	Comments
	MAR	APR		
1. Loan Balances	(Thousands \$)			
a. Average Consumer Loans	\$1,397	\$1,898		
b. Average Commercial Loans	\$82,406	\$85,030		
c. Total Loans (sum of lines a and b)	\$83,803	\$86,928		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First California Financial Group, Inc. Person to be contacted about this report: Romolo Santarosa Submission date: 05/18/09	RSSD (for Bank Holding Companies): 1031681 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions):
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LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$88,041	Source is general ledger balances of home mortgage, home equity line, home equity loan, and consumer installment loans. Our general ledger categories are consistent with the category definitions for the Call Report.	TARP CPP was received 12/19/08. Average balance of consumer loans has increased from \$69.4 million at 12/31/08 to \$88.0 million at 4/30/09. This represents an increase of \$18.6 million, or 26.8%, from 12/31/08 to 4/30/09.
b. Average Commercial Loans	\$688,263	Source is the general ledger balances of commercial mortgage loans, C & I loans, and business loans (SBA and lease loans). Our general ledger categories are consistent with the category definitions for the Call Report. Construction and land loans and loans held-for-sale are excluded.	TARP CPP was received 12/19/08. Average balance of commercial loans has increased from \$585.0 million at 12/31/08 to \$688.3 million at 4/30/09. This represents an increase of \$103.3 million, or 17.7%, from 12/31/08 to 4/30/09.
c. Total Loans (sum of lines a and b)	\$776,304		TARP CPP was received 12/19/08. Average balance of consumer and commercial loans has increased from \$654.4 million at 12/31/08 to \$776.3 million at 4/30/09. This represents an increase of \$121.9 million, or 18.6%, from 12/31/08 to 4/30/09.

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **FIRST CAPITAL BANCORP, INC.**

RSSD (for Bank Holding Companies): **0003454172**

Person to be contacted about this report: **Will Ranson or John Presley (804) 273-1160**

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: **5/14/09**

FDIC Certificate Number (for depository institutions): **34802**

LENDING ACTIVITY	2009		Key	Comments
	MAR	APR		
1. Loan Balances	(Thousands \$)			
a. Average Consumer Loans	\$32,072	\$31,519	Includes home equity lines of credit, 1-4 family residential mortgages, overdraft protection lines of credit, and all other consumer loans (auto, personal, etc.). Loans held for sale have been excluded.	
b. Average Commercial Loans	\$345,754	\$346,663	Includes Commercial and Industrial (C&I), Commercial Real Estate (CRE), and Construction and Development (C&D) loans, net of participated balances.	
c. Total Loans (sum of lines a and b)	\$377,826	\$378,182	Total is net of loans in process, not net of unearned income or loan loss allowances. Loans made by subsidiary bank (First Capital Bank)	

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **First Choice Bank**
 Person to be contacted about this report: **Yvonne L. Chen, CFO / Tel (562) 345-9244, ychen@firstchoicebankca.com**
 Submission date: **May 15, 2009**

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **57966**

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u> (Thousands \$)			
a. Average Consumer Loans	\$0		
b. Average Commercial Loans	\$72,647		
c. Total Loans (sum of lines a and b)	\$72,647		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Citizens Banc Corp (The Citizens Banking Company)
 Person to be contacted about this report: Rich Dutton (rjdutton@citizensbankco.com)
 Submission date: May 6, 2009

RSSD (for Bank Holding Companies): 1246533
 Holding Company Docket Number (for Thrift Holding Companies): N/A
 FDIC Certificate Number (for depository institutions): 12982

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$386,539		
b. Average Commercial Loans	\$405,644		
c. Total Loans (sum of lines a and b)	\$792,183		

2. General Market Commentary (optional).

Loan activity for April '09 is summarized as follows: new loan originations \$ 21,408,000; principal repayments and payoffs of existing loans \$22,265,000; and , net recoveries \$246,000. The result was a decline in average total loans outstanding of \$614,000.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Community Bancshares, Inc.
 Person to be contacted about this report: David D. Brown
 Submission date: 5/27/2009

RSSD (for Bank Holding Companies): 1478017
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 13012

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$601,595		None
b. Average Commercial Loans	\$670,602		None
c. Total Loans (sum of lines a and b)	\$1,272,197		

2. General Market Commentary (optional).

Overall - Total new and renewed loan production for April was \$35.4 million.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Community Bank Corporation
 Person to be contacted about this report: Kaylan Brugh
 Submission date: May 7 ,2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies) : H2518
 FDIC Certificate Number (for depository institutions): 32270

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$210,505		
b. Average Commercial Loans	\$212,990		
c. Total Loans (sum of lines a and b)	\$423,495		

2. General Market Commentary (optional).

<u>New Loans Originated</u>	<u>New Loan Amount</u> <u>Originated</u>	<u>New Loan Amount Funded</u>	<u>New Loan Balances as of April 30, 2009</u>
From December 23, 2008 to April 30, 2009	\$26,623,689	\$19,013,311	\$20,065,249
For the Month of April 2009	\$1,696,955	\$1,015,742	\$1,108,471

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Community Corporation
 Person to be contacted about this report: Sarah Donley sdonley@firstcommunitysc.com
 Submission date: original 5/20/09 resubmit 6/9/09

RSSD (for Bank Holding Companies): 0002337401
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$82,185		
b. Average Commercial Loans	\$249,484		
c. Total Loans (sum of lines a and b)	\$331,669		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Express of Nebraska, Inc., 1425 10th Street, Gering NE 69341 (UST sequence Number 505)
 Person to be contacted about this report: Donald D. Kinley, Executive Vice President and CFO (308) 633-8232
 Submission date: 5.11.2009

RSSD (for Bank Holding Companies): 1250398
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$64,236	1-4 Family Mortgage, Consumer Installment, PMR, Overdrafts	
b. Average Commercial Loans	\$209,431	Commercial, Agricultural, Commercial RE, Agricultural Real Estate, Nontaxable Commercial	
c. Total Loans (sum of lines a and b)	\$271,963		

2. General Market Commentary (optional).

Closed 26 loans totalling \$2.7 million in secondary market real estate loans during April. Market remains strong, especially for refinancing, for this type of loan.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Federal Bancshares of Arkansas, Inc
 Person to be contacted about this report: Sherri Billings
 Submission date: Orig May 29, 2009 and resubmitted June 12, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): H2658
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$315,174		
b. Average Commercial Loans	\$258,071		
c. Total Loans (sum of lines a and b)	\$573,245		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **First Financial Bancorp**
 Person to be contacted about this report: **Shannon M. Kuhl, shannon.kuhl@bankatfirst.com, Telephone: (513)979-5773**
 Submission date: **5.27.2009**

RSSD (for Bank Holding Companies): **1071276**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$775,533		
b. Average Commercial Loans	\$1,964,767		
c. Total Loans (sum of lines a and b)	\$2,740,299		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Federal Savings and Loan Association of Charleston (First Financial Holdings, Inc.)
 Person to be contacted about this report: Andrea Reece, 843-529-5597
 Submission date: May 29, 2009

RSSD (for Bank Holding Companies): First Financial Holdings, Inc.
 Holding Company Docket Number (for Thrift Holding Companies): H1214
 FDIC Certificate Number (for depository institutions): 28994

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$1,918,430		
b. Average Commercial Loans	\$457,742		
c. Total Loans (sum of lines a and b)	\$2,376,172		

2. General Market Commentary (optional).

Not included in our portfolio balance above are residential mortgage loans held for sale. Average loans held for sale at April 2009 were \$45.4 million, which was a \$10 million decrease from March 2009. This was a result of lower than expected loan closing in April.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Financial Service Corporation
 Person to be contacted about this report: Vicky Williams
 Submission date: May 29, 2009

RSSD (for Bank Holding Companies): 3150997
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 28610

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$367,596	1-4 residential loans, home equity loans, other consumer loans, auto loans, credit card loans	
b. Average Commercial Loans	\$579,657	Commercial and industrial loans, construction and land loans, farm loans, commerecial real estate loans	
c. Total Loans (sum of lines a and b)	\$947,253		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **First Gothenberg Bancshares Inc. (First State Bank, Gothenburg, NE 69138)**
 Person to be contacted about this report: **Grant Pedersen 308-537-3684**
 Submission date: **5-29-09**

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **13622**

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$40,891		
b. Average Commercial Loans	\$164,624		
c. Total Loans (sum of lines a and b)	\$205,515		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Horizon National Corporation
 Person to be contacted about this report: Alan Balducci
 Submission date: May 22, 2009

RSSD (for Bank Holding Companies): 1094640
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>APR</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$10,339,729	Loans used for personal, family, or household uses including permanent residential mortgages, home equity, home equity lines of credit, credit card, and other consumer installment loans. They also include one-time close product, on balance sheet securitizations of home equity loans, and consumer loans held for sale.	Average Consumer Loans held for sale were \$592.8 million for Apr 2009, the remaining balances are held to maturity.
b. Average Commercial Loans	\$10,679,734	Loans used for commercial and industrial purposes to individuals, sole proprietorships, partnerships, corporations, and other business enterprises. They generally are Commercial and Industrial (C&I), Small Business, Commercial Real Estate (CRE), and Income CRE. Loans to other financial institutions and commercial loans held for sale are also included.	Average Commercial Loans held for sale were \$41.8 million for Apr 2009, the remaining balances are held to maturity.
c. Total Loans (sum of lines a and b)	\$21,019,463		

2. General Market Commentary (optional)

Total average loan balances continued to show a downward trend from Mar 2009 to Apr 2009. Core businesses (which for the purposes of this report are defined as Regional Banking, Capital Markets, Regional Mortgage, & Corporate) experienced a decrease in average loan balances from \$13.1 billion in Mar 2009 to \$12.9 billion in Apr 2009. Average consumer loan balances in core businesses remained relatively flat at \$3.2 billion in both Mar 2009 and Apr 2009 while average commercial loan balances in core businesses have declined from \$9.9 billion to \$9.7 billion from Mar 2009 to Apr 2009 as demand decreased and businesses appear to be using excess capital to pay down debt rather than incur more liability. Both average consumer and average commercial loan balances in the national businesses declined from Mar 2009 to Apr 2009 as the wind-down of those portfolios continued.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Litchfield Financial Corporation

RSSD (for Bank Holding Companies):0001363757

Person to be contacted about this report: Carroll Pereira, Treasurer (cpereira@fnbl.com)

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: May 21, 2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$197,232		
b. Average Commercial Loans	\$198,938		
c. Total Loans (sum of lines a and b)	\$396,170		

2. General Market Commentary (optional)

Loan growth has been in commercial leases as well as commercial mortgages and lines of credit. The total loan and lease portfolio grew on average \$12 million from March to April of 2009. Beginning in March, the Bank launched the "FNBL Stimulus Package". This goal of this program was to invest over \$10 million back into our communities by providing special loans for buying a new home, new car, running a business or other consumer needs.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First M&F Corporation
 Person to be contacted about this report: Bobby Thompson
 Submission date: 05/20/09

RSSD (for Bank Holding Companies): 0001095982
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 09361

LENDING ACTIVITY	2009 APR	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$233,543	Includes 1-4 family real estate secured consumer loans, home equity loans, loans to individuals for consumer purposes, overdrafts, student loans held for sale and 1-4 family mortgages held for sale	
b. Average Commercial Loans	\$916,893	Includes all real estate secured construction loans, loans secured by commercial properties, loans to business entities and nonprofit organizations, agricultural loans and loans to municipalities	
c. Total Loans (sum of lines a and b)	\$1,150,436		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Market Bank, FSB
 Person to be contacted about this report: Jeff Hickok, 804-254-6814, jeff.hickok@firstmarketbank.com
 Submission date: May 11, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 14594

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$364,215	Automobile, Home Equity, and other secured/unsecured consumer loans.	April consumer loan volume includes 260 new automobile loans for \$4.2 million in balances although the average balance of payments exceeds the average balances for this new loan volume by \$2.9 million. Equity average balances increased by \$632 thousand in April due mainly to existing line utilization.
b. Average Commercial Loans	\$663,233	Commercial & Industrial, Construction and Commercial Real Estate loans	Average balances for April reflect 30 new loans for \$3.0 million and an increase in average balances of \$1.9 million over March.
c. Total Loans (sum of lines a and b)	\$1,027,448		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Menasha Bancshares, Inc./First National Bank-Fox Valley
 Person to be contacted about this report: Michael W. Boettcher, Senior Vice President/CFO
 Submission date: May 22, 2009

RSSD (for Bank Holding Companies): 1208876
 Holding Company Docket Number (for Thrift Holding Companies): N/A
 FDIC Certificate Number (for depository institutions): 5307

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$39,483		Within the total average Consumer loan balances, First national Bank-Fox Valley closed 20 new consumer loans for a total amount of \$2,570,529.
b. Average Commercial Loans	\$151,399		Within the total average Commercial loan balances, First National Bank-Fox Valley closed 33 new Commercial loans for a total amount of \$10,271,197
c. Total Loans (sum of lines a and b)	\$190,882		

2. General Market Commentary (optional).

In addition to consumer loan activity listed above, First National Bank-Fox Valley has also originated 21 secondary market real estate loans for a total of \$3,672,200 in the month of April.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Midwest Bancorp (First Midwest Bank) Person to be contacted about this report: Cynthia Lance, EVP and Corporate Secretary Submission date: May 29, 2009	RSSD (for Bank Holding Companies): 1208184 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions): 03709
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LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$725,719	Loan types reported in the category: net direct installment, home equity, net indirect installment, 1-4 family real estate	The reported balances in lines (a)-(c) reflect total average outstanding loans for the month ended April 30, 2009, with such balances reflective of new and renewed loans net of charge offs, customer pay-down (both scheduled and unscheduled) for active and inactive product lines and other applicable adjustments for the stated period.
b. Average Commercial Loans	\$4,642,653	Loan types reported in the category: commercial and industrial, agricultural, commercial real estate, tax-exempt, other	
c. Total Loans (sum of lines a and b)	\$5,368,372		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **First National Corporation**
 Person to be contacted about this report: **Cassandra M. Smith, SVP-Controller**
 Submission date: **05/14/09**

RSSD (for Bank Holding Companies): **1076123**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$134,736		
b. Average Commercial Loans	\$315,167		
c. Total Loans (sum of lines a and b)	\$449,903		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First NBC Bank Holding Company
 Person to be contacted about this report: Frank J. Oliveri III
 Submission date: 5-22-09

RSSD (for Bank Holding Companies): 3485541
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$54,062		
b. Average Commercial Loans	\$600,481		
c. Total Loans (sum of lines a and b)	\$654,543		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Northern Community Bancorp (First Northern Bank of Dixon)
 Person to be contacted about this report: Louise Walker
 Submission date: May 22, 2009

RSSD (for Bank Holding Companies): 2880626
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 3440

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$157,310	Totals are by purpose code of the loan. This total includes purpose code 112, 140 - 149, and 610 - 630	Not included in average consumer loan totals are Freddie Mac (FHLMC) Service Retained Loans. FHLMC Service Retained Loans Total Average Outstanding Loan Balance for April 2009 is \$140.6 million and \$5.1million in average new loan originations for the month of April. The Company originated \$0.6 million in new consumer loans and had consumer loan payoffs of \$0.8 million in April.
b. Average Commercial Loans	\$383,864	Totals are by purpose code of the loan. This total includes purpose code 110, 111, 120, 150 - 152, 170 - 172, 410 - 411, 510 - 512, and 550	The Company originated \$9.9 million in new commercial loans in April which were offset by \$3.4 million in commercial loan payoffs. The Bank also purchased \$6.8 million in GNMA/FHLMC/FNMA Agency issued mortgage securites in April.
c. Total Loans (sum of lines a and b)	\$541,174		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First PacTrust Bancorp, Inc.

RSSD (for Bank Holding Companies):

Person to be contacted about this report: Regan Lauer, Senior Vice President/Controller

Holding Company Docket Number (for Thrift Holding Companies): H3859

Submission date: April 30, 2009

FDIC Certificate Number (for depository institutions): 35498

LENDING ACTIVITY	2009 April	Key	Comments
1. Loan Balances			
	(Thousands \$)		
a. Average Consumer Loans	\$702,642		
b. Average Commercial Loans	\$106,463		
c. Total Loans (sum of lines a and b)	\$809,105		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **First Place Financial Corp. (First Place Bank)**
 Person to be contacted about this report: **David Gifford**
 Submission date: **5/13/2009**

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): **H3282**
 FDIC Certificate Number (for depository institutions): **34657**

LENDING ACTIVITY	<u>2009</u> <u>APR</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$1,293,817	Mortgage, Construction, & Consumer	The numbers reported include residential mortgage loans originated in April of \$241,031 and residential mortgage loans sold of \$150,419 for April.
b. Average Commercial Loans	\$1,259,278	Commercial	
c. Total Loans (sum of lines a and b)	\$2,553,095		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **First Priority Financial Corp.**
 Person to be contacted about this report: **Mark J. Myers**
 Submission date: **5/19/09**

RSSD (for Bank Holding Companies): **3597042 (First Priority Financial Corp.)**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **58092 (First Priority Bank)**

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$78,364	Residential real estate, consumer installment, consumer lines of credit	
b. Average Commercial Loans	\$99,495	Commercial term, commercial lines of credit, commercial mortgage, commercial construction	
c. Total Loans (sum of lines a and b)	\$177,859		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Reliance Bancshares, Inc
 Person to be contacted about this report: Jeff Paolucci, CFO
 Submission date: May 29, 2009

RSSD (for Bank Holding Companies): 0003070312
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$101,425		
b. Average Commercial Loans	\$388,413		
c. Total Loans (sum of lines a and b)	\$489,838		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Resource Bank

RSSD (for Bank Holding Companies):

Person to be contacted about this report: Lauren Ranalli

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 5/18/09

FDIC Certificate Number (for depository institutions): 57967

LENDING ACTIVITY	2009 April	Key	Comments
1. Loan Balances			
	(Thousands \$)		
a. Average Consumer Loans	\$20,864		
b. Average Commercial Loans	\$77,976		
c. Total Loans (sum of lines a and b)	\$98,840		\$2.6 million in new loans were closed in April 2009, offset by \$702 thousand in loans that were paid off during the month.

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Security Group, Inc. (FSGI)

RSSD (for Bank Holding Companies): 2836801

Person to be contacted about this report: John Haddock, VP Controller - 423-308-2075 - jhaddock@fsgbank.com

Holding Company Docket Number (for Thrift Holding Companies): n/a

Submission date: May 28, 2009

FDIC Certificate Number (for depository institutions): n/a

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$352,590		
b. Average Commercial Loans	\$641,673		
c. Total Loans (sum of lines a and b)	\$994,263		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Sound Bank
 Person to be contacted about this report: Janice Costiniano
 Submission date: May 29, 2009

RSSD (for Bank Holding Companies): N/A
 Holding Company Docket Number (for Thrift Holding Companies): N/A
 FDIC Certificate Number (for depository institutions): 57799

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$2,852		
b. Average Commercial Loans	\$202,234		This includes real estate loans, asset based lending loans, and leases
c. Total Loans (sum of lines a and b)	\$205,086		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Southern Bancorp, Inc. (First Southern Bank)
 Person to be contacted about this report: Ed Bukowski
 Submission date: 5.15.09

RSSD (for Bank Holding Companies): 2349486
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 27044

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$19,888		
b. Average Commercial Loans	\$310,970		
c. Total Loans (sum of lines a and b)	\$330,858		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **First Southwest Bancorporation (First Southwest Bank)**
 Person to be contacted about this report: **Dawn Kocjancic, dawn.k@fswb.com or 719-587-4227**
 Submission date: **05/27/09**

RSSD (for Bank Holding Companies): **3228681**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **57741**

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$51,335		
b. Average Commercial Loans	\$150,563	Includes all commercial loans as described in instructions, along with all loans secured by Farmland, and all Loans to Farmers	
c. Total Loans (sum of lines a and b)	\$201,898		

2. General Market Commentary (optional)

Beginning of the agricultural season in FSWB market. Ag operating lines currently in place are paid down from previous inventory sales, and most new and renewed lines of credit have not been advanced. Starting to see operating draws and corresponding loan balances increasing due to cultivation and planting expenses.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First State Bank of Mobeetie
 Person to be contacted about this report: Randy McCurley, President
 Submission date: May 6, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 17909

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$5,197		New loans in April - 124
b. Average Commercial Loans	\$10,131		New loans in April - 241
c. Total Loans (sum of lines a and b)	\$15,328		New loans in April - 365

2. General Market Commentary (optional)

Total loans are up over 8% since this time last year. Total deposits are up over 15% since this time last year. Local economy seeing decline due to reduction in oil and gas industry and any business related. Population still showing decline, once the current school term expires decline might increase.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: FIRST TEXAS BHC, INC. (Southwest Bank)
 Person to be contacted about this report: Nancy Braswell
 Submission date: June 4, 2009

RSSD (for Bank Holding Companies): 3558726
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 18812

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$170,888		
b. Average Commercial Loans	\$313,129		
c. Total Loans (sum of lines a and b)	\$484,017		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **First United Corporation (First United Bank & Trust)**
 Person to be contacted about this report: **Becky Graham, Loan Operations Manager**
 Submission date: **05/29/2009**

RSSD (for Bank Holding Companies): **1132672**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **04857**

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$526,677	Consumer lines of credit for overdraft protection, home equity lines of credit, direct consumer loans, indirect consumer loans and consumer mortgage loans.	
b. Average Commercial Loans	\$512,093	Commercial loans to small businesses, commercial and industrial loans and commercial real estate.	
c. Total Loans (sum of lines a and b)	\$1,038,770		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Western Financial Inc
 Person to be contacted about this report: Julie Courkamp, Controller; Ryan Trigg, CFO
 Submission date: May 20, 2009

RSSD (for Bank Holding Companies):3189906
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$133,339		
b. Average Commercial Loans	\$249,261		
c. Total Loans (sum of lines a and b)	\$382,600		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Flagstar Bancorp/ Flagstar Bank Person to be contacted about this report: Danielle Moseley-Tatum 248 (312) - 5086 Submission date: May 21, 2009	RSSD (for Bank Holding Companies): N/A Holding Company Docket Number (for Thrift Holding Companies): H2224 FDIC Certificate Number (for depository institutions): 32541
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LENDING ACTIVITY	<u>2009</u> <u>APR</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$10,280,272	Includes single family residential mortgage loans, second mortgage loans, home equity loans, other types of consumer loans, and single family residential construction loans.	
b. Average Commercial Loans	\$2,268,764	Includes commercial real estate, commercial non-real estate loans and lines to mortgage brokers to make single family residential mortgage loans.	
c. Total Loans (sum of lines a and b)	\$12,549,036		Monthly Loan Production: \$311, 7561; This data is given as a reference as our held for sale loan portfolio is constantly being turned

2. General Market Commentary (optional)

Flagstar Bank's primary business is to originate agency-conforming prime one-to-four family residential first mortgage loans, either for our own investment portfolio or to sell or securitize loans for Fannie Mae/ Freddie Mac and Ginnie Mae. The sales and securitization process allows us to sell our current residential mortgage loan production to Fannie Mae/ Freddie Mac or Ginnie Mae and use the proceeds to originate additional residential mortgage loans. We have included our residential mortgage loan production for the months of February 2009 and March 2009 since the average loan balance will not properly reflect the origination and sales cycle of our loans. Our February 2009 conventional first residential mortgage originations totaled \$1.9 billion, which is an increase of \$308 million over January 2009 and the conventional first residential mortgage originations remained at the increased level of \$1.9 billion for March 2009. On a quarter comparison our total loan production for the 1st quarter of 2009 totaled \$9.5 billion as compared to the 4th quarter of 2008's total production of \$5.4 billion.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Flushing Financial Corporation**
 Person to be contacted about this report: **David W. Fry 1-718-512-2738**
 Submission date: **May 21, 2009**

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): **H-2328**
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APR (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$1,001,444		Includes \$1,001,141 in average 1-4 family residential real estate loans.
b. Average Commercial Loans	\$2,047,660		Includes \$1,031,835 in multi-family real estate loans, \$781,143 in non-residential real estate loans, \$107,643 in construction loans and \$125,847 in small business loans.
c. Total Loans (sum of lines a and b)	\$3,049,104		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: FNB Bancorp Person to be contacted about this report: Terence Yu, Asst. Controller Submission date: 05-27-2009	RSSD (for Bank Holding Companies): 0003047743 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions):
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LENDING ACTIVITY	2009 APR (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$55,428	Monthly average balances based on General Ledger	In April, 6 new "Home Equity Line of Credit" were approved for \$2.82MM commitments. YTD total was 17 loans for \$5.5MM commitments compared to 13 loans for \$2.8MM same period last year. There were 5 consumer installment loans funded in 2009 compared to 4 last year.
b. Average Commercial Loans	\$443,217	Monthly average balances based on General Ledger	In April, 18 new commercial loans were approved for \$4.6MM and 33 commercial loans were renewed for \$17MM. YTD total was 137 loans for \$73MM compared to 127 loans for \$68MM last year.
c. Total Loans (sum of lines a and b)	\$498,645	Sum of above	

2. General Market Commentary (optional).
 In April, 57 loans were booked compared to 46 in March, 29 in February and 27 in January. Dollar amounts were \$24.6MM compared to \$30.9MM in March, \$11.6MM in February and \$11.7MM in January. YTD loan activities have increased by 10 percent with 159 loans compared to 144 loans last year, dollar amounts were \$78.8MM compared to \$70.8MM last year. Total amount in pipeline to be funded in the next 90 days estimate at \$7.7MM compared to \$13.7M same period last year. Total gross loans decreased by \$1.1MM from \$499.7MM in March to \$498.6M in April. The decrease is mainly due to scheduled monthly principal paydown. The Bank continues to underwrite loans that meet the underwriting standards in the neighborhood that the Bank serves.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: FNB United Corp. Person to be contacted about this report: Carey Chapman Submission date: May 21, 2009	RSSD (for Bank Holding Companies): 0001133473 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions):
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LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$369,024		Our consumer loan production for the same period of time generated 609 units, totaling \$70.9 mm in closed commitments. In those production totals are Residential Mortgage Loans, Auto loans, Home Equity Lines and all other Consumer loans. The production totals represent 75 new home purchases, 339 refinances and auto financing to 70 families.
b. Average Commercial Loans	\$1,220,780		Our Commercial loan production for the same period of time generated 66 units, totaling \$12,063,767 in closed commitments. Included in these productions totals would be C&I, Small Business and Commercial Real estate type loans.
c. Total Loans (sum of lines a and b)	\$1,589,804		

2. General Market Commentary (optional)

We have created 15 loan programs designed to assist our developers and home builders in the sale of residential lots, speculative home construction and new townhomes & condominiums. At present time we have closed approximately \$1.8 million and we have another \$2.6 million in varying stages of process, under these specialized programs. In addition we have assisted 19 families (totaling around \$4.6 million) to avoid foreclosure by utilizing both FNMA's and our own internal mortgage modification programs. We presently have only 9 homes in foreclosure out of 4,668 in total mortgages serviced.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Fortune Financial Corporation - FortuneBank
 Person to be contacted about this report: Darren Gosling
 Submission date: May 28, 2009

RSSD (for Bank Holding Companies): 3384372
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 58107

LENDING ACTIVITY	2009		Key	Comments
	MAR	APR		
1. Loan Balances				
	(Thousands \$)			
a. Average Consumer Loans	\$10,966	\$10,104	Includes loans to individuals that includes 1-4 family residential mortgages, home equity lines of credit, car loans, personal loans and any other loan to an individual for consumer use.	The small decline is due to regular principal reductions and payoffs on construction loans
b. Average Commercial Loans	\$94,239	\$96,043	Includes loans to individuals for business purpose or loans to a company or LLC. These loans include commercial and industrial, small business, commercial real estate, investment real estate, lines of credit and all other business loans	The increase is due to several new loans being closed and lines of credit funding.
c. Total Loans (sum of lines a and b)	\$105,205	\$106,147		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: FPB Bancorp, Inc. (FIRST PEOPLES BANK)
 Person to be contacted about this report: NANCY E. AUMACK, SVP/CFO
 Submission date: 5/08/2009

RSSD (for Bank Holding Companies): 3049671
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34870

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$18,950		
b. Average Commercial Loans	\$168,687		
c. Total Loans (sum of lines a and b)	\$187,637		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Florida Parishes Bank Holding Company: FPB Financial Corp.
 Person to be contacted about this report: Derek Shants (dshants@floridaparishesbank.com) 985-345-1880
 Submission date: June 15, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): H3428
 FDIC Certificate Number (for depository institutions): 29670

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$88,518		
b. Average Commercial Loans	\$47,098		
c. Total Loans (sum of lines a and b)	\$135,616		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Fresno First Bank Person to be contacted about this report: Steve Canfield - EVP / CFO Submission date: 5/04/2009	RSSD (for Bank Holding Companies): N/A Holding Company Docket Number (for Thrift Holding Companies): N/A FDIC Certificate Number (for depository institutions): 58090
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LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$8,991		
b. Average Commercial Loans	\$67,451		
c. Total Loans (sum of lines a and b)	\$76,442		Although total net loans outstanding did not change significantly from March, the Bank granted \$4.1 million in new loans during April and renewed an additional \$300 thousand in existing credits.

2. General Market Commentary (optional).
 Fresno First Bank is primarily a business lender. As the economy has weakened in the last few months, loan demand from our customers has slowed. Despite the slowing economy, FFB has increased total loans outstanding by more than 17% in the first four months of 2009.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Frontier Bancshares, Inc. Horizon Bank, ssb
 Person to be contacted about this report: James Dyess
 Submission date: May 6, 2009

RSSD (for Bank Holding Companies): 703552
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for Depository Institutions): 3256

LENDING ACTIVITY	2009		Key	Comments
	MAR	APR		
1. Loan Balances	(Thousands \$)			
a. Average Consumer Loans	\$37,918	\$38,325		
b. Average Commercial Loans	\$81,796	\$83,964		
c. Total Loans (sum of lines a and b)	\$119,714	\$122,290		

2. General Market Commentary (optional)

Central Texas market continues to out-perform most other areas of the country. The Bank continues to see traffic from all major institutions.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Fulton Financial Corporation**
 Person to be contacted about this report: **Betsy Chivinski**
 Submission date: **June 9, 2009**

RSSD (for Bank Holding Companies): **1117129**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$3,062,823	Residential mortgages, residential mortgage construction, home equity, installment loans, direct and indirect auto loans, student loans.	Balances continue to decline as many consumers take advantage of low long-term mortgage rates. Fulton Financial originated \$227 million of residential mortgage loans in April 2009. Our policy is to sell long-term fixed rate mortgages for interest rate risk management purposes, as a result, those are not reflected in the
b. Average Commercial Loans	\$8,920,566	Commercial, industrial and agricultural loans, commercial mortgage loans, commercial construction loans, leases.	Construction loan balances have declined \$32 million. There is minimal demand related to new construction projects that can be conservatively underwritten.
c. Total Loans (sum of lines a and b)	\$11,983,389		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: GERMANTOWN CAPITAL CORP/FIRST CAPITAL BANK
 Person to be contacted about this report: Beth Reams
 Submission date: May 25, 2009

RSSD (for Bank Holding Companies): 3684746
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57552

LENDING ACTIVITY	2009 APR (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$34,266		
b. Average Commercial Loans	\$119,600		
c. Total Loans (sum of lines a and b)	\$153,866		CPP funds applied for by Germantown Capital Corp., a one bank holding company that owns 100% of First Capital Bank. The funds were received on March 6, 2009.

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Grand Capital Corporation (Grand Bank, Tulsa,OK)
 Person to be contacted about this report: Julie Daman
 Submission date: 06/05/09

RSSD (for Bank Holding Companies): 1065967
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for Depository Institutions): 22065

LENDING ACTIVITY	2009		Key	Comments
	MAR	APR		
1. Loan Balances	(Thousands \$)			
a. Average Consumer Loans	\$39,663	\$39,072		
b. Average Commercial Loans	\$149,829	\$147,598		
c. Total Loans (sum of lines a and b)	\$189,492	\$186,670		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Great Southern Bancorp (Great Southern Bank)
 Person to be contacted about this report: Tammy Baurichter
 Submission date: 05/29/2009

RSSD (for Bank Holding Companies): 2339133
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 29546

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$480,621	1/4 Family, Heloc, Consumer, Overdrafts, ODP, 1-4 Family Revolving, Student Loans	
b. Average Commercial Loans	\$1,683,353	Construction, Multi Family, Comm'l RE, Comm'l, IRB, St & Political, Bus Mgr	
c. Total Loans (sum of lines a and b)	\$2,163,974		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Green Bankshares, Inc./UST Seq Number 180
 Person to be contacted about this report: James E. Adams
 Submission date: May 22, 2009

RSSD (for Bank Holding Companies): 1133277
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 895

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$430,780		
b. Average Commercial Loans	\$1,799,124		
c. Total Loans (sum of lines a and b)	\$2,229,904		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: GREEN CIRCLE INVESTMENTS, INC / PEOPLES TRUST & SAVINGS BANK
 Person to be contacted about this report: Barry L. Smith
 Submission date: 05/11/09

RSSD (for Bank Holding Companies): 1203862
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 14692

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$39,363	Consumer - \$6,884 Consumer Real Estate - \$32,479	
b. Average Commercial Loans	\$152,667	Commercial - \$23,161 Commercial Real Estate - \$51,780 Ag - \$36,750 Ag Real Estate \$40,976	
c. Total Loans (sum of lines a and b)	\$192,030		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Green City Bancshares (FARMERS BANK OF GREEN CITY)
 Person to be contacted about this report: DOUG WILLIAMS
 Submission date: 05/06/09

RSSD (for Bank Holding Companies): 1061165
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 16103

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$1,960		
b. Average Commercial Loans	\$10,104		
c. Total Loans (sum of lines a and b)	\$12,064		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Gregg Bancshares/Glasgow Savings Bank
 Person to be contacted about this report: Mark Uhler
 Submission date: 5/31/2009

RSSD (for Bank Holding Companies): 3402342
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 1056

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$2,876		Participations are included in these balances
b. Average Commercial Loans	\$9,964		Participations are included in these balances
c. Total Loans (sum of lines a and b)	\$12,840		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Guaranty Bancorp, Inc.

RSSD (for Bank Holding Companies): 2637820

Person to be contacted about this report: Lawrence P. Corey

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: May 7, 2009

FDIC Certificate Number (for depository institutions): 18031

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$162,356		
b. Average Commercial Loans	\$111,900		Includes Municipal Loans
c. Total Loans (sum of lines a and b)	\$274,256		

2. General Market Commentary (optional).

Delinquency up slightly over March 09, but still well below state and national averages. Commercial loan demand remains strong. Portfolio is holding up given the slow down in the economy.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Guaranty Federal Bancshares, Inc. (Guaranty Bank)
 Person to be contacted about this report: Sheri Biser, EVP
 Submission date: May 22, 2009

RSSD (for Bank Holding Companies): 2618940
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 28670

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$156,575		
b. Average Commercial Loans	\$397,724		
c. Total Loans (sum of lines a and b)	\$554,300		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: HAMILTON STATE BANCSHARES, INC. (Hamilton State Bank)
 Person to be contacted about this report: Michael E. Ricketson, CFO
 Submission date: May 11, 2009

RSSD (for Bank Holding Companies): 3392331
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57810

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
<u>1. Loan Balances</u>			
a. Average Consumer Loans	\$69,332		
b. Average Commercial Loans	\$151,024		
c. Total Loans (sum of lines a and b)	\$220,356		

2. General Market Commentary (optional).

Institution UST Sequence Number 817

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Hampton Roads Bankshares (Bank of Hampton Roads)
 Person to be contacted about this report: Donna C. Kitchen
 Submission date: April 29, 2009

RSSD (for Bank Holding Companies): 3012554
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 27125

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$562,170		
b. Average Commercial Loans	\$2,068,186		
c. Total Loans (sum of lines a and b)	\$2,630,357		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Hawthorn Bancshares, Inc. (Hawthorn Bank)

RSSD (for Bank Holding Companies): 2038409

Person to be contacted about this report: Paul M. Gerling Vice President & Accounting Officer

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 05/12/09

FDIC Certificate Number (for depository institutions): 10619

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$215,359		
b. Average Commercial Loans	\$788,099	Commercial Loans include both agricultural production and agricultural real estate loans.	
c. Total Loans (sum of lines a and b)	\$1,003,458		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: HCSB FINANCIAL CORPORATION (Horry County State Bank)
 Person to be contacted about this report: Loria Barton
 Submission date: 5/18/09

RSSD (for Bank Holding Companies): 2805375
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 27139

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$63,967		
b. Average Commercial Loans	\$392,049		
c. Total Loans (sum of lines a and b)	\$456,016		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Heartland Financial USA, Inc
 Person to be contacted about this report: David L. Horstmann, SVP-Finance
 Submission date: May 19, 2009

RSSD (for Bank Holding Companies): 1206546
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$430,780		
b. Average Commercial Loans	\$1,799,124		
c. Total Loans (sum of lines a and b)	\$2,229,904		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Heritage Commerce Corp Person to be contacted about this report: Chris Plummer (408-534-4945) or Larry McGovern (408-494-4562) Submission date: May 28, 2009	RSSD (for Bank Holding Companies): 2209553 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions):
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LENDING ACTIVITY	2009 APR (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$3,870		The Company made \$0.9 million in new and \$1.9 million in renewed consumer loan commitments in April 2009. Average loans outstanding for April decreased \$192,000 from March due to loan payoffs and paydowns on the principal balance. Consumer loan payoffs were \$1.1 million in April 2009, and there were no consumer loan net charge-offs in April 2009.
b. Average Commercial Loans	\$1,208,796		The Company made \$12.0 million in new and \$24.2 million in renewed commercial loan commitments in April 2009. Average loans outstanding for April decreased by \$16.8 million from March due to loan payoffs, paydowns and net chargeoffs. Commercial loan payoffs were \$6.8 million in April 2009, and commercial loan net charge-offs were \$185,000 in April 2009.
c. Total Loans (sum of lines a and b)	\$1,212,666		This results in a total of \$12.9 million in new and \$26.1 million in renewed loan commitments in April 2009. Average loans outstanding during the month are impacted by the timing of the funding of loan commitments, and are reduced by net charge-offs, loan payoffs and principal paydowns.

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Heritage Financial Corporation Person to be contacted about this report: Kaylene Lahn, Corporate Secretary, 360.570.7355 Submission date: May 29, 2009	RSSD (for Bank Holding Companies): 2166124 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions):
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LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$77,852		Special home buyer loan program implemented in April by subsidiary Heritage Bank, providing competitive terms to buyers of homes built by Heritage Bank customers and financed by Heritage Bank
b. Average Commercial Loans	\$711,573		
c. Total Loans (sum of lines a and b)	\$789,425		New loans committed by both wholly-owned banks totaled \$17.7 million for the month; loan renewals totaled \$27.7 million

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Heritage Oaks Bancorp
 Person to be contacted about this report: Margaret Torres, CFO
 Submission date: May 7, 2009

RSSD (for Bank Holding Companies): 2253529
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 24229

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$80,097	Consumer loans include: 1 to 4 family, multi-family, farmland, installment, HELOC, credit cards, and overdrafts	
b. Average Commercial Loans	\$615,397	Commercial loans include: Commercial and Industrial, Commercial Real Estate, Agricultural and Construction and Land	
c. Total Loans (sum of lines a and b)	\$695,494		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: HF FINANCIAL CORP

Person to be contacted about this report: Curtis L. Hage, Chairman, CEO & President

Submission date: MAY 29, 2009

RSSD (for Bank Holding Companies):

Holding Company Docket Number (for Thrift Holding Companies): H1927

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$245,576	Includes residential first and junior liens, single family construction loans, auto loans, student loans, unsecured consumer loans and other secured consumer loans.	
b. Average Commercial Loans	\$604,001	Includes commercial and industrial loans, agriculture operating and real estate, commercial real estate and construction loans, municipal leases and other leases for commercial purpose, and multi-family loans.	
c. Total Loans (sum of lines a and b)	\$849,577		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Highlands Independent Bancshares, Inc. (Highlands Independent Bank)
 Person to be contacted about this report: Shannon Sapp
 Submission date: 5/6/09

RSSD (for Bank Holding Companies): 2638014
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 26428

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$80,995		
b. Average Commercial Loans	\$140,840		
c. Total Loans (sum of lines a and b)	\$221,835		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Hilltop Community Bancorp (Hilltop Community Bank)
 Person to be contacted about this report: Ron Severino
 Submission date: 5/21/09

RSSD (for Bank Holding Companies): N/A
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 35235

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$31,091	figures reported are average monthly balances	Hilltop Community Bank originates, but does not portfolio residential first mortgage loans.
b. Average Commercial Loans	\$83,725	same as above	
c. Total Loans (sum of lines a and b)	\$114,816		

2. General Market Commentary (optional).

We continue to see improving commercial loan demand as evidenced by our pipeline of C&I and CRE applications. The current stable interest rate environment is helping fuel loan demand.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: HMN Financial, Inc. (Holding Co.); Home Federal Savings Bank (subsidiary)
 Person to be contacted about this report: Rick Kvam, Asst Controller, (507-535-1211)
 Submission date: May 7, 2009

RSSD (for Bank Holding Companies): 2500719
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 29042

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$243,330	Includes: Mortgage Loans held for sale; 1-4 Family and Single Family Construction Mortgage Loans; Saving, Auto, Home Equity, Secured and Unsecured Installment, Lot, Overdraft, Credit Card and Mobile Home Loans	Decreases due to charge offs.
b. Average Commercial Loans	\$650,428	Includes: Commercial Real Estate; Commercial Business; Builder, Multifamily and Nonresidential Construction Loans; Multifamily Loans	Decreases due to charges offs and pay offs.
c. Total Loans (sum of lines a and b)	\$893,758	Average Loans are net of any deferred fees/costs	

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Home BancShares, Inc.

RSSD (for Bank Holding Companies): 1491409

Person to be contacted about this report: Randy Mayor, CFO

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 5/12/09

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$447,920		
b. Average Commercial Loans	\$1,525,657		
c. Total Loans (sum of lines a and b)	\$1,973,577		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Hometown Bancorp of Alabama, Inc. (HomeTown Bank of Alabama)**
 Person to be contacted about this report: **Patti Young**
 Submission date: **05/12/2009**

RSSD (for Bank Holding Companies): **0003451603**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **57540**

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$69,645		
b. Average Commercial Loans	\$61,666		
c. Total Loans (sum of lines a and b)	\$131,311		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Hometown Bancshares, Inc. (Hometown Bank of Corbin, Inc.)**
 Person to be contacted about this report: **Tim Barnes, President/CEO**
 Submission date: **May 6, 2009**

RSSD (for Bank Holding Companies):**2955300**
 Holding Company Docket Number (for Thrift Holding Companies):**n/a**
 FDIC Certificate Number (for depository institutions): **35455**

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$47,456	Consumer loans = automobile, construction 1-4 family, residential R/E, R/E repair , junior lien mtgs, cash reserve accounts, consumer loans, personal installment, personal single pay and revolving 1-4 family.	The bank's data system does not detail averages by loan type. The monthly numbers that the bank has provided are month end outstanding balances per loan type.
b. Average Commercial Loans	\$54,666	Commercial loans = commercial loans, loans to farmers, farm R/E, owner occupied commercial R/E, nonowner commercial R/E, multi unit 5 or more R/E, raw land, and commercial construction.	The bank's data system does not detail averages by loan type. The monthly numbers that the bank has provided are month end outstanding balances per loan type.
c. Total Loans (sum of lines a and b)	\$102,122		The bank's data system does not detail averages by loan type. The monthly numbers that the bank has provided are month end outstanding balances per loan type.

2. General Market Commentary (optional).

Hometown Bancshares, Inc. received CPP funding on February 13, 2009.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: HopFed Bancorp, Inc. (Heritage Bank)
 Person to be contacted about this report: Billy Duvall
 Submission date: May 5, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): H2913
 FDIC Certificate Number (for depository institutions): 30090

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$238,007		Numerous loans being refinanced to secondary market.
b. Average Commercial Loans	\$391,698		Increase largely due to municipal and agricultural lending.
c. Total Loans (sum of lines a and b)	\$629,705		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Horizon Bancorp, Inc. Person to be contacted about this report: Thomas H. Edwards Submission date: May 13, 2009	RSSD (for Bank Holding Companies): 1209136 Holding Company Docket Number (for Thrift Holding Companies): N/A FDIC Certificate Number (for depository institutions): 04360
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LENDING ACTIVITY	<u>2009</u> <u>APR</u>	<u>Key</u>	<u>Comments</u>
1. Loan Balances			
	(Thousands \$)		
a. Average Consumer Loans	\$608,299	1-4 family residential mortgages which includes held for sale, mortgage warehouse, home equity lines of credit, and other consumer loans (auto, gross overdrafts, personal)	Mortgage refinance activity is very strong and we noticed an uptick in purchase money mortgages too. Demand to finance consumer goods is still quite weak.
b. Average Commercial Loans	\$313,530	Retail, wholesale and industrial businesses, construction and land development, owner occupied commercial real estate and non-owner occupied commercial real estate	Commercial loan demand remains weak across all sectors of our portfolio.
c. Total Loans (sum of lines a and b)	\$921,829		

2. General Market Commentary (optional).
 Horizon continues to operate in a challenging and uncertain economic environment. Within our primary market areas of NW Indiana and SW Michigan, unemployment rates have increased over the last year. This rise in unemployment has been driven by factors including slowdowns in the steel and recreational vehicle industries as well as the continued slowdown in the housing industry. Like numerous other parts of the country, NW Indiana and SW Michigan are experiencing a rise in mortgage delinquencies and bankruptcy filings as a result of increased unemployment rates.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Howard Bancorp, Inc.

RSSD (for Bank Holding Companies): 3386910

Person to be contacted about this report: George C. Coffman, EVP & CFO

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 5/14/2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APR	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$31,812		
b. Average Commercial Loans	\$187,218		
c. Total Loans (sum of lines a and b)	\$219,030		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Huntington Bancshares Inc.**
 Person to be contacted about this report: **Tom Reed**
 Submission date: **May 31, 2009**

RSSD (for Bank Holding Companies): **0001068191**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **6560**

LENDING ACTIVITY	<u>2009</u> <u>APR</u> (Thousands \$)	<u>Key</u>	<u>Comments</u>
1. Loan Balances			
a. Average Consumer Loans	\$16,386,727		In late March Huntington sold \$1 billion of indirect auto loans and \$200 million of portfolio mortgage loans. These reductions were offset by a transaction with a borrower, Franklin Credit Management Corporation (FCMC), whereby \$494 million of consumer loans were recorded and \$650 million of commercial loans were eliminated at the end of March. After adjusting for these transactions, the remainder of the consumer loan portfolio average balance grew by \$175 million.
b. Average Commercial Loans	\$22,965,734		Commercial balances are down slightly (\$63 million) after adjusting for the above-mentioned elimination of FCMC loans.
c. Total Loans (sum of lines a and b)	\$39,352,461		Total loan balances increased \$112 million after adjusting for the above-mentioned loan sales and FCMC transaction.

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Hyperion Bank
 Person to be contacted about this report: Nolan Jones
 Submission date: June 1, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 58371

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$591	Gross loans are reported.	
b. Average Commercial Loans	\$53,587	Gross loans are reported.	
c. Total Loans (sum of lines a and b)	\$54,178		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: ICB Financial / Inland Community Bank, N.A.

RSSD (for Bank Holding Companies): #3360273

Person to be contacted about this report: Robert Littlejohn, Senior Executive Vice President

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: May 22, 2009 for April 2009

FDIC Certificate Number (for depository institutions): #32916

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$31,127		Increase comprised mainly of first Trust Deed Residential loans purchased and facilitated with TARP funding
b. Average Commercial Loans	\$196,362		
c. Total Loans (sum of lines a and b)	\$227,489		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Idaho Bancorp
 Person to be contacted about this report: Bruce Barfuss
 Submission date: May 29, 2009

RSSD (for Bank Holding Companies): 3301883
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34317

LENDING ACTIVITY	2009 APR (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$21,776		Includes all average loans for branch 60 (Mortgage department), Home Equity loans and consumer loans.
b. Average Commercial Loans	\$171,530		Includes all other average loans on consolidated balance sheet.
c. Total Loans (sum of lines a and b)	\$193,306		Total monthly average loans, before allowance, from the balance sheet.

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Independence Bank

RSSD (for Bank Holding Companies):

Person to be contacted about this report: Heather Marshall, V.P. Of Finance, hmarshall@independence-bank.com, 401-471-6339

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 05/14/09

FDIC Certificate Number (for depository institutions): 57379

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$22,120		
b. Average Commercial Loans	\$27,622		
c. Total Loans (sum of lines a and b)	\$49,742		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Independent Bank Corporation (Independent Bank) UST Seq Num 182
 Person to be contacted about this report: Dean Morse
 Submission date: 5/22/09

RSSD (for Bank Holding Companies): 1201925
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 27811

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$1,564,751		
b. Average Commercial Loans	\$937,012		
c. Total Loans (sum of lines a and b)	\$2,501,763		

2. General Market Commentary (optional)

Loan Origination Information: (ask Nathan)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Indiana Bancorp (Bank of Indiana, N.A.)
 Person to be contacted about this report: Deborah Foor
 Submission date: 5.14.2009

RSSD (for Bank Holding Companies): 3390935
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for Depository Institutions): 04331

LENDING ACTIVITY	2009		Key	Comments
	MAR	APR		
<u>1. Loan Balances</u>	(Thousands \$)			
a. Average Consumer Loans	\$351	\$132		
b. Average Commercial Loans	\$2,724	\$524		
c. Total Loans (sum of lines a and b)	\$3,075	\$656		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Indiana Community Bancorp

RSSD (for Bank Holding Companies): 0003059504

Person to be contacted about this report: Jean Robbins, Ph#(812-373-7321), Email(jean.robbins@bankibt.com)

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 05/08/2009

FDIC Certificate Number (for depository institutions): 28285

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$238,786		
b. Average Commercial Loans	\$564,644		
c. Total Loans (sum of lines a and b)	\$803,430		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Integra Bank Corporation
 Person to be contacted about this report: Jo Ann Lauderdale
 Submission date: May 18, 2009

RSSD (for Bank Holding Companies): 1132654
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 04392

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$595,795	Based on internal classification. Includes loans such as: Auto, Consumer, Indirect Motor Home/Camper, Home Equity , Residential Mortgages	
b. Average Commercial Loans	\$1,823,584	Based on internal classification. Includes loans such as: Commercial, Commercial Real Estate, Agriculture, Leases	
c. Total Loans (sum of lines a and b)	\$2,419,379		

2. General Market Commentary (optional).

We continue to amortize our Indirect RV/Marine and Residential mortgage portfolios. These portfolios generally decline on average by 2% per month or 20% annually.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Intermountain Community Bancorp
 Person to be contacted about this report: Dennis Durfee, VP & Controller 208-265-3319
 Submission date: 5/20/09

RSSD (for Bank Holding Companies): 2634490
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$121,597		
b. Average Commercial Loans	\$628,051		
c. Total Loans (sum of lines a and b)	\$749,648		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: International Bancshares Corporation
 Person to be contacted about this report: Judith I. Wawroski
 Submission date: 06/15/2009 (re-submission)

RSSD (for Bank Holding Companies): 1104231
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$1,123,340		
b. Average Commercial Loans	\$4,666,745		
c. Total Loans (sum of lines a and b)	\$5,790,085		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Katahdin Bankshares Corp.

RSSD (for Bank Holding Companies): 1140127

Person to be contacted about this report: Matthew M. Nightingale, SVP, CFO & Treasurer

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 5/18/2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$117,886		
b. Average Commercial Loans	\$238,545		
c. Total Loans (sum of lines a and b)	\$356,431		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Lafayette Bancorp (Oxford University Bank)
 Person to be contacted about this report: Reginald Holley
 Submission date: 05/25/2009

RSSD (for Bank Holding Companies): 3260551
 Holding Company Docket Number (for Thrift Holding Companies):N/A
 FDIC Certificate Number (for depository institutions): 57034

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$24,524	This calculation is based upon month-end balances which includes 1-4 family residential mortgages, home equity, line of credit and other consumer loans (auto, student, personal).	Loan Volume Increase
b. Average Commercial Loans	\$38,825	This calculation is based upon month-end balances	Loan Volume Increase
c. Total Loans (sum of lines a and b)	\$63,350		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Lakeland Bank (Lakeland Bancorp, Inc.)

RSSD (for Bank Holding Companies): 1404799

Person to be contacted about this report: Robert Vandenberg SEVP (973-208-6218)

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 5/26/09

FDIC Certificate Number (for depository institutions): 19953

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$688,441		Includes residential mortgages, HEL, HELOC and other consumer type loans.
b. Average Commercial Loans	\$1,069,168		Excludes commercial leases as the Bank is ceasing its nationwide origination platform and focusing on its primary and secondary markets with limited regional origination in the northeast.
c. Total Loans (sum of lines a and b)	\$1,757,609		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Lakeland Financial Corporation
 Person to be contacted about this report: Brian Lamb
 Submission date: 05/11/09

RSSD (for Bank Holding Companies): 1208906
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$311,861		
b. Average Commercial Loans	\$1,558,615		
c. Total Loans (sum of lines a and b)	\$1,870,476		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: LCNB Corp/LCNB National Bank
 Person to be contacted about this report: Rob Haines, CFO
 Submission date: 5-21-09

RSSD (for Bank Holding Companies): 2759900
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 06623

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$198,210		
b. Average Commercial Loans	\$248,741		
c. Total Loans (sum of lines a and b)	\$449,951		

2. General Market Commentary (optional)

164 new loans were originated totaling \$16,700,757 for the month of April

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Leader Bancorp, Inc.

RSSD (for Bank Holding Companies): 3439236

Person to be contacted about this report: Asa Holt (718) 646-3900 X113

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 5.18.2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$151,466		
b. Average Commercial Loans	\$88,738		
c. Total Loans (sum of lines a and b)	\$240,204		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Liberty Bancshares, Inc. (UST Seq Num 454)
 Person to be contacted about this report: Lloyd McCracken, Jr.
 Submission date: 5/19/2009

RSSD (for Bank Holding Companies): 3101784
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$233,216		
b. Average Commercial Loans	\$1,544,247		
c. Total Loans (sum of lines a and b)	\$1,777,463		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Liberty Bancshares, Inc. Person to be contacted about this report: Mike Hill, CFO Submission date: 5/10/09	RSSD (for Bank Holding Companies): 2352226 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions): 34087
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LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$240,381	Average balance consists of 1-4 family residential mortgages, home equity, and other consumer loans such as autos, boats, and other consumer loans.	Average balances of 1-4 family residential mortgages increased by \$3.1 million, but were partially offset by a decrease in 1-4 family residential mortgages held for sale of approximately \$2.4 million. Average balances in home equity lines of credit decreased by \$300,000 during April. No other significant changes were noted.
b. Average Commercial Loans	\$558,009	Average balance represents loans to sole proprietorships, partnerships, corporations and other business enterprises for commercial and industrial purposes. The loans include Commercial and Industrial (C&I), Small Business, Commercial Real Estate (CRE) and Agriculture. Residential and Commercial Construction are presented here. Also included are net deferred loan fees and unposted loan transactions.	Average commercial real estate balances increased by \$600,000 during April. Decreases in average 1-4 family construction loan balances of \$1.3 million were offset by increases in land development and other construction loans of \$1.6 million. C & I average loan balances decreased by \$1.0 million during April. No other significant changes were noted.
c. Total Loans (sum of lines a and b)	\$798,390	Gross average loans are presented.	

2. General Market Commentary (optional)
 Loan demand in Southwest Missouri continues to be soft. New loans and renewals of existing loans with additional funds totaled \$16.6 million for April.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Liberty Financial Services/Liberety Bank and Trust Co.
 Person to be contacted about this report: LeRoy Watts
 Submission date: 06/12/2009

RSSD (for Bank Holding Companies):283438
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 20856

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$95,140		
b. Average Commercial Loans	\$83,327		
c. Total Loans (sum of lines a and b)	\$178,467		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Liberty Shares Inc
 Person to be contacted about this report: Tamra J Schrader
 Submission date: 05/13/2009

RSSD (for Bank Holding Companies): 1086748
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$84,671		
b. Average Commercial Loans	\$499,187		
c. Total Loans (sum of lines a and b)	\$583,858		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: LNB BANCORP INC Lorain National Bank
 Person to be contacted about this report: Sharon Churchill
 Submission date: 4/30/09

RSSD (for Bank Holding Companies): 1071669
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 14832

LENDING ACTIVITY	2009 APR (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$376,200		
b. Average Commercial Loans	\$427,937		
c. Total Loans (sum of lines a and b)	\$804,138		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Lone Star Bank, Houston, Texas
 Person to be contacted about this report: Seth A. McMeans, CFO
 Submission date: 5-26-2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 58324

LENDING ACTIVITY	2009 APR	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$795		
b. Average Commercial Loans	\$101,364		
c. Total Loans (sum of lines a and b)	\$102,159		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: LSB Corporation

RSSD (for Bank Holding Companies): 3019674

Person to be contacted about this report: Diane Walker, EVP, Treasurer & CFO at dwalker@riverbk.com

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: May 14, 2009

FDIC Certificate Number (for depository institutions): 23288

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$145,819	residential mortgages, home equity loans and lines and other consumer loans.	
b. Average Commercial Loans	\$334,480	commercial real estate, commercial and industrial loans and construction and land development loans.	
c. Total Loans (sum of lines a and b)	\$480,299		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: M&T Bank Corporation Person to be contacted about this report: Rene F. Jones, Chief Financial Officer (tel: 716-842-5844) Submission date: May 29, 2009	RSSD (for Bank Holding Companies): 1037003 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions):
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LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$16,022,297	HELOCs, HELOANS, Automobile, Recreational Finance, Installment, Alt-A, Residential Real Estate (HFS & HFI), Student Loans	Residential Real Estate Loans sold to 3rd parties totaled \$686 million in April. Additionally, M&T's run-off Alt-A loan portfolio declined \$20 million on average in April, and indirect automobile loans declined \$25 million on average. Lower automobile loans reflect a continuation of lower origination volumes from M&T's smaller, in-footprint dealership network.
b. Average Commercial Loans	\$32,833,016	Commercial & Industrial, Commercial Real Estate, Leasing, Builder Construction, Multi-Family CRE, Auto Floor Plan	Multi-Family CRE loans sold to 3rd parties through M&T Realty Capital Corporation totaled \$37 million in April.
c. Total Loans (sum of lines a and b)	\$48,855,313		

2. General Market Commentary (optional)

Although our plan for 2009 is to continue increasing lending in the core markets served by M&T, we have seen weakened loan demand in certain business segments during the first four months of 2009 from both businesses and consumers.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: MACKINAC FINANCIAL CORPORATION
 Person to be contacted about this report: ERNIE R. KRUEGER
 Submission date: MAY 15, 2009

RSSD (for Bank Holding Companies): 1123933
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for Depository Institutions):

LENDING ACTIVITY	2009		Key	Comments
	MAR	APR		
<u>1. Loan Balances</u>	(Thousands \$)			
a. Average Consumer Loans	\$60,650	\$61,086		
b. Average Commercial Loans	\$310,634	\$309,748		
c. Total Loans (sum of lines a and b)	\$371,284	\$370,834		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **MAGNA BANK**

RSSD (for Bank Holding Companies):

Person to be contacted about this report: Dan Stimpson, Controller at dan.stimpson@magnabank.com or (901) 259-5417

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: **05/27/09**

FDIC Certificate Number (for depository institutions): **34937**

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$175,375		
b. Average Commercial Loans	\$213,793		
c. Total Loans (sum of lines a and b)	\$389,168		Excludes mortgage loans held for sale from residential mortgage originations and commercial real estate brokerage

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: MainSource Financial Group
 Person to be contacted about this report: Archie Brown
 Submission date: May 28, 2009

RSSD (for Bank Holding Companies): 1209109
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$792,090		Residential mortgage loans are down \$20 million from March to April. Other consumer loans were down \$3 million. We have experienced record refinance volume which has reduced balances in portfolio residential mortgage and other consumer loans.
b. Average Commercial Loans	\$1,189,708		
c. Total Loans (sum of lines a and b)	\$1,981,798		

2. General Market Commentary (optional).

Residential mortgage production for April 2009 was \$47 million compared to \$23 million in 2008. The majority of these loans were not kept on our balance sheet but were sold to the secondary market (Freddie Mac).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: MANHATTAN BANCORP
 Person to be contacted about this report: Dean Fletcher
 Submission date: May 6, 2009

RSSD (for Bank Holding Companies): 3596120
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$7,577		
b. Average Commercial Loans	\$54,749		
c. Total Loans (sum of lines a and b)	\$62,326		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Marine Bank and Trust Company
 Person to be contacted about this report: Steven C. Shackley
 Submission date: 05-14-09

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34233

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$24,138		
b. Average Commercial Loans	\$95,579		
c. Total Loans (sum of lines a and b)	\$119,717		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Market Bancorporation, Inc. (New Market Bank)
 Person to be contacted about this report: Bob Vogel
 Submission date: 5/27/09

RSSD (for Bank Holding Companies): 1143904
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 1931

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$27,175	month end actual	
b. Average Commercial Loans	\$37,684	month end actual	
c. Total Loans (sum of lines a and b)	\$64,859	month end actual	these numbers are actual month end rather than average, because our system does not have a good reporting system for individual loan types the actual are more accurate than what we could provide if we were to try to report averages

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Marquette National Corporation
 Person to be contacted about this report: Paul Eckroth
 Submission date: May 26, 2009

RSSD (for Bank Holding Companies): 1207486
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 16250

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$428,488	Includes residential mortgages, home equity loans and lines and other consumer loans.	
b. Average Commercial Loans	\$698,791	Includes commercial and industrial, commercial real estate, municipal leases and multifamily housing loans	
c. Total Loans (sum of lines a and b)	\$1,127,279		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Maryland Financial Bank ("MFB")
 Person to be contacted about this report: Glenn Kirchner, SVP/CFO 410.296.5933
 Submission date: 5.27.09

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57821

LENDING ACTIVITY	2009 APR	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$4,067		
b. Average Commercial Loans	\$49,159		
c. Total Loans (sum of lines a and b)	\$53,226		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: MB Financial, Inc.

RSSD (for Bank Holding Companies): 1090987

Person to be contacted about this report: Susan Lepore, 847-653-1770

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: May 29, 2009

FDIC Certificate Number (for depository institutions): 3628

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$942,491	Monthly Average Outstanding: Residential Real Estate, Home Equity, Indirect, Installment	
b. Average Commercial Loans	\$5,381,293	Monthly Average Outstanding: Commercial, Lease Loans, Real Estate Commercial, Real Estate Construction	
c. Total Loans (sum of lines a and b)	\$6,323,784		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Medallion Bank

Person to be contacted about this report: Sherrie Rees (801) 284-7075

Submission date: 5/19/2009

RSSD (for Bank Holding Companies):

Holding Company Docket Number (for Thrift Holding Companies):

FDIC Certificate Number (for depository institutions): 57449

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$193,612		
b. Average Commercial Loans	\$206,609		
c. Total Loans (sum of lines a and b)	\$400,221		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Mercantile Capital Corp. (Mercantile Bank and Trust Company)
 Person to be contacted about this report: Charles P. Monaghan
 Submission date: May 5, 2009

RSSD (for Bank Holding Companies): 1250763
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 27335

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$11,322		
b. Average Commercial Loans	\$117,420		
c. Total Loans (sum of lines a and b)	\$128,742		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Merchants and Planters Bancshares, Inc. (Merchants and Planters Bank)
 Person to be contacted about this report: Karen Bumpus
 Submission date: 05/11/09

RSSD (for Bank Holding Companies): 1129971
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 08665

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$20,247		
b. Average Commercial Loans	\$34,425		
c. Total Loans (sum of lines a and b)	\$54,672		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: MERIDIAN BANK
 Person to be contacted about this report: Denise Lindsay
 Submission date: May 12, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57777

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$78,271		
b. Average Commercial Loans	\$157,730		
c. Total Loans (sum of lines a and b)	\$236,001		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: MetroCorp Bancshares, Inc.
 Person to be contacted about this report: Kevin Shu, Controller 713.414.3620
 Submission date: 05/15/09

RSSD (for Bank Holding Companies): 2344799
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APR (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$4,050		
b. Average Commercial Loans	\$1,318,919		
c. Total Loans (sum of lines a and b)	\$1,322,970		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Metropolitan Capital Bancorp, Inc.
 Person to be contacted about this report: Neil C. Solomon
 Submission date: 6/1/09

RSSD (for Bank Holding Companies): 3153224
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for Depository Institutions):

LENDING ACTIVITY	2009		Key	Comments
	MAR	APR		
<u>1. Loan Balances</u>	(Thousands \$)			
a. Average Consumer Loans	\$12,024	\$12,705		
b. Average Commercial Loans	\$60,685	\$61,644		
c. Total Loans (sum of lines a and b)	\$72,709	\$74,349		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Middleburg Financial Corp (Middleburg Bank)
 Person to be contacted about this report: Susan Templeton 703.737.3420
 Submission date: 5/19/2009

RSSD (for Bank Holding Companies): 0002176413
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 06881

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$396,077	End of Month	
b. Average Commercial Loans	\$309,160	End of Month	
c. Total Loans (sum of lines a and b)	\$705,237		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Midland States Bank - Midland States Bancorp
 Person to be contacted about this report: Leon Holschbach, President/CEO
 Submission date: 5-8-09

RSSD (for Bank Holding Companies):1491351
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 1040

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$105,403	includes 1-4 family residential mortgages, 1-4 family residential construction loans, home equity line of credit, and other consumer loans	This total does not include the 71 mortgage originations totaling \$10,144,013 that were sold into the secondary market
b. Average Commercial Loans	\$336,204		
c. Total Loans (sum of lines a and b)	\$441,607		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Mid Penn Bancorp, Inc., Mid Penn Bank
 Person to be contacted about this report: Edward P. Williams
 Submission date: May 21, 2009

RSSD (for Bank Holding Companies): 1944204
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 9889

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$54,770		Reflects loans made by the banking subsidiary, Mid Penn Bank. Net of unearned discount. Excludes loans in process.
b. Average Commercial Loans	\$392,840		Reflects loans made by the banking subsidiary, Mid Penn Bank. Net of unearned discount. Excludes loans in process.
c. Total Loans (sum of lines a and b)	\$447,610		Reflects loans made by the banking subsidiary, Mid Penn Bank. Net of unearned discount. Excludes loans in process.

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: MidSouth Bancorp, Inc.

RSSD (for Bank Holding Companies): 1086654

Person to be contacted about this report: Susan H Davis 337-593-3146 susand@midsouthbank.com

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: May 6, 2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$222,932		
b. Average Commercial Loans	\$372,740		
c. Total Loans (sum of lines a and b)	\$595,672		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Midtown Bank & Trust Company
 Person to be contacted about this report: Rhonda Kahn
 Submission date: May 29, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57580

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$26,472	Residential first mortgage, second mortgages, HELOCs, consumer unsecured, consumer secured	
b. Average Commercial Loans	\$131,422	C&I term & lines of credit, commercial & residential construction, land & land development, commercial real estate	
c. Total Loans (sum of lines a and b)	\$157,894		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Midwest Banc Holdings, Inc.**
 Person to be contacted about this report: **John Pelling**
 Submission date: **5/29/09**

RSSD (for Bank Holding Companies): **1209828**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **18117**

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$398,906		
b. Average Commercial Loans	\$2,199,398		
c. Total Loans (sum of lines a and b)	\$2,598,304		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: MidWestOne Financial Group (MidWestOne Bank, Iowa City, Iowa)
 Person to be contacted about this report: Keith Graff, VP - Business Services
 Submission date: 5.15.2009

RSSD (for Bank Holding Companies): 1245228
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 14843

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$318,054		\$14,588 (thousands \$) in loan pools reported as Month end total. Remainder of portfolio at average monthly outstanding.
b. Average Commercial Loans	\$781,853		\$80,342 (thousands \$) in loan pools reported as Month end total. Remainder of portfolio at average monthly outstanding.
c. Total Loans (sum of lines a and b)	\$1,099,907		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Midwest Regional Bancorp, Inc./The Bank of Otterville
 Person to be contacted about this report: TED KRAIZER
 Submission date: 5.19.2009

RSSD (for Bank Holding Companies):3595020
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): : 691958

LENDING ACTIVITY	2009 APRIL (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$7,904		
b. Average Commercial Loans	\$24,069		
c. Total Loans (sum of lines a and b)	\$31,973		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Mid-Wisconsin Financial Services, Inc.
 Person to be contacted about this report: Rhonda R. Kelley
 Submission date: May 22, 2009

RSSD (for Bank Holding Companies): 1139185
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$90,251		
b. Average Commercial Loans	\$275,472		
c. Total Loans (sum of lines a and b)	\$365,723		

2. General Market Commentary (optional)

Loan demand remains soft and unemployment rates are over 10% in each of the markets we serve.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Millennium Bancorp (Millennium Bank)
 Person to be contacted about this report: Dan Patten
 Submission date: May 29, 2009

RSSD (for Bank Holding Companies): 003027811 (not the lending institution)
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for Depository Institutions): 57175

LENDING ACTIVITY	2009		Key	Comments
	MAR	APR		
1. Loan Balances	(Thousands \$)			
a. Average Consumer Loans	\$69,211	\$70,301	Our classification does not differ significantly from those outlined by Treasury.	none at this time
b. Average Commercial Loans	\$163,679	\$164,624	Our classification does not differ significantly from those outlined by Treasury.	none at this time
c. Total Loans (sum of lines a and b)	\$232,890	\$234,925		

2. General Market Commentary (optional).

Millennium Bancorp, Inc. received its investment from the Treasury on April 3, 2009. The capital was down streamed to its subsidiary, Millennium Bank, during the month of April 2009

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Mission Valley Bank

RSSD (for Bank Holding Companies): 3364600

Person to be contacted about this report: Diane Auten (818) 394-2371

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: May 21, 2009

FDIC Certificate Number (for depository institutions): 57101

LENDING ACTIVITY

1. Loan Balances

	<u>APRIL</u> (Thousands \$)	<u>Key</u>	<u>Comments</u>
a. Average Consumer Loans	\$4,724		
b. Average Commercial Loans	\$193,182		
c. Total Loans (sum of lines a and b)	\$197,906		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Monadnock Bancorp, Inc.**
 Person to be contacted about this report: **Karl F. Betz**
 Submission date: **5/4/09**

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): **4287**
 FDIC Certificate Number (for depository institutions): **12716**

LENDING ACTIVITY (Thousands \$)	<u>2009</u> <u>APR</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$42,308		
b. Average Commercial Loans	\$28,271		
c. Total Loans (sum of lines a and b)	\$70,579		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Monarch Financial Holdings (Monarch Bank)
 Person to be contacted about this report: Lynette Harris
 Submission date: 6/01/2009

RSSD (for Bank Holding Companies): 3435386
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34945

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$208,561		Consumer Loans include mortgage loans held for sale
b. Average Commercial Loans	\$372,955		
c. Total Loans (sum of lines a and b)	\$581,516		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: MoneyTree Corporation-First National Bank
 Person to be contacted about this report: Robert King (kingr@fnbtn.com)
 Submission date: May 5, 2009

RSSD (for Bank Holding Companies): 3387832
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 4947

LENDING ACTIVITY (Thousands \$)	2009 APR (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$80,987		
b. Average Commercial Loans	\$215,584		
c. Total Loans (sum of lines a and b)	\$296,571		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: MONUMENT BANK

Person to be contacted about this report: KAREN GRAU, CFO, 301-841-9595

Submission date: MAY 20, 2009

RSSD (for Bank Holding Companies):

Holding Company Docket Number (for Thrift Holding Companies):

FDIC Certificate Number (for depository institutions): 57942

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$36,092		
b. Average Commercial Loans	\$121,280		INCLUDES COMMERCIAL AND CONSTRUCTION LOANS SECURED BY 1-4 FAMILY RESIDENTIAL.
c. Total Loans (sum of lines a and b)	\$157,372		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Morrill Bancshares, Inc.**
 Person to be contacted about this report: **Rhonda McHenry**
 Submission date: **5-21-09**

RSSD (for Bank Holding Companies): **1058165**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$71,848		
b. Average Commercial Loans	\$320,114	This category includes commercial real estate construction loans, residential real estate construction loans, agricultural operating loans and agricultural real estate loans.	
c. Total Loans (sum of lines a and b)	\$391,962		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Moscow Bancshares (The Bank of Fayette County)**
 Person to be contacted about this report: **Barbara Bradford**
 Submission date: **5/12/2009**

RSSD (for Bank Holding Companies):**1099896**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **10308**

LENDING ACTIVITY	<u>2009</u> <u>APR</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$71,941		
b. Average Commercial Loans	\$45,001		
c. Total Loans (sum of lines a and b)	\$116,942		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: BHC is MS Financial/Depository Institution is Main Street Bank
 Person to be contacted about this report: Mark Mikel 281-348-2027
 Submission date: 05/07/09

RSSD (for Bank Holding Companies): 3536498
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 24979

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$3,300		
b. Average Commercial Loans	\$272,595		\$13 Million in new volume recorded in April, 2009
c. Total Loans (sum of lines a and b)	\$275,895		TARP proceeds of \$ 7,723,000 were received on 03/27/09.

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: MutalFirst Financial Inc. (MutualBank)
 Person to be contacted about this report: Chris Cook
 Submission date: May 14, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): H3537
 FDIC Certificate Number (for depository institutions): 27744

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$791,781		
b. Average Commercial Loans	\$325,316		
c. Total Loans (sum of lines a and b)	\$1,117,097		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Naples Bancorp Inc. (Bank of Naples)
 Person to be contacted about this report: Charles Gisler
 Submission date: 5/20/2009

RSSD (for Bank Holding Companies): 3238596
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 35396

LENDING ACTIVITY	2009 Apr (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$31,191		
b. Average Commercial Loans	\$111,692		
c. Total Loans (sum of lines a and b)	\$142,883		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Nara Bancorp/Nara Bank
 Person to be contacted about this report: Tammy Jang
 Submission date: May 26, 2009

RSSD (for Bank Holding Companies): 0002961879
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 27530

LENDING ACTIVITY	<u>2009</u> <u>APR</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$24,977	The balance of consumer loans includes Auto Loans, Home Equity Lines, Check Credit & Revolving Credit Plans and Other Installment Loans. Overdrafts are also included.	
b. Average Commercial Loans	\$2,063,401	The balance includes Real Estate, SBA, Trade Finance, and Commercial Real Estate and Business Loans.	
c. Total Loans (sum of lines a and b)	\$2,088,378	The balance does not include Unearned Fees and Allowance for Loan Losses. Loans held for sale amounting to \$10,956 are excluded.	

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: National Bancshares, Inc.
 Person to be contacted about this report: Daniel L. Westrope
 Submission date: May 20, 2009

RSSD (for Bank Holding Companies): 2947882
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57918

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$147,795		
b. Average Commercial Loans	\$693,528		
c. Total Loans (sum of lines a and b)	\$841,323		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: National Penn Bancshares, Inc.
 Person to be contacted about this report: Roxanne Dittman
 Submission date: 5/30/09

RSSD (for Bank Holding Companies): 1117026
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 07414 & 33875

LENDING ACTIVITY	2009 APR (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$2,015,379		
b. Average Commercial Loans	\$4,355,067		
c. Total Loans (sum of lines a and b)	\$6,370,446		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: NCAL Bancorp (National Bank of California)
 Person to be contacted about this report: G. Scott Peterson, EVP/CCO
 Submission date: May 7, 2009

RSSD (for Bank Holding Companies): 2925406
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 24108

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$30,828		
b. Average Commercial Loans	\$335,793		
c. Total Loans (sum of lines a and b)	\$366,621		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: NewBridge Bancorp Person to be contacted about this report: Bill Kosin Submission date: 05/27/09	RSSD (for Bank Holding Companies): 1076002 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions): 16799
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LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$614,721		
b. Average Commercial Loans	\$949,664		
c. Total Loans (sum of lines a and b)	\$1,564,385		

2. General Market Commentary (optional).

As of April 30, 2009, NewBridge Bank held outstanding loans of \$1.56 billion, which is a decrease of \$44.2 million, or 2.8%, from \$1.60 billion at December 31, 2008, and a decrease of \$15.7 million in loans from the prior month. The decrease in outstanding loans from December 2008 is primarily the result of loan payoffs and pay downs of existing loans in the normal course of business. NewBridge Bank continues to make credit available to consumers and businesses in its market areas. During the month of April 2009, NewBridge Bank originated \$7.9 million in commercial and small business purpose loans, \$3.4 million in home equity lines of credit, and \$700,000 in consumer installment credit. For the first four months of 2009, NewBridge Bank originated \$28.9 million in commercial and small business purpose loans, \$13.2 million in home equity lines of credit, and \$4.4 million in consumer installment credit. During the month of April 2009, NewBridge Bank originated \$8.4 million in residential loans to be sold in the secondary market. On a year to date basis, mortgage originations total \$51.2 million. As such, the Bank's total 2009 loan origination of \$97.7 million has surpassed the \$52.4 million of funding received under the Capital Purchase Program. The Bank has launched a new residential mortgage lending program. All residential builders who are customers of NewBridge Bank have been contacted and provided information regarding specialized financing (rate of 4% fixed for 5 years; up to 95% financing; ¼% fee, no private mortgage insurance required) for consumers that are purchasing new construction homes which the builder has financed with NewBridge Bank. Three loans totaling \$1.5 million have been closed in the short time the program has been available. During the first quarter, NewBridge Bank has also taken steps to expand its capacity to partner with the Small Business Administration ("SBA"). The Bank is currently in the process of obtaining authorization from the SBA to become an SBA Express Lender. The Bank has been notified by the SBA that its application is complete and is currently being reviewed. A decision on the Bank's request is anticipated in June 2009. It is anticipated that this program will be fully implemented by the end of the second quarter 2009. The Bank has identified bankers in each of its market areas to serve as SBA Resources and has made arrangements for the identified bankers to attend training classes conducted by our SBA liaison. In addition, the Bank recently sent a team of 16 lending officers to the recent SBA Lender's Conference. The Bank has been able to achieve these results although its state and local economies continue to exhibit substantial stress. Specifically, the March 2009 unemployment rate in North Carolina hit 10.9%. Some of the North Carolina counties in which NewBridge Bank has significant operations posted even higher unemployment rates as of March 2009, with those rates being as follows: Davidson County 13.4%, Forsyth County 9.7%, Guilford County 10.7%, New Hanover County 9.3%, Pender County 11.4%, Rockingham County 13.5%, and Stokes County 11.2%. The Bank's primary operating market in Virginia is Rockingham County, which had an unemployment rate of 6.3% as of March 2009.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: New York Private Bank & Trust Corporation
 Person to be contacted about this report: Steven Feinberg
 Submission date: 5/15/2009

RSSD (for Bank Holding Companies):3212091
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$4,028,738		
b. Average Commercial Loans	\$3,206,123		
c. Total Loans (sum of lines a and b)	\$7,234,861		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Nicolet Bankshares, Inc.
 Person to be contacted about this report: Crystal Kirchner ckirchner@nicoletbank.com 920-617-5377
 Submission date: 5/7/09

RSSD (for Bank Holding Companies): 3103603
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$86,075		
b. Average Commercial Loans	\$378,578		
c. Total Loans (sum of lines a and b)	\$464,653		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: North Central Bancshares, Inc.
 Person to be contacted about this report: Kyle C. Cook, CFO
 Submission date: May 4, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): H2651
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$231,492		
b. Average Commercial Loans	\$163,788		
c. Total Loans (sum of lines a and b)	\$395,280		

2. General Market Commentary (optional).

d. Average Consumer Loans Serviced by FFSB	\$100,348
e. Average Commercial Loans Serviced by FFSB	\$3,188
f. Total Loans and Loans Serviced by FFSB (sum of lines c through 3)	\$498,816

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Northern States Financial Corporation (NorStates Bank)
 Person to be contacted about this report: Kathleen Ciecko
 Submission date: 05/20/2009

RSSD (for Bank Holding Companies): 1210589
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 18626

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$96,610		
b. Average Commercial Loans	\$377,263		
c. Total Loans (sum of lines a and b)	\$473,873		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Northway Financial, Inc. Person to be contacted about this report: Richard P. Orsillo, Senior Vice President and Chief Financial Officer Submission date: May 26, 2009	RSSD (for Bank Holding Companies): 2582827 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions):
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LENDING ACTIVITY	2009 April	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$241,645	Internal Reporting - includes residential mortgage loans, fixed equity loans, home equity lines of credit, consumer loans, overdrafts, overdraft protection, and collateral loans	See 2 A.
b. Average Commercial Loans	\$304,027	Internal Reporting - includes commercial real estate loans, commercial loans and loans to municipalities	See 2 B.
c. Total Loans (sum of lines a and b)	\$545,672		

2. General Market Commentary (optional)

A. Over the first four months of 2009, Northway Bank has experienced a record mortgage pipeline such that it has had to add to staff to keep up with the volume. At April 30, 2009 the Bank's pipeline totalled \$22.3 million. For the month of April 2009 residential mortgage loans originated or refinanced totaled \$8.3 million, of which \$5.7 million were sold to FHLMC. Due to the current rate environment, the Bank's strategy is to selectively sell mortgages to FHLMC. From March to April 2009, average loans decreased \$4.1 million as a result of the sale of this \$5.7 million in mortgage refinances.

B. Average commercial loans increased \$2.8 million from March to April 2009. This was due primarily to an increase in commercial lines of credit and loans to municipalities of \$1.4 million and \$1.0 million, respectively.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Northwest Bancorporation, Inc. (Inland Northwest Bancorporation)
 Person to be contacted about this report: Nora Seelbach (nseelbach@inb.com) 509-462-3601
 Submission date: May 28, 2009

RSSD (for Bank Holding Companies): 2088329
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 27601

LENDING ACTIVITY	2009 APR	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$42,850	Includes Residential Mtgs, Credit Cards, Consumer Construction, Home Equity Loans, Auto Loans, Other Secured Consumer Loans and Unsecured Consumer Loans	
b. Average Commercial Loans	\$299,415	Includes Commercial Real Estate Secured, Residential Commercial Real Estate Secured, Other Commercial Secured and Unsecured Commercial loans.	
c. Total Loans (sum of lines a and b)	\$342,265		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Northwest Commercial Bank
 Person to be contacted about this report: Kurt Graff
 Submission date: May 6, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57191

LENDING ACTIVITY	2009 APRIL (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$15,617		We made 9 new consumer loans
b. Average Commercial Loans	\$51,962		We made 5 new commercial loans
c. Total Loans (sum of lines a and b)	\$67,579		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Oak Ridge Financial Services, Inc.
 Person to be contacted about this report: Thomas Wayne
 Submission date: 5/14/09

RSSD (for Bank Holding Companies):3587427
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$66,110		
b. Average Commercial Loans	\$183,164		
c. Total Loans (sum of lines a and b)	\$249,274		

2. General Market Commentary (optional)

Activity in our market continues to be weak, thus limiting the opportunity to make a high volume of loans that meet our underwriting standards. At the beginning of 2009, the Bank rolled out a program specifically designed to help our builders and consumers in the community by providing credits for closing costs/origination fees and below market financing to qualified buyers. We have now financed three homes under this program, which you can check out at www.bankofokridge.com (click on banner at the center bottom of the page).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: OAK VALLEY BANCORP, OAK VALLEY COMMUNITY BANK
 Person to be contacted about this report: JEFF GALL
 Submission date: 5/11/09

RSSD (for Bank Holding Companies): 3726440
 Holding Company Docket Number (for Thrift Holding Companies): N/A
 FDIC Certificate Number (for depository institutions): 33457

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$34,075	Loans made by Subsidiary; Categories include: Single Family Residence Real Estate, Multi-Family Real Estate, Fresh Start Repayment Plans, Overdraft Non-business, Total Equity Lines of Credit, Installment Loans, Ready Reserve Personal	
b. Average Commercial Loans	\$391,909	Loans made by Subsidiary; Categories include: Total Construction Loans, Total Farmland Loans, Total Commercial Real Estate Loans, Total Agriculture Loans, Total Commercial & Industrial Loans, Overdraft Business, Ready Reserve Commercial	
c. Total Loans (sum of lines a and b)	\$425,984		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: OceanFirst Financial Corp.
 Person to be contacted about this report: Joseph A. LaDuca, SVP Controller
 Submission date: May 22, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): H2630
 FDIC Certificate Number (for depository institutions): 28359

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$1,269,680		During April of 2009, OceanFirst Bank sold \$17.0 million of newly originated one - to - four family residential mortgage loans. The bank sells these loans into the secondary market to manage interest rate risk.
b. Average Commercial Loans	\$386,803		
c. Total Loans (sum of lines a and b)	\$1,656,483		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Ojai Community Bank
 Person to be contacted about this report: Suzanne Lagos
 Submission date: June 15, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57850

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$36,104	N/A	None
b. Average Commercial Loans	\$42,745	N/A	None
c. Total Loans (sum of lines a and b)	\$78,849	N/A	None

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Old Line Bancshares, Inc.
 Person to be contacted about this report: Christine M. Rush (301) 430-2544
 Submission date: May 27, 2009

RSSD (for Bank Holding Companies):0003200221
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$25,574		
b. Average Commercial Loans	\$223,839		
c. Total Loans (sum of lines a and b)	\$249,413		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Old Second Bancorp (Old Second National Bank)
 Person to be contacted about this report: Ted Becker
 Submission date: 05/28/09

RSSD (for Bank Holding Companies): 1206911
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 3603

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$450,311		
b. Average Commercial Loans	\$1,799,676		
c. Total Loans (sum of lines a and b)	\$2,249,987		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Front Range Bank/Omega Capital Corp
 Person to be contacted about this report: Coleen Rossman
 Submission date: May 11, 2009

RSSD (for Bank Holding Companies): 3559198
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for Depository Institutions): 34401

LENDING ACTIVITY	2009		Key	Comments
	MAR	APR		
<u>1. Loan Balances</u>	(Thousands \$)			
a. Average Consumer Loans	\$18,996	\$21,893		
b. Average Commercial Loans	\$65,114	\$63,635		
c. Total Loans (sum of lines a and b)	\$84,110	\$85,528		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: One United Bank (OneUnited Bank)
 Person to be contacted about this report: Kenneth Tse
 Submission date: 5.8.09

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 23966

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$304,570	Includes month-end balances of 1-4 single-family and multi-family residential mortgages, cash reserve loans, credit cards, overdrafts and installment loan.	
b. Average Commercial Loans	\$56,349	Includes month-end balances of commercial real estate loans, commercial equity lines, construction loans, and other commercial loans.	
c. Total Loans (sum of lines a and b)	\$360,920		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: OREGON BANCORP, INC. (WILLAMETTE VALLEY BANK)
 Person to be contacted about this report: Sharon J. Bordeaux
 Submission date: May 28, 2009

RSSD (for Bank Holding Companies): 3823198
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for Depository Institutions): 57033

LENDING ACTIVITY	2009		Key	Comments
	MAR	APR		
1. Loan Balances	(Thousands \$)			
a. Average Consumer Loans	\$19,591	\$18,300	Consumer Loans, 1-4 Family Secured Loans, AFS RE Consumer Loans.	
b. Average Commercial Loans	\$85,830	\$85,949	Commercial Loans excluding loans to business individuals.	
c. Total Loans (sum of lines a and b)	\$105,421	\$104,249		

2. General Market Commentary (optional)

Willamette Valley Bank originated and sold \$12,023,402.00 1-4 family loans in March, 2009 and \$ 7,259,305.07 1-4 family loans in April, 2009.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Pacific Capital Bancorp (Pacific Capital Bank, N.A.)
 Person to be contacted about this report: William Glinski (805)-564-6470
 Submission date: May 27, 2009

RSSD (for Bank Holding Companies): 1029884
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 18169

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$1,730,659	Includes Consumer and Residential Real Estate. Does not include the Refund Anticipation Loan (RAL) Portfolio.	The average balance of the RAL Portfolio was \$208,142,196 in March '09 and \$44,559,984 in April '09. The RAL business takes place in the first quarter of the year during the tax season.
b. Average Commercial Loans	\$3,988,140	Includes Commercial C&I and Commercial Real Estate.	
c. Total Loans (sum of lines a and b)	\$5,718,798	The average loan balances are gross and do not include the Allowance for Credit Losses.	

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Pacific City Financial Corporation/Pacific City Bank
 Person to be contacted about this report: Andrew Chung
 Submission date: 5/27/09

RSSD (for Bank Holding Companies): 3595084
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57463

LENDING ACTIVITY	2009		Key	Comments
	MAR	APR		
1. Loan Balances	(Thousands \$)			
a. Average Consumer Loans	\$37,177	\$36,776		
b. Average Commercial Loans	\$494,422	\$487,007		Decreased due to sale of guaranteed portion of SBA loans.
c. Total Loans (sum of lines a and b)	\$531,599	\$523,783		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Pacific Commerce Bank

RSSD (for Bank Holding Companies):

Person to be contacted about this report: James T. Moran, AVP and Loan Servicing Manager

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 5/28/09

FDIC Certificate Number (for depository institutions): 57065

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$23,202		
b. Average Commercial Loans	\$124,680		
c. Total Loans (sum of lines a and b)	\$147,882		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: PACIFIC INTERNATIONAL BANCORP (PACIFIC INTERNATIONAL BANK)
 Person to be contacted about this report: LENI SANTIAGO
 Submission date: 05/26/09

RSSD (for Bank Holding Companies): 3071083
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57246

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances			
	(Thousands \$)		
a. Average Consumer Loans	\$5,178		
b. Average Commercial Loans	\$229,870		
c. Total Loans (sum of lines a and b)	\$235,048		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Park Bancorporation, Inc.
 Person to be contacted about this report: Robert Laux
 Submission date: Amended 6/5/09

RSSD (for Bank Holding Companies): 0001209716
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$164,267		
b. Average Commercial Loans	\$567,528		
c. Total Loans (sum of lines a and b)	\$731,795		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Parke Bancorp Inc
 Person to be contacted about this report: James S. Talarico
 Submission date: June 12, 2009

RSSD (for Bank Holding Companies): 3347292
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APR (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$44,448		
b. Average Commercial Loans	\$517,369		
c. Total Loans (sum of lines a and b)	\$561,817		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Park National Corporation Person to be contacted about this report: John W. Kozak (740) 349-3792 Submission date: May 19, 2009	RSSD (for Bank Holding Companies): 1142336 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions):
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LENDING ACTIVITY	2009 April	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$1,825,388	Consumer loans consist of residential mortgage loans of \$822 million, home equity loans of \$258 million, consumer loans (mostly auto loans) of \$735 million and other loans (mostly overdraft protection) of \$10 million.	
b. Average Commercial Loans	\$2,741,334	Commercial loans consist of loans and leases to business customers for construction, inventory, working capital, equipment, etc. Business customers include sole proprietorships, partnerships, corporations, etc.	
c. Total Loans (sum of lines a and b)	\$4,566,722		

2. General Market Commentary (optional).

During the month of April, the volume of fixed-rate residential mortgage loans originations continued to be very strong. The volume for the month was \$76 million and the year-to-date volume is now \$257 million. By comparison, the volume for all of 2008 was \$182 million. Our real estate lenders expect that the mortgage loan originations for the month of May will continue to be very strong. The demand for auto loans continues to be very strong. Our consumer lenders have been very busy. The average balance of consumer loans (mostly auto loans) increased by \$10 million in April compared to March. The demand for commercial loans has not been as strong as consumer loans. Our pipe-line for new commercial loans is high, but we have been experiencing a higher amount of prepayments.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Parkvale Financial Corporation
 Person to be contacted about this report: Gilbert A. Riazzi
 Submission date: May 21, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): H1236
 FDIC Certificate Number (for depository institutions): 30237

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$955,601		
b. Average Commercial Loans	\$203,570		
c. Total Loans (sum of lines a and b)	\$1,159,171		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: PASCACK COMMUNITY BANK
 Person to be contacted about this report: GEORGE NIEMCZYK
 Submission date: May 1, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57215

LENDING ACTIVITY	2009 APR	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$21,903		
b. Average Commercial Loans	\$109,956		
c. Total Loans (sum of lines a and b)	\$131,859		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Patapsco Bancorp Inc. (The Patapsco Bank)
 Person to be contacted about this report: Bill Wiedel (BWiedel@patapsco.com)
 Submission date: 5.12.2009

RSSD (for Bank Holding Companies): 2384508
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 30869

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$108,936		Experienced a high level of residential mortgage loan pay-offs.
b. Average Commercial Loans	\$122,229		Management made a strategic decision to exit the small equipment leasing business in October, 2008. This had a \$533K negative impact in April.
c. Total Loans (sum of lines a and b)	\$231,165		

2. General Market Commentary (optional).

Commercial loan demand continues to be very weak.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Pathway Bancorp-Pathway Bank
 Person to be contacted about this report: Thomas Emerton
 Submission date: May 28, 2009

RSSD (for Bank Holding Companies): 3304361
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 1992

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$16,966		
b. Average Commercial Loans	\$97,958		
c. Total Loans (sum of lines a and b)	\$114,924		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Patriot Bancshares Inc.
 Person to be contacted about this report: David Johnston, SVP
 Submission date: May 26, 2009

RSSD (for Bank Holding Companies): 3390430
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 3258

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$113,997	Includes the following accounts from our General Ledger: 10010 Consumer Real Estate, 13140 Home Equity Line of Credit, 13275 Consumer Construction, and 13310 Total Consumer Loans plus the average balance on the Patriot Bank Mortgage Line.	Note that all balances exclude "Total Other Loans" which are not yet classified between consumer and commercial. These consist primarily of Loans in Process. The average monthly balance of "13470 Total Other Loans" was \$3,630,207 in February, \$4,153,420 in March, and \$4,495,866 in April.
b. Average Commercial Loans	\$819,877	Calculated by netting average consumer loans from gross loans. Specifically, account "13480-Total Gross Loans" less account "13470 Total Other Loans" less total average consumer loans calculated above.	
c. Total Loans (sum of lines a and b)	\$933,873		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Patterson Bancshares (Patterson State Bank)**
 Person to be contacted about this report: **Robert Marcell**
 Submission date: **05/15/2009**

RSSD (for Bank Holding Companies): **3631469**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for Depository Institutions): **12609**

LENDING ACTIVITY	2009		Key	Comments
	MAR	APR		
1. Loan Balances	(Thousands \$)			
a. Average Consumer Loans	\$93,558	\$94,392		
b. Average Commercial Loans	\$59,187	\$59,243		\$310 charged off as bad loans
c. Total Loans (sum of lines a and b)	\$152,745	\$153,635		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Peapack Gladstone Financial Corp (Peapack-Gladstone Bank)
 Person to be contacted about this report: Susan Smith 908-719-6548
 Submission date: 5/27/09

RSSD (for Bank Holding Companies): 2651590
 Holding Company Docket Number (for Thrift Holding Companies): N/A
 FDIC Certificate Number (for depository institutions): 11035

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$558,777	Consumer Loans consist of: Residential mortgage loans, Residential construction mortgage loans, Purchased loans net of discount, Loans held for sale, Installment loans, Home equity loans, Personally reserved, Overdrafts, and the purchase of FNMA Pools.	The decline in consumer loans is attributable to higher than average payoffs due to heavy refinancing activity. Total residential mortgage originations for February were \$6,022M of which \$4,447M were sold. Total residential mortgage originations for March were \$9,525M of which \$4,201M were sold. Total residential mortgage originations for April were \$9,879M of which \$5,041M were sold. FNMA pool purchased in April for \$10,181M.
b. Average Commercial Loans	\$484,039	Commercial loans consist of: Commercial mortgage loans, Commercial loans, Commercial construction loans, Commercial tax exempt loans, and the purchase of Municipal Bonds.	The decline in commercial loans is attributable to payoffs. Total commercial originations for February were \$3,889M. Total commercial originations for March were \$4,284M. Total commercial originations for April were \$3,187M. Municipal Bond for the Borough of Bernardsville in the amount of \$1,032 purchased in April.
c. Total Loans (sum of lines a and b)	\$1,042,816		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: The Private Bank of the Peninsula (subsidiary of Peninsula Bank Holding Co.)
 Person to be contacted about this report: Steve Leen, CFO, 650-843-2204
 Submission date: May 29, 2009

RSSD (for Bank Holding Companies): 3680980
 Holding Company Docket Number (for Thrift Holding Companies): N/A
 FDIC Certificate Number (for depository institutions): 57510

LENDING ACTIVITY	2009 APR	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$39,396	Includes home equity lines of credit, single family residence 1st and junior liens, lines of credit, overdrafts, installment loans and overdraft protection lines of credit	
b. Average Commercial Loans	\$173,223	Includes construction, commercial real estate, commercial, and asset based loans.	
c. Total Loans (sum of lines a and b)	\$212,618		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Penn Liberty Financial Corp. (UST 806)
 Person to be contacted about this report: Ted Aicher - CFO
 Submission date: 5/21/09

RSSD (for Bank Holding Companies): 3277979
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for Depository Institutions): 57844 (Penn Liberty Bank)

LENDING ACTIVITY	2009		Key	Comments
	MAR	APR		
<u>1. Loan Balances</u>	(Thousands \$)			
a. Average Consumer Loans	\$80,576	\$83,121	Primarily Home Equity Loans and Lines of Credit as well as Residential Mortgage Loans.	The Bank continues to actively offer consumer loans.
b. Average Commercial Loans	\$250,740	\$247,044	Includes Commercial Real Estate (CRE) and Commercial and Industrial (C&I) Loans.	The Bank continues to actively search for new commercial loan opportunities. Loan demand for CRE and C&I has been soft through the first 4 months of 2009. In addition, the Bank has experienced higher than projected repayments. As a result the overall balance in commercial loans has decreased since the beginning of the year. See additional commentary below.
c. Total Loans (sum of lines a and b)	\$331,316	\$330,165		

2. General Market Commentary (optional)

Additional Commentary Lending Activity - YTD Payoffs through April 30 on Commercial Loans (\$11.7 million) and Consumer Loans (\$4.2 million) are running higher than projected. In addition, commercial loan demand has been much softer than anticipated. The Bank currently has approximately \$25 million in cash that it would like to use for new loan originations as quickly as demand will allow in the Bank's market. Our strategic plan is to fully leverage the additional capital from TARP through originations of new commercial and consumer loans in the Bank's market.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Peoples Bancorp / Peoples Bank /UST #632
 Person to be contacted about this report: Lisa Holleman, 360-715-4226
 Submission date: May 11, 2009

RSSD (for Bank Holding Companies): 1030947
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 6158

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$335,212	All consumer purpose loans per internal reports	
b. Average Commercial Loans	\$628,598	All commercial purpose loans per internal reports	
c. Total Loans (sum of lines a and b)	\$963,810		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Peoples Bancorp of North Carolina, Inc.

RSSD (for Bank Holding Companies): 2818245

Person to be contacted about this report: A. Joseph Lampron, EVP/CFO (jlampron@peoplesbanknc.com)

Holding Company Docket Number (for Thrift Holding Companies): N/A

Submission date: May 19, 2009

FDIC Certificate Number (for depository institutions): 05956

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$242,012	General Ledger month-to-date average balance	
b. Average Commercial Loans	\$537,002	General Ledger month-to-date average balance	
c. Total Loans (sum of lines a and b)	\$779,014	General Ledger month-to-date average balance	

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Peoples Bancorporation
 Person to be contacted about this report: Daniel B. Minnis 864-850-5111
 Submission date: May 6, 2009

RSSD (for Bank Holding Companies): 0001974443
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for Depository Institutions): 26753,34830 & 35079

LENDING ACTIVITY	2009		Key	Comments
	MAR	APR		
<u>1. Loan Balances</u>	(Thousands \$)			
a. Average Consumer Loans	\$114,678	\$115,174	As outlined	
b. Average Commercial Loans	\$276,561	\$273,590	As outlined	
c. Total Loans (sum of lines a and b)	\$391,239	\$388,764		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: PeoplesSouth Bancshares, Inc.
 Person to be contacted about this report: Pam Pickle, Accounting Officer
 Submission date: 05/08/2009

RSSD (for Bank Holding Companies): 1866155
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 21292

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$170,091		
b. Average Commercial Loans	\$329,681		
c. Total Loans (sum of lines a and b)	\$499,772		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: PGB Holdings, Inc.
 Person to be contacted about this report: Sylvia Chung
 Submission date: 5/7/2009

RSSD (for Bank Holding Companies): 3082342
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34089

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$80,881		
b. Average Commercial Loans	\$68,030		
c. Total Loans (sum of lines a and b)	\$148,911		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Pierce County Bancorp (PIERCE COMMERCIAL BANK)**
 Person to be contacted about this report: **JAN LELAND - jleland@piercebancorp.com**
 Submission date: **5.29.09**

RSSD (for Bank Holding Companies): **2453114**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **34411**

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$86,871	Includes loans secured by 1-4 Single family homes; purchase money loans (including our held for sale), home equity loans and loans for other purposes; HELOC's, Personal lines of credit and other consumer purpose loans.	New consumer loans originated for the month totaled 213. This figure includes 205 new residential mortgage loans that are held for sale and sold on the secondary market.
b. Average Commercial Loans	\$149,017	Includes Commercial Real Estate, Small Business loans, Builder Banking and Commercial & Industrial loans	New Commercial loans originated for the month totaled 25.
c. Total Loans (sum of lines a and b)	\$235,888		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Pinnacle Bank Holding Company (Pinnacle Bank)
 Person to be contacted about this report: John W. Hurlbutt
 Submission date: June 10, 2009

RSSD (for Bank Holding Companies): 0003458040
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34908

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$15,211		
b. Average Commercial Loans	\$146,895		
c. Total Loans (sum of lines a and b)	\$162,106		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Pinnacle Financial Partners Inc. (Pinnacle National Bank)
 Person to be contacted about this report: Gary E. Green
 Submission date: 5/21/09

RSSD (for Bank Holding Companies): 2925657
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 35583

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$870,186		
b. Average Commercial Loans	\$2,657,822		
c. Total Loans (sum of lines a and b)	\$3,528,008		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: PLAINSCAPITAL CORPORATON
 Person to be contacted about this report: DARRELL G. ADAMS
 Submission date: MAY 11, 2009

RSSD (for Bank Holding Companies): 1247893
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$487,839		
b. Average Commercial Loans	\$2,619,017		
c. Total Loans (sum of lines a and b)	\$3,106,856		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Plumas Bancorp (Plumas Bank)**
 Person to be contacted about this report: **Brandy Cedillos 530-283-7305 x8911**
 Submission date: **05/08/09**

RSSD (for Bank Holding Companies): **3098576**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **23275**

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$119,660	Installment, Equity Plus, Real Estate Construction 1-4 Single Family Resident, Real Estate Construction 1-4 Owner Occupied, Real Estate 1-4 Single Family Resident, Plumas Plus, Credit Cards, Overdrafts & Unposted Items Loans.	
b. Average Commercial Loans	\$243,638	Commercial, Agriculture, Real Estate Construction Commercial, Real Estate Construction Owner Occupied, Real Estate Land Development, Real Estate Construction Multi-Family, Real Estate Secured by Farmland, Real Estate Secured Multi-Family, Real Estate Secu	
c. Total Loans (sum of lines a and b)	\$363,298		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Popular, Inc.
 Person to be contacted about this report: José A. Méndez
 Submission date: May 29, 2009

RSSD (for Bank Holding Companies): 1129382
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$9,650,213	Includes: consumer loans, credit cards, mortgage loans, auto loans and leases. Includes both loans in portfolio and loans held for sale.	Overall slowdown of new loan origination activity continues in our consumer portfolios due to the economic environment, with the exception of mortgage lending in our P.R. market which continues to be strong, primarily in the refinancing sector.
b. Average Commercial Loans	\$15,601,743	Includes: commercial and construction loans in portfolio and loans held for sale.	Behavior of our commercial portfolios follows the same overall trends of our consumer portfolios. Eventhough we continue to renew and refinance existing credit facilities under more prudent and conservative lending standards, overall growth continues to be limited due to the economic conditions and the exiting of certain lines of business in our U.S. operations.
c. Total Loans (sum of lines a and b)	\$25,251,956		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Porter Bancorp, Inc. / PBI Bank
 Person to be contacted about this report: C. Bradford Harris
 Submission date: May 27, 2009

RSSD (for Bank Holding Companies): 0001249712
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 9314

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$330,564	Includes 1 to 4 family loans, loans held for sale, installment loans, credit card loans and option reserve loans	
b. Average Commercial Loans	\$1,040,336	Includes commercial loans, real estate loans and agricultural loans	
c. Total Loans (sum of lines a and b)	\$1,370,900		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Prairie Star Bancshares, Inc. / Bank of the Prairie**
 Person to be contacted about this report: **Robert M. Wiley**
 Submission date: **May 8, 2009**

RSSD (for Bank Holding Companies): **1058624**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for Depository Institutions): **4626**

LENDING ACTIVITY	2009		Key	Comments
	MAR	APR		
1. Loan Balances	(Thousands \$)			
a. Average Consumer Loans	\$15,787	\$16,164		
b. Average Commercial Loans	\$83,470	\$83,476		
c. Total Loans (sum of lines a and b)	\$99,257	\$99,640		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: PREMIER BANK HOLDING COMPANY
 Person to be contacted about this report: Linda Palmer, CFO
 Submission date: May 14, 2009

RSSD (for Bank Holding Companies): 2815468
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 33992

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$74,861	Includes Residential Loans Held for Sale	None
b. Average Commercial Loans	\$230,732	N/A	None
c. Total Loans (sum of lines a and b)	\$305,593		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Premier Service Bank

RSSD (for Bank Holding Companies): 3049514

Person to be contacted about this report: Jessica W. Lee, EVP & CFO

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: May 11, 2009

FDIC Certificate Number (for depository institutions): 57059

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$1,375		
b. Average Commercial Loans	\$123,232		
c. Total Loans (sum of lines a and b)	\$124,607		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: PremierWest Bank

Person to be contacted about this report: Michael D. Fowler, CFO

Submission date: 5/26/09

RSSD (for Bank Holding Companies):

Holding Company Docket Number (for Thrift Holding Companies):

FDIC Certificate Number (for depository institutions): 32975

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$108,176	Residential RE + Consumer + Finance Co. loans	
b. Average Commercial Loans	\$1,129,515	Commercial RE + Construction & Commercial + Agricultural + Letters of Credit + Gov't Guaranteed + Tax Benefit loans	
c. Total Loans (sum of lines a and b)	\$1,237,691		

2. General Market Commentary (optional).

1. New loans made during April 2009 totaled \$28.1 million, not including new home mortgage loans processed and sold that totaled \$2.4 million for April of 2009.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Princeton National Bancorp (Citizens First National Bank)

RSSD (for Bank Holding Companies): 1207600

Person to be contacted about this report: Todd D. Fanning, Senior Vice-President & Chief Financial Officer

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: May 29, 2009

FDIC Certificate Number (for depository institutions): 3731

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$189,779		
b. Average Commercial Loans	\$555,353		
c. Total Loans (sum of lines a and b)	\$745,132		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: PrivateBancorp, Inc.

RSSD (for Bank Holding Companies): 1839319

Person to be contacted about this report: Leonard Wiatr, Chief of Compliance and Regulatory Affairs

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: May 22, 2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$844,748	Consumer Loans include residential real estate loans, home equity loans and personal loans.	
b. Average Commercial Loans	\$7,664,046	Commercial Loans include commercial and industrial loans, commercial real estate loans and all construction loans (single-family, multi-family and commcial projects, including both investment properties and properties that will be owner-occupied).	
c. Total Loans (sum of lines a and b)	\$8,508,794		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Private Bancorporation, Inc.
 Person to be contacted about this report: Donald M. Davies
 Submission date: May 26, 2009

RSSD (for Bank Holding Companies): 2361880
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$85,585	Average balances reflect performing loan balances in categories consistent with the data collection guidance.	Consumer Loan payoffs for April totaled \$(1,233). Month-end nonaccrual balance = \$724.
b. Average Commercial Loans	\$58,015	Same as above	Commercial Loan payoffs for April totaled \$(2,066). Month-end nonaccrual balance = \$1,213.
c. Total Loans (sum of lines a and b)	\$143,600	Same as above	In the month of April, 26 new loans were booked with a total commitment of \$1,156.

2. General Market Commentary (optional).

Many of our clients still seem hesitant to take on new debt, and the conservative approach they are taking is reflected in the \$3,299 in payoffs during the month. Some growth in consumer balances has come from advances on lines of credit by current clients. Competition in the market for home equity loans has been increasing with at least one large bank, US Bank, offering prime or below prime home equity loans with no closing costs. Our historically low net interest margins prohibit us from doing that without instituting rate floors of 5%, which is therefore putting us at a competitive rate disadvantage.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Provident Bankshares Corporation (Provident Bank of Maryland)
 Person to be contacted about this report: Karen Malecki
 Submission date: May 19, 2009

RSSD (for Bank Holding Companies): 1247633
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 15951

LENDING ACTIVITY	<u>2009</u> <u>APR</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$1,758,669		
b. Average Commercial Loans	\$2,548,013		
c. Total Loans (sum of lines a and b)	\$4,306,682		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: PSB Financial Corporation
 Person to be contacted about this report: Jennifer J. Comeaux (318-256-4334 or jcomeaux@peoplesstate.com)
 Submission date: May 13, 2009

RSSD (for Bank Holding Companies): 1109263
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$45,308		
b. Average Commercial Loans	\$154,378		
c. Total Loans (sum of lines a and b)	\$199,686		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Puget Sound Bank
 Person to be contacted about this report: Phil Mitterling
 Submission date: 6/9/2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57955

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$15,690		
b. Average Commercial Loans	\$124,402		
c. Total Loans (sum of lines a and b)	\$140,092		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Pulaski Financial Corp. (Pulaski Bank)
 Person to be contacted about this report: Christine Munro
 Submission date: 5-12-09

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): H 3185
 FDIC Certificate Number (for depository institutions): 30284

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances			
	(Thousands \$)		
a. Average Consumer Loans	\$566,840		Does not include average mortgage warehouse loans originated and held for sale of \$141.7 million as of Apr
b. Average Commercial Loans	\$625,195		
c. Total Loans (sum of lines a and b)	\$1,192,035		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: QCR Holdings, Inc.

RSSD (for Bank Holding Companies): 2125813

Person to be contacted about this report: Jennifer L. Hogue/QCRH Assistant Controller

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 5/19/09

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APR (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$158,278		For the 1st quarter of 2009, the Company originated new consumer loans of \$24.4MM. Offsetting these new loans, the Company had \$34.3MM of payoffs/paydowns including approximately \$28.9MM of residential mortgage loans sold to the secondary market.
b. Average Commercial Loans	\$1,052,058		For the 1st quarter of 2009, the Company originated new commercial loans totalling \$51.3MM. Offsetting these new loans, the Company had \$50.2MM of paydowns/payoffs.
c. Total Loans (sum of lines a and b)	\$1,210,336		For the 1st quarter of 2009, the Company originated new loans totalling \$75.6MM. Offsetting these new loans, the Company had \$84.5MM of paydowns/payoffs.

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Redwood Capital Bancorp UST 389
 Person to be contacted about this report: Michael McCoy
 Submission date: May 12, 2009

RSSD (for Bank Holding Companies): 3552032
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$51,033		
b. Average Commercial Loans	\$85,268		
c. Total Loans (sum of lines a and b)	\$136,301		

2. General Market Commentary (optional).

National, regional and local economic conditions continue to present significant challenges to many of our borrowers and by extension our bank. These conditions have also negatively impacted the value of our collateral which is often real estate. For these reasons we main very cautious in extending new loans. Also, many of our resources that were once utilized to generate new loan growth have been diverted towards working closely with our existing clients who are experiencing difficulty in repaying our loans to them.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Redwood Financial Inc
 Person to be contacted about this report: Dean Toft
 Submission date: April 30, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): H2478
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
<u>1. Loan Balances</u>			
a. Average Consumer Loans	\$47,339		
b. Average Commercial Loans	\$55,224		
c. Total Loans (sum of lines a and b)	\$102,563		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Regent Bancorp Person to be contacted about this report: Pamela Joy Owens, CFO Submission date: 6/08/09 -Original 5/12/09	RSSD (for Bank Holding Companies): 2891006 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions):
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LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances			
	(Thousands \$)		
a. Average Consumer Loans	\$43,722	Includes Heloc's, Residential including 1-4 construction and Purchased 1-4. Consumer loans secured by 1-4 and commercial R/E	
b. Average Commercial Loans	\$297,883		
c. Total Loans (sum of lines a and b)	\$341,605		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: REGENT CAPITAL CORPORATION (REGENT BANK)
 Person to be contacted about this report: Randall Wimmer
 Submission date: May 18, 2009

RSSD (for Bank Holding Companies): 3632000
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 04160

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$17,376		
b. Average Commercial Loans	\$81,119	Includes Agricultural and Ag Real Estate	
c. Total Loans (sum of lines a and b)	\$98,495		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Regional Bankshares, Inc. / Heritage Community Bank
 Person to be contacted about this report: Todd G. Buddin
 Submission date: 5-11-09

RSSD (for Bank Holding Companies): 2954415
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 35076

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$17,279		
b. Average Commercial Loans	\$66,536		
c. Total Loans (sum of lines a and b)	\$83,814		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Reliance Bancshares, Inc.
 Person to be contacted about this report: David Franke (314) 569-7211
 Submission date: May 28, 2009

RSSD (for Bank Holding Companies): 2787118
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$123,184		
b. Average Commercial Loans	\$1,110,464		
c. Total Loans (sum of lines a and b)	\$1,233,648		

2. General Market Commentary (optional).

The markets we operate in are challenged, especially Florida and Phoenix. We continue to solicit new business in all our markets, but most borrowers appear to be liquidating assets and reducing leverage, in general.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Ridgestone Financial Services, Inc. (Ridgestone Bank)**
 Person to be contacted about this report: **Jon Grosshuesch**
 Submission date: **5/5/09**

RSSD (for Bank Holding Companies): **3443774**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **34101**

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$10,928		
b. Average Commercial Loans	\$386,092		
c. Total Loans (sum of lines a and b)	\$397,020		Loan available for sale = \$33,507

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Rising Sun Bancorp (NBRS Financial Bank)
 Person to be contacted about this report: Teresa Greider
 Submission date: June 1, 2009

RSSD (for Bank Holding Companies): 1846232
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 4862

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$54,535		
b. Average Commercial Loans	\$150,325		
c. Total Loans (sum of lines a and b)	\$204,860		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Rogers Bancshares, Inc. (Metropolitan National Bank) Person to be contacted about this report: Lynn Dorrough, EVP/CFO Submission date: May 22, 2009	RSSD (for Bank Holding Companies): 2066886 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions): 20280
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LENDING ACTIVITY	2009 April	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$62,390		During April Metropolitan National Bank lowered the interest rate on floating rate home equity loans to only 4.25% (Prime + .50%) in order to provide better value to the potential customer and to utilize the TARP funds received in an improved manner. However, demand for the home equity loans remains weak at this time.
b. Average Commercial Loans	\$1,047,889		In April commercial loan volume declined slightly, while the Bank lending staff continued to solicit solid commercial loans throughout its market area. The Bank is continuing to strive to reduce its reliance on commercial real estate loans, which are a concentration issue.
c. Total Loans (sum of lines a and b)	\$1,110,279		Total loan volume declined by less than 1.5% in April from March, approximately \$12 million, in the continuation of a very sluggish general economic environment which is producing higher unemployment rates within the Bank's market area. Metropolitan National Bank is continuing to strive to utilize the capital obtained through the TARP program to make loans for productive purposes to credit worthy individuals and businesses so the highest and best use of the Public funds is obtained.

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Royal Bancshares of Pennsylvania
 Person to be contacted about this report: Robert Kuehl
 Submission date: May 29, 2009, revised June 16, 2009

RSSD (for Bank Holding Companies): 0002324429
 Holding Company Docket Number (for Thrift Holding Companies): N/A
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$32,978	Residential Mortgages, Home Equity loans and Consumer loans	
b. Average Commercial Loans	\$672,053	Commerical Real Estate, Construction and Land Development, Commercial and Industrial, Leases and Tax certificates	
c. Total Loans (sum of lines a and b)	\$705,031		

2. General Market Commentary (optional).

	Number of Loans	Loan Amount
January	5	\$4.5 million
February	10	\$1.9 million
March	13	\$8.8 million
Quarter to Date	28	\$15.2 million
April	13	\$3.0 million
Year to Date	41	\$18.2 million

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: S&T Bancorp

RSSD (for Bank Holding Companies): 0001071397

Person to be contacted about this report: Paul A. Lovelace, VP & Assistant Controller, 724-465-4824

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: May 8, 2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$1,005,013		Balances are based on Call Report line descriptions: 1-4 family residential construction Secured by 1-4 family residential properties including HELOCS, 1st and junior liens Loans to individuals for household, family and other personal expenditures
b. Average Commercial Loans	\$2,511,757		Balances are based on Call Report line descriptions: Commercial construction and land development Farmland Multifamily Nonfarm nonresidential real estate Loans to finance agricultural production and other loans to farmers Commercial and Industrial Obligations of state and political subdivisions in U.S. All other loans
c. Total Loans (sum of lines a and b)	\$3,516,770		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Saigon National Bank, Westminster, Ca.

RSSD (for Bank Holding Companies):

Person to be contacted about this report: Michael C. Miller-direct line -714-338-8715

Holding Company Docket Number (for Thrift Holding Companies):

Submission Date: May 6, 2009

FDIC Certificate Number (for depository institutions): 57974

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$3,359	Includes residential mortgages and home equity lines of credit.	
b. Average Commercial Loans	\$47,458	Includes non-owner occupied and owner occupied CRE. Includes C & I loans both secured and unsecured.	
c. Total Loans (sum of lines a and b)	\$50,817		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Salisbury Bancorp Inc. (Salisbury Bank and Trust Company)
 Person to be contacted about this report: Geoffrey A. Talcott
 Submission date: May 19, 2009

RSSD (for Bank Holding Companies): 2693273
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 18467

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$179,080	These numbers are as of month end as opposed to averages. This is the way our standard system reports.	Overall trends continue to be flat as most residential refinances are choosing secondary market options.
b. Average Commercial Loans	\$122,423	These numbers are as of month end as opposed to averages. This is the way our standard system reports.	Trends in commercial remain flat. Business customers are reporting somewhat reduced gross sales almost across the board. Additional borrowings are taking a back seat to restructuring for better rates.
c. Total Loans (sum of lines a and b)	\$301,503	These numbers are as of month end as opposed to averages. This is the way our standard system reports.	Results continue to be flat in general with heavy activity in Seller Serviced portfolio. Business sales and incomes are down and most customers are interested in restructuring for rate benefit as opposed to new money.

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Santa Clara Valley Bank
 Person to be contacted about this report: Long T. Huynh
 Submission date: April 30, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34806

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$15,949	Balance is from monthend report	
b. Average Commercial Loans	\$88,327	Balance is from monthend report	
c. Total Loans (sum of lines a and b)	\$104,276		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Santa Lucia Bank
 Person to be contacted about this report: Larry Womack
 Submission date: April 29, 2009

RSSD (for Bank Holding Companies): 3403778
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$16,536		
b. Average Commercial Loans	\$182,595		
c. Total Loans (sum of lines a and b)	\$191,131		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: SBT Bancorp, Inc (Simsbury Bank & Trust Company) UST Sequence Number 151
 Person to be contacted about this report: Anthony F. Bisceglia, EVP & CFO
 Submission date: 5-27-09

RSSD (for Bank Holding Companies): 3385100
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 33999

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$132,561		
b. Average Commercial Loans	\$48,442		
c. Total Loans (sum of lines a and b)	\$181,003		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Seacoast Banking Corporation of Florida
 Person to be contacted about this report: William Hahl
 Submission date: May 21, 2009

RSSD (for Bank Holding Companies): 1085013
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 131

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$684,114	Includes direct and indirect installment loans, revolving home equity and unsecured lines of credit, and residential permanent and construction loans.	New Loans April: Installment - \$1,576; Revolving - \$1,720; Residential - \$10,946
b. Average Commercial Loans	\$953,324	Includes commercial and commercial real estate loans.	New Loans April: \$1,705
c. Total Loans (sum of lines a and b)	\$1,637,438		Average Loan Outstandings declined slightly in April - \$16,255 (new loans and average outstandings in thousands \$).

2. General Market Commentary (optional)

Unemployment has increased dramatically in all markets year-over-year (March 2008 - March 2009). Residential real estate values have declined but have reached or are approaching levels generally indicated by natural long-term growth rates (1994-2008). Residential sales activity is generally being driven by sales of foreclosed properties within all markets. New foreclosures continue to be high. Overall home sales activity year-over-year continues to be down significantly. New commercial loan requests have been minimal. Commercial real estate continues to be under stress in all markets. There is concern that CRE fundamentals - occupancy, rental rates, cap rates - will continue to deteriorate throughout 2009 and well into 2010.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Seacoast Commerce Bank
 Person to be contacted about this report: Ronnie Zivanic - 619 409 5721
 Submission date: May 29, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57428

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$0		
b. Average Commercial Loans	\$266,515		
c. Total Loans (sum of lines a and b)	\$266,515		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Seaside National Bank & Trust
 Person to be contacted about this report: Barry Griffiths, SVP & CFO
 Submission date: May 6, 2009

RSSD (for Bank Holding Companies): N/A
 Holding Company Docket Number (for Thrift Holding Companies): N/A
 FDIC Certificate Number (for depository institutions): 58328

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$112,758	We include consumer installment loans, consumer lines of credit as well as residential first and second mortgage loans. We also include residential mortgage loans we own but intend to sell in the secondary market	
b. Average Commercial Loans	\$183,876	We include commercial and industrial loans, as well as commercial real estate loans.	
c. Total Loans (sum of lines a and b)	\$296,634		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Security Bancshares of Pulaski County, Inc and Subsidiary - Security Bank of Pulaski County
 Person to be contacted about this report: Carl E. Boone EVP/CFO
 Submission date: 05-07-2009

RSSD (for Bank Holding Companies): 2250180
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 15347

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$19,807	Loans are originted and held by Subsidiary - Security bank of Pulaski County	
b. Average Commercial Loans	\$50,742	Includes all Agriculture loans	
c. Total Loans (sum of lines a and b)	\$70,549	All balances presented are End of Month Balances	

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Security Business Bancorp
 Person to be contacted about this report: Kim Lawhead, Accounting Manager
 Submission date: June 15, 2009

RSSD (for Bank Holding Companies): 0003637863
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$14,728		
b. Average Commercial Loans	\$152,110		
c. Total Loans (sum of lines a and b)	\$166,838		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: SECURITY CALIFORNIA BANCORP
 Person to be contacted about this report: Thomas M. Ferrer, EVP & CFO
 Submission date: May 29, 2009

RSSD (for Bank Holding Companies): 3804469
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$28,269		When compared to last month , consumer loans grew by 21%
b. Average Commercial Loans	\$199,871		Commercial loans increased by 5% compared to March.
c. Total Loans (sum of lines a and b)	\$228,140		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Security Federal Corporation
 Person to be contacted about this report: Jessica Cummins
 Submission date: Original Submission- May 29, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): H-1130
 FDIC Certificate Number (for depository institutions): 31100

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances			
	(Thousands \$)		
a. Average Consumer Loans	\$187,625		
b. Average Commercial Loans	\$426,552		
c. Total Loans (sum of lines a and b)	\$614,177		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: SECURITY STATE BANCSHARES, INC.
 Person to be contacted about this report: JEFFREY BARKER, CFO
 Submission date: 5/28/09

RSSD (for Bank Holding Companies): 1248573
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$175,112		
b. Average Commercial Loans	\$283,948		
c. Total Loans (sum of lines a and b)	\$459,060		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Severn Bancorp (Severn Savings Bank, FSB)
 Person to be contacted about this report: Thomas G. Bevivino
 Submission date: May 8, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): H1799
 FDIC Certificate Number (for depository institutions): 32367

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$701,246		Consumer loans include all loans with residential property as collateral, loans to individuals with other non-commercial collateral, and all unsecured loans to individuals.
b. Average Commercial Loans	\$304,035		Commercial loans included all loans with commercial property or other business assets as collateral, and unsecured loans to corporations, partnerships, sole proprietorships, and other business enterprises.
c. Total Loans (sum of lines a and b)	\$1,005,281		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Sonoma Valley Bancorp (Sonoma Valley Bank)
 Person to be contacted about this report: Kelly K. Bruns, Chief Credit Officer
 Submission date: 5.18.2009

RSSD (for Bank Holding Companies): 002925394
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 27259

LENDING ACTIVITY (Thousands \$)	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$60,174	Includes current balances of 1-4 family 1st deeds, 1-4 family junior deeds, 1-4 family revolving lines, overdraft accounts, and all other consumer loans. FDIC codes were used to categorize loan types. Excludes past due (30-89 days), non-accrual, and restructured loans.	
b. Average Commercial Loans	\$206,316	Includes current balances of construction & land development loans, loans secured by farmland, multi-family real estate loans, non-farm and non-residential real estate loans, loans for agricultural purposes, and all other commercial loans. FDIC codes were used to categorize loan types. Excludes past due (30-89 days), non-accrual, and restructured loans.	
c. Total Loans (sum of lines a and b)	\$266,490		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Southern Community Financial Corporation
 Person to be contacted about this report: Dee Branning
 Submission date: May 8, 2009

RSSD (for Bank Holding Companies): 2981831
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34324

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u> (Thousands \$)	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>			
a. Average Consumer Loans	\$245,224		
b. Average Commercial Loans	\$1,049,065		
c. Total Loans (sum of lines a and b)	\$1,294,289		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Southern First Bancshares, Inc., Southern First Bank, National Association
 Person to be contacted about this report: Julie Fairchild
 Submission date: 5/12/09

RSSD (for Bank Holding Companies): 2849801
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 35295

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$142,892	Loans reflect loans made by our subsidiary and not the holding company. Includes Consumer Real Estate and "other" Consumer loans as well as Credit Lines.	
b. Average Commercial Loans	\$424,134	Loans reflect loans made by our subsidiary and not the holding company. Includes Commercial Real Estate Loans and Commercial Business loans as well as Loan Suspense, Overdrafts, and net FASB fees.	
c. Total Loans (sum of lines a and b)	\$567,026		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Southern Illinois Bancorp, Inc.	RSSD (for Bank Holding Companies): 109892	
Person to be contacted about this report: Alvin D. Fritschle	Holding Company Docket Number (for Thrift Holding Companies):	03777
Submission date: May 29, 2009	FDIC Certificate Number (for depository institutions):	03777

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$44,757		
b. Average Commercial Loans	\$114,321		
c. Total Loans (sum of lines a and b)	\$159,078		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Southern Missouri Bancorp Inc. (Southern Missouri Bank & Trust)
 Person to be contacted about this report: Lisa Wallis (lwallis@smbtonline.com)
 Submission date: 5/14/09

RSSD (for Bank Holding Companies): 3266227
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 28332

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$171,705		
b. Average Commercial Loans	\$192,602		
c. Total Loans (sum of lines a and b)	\$364,307		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: The South Financial Group, Inc.
 Person to be contacted about this report: Roy Jones (864-241-1557)
 Submission date: May 12, 2009

RSSD (for Bank Holding Companies): 9050
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 26849

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$1,998,982	Consumer loans include indirect and direct lending, lot loans, home equity lines and loans as well as 1-4 family mortgage loans.	Majority of the decrease from March to April was due to indirect auto (\$21.8 million) and non-core lot loans (\$12.9).
b. Average Commercial Loans	\$7,995,204	Commercial loans include real estate construction, acquisition & development, corporate lending (including shared national credit facilities) and C&I lending.	Non Core commercial loans decreased \$71.4 million from March to April, while Core commercial lending increased \$26.0 million.
c. Total Loans (sum of lines a and b)	\$9,994,186		

2. General Market Commentary (optional)

The South Financial Group, Inc. and its wholly-owned banking subsidiary, Carolina First, has divided its loan portfolio along its primary strategic focus. The designation of "Core" and "Non Core" is meant to distinguish between those lending products for which little or no customer relationship exists and those that fit within the Company's primary strategic focus of relationship banking. The Non Core portfolio includes indirect auto loans, shared national credit facilities, lot loans and certain other real estate related products, primarily residential construction related, for which there is little or no customer relationship other than the credit facility itself. In May 2008, Carolina First shut down the origination of indirect auto loans in Florida and in January 2009, reduced the number of dealers through which indirect auto loans were originated in North Carolina and South Carolina.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Southwest Bancorp, Inc.

RSSD (for Bank Holding Companies): 0001062621

Person to be contacted about this report: Steve Gobel (405-742-1436) or Tessa Martin (405-742-1456)

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: June 9, 2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APR (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$229,316	Includes residential mortgage loans, student loans and all consumer loan categories.	
b. Average Commercial Loans	\$2,385,550	Includes all non-consumer loan categories.	
c. Total Loans (sum of lines a and b)	\$2,614,866		

2. General Market Commentary (optional).

Loan growth represents the net result of advances on previously made loan commitments plus funding of other, new loans and any loan purchases, less loan payments, sales, and write-offs. The table above is based on monthly averages. Southwest Bancorp, Inc. ("Southwest") also tracks month-end loan growth from November 30, 2008, which was five days before it received funds under the Capital Purchase Program ("CPP"). The month-end data indicates that Southwest has made significant amounts of new loans since November 30, 2008, excluding advances on commitments made on or before CPP funding.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Sovereign Bancshares, Texas
 Person to be contacted about this report: R. Michael Russell
 Submission date: May 18, 2009

RSSD (for Bank Holding Companies): 3269602
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$41,327	FDIC call codes: 1C1, 1C2A, 1C2B, 6B, 6C	
b. Average Commercial Loans	\$520,502	FDIC call codes: 1A1, 1A2, 1B, 1D, 1E1, 1E2, 4A	
c. Total Loans (sum of lines a and b)	\$561,829		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: SpiritBank Corp (SpiritBank)

RSSD (for Bank Holding Companies): 1062135

Person to be contacted about this report: Trevor Kelly (stkelly@spiritbank.com/405-775-1128)

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: May 28, 2009

FDIC Certificate Number (for depository institutions): 4048

LENDING ACTIVITY	2009 April	Key	Comments
1. Loan Balances			
	(Thousands \$)		
a. Average Consumer Loans	\$374,586	Loans to Individuals for household, family and other personal expenditures, Loans secured by 1-4 family residential properties	
b. Average Commercial Loans	\$799,181	CRE Loans including 1-4 family residential construction, C&I Loans, Loans secured by farmland, Loans to finance agricultural production and other loans to farmers.	
c. Total Loans (sum of lines a and b)	\$1,173,767		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Standard Bancshares, Inc.
 Person to be contacted about this report: Charla A. Wright
 Submission date: May 5, 2009

RSSD (for Bank Holding Companies): 19730
 Holding Company Docket Number (for Thrift Holding Companies):

LENDING ACTIVITY	2009		Key	Comments
	MAR	APR		
<u>1. Loan Balances</u>	(Thousands \$)			
a. Average Consumer Loans	\$272,225	\$261,097		
b. Average Commercial Loans	\$1,659,975	\$1,645,005		
c. Total Loans (sum of lines a and b)	\$1,932,200	\$1,906,102		

2. General Market Commentary (optional)

At the end of March there were \$9.302M in loans of which \$1.447M was charged-off and the remaining \$7.855M transferred to Other Real Estate Owned.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: State Bancorp Inc. (State Bank of Long Island)
 Person to be contacted about this report: Patricia Schaubeck
 Submission date: May 28, 2009

RSSD (for Bank Holding Companies): 0001138861
 Holding Company Docket Number (for Thrift Holding Companies): N/A
 FDIC Certificate Number (for depository institutions): 19695

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$106,823		
b. Average Commercial Loans	\$1,011,966		
c. Total Loans (sum of lines a and b)	\$1,118,789		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: State Capital Corp.
 Person to be contacted about this report: Doris Brumfield
 Submission date: 05-08-09

RSSD (for Bank Holding Companies): 1097771
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$137,021		
b. Average Commercial Loans	\$571,360		
c. Total Loans (sum of lines a and b)	\$708,381		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: StellarOne Corporation
 Person to be contacted about this report: Jeffrey W. Farrar
 Submission date: June 8, 2009

RSSD (for Bank Holding Companies): 2502049
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$834,068		
b. Average Commercial Loans	\$1,424,768		
c. Total Loans (sum of lines a and b)	\$2,258,836		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Sterling Bancorp
 Person to be contacted about this report: Ronald Ferraro
 Submission date: 5/29/09

RSSD (for Bank Holding Companies):1039454
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>APR</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$175,164		
b. Average Commercial Loans	\$1,034,684		
c. Total Loans (sum of lines a and b)	\$1,209,848		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Sterling Financial Corporation
 Person to be contacted about this report: Shawna Manion
 Submission date: 5/20/2009

RSSD (for Bank Holding Companies): 3152245
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$2,248,391	Includes Residential Mortgage and Consumer Loans (less confirmed losses)	
b. Average Commercial Loans	\$6,793,697	Includes Income Property, Construction, Commercial Loans (less confirmed losses)	
c. Total Loans (sum of lines a and b)	\$9,042,088	Includes Held for Sale but, does not include ALLL and discounts.	

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Stewardship Financial Corporation
 Person to be contacted about this report: Claire M. Chadwick
 Submission date: 05/20/09

RSSD (for Bank Holding Companies): 0002290560
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 26390

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$113,776		
b. Average Commercial Loans	\$325,062		Approximately \$3.9 million of loans were participated to other institutions in April.
c. Total Loans (sum of lines a and b)	\$438,838		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: St. Johns Bancshares, Inc.
 Person to be contacted about this report: Brad Muhlke, Vice President, (314) 428-1059, Ext. 3494
 Submission date: 5/14/2009

RSSD (for Bank Holding Companies): 1096587
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$45,017		
b. Average Commercial Loans	\$211,651		
c. Total Loans (sum of lines a and b)	\$256,668		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Stockmens Financial Corporation (Security First Bank)
 Person to be contacted about this report: Michael Jessen
 Submission date: May 14, 2009

RSSD (for Bank Holding Companies): 2360454
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 05415

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$98,230		
b. Average Commercial Loans	\$356,927		
c. Total Loans (sum of lines a and b)	\$455,157		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Stonebridge Financial Corp (Stonebridge Bank)
 Person to be contacted about this report: Elaine D. Leggett, VP, Cash Management
 Submission date: 5/21/09

RSSD (for Bank Holding Companies): 2754334
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 35077

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$49,577		
b. Average Commercial Loans	\$324,725		
c. Total Loans (sum of lines a and b)	\$374,302		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Summit State Bank

Person to be contacted about this report: Dennis Kelley (dkelley@summitstatebank.com)

Submission date: 5/13/09

RSSD (for Bank Holding Companies):

Holding Company Docket Number (for Thrift Holding Companies):

FDIC Certificate Number (for depository institutions): 32203

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$61,347	(DMI + type 11+ consumer)	
b. Average Commercial Loans	\$242,332	(all other not included above)	
c. Total Loans (sum of lines a and b)	\$303,679		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Superior Bancorp Inc. (Superior Bank, Birmingham, Alabama)
 Person to be contacted about this report: James A. White
 Submission date: April 30, 2009

RSSD (for Bank Holding Companies): NA
 Holding Company Docket Number (for Thrift Holding Companies): H4235
 FDIC Certificate Number (for depository institutions): 17750

LENDING ACTIVITY (Thousands \$)	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$702,009		
b. Average Commercial Loans	\$1,665,811		
c. Total Loans (sum of lines a and b)	\$2,367,820		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Surrey Bancorp
 Person to be contacted about this report: Mark H. Towe
 Submission date: 5/14/2009

RSSD (for Bank Holding Companies):0003163867
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$50,369		
b. Average Commercial Loans	\$126,125		
c. Total Loans (sum of lines a and b)	\$176,494		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Susquehanna Bancshares Inc

RSSD (for Bank Holding Companies): 0001117156

Person to be contacted about this report: Michael P. Squierdo, VP and Corporate Controller

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: May 26, 2009

FDIC Certificate Number (for depository institutions): 07579

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$2,861,394		
b. Average Commercial Loans	\$6,902,938		
c. Total Loans (sum of lines a and b)	\$9,764,332		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: SVB Financial Group
 Person to be contacted about this report: Michael Descheneaux, Chief Financial Officer (mdescheneaux@svb.com)
 Submission date: May 13, 2009

RSSD (for Bank Holding Companies): 1031449
 Holding Company Docket Number (for Thrift Holding Companies): n/a
 FDIC Certificate Number (for depository institutions): 24735

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$473,836	Includes: loans secured by 1-4 family residential properties, revolving, open-end and extended under lines of credit, closed-end secured by first and junior liens and loans to individuals for household, family and other personal expenditures, revolving credit plans and other consumer loans.	
b. Average Commercial Loans	\$4,411,352	Includes all other loans in our loan portfolio that are not defined as consumer loans above	
c. Total Loans (sum of lines a and b)	\$4,885,188	Total Average Monthly Gross Loans	

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: SV Financial (Sauk Valley Bank & Trust)
 Person to be contacted about this report: Nathan Kloster
 Submission date: 5/29/09

RSSD (for Bank Holding Companies): 3093919
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for Depository Institutions): 35131

LENDING ACTIVITY	2009		Key	Comments
	MAR	APR		
<u>1. Loan Balances</u>	(Thousands \$)			
a. Average Consumer Loans	\$25,261	\$24,891		
b. Average Commercial Loans	\$108,778	\$107,695		
c. Total Loans (sum of lines a and b)	\$134,039	\$132,586		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Synovus Financial Corp

RSSD (for Bank Holding Companies): 1078846

Person to be contacted about this report: Brett Willis (706) 644-2716

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: May 28, 2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$4,442,937		
b. Average Commercial Loans	\$23,296,846		
c. Total Loans (sum of lines a and b)	\$27,739,783		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Syringa Bancorp (single-tier holding company of Syringa Bank)
 Person to be contacted about this report: Brian Heim
 Submission date: 05/08/09

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34296

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$45,687		
b. Average Commercial Loans	\$214,443		
c. Total Loans (sum of lines a and b)	\$260,130		

2. General Market Commentary (optional)

So far in 2009, Commercial and Consumer lending have been a challenge for community banks. There seems to be a systemic lack of confidence in the commercial sector. There have been few opportunities to lend to businesses looking to expand or invest in capital expenditures. Much of the recent commercial demand comes in the form of struggling businesses unable to renew or refinance loans at their current banking institution. On the consumer side, credit unions have a tremendous advantage due to their income tax exemption. Syringa bank has managed to sustain loan totals, which requires generating a fair amount of business to offset principal pay-down, maturity, and refinance activity.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Taqylor Capital Group (Cole Taylor Bank)
 Person to be contacted about this report: Christine Noone
 Submission date: May 29, 2009

RSSD (for Bank Holding Companies): 2495039
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 22599

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$154,435	Includes residential mortgage loans, home equity lines of credit, home equity loans, and other consumer loans.	The Company continues to serves its business customers and the communities in its defined market. The bank's resources are focused on all aspects of banking closely held, small and mid size companies. Given the relatively small number of branches (9), we are not competitive in the mass retail banking market. It is expected that this will continue to negatively impact our ability to fund substantial amounts of new consumer credit.
b. Average Commercial Loans	\$3,034,618	Includes commercial and industrial loans, loans secured by commercial real estate and loans for commercial and residential construction and land development.	See General Market comments below.
c. Total Loans (sum of lines a and b)	\$3,189,053		

2. General Market Commentary (optional).

The Company continues to actively originating new loans and developing new customer relationships. During April 2009, total loan production was approximately \$69 million, with \$43 million representing actual loan funding and a resulting increase in loan balances outstanding. Year-to-date, total loan production was approximately \$362 million, with \$227 million representing actual loan fundings. The remaining \$135 million represent unfunded or unused loan commitments. In addition, our lenders continue to be active in the marketplace and have developed about 65 new core customer relationships during the first four months of 2009 and the Company continues to have a pipeline of pending loan deals in process. At the same time, the Company continues to strategically reposition its portfolio and reduce the amount of criticized loans. As such, the Company has exited certain customer relationships and has reduced exposures to certain types of business. The Company has also experienced a decline in the usage of available lines of credit and commitments. This is due to the economic environment that exists today. These portfolio management activities has offset some of the impact on the Company's loan balances of the new origination activity.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: TCNB FINANCIAL CORP (The Citizens National Bank of Southwestern Ohio)
 Person to be contacted about this report: Monica M. Schneider
 Submission date: May 27, 2009

RSSD (for Bank Holding Companies): 2833127
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 35302-7

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$22,450		
b. Average Commercial Loans	\$54,557		
c. Total Loans (sum of lines a and b)	\$77,007		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Tennessee Commerce Bancorp, Inc.
 Person to be contacted about this report: Frank Perez
 Submission date: 05.26.2009 (Original Date)

RSSD (for Bank Holding Companies): 2916169
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$91,291		
b. Average Commercial Loans	\$1,027,788		
c. Total Loans (sum of lines a and b)	\$1,119,079		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Tennessee Valley Financial Holdings, Inc.
 Person to be contacted about this report: Ken Scarbro
 Submission date: 6/8/2009

RSSD (for Bank Holding Companies): 3082454
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$55,012		
b. Average Commercial Loans	\$82,264		
c. Total Loans (sum of lines a and b)	\$137,276		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Texas National Bancorporation
 Person to be contacted about this report: Chan Campsey
 Submission date: May 5, 2009

RSSD (for Bank Holding Companies): 2176471
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for Depository Institutions): 26181

LENDING ACTIVITY (Thousands \$)	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>			
	(Thousands \$)		
a. Average Consumer Loans	\$12,225	Monthly Average GL 1350+ Monthly Average GL 1352	
b. Average Commercial Loans	\$146,256	Average Total Loans less Average Consumer Loans (C less A)	
c. Total Loans (sum of lines a and b)	\$158,481	Monthly Average Total Loans+Monthly Average GL 1380	

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: The Bancorp, Inc.
 Person to be contacted about this report: Martin F. Egan
 Submission date: 5/28/09

RSSD (for Bank Holding Companies): 2858951
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$216,736		
b. Average Commercial Loans	\$1,258,414		
c. Total Loans (sum of lines a and b)	\$1,475,150		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: The Bank of Kentucky Financial Corporation
 Person to be contacted about this report: Martin J. Gerrety EVP & CFO
 Submission date: May 15, 2009

RSSD (for Bank Holding Companies): 2291624
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 33022

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$224,416		
b. Average Commercial Loans	\$819,125		
c. Total Loans (sum of lines a and b)	\$1,043,541		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: The Baraboo Bancorporation, Inc.
 Person to be contacted about this report: Jeff Blada
 Submission date: May 27, 2009

RSSD (for Bank Holding Companies):1209248
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$202,775		
b. Average Commercial Loans	\$490,857		
c. Total Loans (sum of lines a and b)	\$693,632		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: The Connecticut Bank and Trust Company
 Person to be contacted about this report: Anson C. Hall (860-748-4251)
 Submission date: May 20, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):57690

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$8,698		Monthly New Loans (thousands) - \$250
b. Average Commercial Loans	\$173,616		Monthly New Loans (thousands) - \$4,782
c. Total Loans (sum of lines a and b)	\$182,314		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: The Elmira Savings Bank, FSB

Person to be contacted about this report: Jason Sanford, CFO, SVP of Finance (607-737-8814)

Submission date: May 11, 2009

RSSD (for Bank Holding Companies):

Holding Company Docket Number (for Thrift Holding Companies):

FDIC Certificate Number (for depository institutions): 16001

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>			
	(Thousands \$)		
a. Average Consumer Loans	\$295,566		For April 2009, included in the Consumer Loan total are outstanding balances of loans originated by us, then sold (while we retain servicing responsibilities for the loans): \$84,198 to FHLMC, \$2,405 to SONYMA, and \$6,829 to another upstate NY bank
b. Average Commercial Loans	\$119,447		
c. Total Loans (sum of lines a and b)	\$415,013		

2. General Market Commentary (optional)

Beginning in April 2009, we introduced a new fixed rate and a new adjustable rate residential real estate loan product which can be originated and closed through our retail branch network using the consumer lending structure already in place. These residential real estate products were designed to provide consumers an expedited closing process with limited closing costs.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: The First Bancorp, Inc. (The First, N.A.)
 Person to be contacted about this report: Deborah Wallace
 Submission date: 5/14/09

RSSD (for Bank Holding Companies): 1133932
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 04256

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$508,126		
b. Average Commercial Loans	\$483,498		
c. Total Loans (sum of lines a and b)	\$991,624		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: The First Bancshares, Inc.
 Person to be contacted about this report: Dee Dee Lowery
 Submission date: 5/7/09

RSSD (for Bank Holding Companies):2385493
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):34217

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$113,958	NET OF UNEARNED & INCLUDES LOANS HELD FOR SALE	
b. Average Commercial Loans	\$203,256		
c. Total Loans (sum of lines a and b)	\$317,214		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: The Freeport State Bank
 Person to be contacted about this report: Curt R. Clark, Sr. V.P.
 Submission date: May 5, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 180670

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$2,561	Includes consumer purpose loans and residential real estate loans	
b. Average Commercial Loans	\$7,660	Includes commercial and farm loans	
c. Total Loans (sum of lines a and b)	\$10,221		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **The Little Bank, Incorporated (The Little Bank)**
 Person to be contacted about this report: **Doyle M. Thigpen**
 Submission date: **5/27/2009**

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **34934**

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$53,260	residential mortgages, helocs, and secured & unsecured personal consumer loans	
b. Average Commercial Loans	\$187,525	commercial real estate, C&I, small business loans	
c. Total Loans (sum of lines a and b)	\$240,785		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: The Private Bank of California Person to be contacted about this report: Joyce N. Kaneda, EVP & CFO (310.728.1948 or jnkaneda@tpboc.com) Submission date: 06/15/09 (resubmission)	RSSD (for Bank Holding Companies): Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions): 58099
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LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$44,465	Using Treasury reporting guidelines.	
b. Average Commercial Loans	\$132,018	Using Treasury reporting guidelines.	
c. Total Loans (sum of lines a and b)	\$176,483		

2. General Market Commentary (optional).
 The Private Bank of California also has government-sponsored agency debt:

Fannie Mae, Freddie Mac and FHLB debt securities	24166
Fannie Mae and Freddie Mac mortgage-backed securities	\$30,977

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: THE QUEENSBOROUGH COMPANY
 Person to be contacted about this report: JENNIFER STANLEY
 Submission date: 5/20/2009

RSSD (for Bank Holding Companies):1130904
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$223,255	CALL REPORT CODES C1, CA, CB, 6B	INCLUDES MORTGAGE LOANS HELD FOR SALE
b. Average Commercial Loans	\$447,633	ALL OTHER CALL REPORT CODES	
c. Total Loans (sum of lines a and b)	\$670,888		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: The Victory Bank
 Person to be contacted about this report: Robert Schultz
 Submission date: May 6, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 58615

LENDING ACTIVITY	2009 APR	Key	Comments
1. Loan Balances			
	(Thousands \$)		
a. Average Consumer Loans	\$4,804	Home Equity Term and LOC, Personal Terms, Personal LOC and Overdraft Checking	
b. Average Commercial Loans	\$18,191	Commercial Construction, Comm Mortgage, Comm LOC, Comm Term (and loans in process if significant)	
c. Total Loans (sum of lines a and b)	\$22,995	Gross of any loan fees and before deducting for Allowance for Loan Losses	

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: TIB Financial Corp.

RSSD (for Bank Holding Companies): 2457943

Person to be contacted about this report: Stephen Gilhooly, EVP & Chief Financial Officer 239-659-5876 (sgilhooly@tibbank.com)

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 5/28/2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$342,995		Please see #2
b. Average Commercial Loans	\$875,660		Please see #2
c. Total Loans (sum of lines a and b)	\$1,218,655		Please see #2

2. General Market Commentary (optional).

CONSUMER LOANS- Consumer loans reflects activity in our residential loan portfolio and mortgage banking operations, our indirect auto financing and direct consumer lending. We originated \$11.3 million of residential mortgages in April and sold \$4.9 million of those loans in the secondary market. We originated \$389,036 of indirect auto loans and \$158,365 of direct auto loans. Total consumer loans declined from March to April due to the planned paydown of our indirect auto loan portfolio which has been the source of a recent high level of charge-offs. **COMMERCIAL LOANS-** Total Commercial loans increased from March to April. We originated 13 commercial loans totalling \$6.7 million of commitments and funded \$5.8 of these commitments. We also purchased \$6 million of commercial loans from the FDIC Receiver of the former Riverside Bank of the Gulf Coast.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Tideland Bancshares, Inc. (Tidelands Bank)
 Person to be contacted about this report: Pamela Greene
 Submission date: May 10, 2009

RSSD (for Bank Holding Companies): 3185476
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57594

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$101,287		
b. Average Commercial Loans	\$362,862		
c. Total Loans (sum of lines a and b)	\$464,149		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Tifton Banking Company
 Person to be contacted about this report: David Lassiter
 Submission date: 5/6/09

RSSD (for Bank Holding Companies): NA
 Holding Company Docket Number (for Thrift Holding Companies): NA
 FDIC Certificate Number (for Depository Institutions): 57831

LENDING ACTIVITY	2009		Key	Comments
	MAR	APR		
1. Loan Balances	(Thousands \$)			
a. Average Consumer Loans	\$16,663	\$16,841	Includes consumer loans non real estate, consumer real estate and construction loans, home equity lines of credit and personal overdraft protection LOC's.	
b. Average Commercial Loans	\$118,039	\$120,897	Includes commercial non real estate, commercial revolving LOC's, ag production, real estate, construction, tax free loans, farm real estate and A&D loans.	
c. Total Loans (sum of lines a and b)	\$134,702	\$137,738	Total excludes overdrafts and non-accrual loans	

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **Timberland Bancorp, Inc.**
 Person to be contacted about this report: **Marci Basich**
 Submission date: **May 27, 2009**

RSSD (for Bank Holding Companies): **2621548**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$201,577		
b. Average Commercial Loans	\$366,132		
c. Total Loans (sum of lines a and b)	\$567,709		

2. General Market Commentary (optional).

Timberland continues to set records in the Company's monthly origination of 1-4 Family Residential loans for sale to Freddie Mac.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Titonka Bancshares Inc. (Titonka Savings Bank)
 Person to be contacted about this report: Aaron Boyken
 Submission date: 5/5/2009

RSSD (for Bank Holding Companies): 1209837
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for Depository Institutions): 17302

LENDING ACTIVITY	2009		Key	Comments
	MAR	APR		
<u>1. Loan Balances</u>	(Thousands \$)			
a. Average Consumer Loans	\$14,976	\$14,877		
b. Average Commercial Loans	\$43,976	\$43,992		
c. Total Loans (sum of lines a and b)	\$58,952	\$58,869		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: TODD BANCSHARES, INC. / UNITED SOUTHERN BANK
 Person to be contacted about this report: JEFF FRITTS, V. P.
 Submission date: 05/06/09

RSSD (for Bank Holding Companies): 1140574
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 9312

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$55,638	General Ledger Statement of Condition - Month to Date Average of: Consumer Loans; Res-RE Loans. (Totals DO NOT INCLUDE: Non Accrual; Loan Loss Reserve; Loans in Process; Participations Sold)	
b. Average Commercial Loans	\$102,491	General Ledger Statement of Condition - Month to Date Average of: Commercial Loans; Farmers Loans; Other RE Loans; Participation Loans. (Totals DO NOT INCLUDE: Non Accrual; Loan Loss Reserve; Loans in Process; Participations Sold)	
c. Total Loans (sum of lines a and b)	\$158,129	Total of Consumer Loan Averages and Commercial Loan Averages. (Consumer Averages and Commercial Averages DO NOT INCLUDE: Non Accrual; Loan Loss Reserve; Loans in Process; Participations Sold)	

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: TowneBank

RSSD (for Bank Holding Companies):

Person to be contacted about this report: Cindy Daluisio

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: May 29, 2009

FDIC Certificate Number (for depository institutions): 35095

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$512,848		
b. Average Commercial Loans	\$1,902,597		
c. Total Loans (sum of lines a and b)	\$2,415,445		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Treaty Oak Bancorp (Treaty Oak Bank)
 Person to be contacted about this report: Jeffrey Nash
 Submission date: 4/29/2009

RSSD (for Bank Holding Companies): 3228579
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 22512

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$26,224		
b. Average Commercial Loans	\$90,709		April commercial loans were down from March totals primarily as a result of Treaty Oak Bank's efforts to reduce commercial real estate concentrations based upon guidance received following a recent FDIC visitation
c. Total Loans (sum of lines a and b)	\$116,933		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Triad Bancorp, Inc
 Person to be contacted about this report: Stacey Tate
 Submission date: May 26, 2009

RSSD (for Bank Holding Companies): 3722376
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY (Thousands \$)	2009 APR (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$7,838		
b. Average Commercial Loans	\$119,048		
c. Total Loans (sum of lines a and b)	\$126,886		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Tri-County Financial Corp (Community Bank of Tri County)
 Person to be contacted about this report: William Pasenelli
 Submission date: 4/20/09

RSSD (for Bank Holding Companies): 2523389
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 30903

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$141,701		
b. Average Commercial Loans	\$429,638		
c. Total Loans (sum of lines a and b)	\$571,339		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Trinity Capital Corporation

RSSD (for Bank Holding Companies): 0001056161

Person to be contacted about this report: Daniel R. Bartholomew, daniel@lanb.com 505-662-1045

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: May 19, 2009

FDIC Certificate Number (for depository institutions): 18799

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$506,378	Includes all 1-4 family construction loans, 1-4 family residential mortgages, personal loans, credit cards and other unsecured revolving lines of credit to individuals. We are not including loans held for sale.	
b. Average Commercial Loans	\$718,464	Includes all other loans, including commercial construction loans, raw land loans, land development loans, commercial real estate loans, multi-family real estate loans, other commercial loans and loans to non-for-profit entities. We are not including loa	
c. Total Loans (sum of lines a and b)	\$1,224,842		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Tri-State Bank of Memphis
 Person to be contacted about this report: Joyce A. McGhee
 Submission date: May 7, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for Depository Institutions): 16511

LENDING ACTIVITY	2009		Key	Comments
	MAR	APR		
<u>1. Loan Balances</u>	(Thousands \$)			
a. Average Consumer Loans	\$19,277	\$19,275		
b. Average Commercial Loans	\$68,770	\$70,008	includes church loans.	
c. Total Loans (sum of lines a and b)	\$88,047	\$89,283		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: TriState Capital Holdings, Inc.
 Person to be contacted about this report: Stacy N. Krempasky
 Submission date: May 14, 2009

RSSD (for Bank Holding Companies): 3475074
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>APRIL</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$76,201	Includes HELOC's, home equity loans, 1-4 family residential mortgages and other consumer loans.	This amount reflects the daily average for the month including net deferred costs.
b. Average Commercial Loans	\$956,712	Includes commercial and industrial and commercial real estate line's of credit and term loans.	This amount reflects the daily average for the month including net deferred fees as well as the mark to market on loans carried at fair value in conjunction with long haul FAS 133 accounting on interest rate swaps.
c. Total Loans (sum of lines a and b)	\$1,032,913		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: TriSummit Bank

Person to be contacted about this report: George J. Schneider, EVP & CFO

Submission date: May 19, 2009

RSSD (for Bank Holding Companies):

Holding Company Docket Number (for Thrift Holding Companies):

FDIC Certificate Number (for Depository Institutions): 58467

LENDING ACTIVITY	2009		Key	Comments
	MAR	APR		
<u>1. Loan Balances</u>	(Thousands \$)			
a. Average Consumer Loans	\$31,214	\$31,520		
b. Average Commercial Loans	\$44,080	\$46,685		
c. Total Loans (sum of lines a and b)	\$75,294	\$78,205	Total Average Loans, before the allowance for loan losses	

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Trustmark Corporation

RSSD (for Bank Holding Companies): 1079562

Person to be contacted about this report: Buddy Wood, EVP, Chief Risk Officer

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 5/29/2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009	Key	Comments
	April (Thousands \$)		
1. Loan Balances			
a. Average Consumer Loans	\$2,595,468		
b. Average Commercial Loans	\$4,293,877		
c. Total Loans (sum of lines a and b)	\$6,889,345		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: UBT Bancshares, Inc.

RSSD (for Bank Holding Companies): 3219577

Person to be contacted about this report: Leonard R. Wolfe, President

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: May 6, 2009

FDIC Certificate Number (for depository institutions): 17477

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$38,311		
b. Average Commercial Loans	\$267,432		
c. Total Loans (sum of lines a and b)	\$305,743		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: UCBH Holdings, Inc.
 Person to be contacted about this report: Howard Chen
 Submission date: May 29, 2009

RSSD (for Bank Holding Companies):269814
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 32469

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$634,360		
b. Average Commercial Loans	\$7,753,767		
c. Total Loans (sum of lines a and b)	\$8,388,127		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Umpqua Holdings Corporation

RSSD (for Bank Holding Companies): 0002747644

Person to be contacted about this report: Daniel Groom, VP/Assistant Controller

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: May 8, 2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$531,498	Residential Real Estate: Mortgage, Construction Consumer: Home Equity Loan, Home Equity Line of Credit, Lines of Credit, Other (auto)	
b. Average Commercial Loans	\$5,598,926	Commercial Real Estate: Residential Development, Construction, Term, Multi-Family, Agriculture Commercial: Lines of Credit, Term, Letters of Credit, Agriculture, Tax-Exempt, Leases Government Guaranteed: SBA, Other Government Guaranteed Small Business Lending: Lines of Credit, Real Estate, Other	
c. Total Loans (sum of lines a and b)	\$6,130,424		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Union Bankshares Corporation

RSSD (for Bank Holding Companies):1971693

Person to be contacted about this report: D. Anthony Peay, EVP/Chief Financial Officer

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: May 29, 2009

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$577,063		
b. Average Commercial Loans	\$1,292,587		
c. Total Loans (sum of lines a and b)	\$1,869,650		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: United American Bank
 Person to be contacted about this report: Gerry Brown
 Submission date: May 6, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 57447

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$30,341		
b. Average Commercial Loans	\$217,201		
c. Total Loans (sum of lines a and b)	\$247,542		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: United Bancorp, Inc.

RSSD (for Bank Holding Companies): 0001135516

Person to be contacted about this report: Randal Rabe, Chief Financial Officer

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: 5/28/09

FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances			
	(Thousands \$)		
a. Average Consumer Loans	\$218,746	Installment, home equity, personal lines of credit, residential mortgages, including loans held for sale	
b. Average Commercial Loans	\$478,889	Includes tax-exempt loans to governmental units	
c. Total Loans (sum of lines a and b)	\$697,635	Includes loans held for sale.	

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: United Bancorporation of Alabama, Inc./UST Sequence Number 272
 Person to be contacted about this report: Allen Jones, CFO ajones@ubankal.com or 251-446-6012
 Submission date: May 6, 2009

RSSD (for Bank Holding Companies): 1083895
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 58

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$81,103	Includes Real estate single family first and second liens; Home equity lines; Installment, Credit card and revolving lines; and, overdrafts	
b. Average Commercial Loans	\$204,272	Includes Commercial and Industrial; loans to states and municipalities; Real estate, non farm, non residential; Agricultural production; Residential Multi-Family;and, Real estate construction	
c. Total Loans (sum of lines a and b)	\$285,375		Average total loans increased by \$3,872. Average total loans have increased by \$6,559 since February.

2. General Market Commentary (optional).

At April 30, total loans have increased by \$6.5 million to \$285.4 million from \$278.9 million at February 28.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: UNITED COMMUNITY BANKS, INC.
 Person to be contacted about this report: Sonya Luna
 Submission date: May 22, 2009

RSSD (for Bank Holding Companies): 1249347
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>APR</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$1,497,587	Includes residential mortgages and consumer purpose loans.	Loan demand in all categories remains very soft due to the contracting economy.
b. Average Commercial Loans	\$4,121,878	Includes all commercial loans including commercial and industrial, commercial real estate, commercial and residential construction, land development, farmland, multi-family residential and depository institution loans.	Commercial loans continue to decline primarily due to the steady decline of residential construction loans due to pay-offs, foreclosures, and the absence of demand.
c. Total Loans (sum of lines a and b)	\$5,619,465		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **United Financial Banking Companies, Inc.**
 Person to be contacted about this report: **Lisa Porter, CFO (703) 938-0535 x227**
 Submission date: **6/3/09**

RSSD (for Bank Holding Companies): **1075788**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **23567**

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$21,129	Mortgage, Installment & Home Equity	
b. Average Commercial Loans	\$172,523	Commercial & Construction	
c. Total Loans (sum of lines a and b)	\$193,652		These amounts do not include Unearned Income or Loan Loss Allowance. But are reduced by participated amounts.

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: US Metro Bank

Person to be contacted about this report: Eunice Lim, EVP & CCO

Submission date: May 14, 2009

RSSD (for Bank Holding Companies):

Holding Company Docket Number (for Thrift Holding Companies):

FDIC Certificate Number (for depository institutions): 58310

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$159		
b. Average Commercial Loans	\$93,729		
c. Total Loans (sum of lines a and b)	\$93,888		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Valley Commerce Bancorp (VALLEY BUSINESS BANK)

RSSD (for Bank Holding Companies): 3139424

Person to be contacted about this report: IRENE SAMANO 559-636-0216 EXT. 125 KAREN DRESSEL 559-636-0216 EXT. 142

Holding Company Docket Number (for Thrift Holding Companies):

Submission date:05/04/09

FDIC Certificate Number (for depository institutions): 34156

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$17,457		
b. Average Commercial Loans	\$219,203		
c. Total Loans (sum of lines a and b)	\$236,660		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Valley Community Bank
 Person to be contacted about this report: Greg J. Hickel
 Submission date: May 14, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34689

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$20,759	Included residential mortgage, home equity, and other consumer loans.	
b. Average Commercial Loans	\$130,123	Includes C&I, SBA, and CRE loans.	
c. Total Loans (sum of lines a and b)	\$150,882		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Valley Financial Corporation (Valley Bank)
 Person to be contacted about this report: Jerry Bradley
 Submission date: May 22, 2009

RSSD (for Bank Holding Companies): 2314327
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 34019

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$136,527		
b. Average Commercial Loans	\$435,976		
c. Total Loans (sum of lines a and b)	\$572,503		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Valley National Bancorp (Valley National Bank)
 Person to be contacted about this report: Linda Bucey, First Vice President
 Submission date: May 31,2009

RSSD (for Bank Holding Companies): 1048773
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 9396

LENDING ACTIVITY	2009 APRIL (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$3,982,041		
b. Average Commercial Loans	\$5,860,389		
c. Total Loans (sum of lines a and b)	\$9,842,430		

2. General Market Commentary (optional).

We sold \$39.4 million in Residential loans this month.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Virginia Commerce Bancorp, Inc.
 Person to be contacted about this report: William K. Beauchesne
 Submission date: May 15, 2009

RSSD (for Bank Holding Companies): 2856377
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 27249

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$368,808		
b. Average Commercial Loans	\$1,920,753		
c. Total Loans (sum of lines a and b)	\$2,289,561		

2. General Market Commentary (optional).

1. For the month ended April 2009, the Company funded \$13.9 million in new loan dollars on \$24.2 million in new loans and commitments.

2. The Company also originated \$17.3 million in single family mortgage loans for sale in the secondary market in April 2009 which is not reflected in the above numbers.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Vision Bank Texas
 Person to be contacted about this report: Ty Maxfield
 Submission date: 6-2-09

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for Depository Institutions): 58447

LENDING ACTIVITY	2009		Key	Comments
	MAR	APR		
<u>1. Loan Balances</u>	(Thousands \$)			
a. Average Consumer Loans	\$1,285	\$1,324		
b. Average Commercial Loans	\$48,748	\$49,106		
c. Total Loans (sum of lines a and b)	\$50,033	\$50,430		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution:	VIST Financial Corp.	RSSD (for Bank Holding Companies): 1136139
Person to be contacted about this report:	Diane Focht	Holding Company Docket Number (for Thrift Holding Companies):
Submission date:	05/30/2009	FDIC Certificate Number (for depository institutions): 77448

LENDING ACTIVITY	<u>2009</u> <u>APR</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$189,824		
b. Average Commercial Loans	\$698,076		
c. Total Loans (sum of lines a and b)	\$887,900		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Wainwright Bank & Trust Company
 Person to be contacted about this report: Jan A. Miller
 Submission date: May 28, 2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 27009

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$393,202	Includes Residential Fixed Rate and Adjustable Rate Mortgages, Home Equity Loans and Lines of Credit. Does not include loans sold to the secondary market.	Residential loan outstandings continue to be negatively impacted by prepayments. In April we closed 44 new mortgages for \$11.6 million of which \$2.0 million were sold on the secondary market. An additional 52 loans for \$11.4 million are in process of closing. We closed 24 home equity products for \$5.1 million. In April we also invested in \$24 million of GNMA mortgage backed securities.
b. Average Commercial Loans	\$425,024	Includes Commercial and Industrial, Commercial Real Estate, Construction & Development, Multi Family and QZAB.	Closed on a complex New Markets Tax Credit transaction that included a \$7.4 million loan and a \$10.0 million Tax Credit from the \$25.0 million allocation received from the U.S. Department of Treasury. There are 9 commercial loans approved and in process of closing for \$35.0 million.
c. Total Loans (sum of lines a and b)	\$818,226		

2. General Market Commentary (optional)

Residential mortgages - The refinance market was strong in April as long as term fixed rates remained low. Demand for loans to purchase homes remain slow. Traditional community banks, like Wainwright, continue to increase market share due to the withdrawal of mortgage brokers from the market. Commercial Loans - Demand for commercial loans remains sluggish due to the overall market conditions.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Washington Banking Company
 Person to be contacted about this report: Rick Shields
 Submission date: 5.14.2009

RSSD (for Bank Holding Companies): 2406174
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$383,535	1-4 Family Residential Mortgage, Construction and Land Development, Home Equity and Installment Loans	
b. Average Commercial Loans	\$444,135	Commercial Real Estate Loans and Commercial Lines of Credit	
c. Total Loans (sum of lines a and b)	\$827,670		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: WASHINGTONFIRST BANK
 Person to be contacted about this report: E. Leroy Morris, SVP Finance
 Submission date: May 13, 2009

RSSD (for Bank Holding Companies): N/A
 Holding Company Docket Number (for Thrift Holding Companies): N/A
 FDIC Certificate Number (for depository institutions): 57696

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$30,929	Res R/E loans, HELOC, and consumer lines of credit and installment loans	Increase across all sub-categories
b. Average Commercial Loans	\$206,800	C&I, AD&C, and CRE loans	Increase across all sub-categories
c. Total Loans (sum of lines a and b)	\$237,730		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Webster Financial
 Person to be contacted about this report: Bruce Wandelmaier
 Submission date: 5/22/09

RSSD (for Bank Holding Companies): 0001145476
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 18221

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$6,428,708	Residential, Home Equity Loans and Lines and Other Consumer	
b. Average Commercial Loans	\$5,679,876	Commercial Real Estate, C&I, Asset Based Lending, Equipment Finance	
c. Total Loans (sum of lines a and b)	\$12,108,584		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: **WesBanco Bank, Inc.**
 Person to be contacted about this report: **Michael L. Perkins**
 Submission date: **May 29, 2009**

RSSD (for Bank Holding Companies): **1070448**
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): **00803**

LENDING ACTIVITY	2009 APRIL	Key	Comments
1. Loan Balances	(Thousands \$)		
a. Average Consumer Loans	\$1,370,764		Average Consumer Loans balance does not include residential real estate loans originated and sold in the secondary market. Secondary market production for the three months reported are as follows (in thousands \$): February 2009 - \$19,063; March 2009 - \$11,060; - April 2009 - \$11,274
b. Average Commercial Loans	\$2,220,888		
c. Total Loans (sum of lines a and b)	\$3,591,652		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Westamerica Bancorporation

RSSD (for Bank Holding Companies): 0001025541

Person to be contacted about this report: Nancy Swenson, Financial Analyst, (707) 863-6040, nancy.swenson@westamerica.com

Holding Company Docket Number (for Thrift Holding Companies):

Submission date: May 27, 2009

FDIC Certificate Number (for depository institutions): 03430

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$1,089,383		New Originations: Apr. 779 loans - \$18,479 (in thousands \$)
b. Average Commercial Loans	\$2,320,692		New Originations: Apr. 71 loans - \$15,499 (in thousands \$)
c. Total Loans (sum of lines a and b)	\$3,410,075		

2. General Market Commentary (optional).

Amounts reflect February 6, 2009 acquisition of County Bank from Federal Deposit Insurance Corporation.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: West Bancorporation Inc./West Bank
 Person to be contacted about this report: Douglas R. Gulling
 Submission date: May 6, 2009

RSSD (for Bank Holding Companies): 1210066
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 15614

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$123,160		
b. Average Commercial Loans	\$1,002,359		
c. Total Loans (sum of lines a and b)	\$1,125,519		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Western Alliance Bancorporation
 Person to be contacted about this report: Dale Gibbons
 Submission date: June 1, 2009

RSSD (for Bank Holding Companies): 0002349815
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$660,256		
b. Average Commercial Loans	\$3,446,004		
c. Total Loans (sum of lines a and b)	\$4,106,260		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Western Community Bancshares Person to be contacted about this report: Haddon Libby Submission date: June 15, 2009	RSSD (for Bank Holding Companies): Holding Company Docket Number (for Thrift Holding Companies): H4233 FDIC Certificate Number (for depository institutions): 34738
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LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$138,366	Includes 1-4 family residential mortgages, home equity lines of credit, construction of 1-4 family, overdraft line of credit for consumer accounts and other consumer loans (auto & personal). Month-end data is used for this report	We are beginning to see better opportunities to lend in this area. Our greatest concern remains aggressive interest rate levels offered by some national lenders. Nonconforming or jumbo residential lending represented most of the new loan opportunity.
b. Average Commercial Loans	\$125,151	Includes Commercial, lot loans, and multi family mortgages and all business loans, Month-end data is used for this report	Lending in this segment remains difficult given limited number of qualifying borrowers.
c. Total Loans (sum of lines a and b)	\$263,517		

2. General Market Commentary (optional)

Since our last report, we have seen home and land sales increase in the Coachella Valley. It appears that low rates and a general perception that the market has bottomed is driving enhanced real estate activity. Given that we are entering the summer months in the Coachella Valley, we are preparing for the typical slowing of business activities during the summer months. The Coachella Valley continues to be one of the harder hit regions of the United States with unemployment rates at approximately 12.4%. While our core clientele are weathering the economic environment as well as can be expected, construction related jobs remained subdued at best. Areas of the Valley with high Hispanic populations seem to be bearing the brunt of the economic downturn as manual work such as construction or hotels continue to provide fewer jobs than existed in recent years. In the Utah market, weakness exists and seemed to increase during the second quarter of 2009 although at a much reduced rate to national averages. While home sales activity is down, prices are holding up reasonably well. New communities built over the last five years seem to be bearing the brunt of weakened economy in Utah. As with the Coachella Valley, business activity in the Park City market typically slows during the summer months.

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Western Illinois Bancshares, Inc.
 Person to be contacted about this report: Christopher J. Gavin
 Submission date: June 15, 2009

RSSD (for Bank Holding Companies): 3356632
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$67,006		
b. Average Commercial Loans	\$173,486		
c. Total Loans (sum of lines a and b)	\$240,492		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: White River Bancshares Company (UST Sequence Number 660)
 Person to be contacted about this report: Russell Nugent 479-684-3700 rnugent@sbofa.com
 Submission date: May 8, 2009

RSSD (for Bank Holding Companies): 3350724
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$146,825		
b. Average Commercial Loans	\$428,573		
c. Total Loans (sum of lines a and b)	\$575,398		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Whitney Holding Corporation
 Person to be contacted about this report: Stephen E. Barker
 Submission date: May 29, 2009

RSSD (for Bank Holding Companies): 1079740
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 April	Key	Comments
1. Loan Balances			
	(Thousands \$)		
a. Average Consumer Loans	\$1,449,210		
b. Average Commercial Loans	\$7,531,024		
c. Total Loans (sum of lines a and b)	\$8,980,234		Average loan balances decreased slightly during April from March as new and renewed credits of approximately \$1.1 billion were offset by maturities and paydowns.

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Wilmington Trust Corporation
 Person to be contacted about this report: Mico Slijepcevic
 Submission date: 5/20/09

RSSD (for Bank Holding Companies): 1888193
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$2,719,814		
b. Average Commercial Loans	\$6,693,370		
c. Total Loans (sum of lines a and b)	\$9,413,184		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Wilshire Bancorp, Inc.
 Person to be contacted about this report: James Kang
 Submission date: 05/22/2009

RSSD (for Bank Holding Companies): 3248513
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions): 23301

LENDING ACTIVITY	2009 April (Thousands \$)	Key	Comments
1. Loan Balances			
a. Average Consumer Loans	\$97,941	Home mortgage loan, home equity, auto loan, personal line	
b. Average Commercial Loans	\$1,978,340	Commercial and industrial(C&I), SBA, commercial real estate(CRE), construction loan	
c. Total Loans (sum of lines a and b)	\$2,076,281		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Wintrust Financial Corporation
 Person to be contacted about this report: David A. Dykstra
 Submission date: May 29, 2009

RSSD (for Bank Holding Companies): 2260406
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$1,723,189		
b. Average Commercial Loans	\$6,409,720		
c. Total Loans (sum of lines a and b)	\$8,132,909		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: WSFS Financial Corporation
 Person to be contacted about this report: Becky McMenamy, rmcmenamy@wsfsbank.com
 Submission date: 5/29/2009

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies): H-1232
 FDIC Certificate Number (for depository institutions): 17838

LENDING ACTIVITY	<u>2009</u> <u>April</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$725,620	Includes all residential mortgage, consumer (home equity loans, lines, auto, etc.), and residential construction loans to individuals for personal use.	In addition, during April, WSFS originated \$5.9 million of residential mortgage loans (39 loans) and \$18.7 million of reverse mortgage loans (87 loans) all of which were subsequently sold and therefore not included in the balances reported. Also, WSFS has modified and restructured 63 mortgage and real-estate secured consumer loans totaling \$12.0 million as of April 30, 2009.
b. Average Commercial Loans	\$1,831,006	Includes all commercial and industrial, commercial real estate, and construction land development (excluding the residential construction loans highlighted in the consumer section).	
c. Total Loans (sum of lines a and b)	\$2,556,626		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: W.T.B. Financial Corporation
 Person to be contacted about this report: Larry Sorensen, SVP & CFO
 Submission date: 05/18/2009

RSSD (for Bank Holding Companies): 1029464
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY	2009 APRIL	Key	Comments
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$757,593		
b. Average Commercial Loans	\$2,479,696		
c. Total Loans (sum of lines a and b)	\$3,237,289		

2. General Market Commentary (optional).

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: York Traditions Bank
 Person to be contacted about this report: John D. Blecher, CFO
 Submission date: 05/18/09

RSSD (for Bank Holding Companies):
 Holding Company Docket Number (for Thrift Holding Companies):
 FDIC Certificate Number (for Depository Institutions): 57377

LENDING ACTIVITY	2009		Key	Comments
	MAR	APR		
<u>1. Loan Balances</u>	(Thousands \$)			
a. Average Consumer Loans	\$20,566	\$20,696		
b. Average Commercial Loans	\$138,669	\$138,223		
c. Total Loans (sum of lines a and b)	\$159,235	\$158,919		

2. General Market Commentary (optional)

CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Zions Bancorporation Person to be contacted about this report: H. Walter Young (801-844-8606) Submission date: 06/15/09	RSSD (for Bank Holding Companies): 1027004 Holding Company Docket Number (for Thrift Holding Companies): FDIC Certificate Number (for depository institutions):
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LENDING ACTIVITY	<u>2009</u> <u>APR</u>	<u>Key</u>	<u>Comments</u>
<u>1. Loan Balances</u>	(Thousands \$)		
a. Average Consumer Loans	\$7,260,390	Home Equity Credit Line and Other Consumer Real Estate 1-4 Family Residential Construction & Other Consumer	
b. Average Commercial Loans	\$33,942,250	Commercial and Industrial Leasing Owner Occupied	
c. Total Loans (sum of lines a and b)	\$41,202,639		

2. General Market Commentary (optional).
 This report includes the following subsidiary banks: Amegy Bank National Association (FDIC Cert 24107); California Bank & Trust (FDIC Cert 20852); National Bank of Arizona (FDIC Cert 20626); Nevada State Bank (FDIC Cert 18113); The Commerce Bank of Oregon (FDIC Cert 58223); The Commerce Bank of Washington, NA (FDIC Cert 27298); Vectra Bank Colorado, NA (FDIC Cert 2993); Zions First National Bank (FDIC Cert 2270).